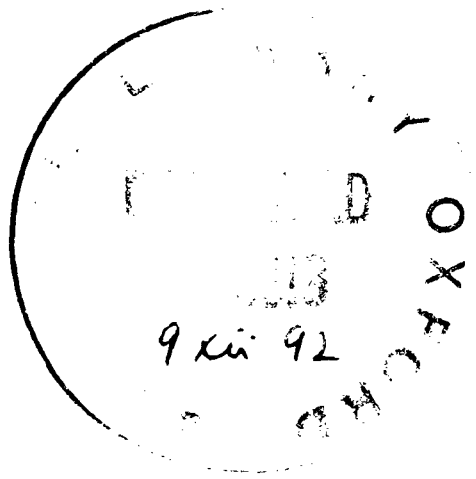
ASPECTS OF COMMUNITY PARTICIPATION AMONG SLUM DWELLERS IN ACHIEVING HOUSING IN BOMBAY

Thesis submitted in accordance with the requirements of
the University of Oxford
for the degree of Doctor in Philosophy.

by

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TO MY PARENTS

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The views and arguments presented in the thesis, with all their flaws, are mine and none of those who have assisted in their development necessarily agree with them. For sake of anonymity and to maintain confidentiality the names of community leaders, bureaucrats and politicians are changed or they have been left anonymous.

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ABSTRACT OF THE THESIS

Aspects of Community Participation Among Slum dwellers in achieving housing in Bombay

This thesis is concerned with the housing and service needs of the poor (slum dwellers) in Bombay and how they are articulated and satisfied. It discusses how the poor perceive the constraints on slum servicing and improvement, their involvement in community organizations, and the role the community and its leaders play in influencing state action. Since housing and servicing issues directly impinge on the interests of politicians and bureaucrats as well as on those of the poor, patterns of provision mirror closely the nature of the relationship between the poor and how political and administrative power operates at various levels.

Chapter 1 provides the research aims and objectives while Chapter 2 reviews the literature on community participation. Chapter 3 on Bombay places housing development in context and also serves as background study to the thesis. This research studies three different slum settlements housing migrants to Bombay. Two surveys of these three slum settlements were carried out, involving interviews with 135 households. Chapter 4 describes the characteristics of these households, while chapters 5, 6, and 7 give the arguments of the thesis. It is shown that, despite an established system of representative community organisations and a pro-participation rhetoric in bureaucratic discourse, most slum dwellers are excluded from participating in decision-making. A patron-client relationship exists between politicians, bureaucrats and community leaders, both in determining the community leaders' power as well as the level of services and physical benefits that he/she could win for the slum community. Leaders are generally better educated, better employed, more prosperous and highly motivated than most of their community. The NGO in this study has acted mainly as intermediary between the government and the slum-dwellers.

INDIA AT A GLANCE:

INDIA:

Area : 3,287,782 square kilometres

Population (1991 Census): 844 million

Density of Population (1991 Census): 257 per sq. km.

Sex Ratio (1991 Census): 929 females per 1000 males.

Per Capita Income (1981): Rs.1537

Life Expectancy (1981): 53.4 years

Literacy Rate (1991): 52.11% (63.86% males & 39.42% females)

BOMBAY:

Area : 4375 square kilometers

Population of Bombay (1991 Census): 12.57 million.

Density of Population (1991 Census): 2873 per sq. km

Income per head in Bombay (1964-65): Rs.1500

Income per head in the rest of Maharashtra (1964-65): Rs400

Per Capita Income in State of Maharashtra (1987-88)*: $350

Literacy Rate (1964): 71% males & 54% females

ECONOMY OF INDIA:

Exchange Rate: June 1991 $1 = Rs.21.06

Exchange Rate: April 1992 £1 = Rs.50.00

Inflation Rate: 15% to 18%

Foreign Debts: $ 71 billion (1991)

Trade Deficit: $ 7 billion a year.

1 lakh = 100,000

1 crore = 10 million

1 billion = 1,000 million

Source: Ministry of External Affairs, Govt. of India & IMF, Economist Intelligence Unit, Datastream.

* Source: Centre for Monitoring Indian Economy.

ABBREVIATIONS

ALIS	Affordable Low Income Shelter
BEST	Bombay Electric Supply and Transport
BHADB	Bombay Housing Area & Development Board
BMRDA	Bombay Metropolitan Regional Development Authority
BMC	Bombay Municipal Corporation
BUDP	Bombay Urban Development Programme
CBD	Central Bussiness District
CIDCO	City and Industrial Development Corporation
EWS	Economically Weaker Section
FSI	Floor Space Index
HDFC	Housing Development Finance Corporation
HUDCO	Housing and Urban Development Corporation
IBRD	International Bank for Reconstruction & Development
LIG	Low Income Group
LISP	Land Infrastructure Servicing Programme
LIC	Life Insurance Corporation
MHADA	Maharashtra Housing & Area Development Authority
MIDC	Maharashtra Industrial Development Corporation
MIG	Middle Income Group
MRTP	Maharashtra Regional and Town Planning Act
MSEB	Maharashtra State Electricity Board
NCHR	National Campaign for Housing Rights
NHB	National Housing Bank
NGO	Non-governmental Organisation
PUCL	People's Union for Civil Liberties
PEATA	Practising Engineers, Architects and Planners Association
SPARC	Society for Promotion of Areas Resources Centre
SUP	Slum Upgradation Programme
TISS	Tata Institute of Social Sciences
TCPO	Town and Country Planning Organisation
ULCAR	Urban Land Ceiling and Regulation Act

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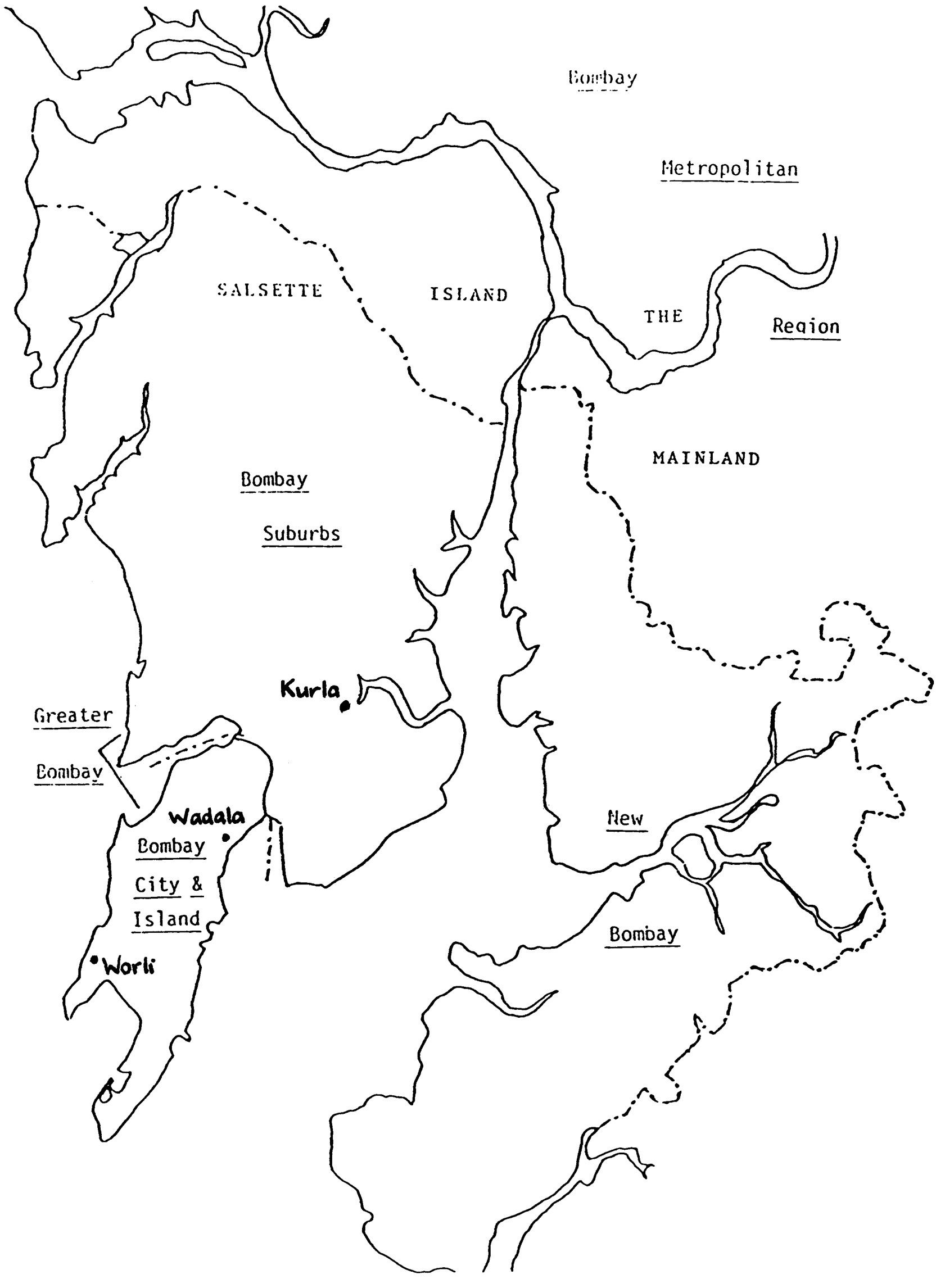
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MAP 1: BOMBAY CITY, GREATER BOMBAY & NEW BOMBAY



CHAPTER ONE: INTRODUCTION

The increasing concern during the past decade of both governments and international agencies with the provision of shelter for low-income populations of the Third World has firmly placed the issue of slum housing on the political agenda. This has resulted in large-scale investment in a diversity of housing projects, particularly site and service and slum upgrading (involving community participation). This development makes it critical to examine how far the needs of slum-dwellers are being addressed in community participation in low-income housing.

I feel that there is a tendency to type-cast urban poverty with negative labels, which ignores the spirit of activism that is prevalent among the poor and which is central to their achievements of social mobility. The use of mechanisms such as community participation, in housing, has sometimes reinforced communal solidarity and at the same time led to improvements in levels of living. This thesis expands on the activism of the urban poor. Three neighbourhoods which differ in location, length of settlement and socio-economic status will be studied to highlight the nature of community participation in urban low-income housing.

The interest in this study evolves mainly from the experience I had while being involved with Bombay's slum dwellers for a year with non-government organisations such as People's Participation Programme (PPP) and Youth for Unity and Voluntary Action Group (YUVA). These are organisations which are involving slum-dwellers in slum rehabilitation programmes and schemes adopted by the government.

AIMS AND OBJECTIVES OF THIS STUDY:

The main focus of this study is around two key issues: first, how much impact does community mobilization have upon the slum upgrading process? and, secondly, what is the extent of resident

participation and how far does participation significantly affect the likelihood of servicing? More specifically, the aim is to understand how the needs of the urban poor with respect to housing and servicing are articulated and satisfied. While examining the needs of the poor, their understanding of the main constraints on slum servicing and improvement, their involvement in community organizations, and the role that the community and its leaders play in influencing state action.

Few studies, however, have investigated the degree to which most residents participate and the role of community leaders in community participation. Is everyone involved or is it a small minority that is almost entirely responsible for petitioning and public works? This is a key issue if the effectiveness of state projects using community participation is to be assessed. Are certain sorts of projects (water, electricity, etc. for example) more likely to gain effective support than, say, land regularization that is of interest only to owners? It is the collective bargaining power and collective enterprise of the poor that help them act to overcome day to day problems. The question remains: what kind of action at the neighbourhood level is relevant to the changing context of the city's slum dwellers?

In their struggle and their enterprise the poor seek partners to gain wider solidarity. These partners are either non-governmental organisations, including non-profit voluntary agencies, private or public agencies along with some independent professionals who support them either at an informal level or at an institutional level. If such supports are available then they not only help in achieving material goals for the slumdwellers but also have a positive influence like slum improvement and higher bargaining power, with the authorities. Thus, if there are examples of actions by the people with professional support or assistance, it would be important to look at the wider implications of such a "guided process". An analysis of this would illuminate the relationship between party politics and community organisations.

Many in most cities, generally somewhat cynically, regard community leaders as being corrupt, exploitative and opportunist. While some do fit this description (as do some government officials) it is less than certain that this is an accurate characterization of most leaders. It is important to clarify the nature of leaders' career patterns, the nature of their involvement, the basis of their legitimacy, their aspirations, and indeed whether the quality of leadership is a critical ingredient in successful demand making.

Community leadership is an important ingredient in the level and form of community participation. Previous studies have suggested that the intensity of participation among slum dwellers in community organizations is high in the immediate post-formation phase of a settlement, or when it is threatened by a significant crisis (Ray 1969; Mangin 1967). At these times there exists an ethos of mutual cooperation, with most households participating in community meetings and public works. Once success is achieved, or the crisis passes, active collaboration tends to decline.

Such changes as mentioned above may increase "social control" or sharpen political conflict by encouraging class solidarity over the provision of infrastructure and collective services. The responsibility then is clearly defined and the class struggle is encouraged by mobilizing residents' political activities around servicing issues in urban communities. There are several problems with this line of argument, not least that within any single settlement there are conflicting interests directing servicing needs and priorities (Saunders 1979; Pickvance 1976; Harloe 1977). Thus,it is also important to determine how mechanisms of social control through community mobilization actually operate. Finally, how effective is community participation in obtaining services and help from the state? Do different forms of popular participation differ in their effectiveness? For instance, are independent associations more successful than state-directed schemes? Does the adoption of

different tactics and strategies of demand making make any significant difference?

This thesis is therefore concerned with the housing and service needs of the poor in Bombay and how they are articulated and satisfied. It discusses how the poor perceive the constraints on slum servicing and improvement, their involvement in community organizations, and the role the community and its leaders play in influencing state action. Since housing and servicing issues directly impinge on the interests of politicians, bureaucrats, landowners and real-estate developers, as well as on those of the poor, patterns of provision mirror closely the nature of the relationship between the poor and the wider urban society and how political and administrative power operates at various levels.

Another aim of this thesis is to examine the poor slum dwellers' underlying system of values, beliefs and the development of inequality, and the inequalities inherent in development, by taking a micro-level perspective on three particular urban slum communities by presenting a case study of Bombay's urban development in terms of the effect on the emergence of the stratified urban economy that now exists.

SCOPE OF THE STUDY:

The literature (discussed in detail in the following chapter) reveals that community participation is not a simple matter of faith but a complex issue involving different ideological beliefs, political forces, administrative arrangements and varying perceptions of what is possible.

This study is conducted with the aspiration to provide an understanding and insight into the problems which at present are paralysing the efforts of community participation among the slums and their dwellers. By examining the application of community participation this thesis seeks to discover whether state and community involvement can be harmonized or whether the two

approaches are antithetical.

Pearse and Stiefel (1979:13) identified participation - as an encounter between the "excluded" and those elements in the society which maintain or enforce exclusion, and as movements and organisations of would - be participants - as a priority area of research. Oakley and Marsden (1984:90) also see the need for a better understanding of the practice and method of participation based on development projects. "The inquiry into participation" and power is still in its infancy..... we have little substantial knowledge on the process involved" (Ibid:26). These are the take-off points for this thesis.

Academic enquiry is increasingly moving away from the formulation of objective laws to a realization that the important matters are resolved not by logic but by those who hold power. In the final analysis this thesis is about political and economic realities. It would be academically satisfying to propose a new model for urban development that would resolve the problems of the poor. Unfortunately, the subsequent chapters of this thesis show why such a model would be inappropriate. It would be satisfying to provide solutions, but in all honesty I believe the problems and issues to be too great to do so.

RESEARCH BACKGROUND AND ITS CONTEXT:

The theme pursued in this thesis is well-established in the literature, and the terminology surrounding it is relatively unequivocal. Nevertheless, for the sake of clarity, it may be useful to give some brief comment concerning community participation, slums, stratification and differentiation.

As the study investigates community participation among slum dwellers of Bombay, it is necessary to define the two main concepts in this study: community participation and slums, along with slum dwellers. A suitable working definition of community participation in this study could be - "The creation of

opportunities to enable all members of a community and the larger society to actively contribute to and influence the development process and to share equitably in the fruits of development" (United Nations, 1981, p.5). Clearly, much more information is needed in this definition, if we are to know who participates, what participation entails and how it is be promoted, all of which this study will analyse. de Kadt (1985:483) cautions, "To enter the discussion of "participation" is to enter a minefield". "Participation can mean whatever one wants it to mean" (Tri 1986:11).

Even as late as 1986, the UN (1986:10) stated, "There is no one single definition of participation on which all or even most specialists agree". Uphoff (1979) states that the concept of participation cannot even be contained in a single definition. A much stronger view comes from Richardson (1983:5). For her "These are logically incompatible analyses of ostensibly the same phenomenon. Either they are talking about different things,.... or they are misunderstanding the thing itself". She agrees that "Participation has been put into practice with many different structures and with many different intentions..." but claims that "....it remains none the less a single phenomenon" (Ibid.:5). The UN (1986:10) gives credence to this view by saying, "Differences in the definition are more differences of emphasis than of substance". It seems there is a central meaning and a commonality in the phenomenon of participation that needs understanding.

In this study, participation has been approached as a single phenomenon. It explores the nature of participation in many contexts and attempts to provide a single vocabulary for discussing participation, the common denominators being the concepts of "influence" and "power". Holding a similar view, Stiefel (1981:2) argues "....in view of existing vagueness and confusion surrounding the term - and for defining an adequate framework of research in a way that would not permit the evasion of the central issue of power - we thus defined participation in

terms of "organised efforts to increase control over resources and regulative institutions in given social situations on the part of the groups and movements hitherto excluded from such control". This view brings out the common issues and controversies strikingly.

Slums in Bombay can be classified in three types according to Desai and Pillai (1970): (1) Areas with single or multi-storeyed buildings, built long ago as per standards prevailing then, and which are today in a deteriorated condition. (2) The second types of slum consist of semi-permanent structures which are both of the authorised and unauthorised type. Some of these areas consist of semi-permanent structures built of corrugated iron sheets. They are commonly known as "patra chawls" (patra meaning tin sheets). (3) The third type of slum is the hutment colony or the squatter colony called "zoppadpattis" (Zopda a marathi word for a hut). These huts are, as anywhere else, built with an assortment of materials (a variety of hard and soft materials like pieces of wood, rag, tin-sheets, mud, brick and any such thing that comes handy).

The term 'slum' is interpreted in various ways depending on the observer's point of view. For the dwellers it is their place of residence, where they find shelter and share life with people in the same situation. Frequently, these dwellers consider slums as a good solution given their miserable poverty and homelessness. Of course, there are variations from place to place; there are slums that have been consolidated, and already have a strong social and political life and identity, as well as those which are transitory. There are dynamic slums where improvement is constant and there are also places in continuous degradation, places with no hope. The slums studied in this investigation are dynamic and well consolidated, with a strong social and political identity.

The upper classes of the city of Bombay, even though they know that people such as their maids, drivers, watchmen and servants

are the inhabitants of slums, condemn the slum dwellers and their slums as breeders of crime. The upper class elites look down upon them as mere marginals-prostitutes, unemployed, illiterates and a whole plethora of inadequate characters. These people see the slums but do not experience them, and do not have an idea of life in these places.

Poverty is part of Bombay's city life, the city tissue is permeated by slums; their existence side by side with wealthy neighbourhoods, middle class suburbs, commercial centres and services areas makes them part of the scenery. But that does not by any means signify that the city is experienced in the same way by all its inhabitants.

Castells (1983:xvi) asserts that the investigation of urban movements should be the core of urban sociological analysis: "We are left with urban systems separated from personal experience, with structures without actors, actors without structures, with cities without citizens, and citizens without cities." It is necessary to recognize that the community comprises not only the physical setting but many thoughts, actions, conversations, attitudes and emotions, individually or collectively expressed.

Castells also acknowledges the necessity for empirical investigation, assuming that "only by analysing the relationship between people and urbanisation will we be able to understand cities and citizens at the same time. Such a relationship is more evident when people mobilise to change the city in order to change society.(p.xvi)"

An overview of the contribution of theories to the understanding of local places reveals the weak explanatory power of most of them. The inadequacy of most urban theoretical formulation is at two levels:

--- academic's and researcher's failure to consider the individual-society relationship in an appropriate way (usually making use of incorrect social and psychological assumptions)

--- a failure to consider the interactive relation between social and physical structures (in a dialectical way).

It is very important to look at the environment in which community participation takes place among the slum dwellers. Does community participation arise spontaneously or only as a result of a disaster? There is a need to look at political association. It is necessary to get away from the idealized concept of participation deriving from the assumption that the community is a homogeneous unit made up of identical individuals, whose objectives, interests, skills and will to work are identical.

The focus is on people's experience as a core aspect of community participation. This investigation focuses on residential neighbourhoods. Thus I am working at the local level; in the small sphere of urban life, in concrete and specific places. The inhabitants' social representations and ideas about their place of residence, which in certain ways confer symbolic and social meaning on them, are also considered in this research. Where the priorities lie, and how the slum dwellers respond as a social class are vital factors in understanding housing.

Stratification and differentiation are terms which will be used interchangeably in this thesis. These terms refer to the creation of wealth differentials and inequalities within the same community; they are defined by reference to the emergence of economic based status differentials within a single locality. In short "stratification" and "differentiation" refer to the fact that some economic agents have gained, whilst others have lost out, from Bombay's urban development.

A BRIEF INRODUCTION TO BOMBAY:

Bombay, the administrative capital of Maharashtra State, has proved to be an increasingly powerful urban magnet. In 1981 over 13% of the total population, and 35% of the urban population, of Maharashtra State was concentrated in Greater Bombay; while in

1901 only 4% of the total and about 17% of the urban population of the same area had lived in the city. The reason for this increasing population concentration is not far to seek, in view of the employment opportunities available in the city in the 1960s 30% of the tertiary employment in Maharashtra, 66% of its factory employment, and about 75% of its industrial output were concentrated in Greater Bombay alone (Brahme 1977). The city's population according to the 1991 census is 12.57 million, with nearly 350 additional people arriving every day in search of livelihood. On average, 25 to 30 of the families arriving daily settle down permanently (Jha 1986:3).

Today the urban expanse of Bombay is considerable. At its core lies Bombay city, which is an island off the Konkan coast. Bombay covers presently an area of 4375 square kms. in which the area of Greater Bombay is only 438 square kms. According to the 1981 Census, the region's population was 11.007 million of which 8.243 million resided in Greater Bombay. Bombay consisted originally of the island city with an area of 78 sq. kms. in a linear strip and subsequently incorporated suburbs in Greater Bombay cover an area of 360 sq.kms. The suburban spillover is inevitably directed northward, given the site features and constraints, and occupies most of the adjoining island of Salsette. A much larger unit designated the Bombay Metropolitan Region, which forms the basis for regional planning, includes an additional semicircular portion of the mainland across Bombay harbour. Within this region lies "New Bombay", a town planned as a counter-magnet to Bombay city by duplicating its port and commercial-industrial functions (Kosambi 1986:16) (See Map.1). The suburbs grew by about 70% over 1971-81 and contained 63% of the total population in 1981. However, the island strip of 24 kms length and 16% of the total area concentrates in itself the bulk of employment and factory jobs, many major offices, the major banks, the shipping companies, the big insurance companies, the port and the principal railway terminals. The narrowness of the island in the south, and the consequent need to rely on a very limited number of north-south rail and road arteries, have

aggravated the congestion problems of the central city.

In the 1960s, it also generated 36% of India's taxable income and 32% of total income tax revenue. [1] In 1964-5, Greater Bombay's income per head was estimated at Rs.1500, and the rest of Maharashtra's at Rs.400. Bombay is truly the financial and commercial capital of India. Bombay's financial importance is indicated by the fact that, during 1985-86 alone, the city mobilized bank deposits of Rs. 109,800 million and provided Rs. 113,730 million worth credit which are 12% and 19.6% respectively of the all India figures (Sundaram 1989:21). Despite its importance, however, the city of Bombay has not been accorded the benefit of investment and attention as given to Delhi, and has suffered such deterioration in its structure that its continuance as an engine of economic growth and welfare is in danger due to years of neglect.

Public sector employment is a significant factor in Bombay's activity. This includes employment in the Government of Maharashtra's establishment, in offices of the Central Government, the Municipal Corporation, banking and insurance, railways, the Port Trust, and numerous other public agencies. The rate of increase in public employment in the first half of the sixties was about 4.5% per year.[2] Government employment adds a self-reinforcing element to the economic and political power of Greater Bombay (a detailed introduction to the problems of Bombay is given in Chapter Three).

RESEARCH METHOD

The location of this study is in a Third World city - Bombay - and focuses on poor people's places- the slums and the slum

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[1] National Council of Applied Economic Research, Techno-Economic Survey of Maharashtra, Delhi, 1963.

[2] An estimate contained in Public Sector Offices in Greater Bombay-An analysis of Linkages and Mobility (mimeographed), City and Industrial Development Corporation, July 1971.

dwellers struggle of seeking shelter or adequate housing. A brief sketch of the city's recent evolution is required to place housing development in context and also as background study to the proposed thesis (see chapter 3). Bombay has a variety of census data and additional material includes gazetteers, municipal and other official records, maps and secondary sources such as historical, geographical, and sociological material all of which was studied during the field trip to Bombay. Working with urban problems such as housing for slumdwellers, means working in an interdisciplinary manner, where methodologies confined to different fields such as geography, politics, urban planning and social psychology, have to be merged to improve our understanding of the facts, events, groups or cultures which are being studied.

This research is a study of three different slum pockets, which differ in their spatial configuration and their social class. The community in each slum consists of migrants to Bombay from different parts of India. Most of the houses were clustered together, which I felt would be convenient for studying social interactions and relations. Though the thesis focuses exclusively on the three slum settlements of Bombay, there are important variations in the scale, speed and nature of community participation and the transformations of these urban communities in these slums of Bombay. All of the three slums in the study are favourably situated near to centres of economic and political influence and hence well integrated into a wider market economy and much affected by structures of state bureaucracy.

A survey of three slum pockets in the northern parts of the city was carried out between February 1988 and September 1988. It involved interviews with 40 to 50 households in each pocket - a total of 135 households. This survey describes the social and economic circumstances of the families. A return trip took place in April 1990 to undertake more investigation, especially with regard to community participation among slum-dwellers, their leaders and organisations. The same 135 households were again

interviewed in the second field-trip. The reason these two surveys are connected to each other is because the first survey analyses only the quantitative data of the households while the second survey is a qualitative survey. After analysing the basic data and the experiences with the slum community during the first survey, I decided to narrow my research focus to community participation and hence the second survey.

The first household survey was designed to provide information about the origins, socio-economic characteristics, political attitudes and housing responses of low-income populations in each settlement under study for this research. The aim was to provide the context within which I would evaluate the response of the poor to the urban decision-making process and further study community participation.

In the first survey I had some attitudinal questions [appendix one, survey one, question J (viii) to (x)] namely:
(1)What is your impression about different government attitudes towards your settlement ?
(2)What is your impression about the voluntary agencies which are involved in your settlement?
(3)Which particular agency do you prefer and why?
The enthusiasm of the leaders and the slum-dwellers, and the interesting stories they told me while answering these questions in my first survey, influenced my present research focus. I felt there was much information which no one had cared to analyse in this respect.

In the introductory section of this chapter I raised the principal issues to be discussed in this study. In Bombay there was literature providing the social profiles of slums and indicating the magnitude of the housing problem, but hardly any research done on the improvements and rehabilitation of the existing slums. The major issue in this context is the degree of involvement and participation of the slum-dwellers. Besides there are some excellent reviews in Latin America regarding

community participation but hardly any in India. A more realistic and appropriate concept of community participation is achieved through a long term dialectical experience of bargaining, trade off and exchange. It is the art of manipulation used by the community leaders (for slum improvement) and the state (for social control) which has to be studied and which this study aims at.

The differences, revealed by this analysis, between the three slum pockets chosen for this study suggest substantial heterogeneity in the characteristics of the settlements. It would be difficult to justify extending conclusions to general assertions about all 1,671 (Slum Census of 1976) settlements in Bombay on the basis of a sample of three.

SURVEY METHODS:

The following sections on survey methods is divided in two parts; covering the two surveys. Each stage of the survey is explained in detail below. Field data were collected from slums using a variety of tecniques. The most important of these is participant-observation during the months spent in the slums. I attempted to integrate myself into the community in such a way that, through observations, informal conversations, and interactions with informants, relevant data could be collected.

STAGE ONE: BASIC QUANTITATIVE DATA SURVEY:

(A) THE CHOICE OF THE SETTLEMENT:

I intended to carry out structured questionnaire surveys in selected settlements which represent the low-income housing in the city of Bombay. Given the size of the settlements, I knew that I would be carrying out a minimum of 40 interviews in each settlement. The problem facing the research was not that it was difficult to identify particular low-income areas within the urban sprawl but rather to choose which settlements to consider.

Since I was concentrating on the period since 1950, I could not choose settlements that were too old and serviced. Nor did I want settlements that were very young which had few services and which, therefore, had a limited history of negotiations with the servicing authorities, politicians and planners. The age of the settlement was measured by talking to the slum-dwellers and from contextual information. In some settlements there was considerable doubt about the real date of foundation, especially where the settlement had evolved gradually. Of course, once I had conducted the household survey I had a much more accurate idea of the year in which the settlement originated and when most of the households had moved in, and whether they purchased their hutment directly from an illegal subdivider or bought from mediators or just invaded the vacant land.

In order to maintain comparability between the settlements it was important to ensure that the different settlements were of broadly comparable servicing level. Another constraint was the size of settlement. I did not want settlements that were very small and resolved on a minimum settlement size of 200 households.

The final constraint was that I desired to select settlements from different parts of the city. As I wished to avoid making generalizations about the urban poor that would be based upon a particular area of the city, particularly if that area was somehow favourably or unfavourably located vis-a-vis industrial employment opportunities, upper-income residential districts, etc. and also by choosing a range of settlements from different parts of the city I hoped to ascertain if proximity to such districts affected public response to low-income settlement.

(B) PREPARATION FOR THE FIRST SURVEY:

In order to begin to formulate the questions this research investigates I relied heavily upon secondary sources such as newspapers, census data, agency reports and research theses. The

rationale underlying the field work was to collect information from all levels of urban decision making in order to distinguish between policy and practice, between rhetoric and action. Before conducting these interviews I studied the local (Marathi and English) and national press to identify particular crises and problems that have emerged since 1965 and which have directly affected the slums under investigation. I sought to combine responses from those making decisions with responses from those affected by them. The other topics which I also identified in this pre-survey research as interesting for future research were analysis of urban housing policy and its effect on slum dwellers and its effect on land and housing prices in Bombay, and analysis of migrational aspects by comparing a village community from a rural area and its survival methods in the city.

I found through past experiences that an unstructured interview format most suited the discussions with top decision makers about practises in the housing, planning and servicing fields. These included government ministers, councillors, mayors and party politicians. This exercise was to get me completely familiarized with the working of these authorities. Most of the interviews with the government officials and slumdwellers were conducted in Marathi language while very few were in English.

In addition, less senior government personnel were consulted to obtain detailed insights into agency performance and relationships with low-income populations. This information added enormously to my understanding of bureaucracy functioning, performance and change. Parallel to these interviews I visited the low-income settlements selected in order to obtain the slum-dweller's point of view of government policies and intervention.

Most leaders were willing to meet me and to be interviewed. Indeed, their support and approval was carefully sought before I embarked upon detailed field work in the three settlements under study. The need to convince leaders that I was not a government spy, that my findings would not prejudice the

interests of residents and that my work had some value was vital. Once good relations were establish I did not face any problems. I sometimes became closely involved in slum affairs and, so far as I was able, sought to offer any assistance that leaders requested of me.

(C) THE PROCESS OF ENQUIRY IN THE FIRST SURVEY:

First, a picture of the city's recent evolution was required to place housing development in context and also as background study to the proposed thesis (see Chapter 3). It was important to know the extent to which commercial decisions had been primarily responsible for land-use evolution and to understand how planners had sought to influence this process. Who were the key decision makers and what were the principal decisions determining the shape and structure of the city? Information was obtained from a wide variety of sources. As a first step, past studies, planning legislation, official documents, and interviews with local analysts of the city's development proved fruitful. A review of past newspapers, while time consuming and sometimes providing material of dubious accuracy, allowed me to identify crises in urban management and conflicts between the urban poor and the authorities such as the Municipal Corporation.

I talked with the past and present directors of agencies concerned (MHADA, World Bank, Municipal Corporation) and with the department heads of supply and planning of public services (both municipal and state). Since there were too many services and agencies to cover comprehensively, I chose the following as representing the main types of servicing functions: water and drainage, electricity, planning and slum authorities.

In addition, mayors, councillors and other local and political representatives were approached. An unstructured interview format was used whereby the respondent was encouraged to talk freely on selected topics. These interviews varied in length, locale, degree of respondent openness and overall success. Most

fruitful were those interviews obtained by referral from a close colleague of equal status. On the few occasions when, despite all my efforts to secure an hour-long conversation, it became obvious that I would be received only for a brief 'courtesy' visit, I confined my questions to a single issue and requested that I be referred to lower-level personnel who could provide additional information. Interviews were not recorded. Instead, brief notes of names, data cited and key words to facilitate my further enquiry were written up.

The aim of the interviews was to identify the way in which decisions affecting low-income settlements and their populations were reached. What were the key criteria in the creation of an agency programme and in determining the order in which settlements benefited? Clearly, the answers to many of these questions were not easy to come by.

While much of the information cannot be presented in this study, it was critical to the understanding of the study, of the overt and covert nature of agency functions, the relationship of each to the wider political system, the key factors influencing decisions, and the vitality of each institution. Invaluable too were the interviews I had with lower-level officials. Here I probed more deeply into the way in which specific decisions were carried out. Once policy was formulated, how was it implemented in low-income settlements? How did officials view local leaders and how had they responded to them on a day-to-day basis?

Data was gathered on the emergence of irregular settlement since 1950. The aim was to gain a dynamic picture of how the city had developed: the types of settlement process in evidence; original forms of tenure of lands affected; changing patterns and levels of servicing and a chronology of city-wide servicing provision; the form that legalization had taken; the total population accommodated and the current and past socio-economic status of the city.

(D) THE HOUSEHOLD INTERVIEWS:

This survey was carried out between February 1988 and September 1988. The first two months were spent in refining the research questions and propositions, and outlining the questionnaire. A pilot survey was carried out on 15 households so as to make whatever revisions and adjustments were necessary and practical at that stage in the questionnaire.

I carried out interviews mainly in the evenings and on most Sundays and other holidays. Representative households were chosen through random sampling from previously derived household counts, and it was intended to interview 40 to 50 households in each settlement. The questionnaire was long but could normally be completed in about an hour. Most households cooperated in an amazingly open and friendly fashion. Very few questions caused any embarrassment or concern.

I did not dictate to the surveyed households which member(s) should respond to the questions. I did not for example only interview men or household members over a certain age. It was hoped that, by not specifying who I wanted to question, I would be invited to interview whoever the household itself perceived as their head at that moment. After a few trials I was satisfied that this was the case.

The aim of the household survey was to obtain information about the origins, socio-economic characteristics, political attitudes and housing responses of low-income populations in each settlement. More specifically, the questionnaire sought information on the following issues:

(1) The main factors influencing the household's choice of the settlement: work, friends, kin, location, price of achieving a hutment/house, etc.

(2) The changing housing locations and situations of the

interviewees: where did they live previously, were they renters or owners, what were the principal sums assigned to improving their housing conditions?

(3) The principal problems facing the settlement and how they might be overcome: who was responsible for overcoming the problems?

(4) The extent to which there were consistent linkages between forms of employment, levels of education, size of family and migration background and the housing and residential history.

(E) COMPUTATION AND ANALYSIS OF THE RESULTS:

Coding was done by myself after returning to Oxford. This tedious exercise proved to be a vital check for the accuracy of the survey. The household-survey data were analysed using the SPSS/PC and Minitab Packages on the VAX system at the University of Oxford Computer Centre. The data file was fully documented thereby allowing the creation of properly labelled tables and statistics. The analysis of the field-work data and the writing of the results was completed in several stages. Gradually, as I generated frequency distributions for each variable for each settlement, the computations became more complex, and necessitated controlling for other variables, amalgamating data, and recomputing indices.

The analysis of the basic quantitative data survey highlights the differences between the three slum pockets and also set up some interesting questions for the second qualitative survey of the community leaders and community participation. All results and analysis of both the surveys will be incorporated as findings and figures where relevant into the thesis.

STAGE TWO: THE QUALITATIVE DATA SURVEY ON COMMUNITY PARTICIPATION AMONG THE SLUM-DWELLERS AND THE ROLE OF THEIR LEADERS:

The main aim of this survey is the degree of involvement in the community and political activity of the settlement: what role did families play in the formation of settlement, what were the slum dweller's relations with and their perceptions of the community leaders, how involved were they in their community organizations? It will also demonstrate how community action has been integrated into the wider patterns of state power and how social control has been achieved.

(A) INTERVIEW WITH THE HOUSEHOLDS:

This survey was carried out during the second field trip to Bombay between April 1990 to November 1990. The first month was spent in refining the research questions and propositions, and outlining the questionnaire. A pilot survey was conducted on 10 households to test the questionnaire. The same slum households as for the first survey were interviewed again to acquire data on community participation and its organisations.

(B) INTERVIEW WITH SLUM REPRESENTATIVES/COMMUNITY LEADERS:

The interviews with slum representatives and the slum households were carried out together. Settlement leaders, both past and present, were interviewed about the formation, regularization and consolidation of the settlements. Emphasis was placed on the links between the settlement and individual politicians, planners and administrators and how these links had changed over time and influenced state action. This also highlighted the degree of collective bargaining power the leaders have. Also, by getting to know some of the leaders personally, by attending community meetings, by accompanying delegations to politicians and agency directors, I was able to judge the skills of the leaders themselves. Through initial meetings with leaders and explaining my interest openly and honestly, I was able to get information

and insight into their community organizations and also on any other agencies which helped them in achieving their goals or had a positive influence on their organization.

Different kinds of leadership develop at different stages of a settlement's formation. My concern therefore was to describe the attributes of leaders, their motives, early experience, and skills, so that I could evaluate their contribution to slum improvements. Their behaviour, attitudes and underlying values, have to be understood in terms of the economic, social and political realities they face. This was of importance as the nature of leadership varied in each settlement. Those involved in particular struggles for services or crises were asked about the process of slum negotiation with local authorities.

(C) INTERVIEWS WITH THE OTHER CONCERNED GROUPS:

I found that many leaders had been involved with slum affairs for a long period of time and so I was interested in their views about how the process of slum-government relations had changed. Who were the key personnel in the bureaucracy and under what circumstances were they approached? Faced with an impasse over slum servicing, what had been done to resolve it? A feature of leadership, particularly in the larger settlements of Bombay, is the existence of different factions, often with alternative patrons and routes into the bureaucracy. I thought an analysis of this would illuminate the relationship between party politics and community organisations. In addition, those bureaucrats and politicians which were approached by these leaders were also interviewed. In these cases, I explored the impact of intra-settlement struggles upon successful settlement development and its significance for slum-government relations.

Discussions were unstructured and rather like my interviews with agency heads. Similarly , only brief and occasional notes were taken. But I also formulated a proper questionnaire for the interviews with the slum leaders and the concerned groups

[bureaucrats, politicians, personnel from non-government agencies or independent professionals (if any) who got mentioned in the interviews with these leaders (see Appendix five)]. Most leaders, once they got to know me, were open, friendly, and extraordinarily helpful. The other groups concerned with these slums were also willing to share all information relevant to this research. I interviewed twelve Community Leaders (mainly in Marathi and Hindi). Insights that I gained from them about the settlement-bureaucracy relationship proved to be a critically important ingredient of this study.

Though the main aim of the survey was to collect quantitative and qualitative data supplemented by participant observation this was always not so clear-cut. The interviews with the slum dwellers and community leaders, were seen as opportunities to elicit data on informants' attitudes and opinions. Consequently, the survey based interviews were not always as different from ordinary conversations as one might expect. On a number of occasions these interviews evolved into dialogues which were not dissimilar to everyday conversations, and the subject matter discussed was wider than that dictated by the survey questions.

(D) OUTLINE OF CHAPTERS IN THE THESIS:

CHAPTER I: Introduction - deals with the aims and objectives, purpose of the study and the methodology of the study.

CHAPTER II: Review Of Approaches Towards Community Participation - creates a back-drop to the research by introducing literature on various issues concerned with community participation, discusses the nature of participatory activities examining the various images and concepts that the proponents of community participation evoke in their writings on the subject.

CHAPTER III: Bombay In Transition: The City and its Institutions - leads gradually to the study matter. It introduces Bombay and its historical growth, while doing so it deals with the issues

of urbanisation and housing leading to its metropolitan development, housing conditions and finally the slums.

CHAPTER IV: Portrayal Of the Slums under study - It describes the study area and its various household characteristics such as the background history, mobility, job income, workplace and living conditions. The style of this chapter is both descriptive and analytical, attempting to make comparisons, measure differences and verifying whether significant relationships exist between the various variables. It will also describe the various aspects of community mobilization among the slum dwellers and its impact upon the slum upgrading process.

CHAPTER V : pursues the theme of the causes of differentiation, focussing on local, ongoing processes. The notion of "popular participation" provides a theoretical framework for the discussion (Pearse and Stiefel 1979). Processes of participation in and exclusion from access to resources are reported. The first half of this chapter presents data pertaining specifically to participation in local political resources and decision making power. Firstly it is argued that the system of urban administration fails to effect the political participation of slum dwellers. A crucial irony is found: "participation by representation" is a contradiction in terms, because the represented perceive of their representatives as someone unique and distinct from themselves. Also, the beliefs of participation are incompatible with the prevailing political culture. However, it was found during the field work that there exists a sub-stratum of rich slum dwellers who enjoy a considerable degree of political knowledge and power, but that this is not straightforwardly grounded in differential access to local political offices. The effect of this concentration of political resources is illustrated by reference to the slum upgrading and slum rehabilitation programmes which the authorities are propagating and implementing in these slum areas. This will also highlight how much decision making power the slum dwellers really have.

The second half of chapter five turns to participation in and exclusion from control over local resources necessary for slum rehabilitation or upgrading. The case studies here show that the urban poor are increasingly restricted in their access to these local resources. These schemes which are "Urban developments in Bombay" are promoting the concentration of landownership. Investment capital in the form of institutionalised credit is available to the slumdwellers; and to those households which do gain access to institutionalised credit, only the urban economic elite can appropriate this as investment capital. Community organisations as institutions are ineffectual: they either fail to facilitate the participation of the genuine poor slum dweller, or actively exacerbate differentiation among the slum dwellers themselves. Accumulation and surplus extraction by the wealthy are facilitated by the concentration of marketing resources. Data presented in this chapter are brought together by a consideration of the articulation of rich slumdwellers' (community leaders) political manoeuvering of productive and reproductive resources, and reference is also made to the integrative nature of rich slum dwellers' (community leaders) strategies of accumulation.

CHAPTER SIX is motivated by a number of comments which usually emerged from the elites of Bombay. Firstly, I was concerned to explore the suggestion that the relationship between low position of the slumdwellers and the lack of upward mobility is mediated by a system of beliefs and values within the lower classes which in turn reduces the very voluntary actions which would improve their low position.

Also, it struck me that urban level analyses assume that informants are homogeneous in terms of their general attitudes in the economic arena. They assume that slum dweller's economic agents are comparable in terms of their patterns of economic related attitudes, behaviours and decisions. So, for example, analyses of the way credit systems exacerbate differentiation assume that all strata of borrowers mean the same kind of thing

by "credit", "capital", "money" and so on, and make the same kinds of decisions concerning these. But the assumption that a rapid and continuing transformation of the urban economy creates economic agents which operate in the same way is somewhat counter-intuitive. Certainly, it is brought into question by a good deal of economic anthropology, notably that contributed by "substantivists" (Polanyi 1957: Prattis 1973). Why should there be an evenly spread "capitalist culture" in the community? The point seems important-not least because development initiatives usually assume that beneficiaries will respond to new economic opportunities in like ways. Again there are similar implicit assumptions about slum dweller's economic related attitudes. They assume that economic agents respond in "rational" (i.e.,maximal) ways to their situation.

The theme of chapter six is the consequences of the differentiation on slum dweller's social relations: to what extent are social identities and relations informed by the differentials in the economic circumstances and status of households in the community. Although I have flirted with the concept of "class" in chapter six, I am keen that the analysis should not be restricted by an extended theoretical debate concerning class. The class hypothesis can be rested simply in terms of the claim on social identities made by slum dweller's relative economic status and the extent to which this informs their interactive styles, attitudes and behaviours.

CHAPTER VII: Participation or Social Control? - It will highlight the nature and various aspects of leadership, its impact and its effectiveness. Relationship between community leaders and bureaucrats will highlight the successful demand-making process and the mechanisms of social control which actually operate in this relationship. An analysis of these relationship would illuminate the relationship between party politics and neighbourhood organisations.

CHAPTER VIII: The brief final chapter draws all the material

together and attempts to reach some conclusions on the question of state and community involvement.

CHAPTER TWO: REVIEW OF APPROACHES TOWARDS COMMUNITY PARTICIPATION

INTRODUCTION:

Community participation hinges on mobilization, training and motivation. Local skills must be harnessed to specific projects and participants need to be made aware of their importance to the project. Although wider political issues cannot be ignored, the more mundane questions of organization, leadership and motivation are equally important if community participation is to bring tangible improvements in urban conditions in the Third World.

Given the importance of leadership it is surprising that so few studies outside Mexico have examined the issue of leadership in any detail. Many reviews of community politics in slums contain only brief references to the nature of leadership. Two key issues in the nature of leadership need to be analysed; the first relates to the sources of leaders' power within each community. Do leaders maintain power through force, through charisma and popularity in the community, because they have influential friends outside the community, or because they are linked into a political-party apparatus? Do patterns of leadership vary with the circumstances of the settlement; do strong authoritarian leaders emerge at times of crisis and for the achievement of major services? Over what time period do they lead the community?

The second issue to discuss is what is the nature of their links beyond the community and how far can they act on behalf of the community in the wider urban arena? Do they gain their legitimacy merely as settlement leaders or do they have some independent basis for action? What is the nature of their relationship to supra-local authorities? All these questions will be addressed in this study.

In short, my aim in this research is to understand the forms and levels of community participation relating them to the structural

characteristics of each settlement and to see how the patterns vary.

While the findings in this literature review may be depressing it would be wrong to conclude that nothing can be achieved through community participation. Participatory programmes, whether sponsored by the state or the voluntary sector, have brought tangible benefits to local people in many parts of the world; but they have experienced a great many difficulties that belie the idealism of its advocates. These conclusions suggest that the limits of participation need to be recognized and accommodated. A more realistic and appropriate concept of community participation is achieved through a long term dialectical experience of bargaining, trade-off and exchange. It is the art of manipulating the mechanisms of the state that should be studied rather than the rejection of state support and the avoidance of all contact with the agencies of government.

This study, therefore, holds the view that while participation has indeed been put into practice in many different contexts and with many different intentions it has some common features. Throughout the discussion the view held is that participation involves "strategic collective actions".

A major gulf exists between reality and the way in which community action and participation operate. Such a statement is true whatever the political stance of the observer. That both right and left might agree about the state of community participation is at first sight surprising. But despite their differing perspectives both would agree that community participation should be encouraged, that community action is desirable. And if community action is desirable, then there is a need, which this study aims to fulfil, to analyse the nature of and the role of participants in community participation.

From the literature, it appears that there is little consensus about why participation is essential. Very different virtues are

assumed by people having different perspectives. Consequently, opinions on who should participate, in what, and how, vary widely between and among projects, agencies, politicians and residents (Skinner 1983:126; Batley 1983). Literature from non-governmental sources tends to emphasize the need for "true" participation, i.e. participation with control, throughout the housing process. In World Bank projects, participatory schemes are limited according to their utility to the project. Most governments appear to have an even more limited view of participation; there is a lack of political will to implement participation because of its implications for the distribution of power and resources. Popular initiatives towards participation are often co-opted by and in the end serve the interests of the high income groups, rather than those of the slum communities.

The arguments on participation seem to converge on the relationship between two key concepts viz. "taking part" and "influence". Moreover, any participation process seems to have two components irrespective of the context, situation or objective: (1) a decision-making process to decide upon what is to be achieved, and (2) an action process to realise the objective decided upon. When participants are unequal (as in the present study) in their endowments, participation means taking part by the less-endowed to influence the decision-making process in their favour. Taking part essentially then means the collective actions of the less endowed. Stiefel's (1981:1-2) view of participation as an "organised struggle of the poor for more favourable terms of incorporation and for improved prospects" seems very relevant here. Participation of the poorest in this sense will entail a sociopolitical process.

In the mid-eighties, the term "participatory planning" appeared in the literature on low-income housing in Third World countries. Community participation, otherwise also known as "popular participation", "grassroots development" or "development from below", has since then become increasingly fashionable in recent

years in urban and rural development studies, particularly in the provision of urban housing. The concept of community participation is not new, but has roots and parallels in many Third World cultures. In many parts of the world, it is common for individuals to contribute a certain amount of labour each year for community work. This is very well expressed in the concept of the *faena*, or cooperative work session, in Mexico (Algara Cosio:1981) or the practice of *shramadana* in Sri Lanka (Fernando:1987). In post-independent India the institution of *panchayat* (local Council) embodies the theory and practice of the assembly principle at the grassroots level and also the principle of decision-making in public matters by means of discussion and consensus along with the village communities. The panchayats were responsible for agricultural production, rural industries, medical relief, maternity and child welfare, village roads, tanks, and wells.

The novelty of community participation as a development initiative, however, derives from the fact that it involves intervention by, and cooperation with, the state and/or other development agencies. Current notions of community participation have led to a wider debate about popular participation in Third World development. The United Nations has been at the forefront of these discussions, together with interested academics, while WHO, UNICEF and the World Bank (though the World Bank is heavily criticised for this) have enthusiastically endorsed the idea.

The advocates of community participation argue that real and direct participation in social development is needed for both instrumental and developmental reasons. Community participation serves immediate instrumental goals such as the identification of felt needs as well as the mobilization of local resources. But it also promotes broader social development ideals: by participating fully in decision-making, ordinary people experience fulfilment which contributes to a heightened sense of community bonds (Midgley & et al 1986:9). Participation is also defined in a United Nations report (1979:225) to mean "sharing

by people in the benefits of development, active contribution by people to development and involvement of people in decision making at all levels of society".

Although definitions of community vary, most authors relate the concept of community participation to notions of deprivation and disadvantage. For example, Hollnsteiner (1982:39) maintains that "people's participation refers not to everyone in an identifiable community since local elites already have a strong voice in decision-making - but rather to the poor majority with little access to resources and power." On the other hand, White (1982:19) insists that community participation is not concerned with the mobilization of some individuals who should be regarded as the beneficiaries of participation; rather it involves the "participation of the organised community as such".

There is a problem with the notion of spontaneous participation; certain forms of community participation are classed as authentic while others are not. There is a wealth of anthropological evidence to show that elaborate procedures for participation exist in rural communities throughout the Third World, such as the meetings of village elders or gatherings of tribal clans to discuss common problems and find solutions, though these are seldom regarded as spontaneous participation. The exclusion of these and other forms of indigenous involvement reveals that the definition of spontaneous participation used in the literature is a narrow one, which is based on western ideological preconceptions rather than local practices. Here I mean to say that there is a distinction between state-initiated community action and grass-roots initiated community action, though both are discussed in this chapter.

One set of studies (Maeda 1982, Abate and Teklu 1982, Bhaduri and Rahman 1982, Ng 1985, Vroonhoven 1982, to name only a few) relate participation to situations in which the state has been the intervener, and the unit of analysis has been the nation state, e.g. studies relating to Ethiopia, Tanzania, China and Korea.

Participation has been studied as an effect of the equalisation of socioeconomic power by the state through structural change, especially land reform and organisation. The consequent arguments have been around political democracy, decentralisation, institutionalisation, socialisation, productivity and self-management. These are cross-sectional and macro studies.

Another set of studies (de Kadt 1970, Hasan 1988, Cohen and Uphoff 1977, Galjart and Buijs 1982, Richardson 1983) relates participation to projects implemented by governmental and non-governmental organisations. The discussion has been on participation in decision-making, planning, implementation, evaluation and sharing the benefits of the projects, and on organisation and mobilisation. The call has been for institutional reform and for more participation of the beneficiaries. Closely related to this is the study of participation to achieve certain objectives - basic needs, employment, health, rural development, urban development, cooperatives etc. (Lisk 1981, 1985; Martin 1985, Oakley and Marsden 1984, Oakley 1989, Nash 1976).

Although the idea of community participation is exceedingly popular in development circles, it raises difficult issues and I am therefore also attempting to identify the major difficulties arising in the incorporation of community-level participation among the slum dwellers. A clear investigation is required of the difficulties in making participation effective, relating these to the policy and planning processes behind them, the way in which projects are implemented, and the reaction of the target populations (in this case slum dwellers). One major focus of this chapter is therefore the nature of involvement as *participants* in the community planning process and the more critical issue is whether or not community participation can achieve real improvements in social conditions. While some proponents of community participation believe that significant changes can be secured through popular involvement, others are pessimistic, fearing that community participation programmes will

only contribute to social improvements in a small way (White 1982).

In this chapter every aspect of community participation is discussed according to its priority in the implementation of community participation in slum upgrading/slum rehabilitation schemes and low-income housing. This has been the main objective behind the categorization of each section. Here I start the discussion with the state, its policies and problems in implementation, and go on to look further into the slum-dweller's ability to form organizations, elect their leaders and influence the state.

THE STATE AS A COOPERATOR IN HOUSING DEVELOPMENT:

Few systematic attempts have been made to examine the relationship between the state and community initiatives in housing development. This is partly because many community participation theorists have rejected state involvement altogether and have refused to consider the issues. Many are implacably opposed to the idea that the state can contribute effectively to the promotion of community participation.

While these views are popular, they ignore the fact that the role of the state in modern society has expanded enormously during this century. The state is today a major provider of social development services and, as policy maker, it largely determines how social development programmes will evolve. The state also has the power to shape and determine the nature of community participation activities in many Third World societies. To ignore the role of the state in any discussion of Community Participation would, therefore, appear to be a serious omission.

The role of the local political system is to promote a praxis for the handling of urban problems and associated conflicts. One form of response to emerging conflicts has been economic or physical repression. This, however, carries a risk of politicization

which makes it less feasible. Another response could be ideological integration in the form of local government, community democracy on the part of popularly elected representatives and technocrats (which would prevent social conflicts and apply the "neighbourhood concept"), and of course the introduction of "participatory planning" (Vagnby 1987:3)

Government support for initiative and endeavour has become widely recognized as a more effective approach to housing provision than the initial public sector attempts to control or dominate housing production (Wakely 1988).

The "Options Imperative" in low-income housing has posed a persistent challenge to housing practitioners. Unless the subjective dimension is recognised there is little human value in housing. This aspect of the housing enterprise is largely determined by the particular mode of decision-making used. The majority of formal sector low-income housing schemes are not the decision of low income users, but are results of decisions made for them by outsiders (Sirivardana 1986:102). The authors mentioned above (Vagnby 1987, Sirivardana 1986, Richardson 1983, Galjart and Buijs 1982, and Wakely 1988) advocate that the state recognize that it will have to implement substantial administrative and bureaucratic changes. It must restructure itself (and its field branches) to create a more responsive, public service oriented administration which involves beneficiaries more directly in organizational control.

On such an ideological basis, the state must develop "Option Packages" where housing per se may constitute only a minor component in programmes which will be implemented in self-governed urban or rural neighbourhoods, and where the role of local government becomes one of a facilitator, a supporter, an interpreter, and a constructive critic (Vagnby 1987:18).

Studies of urban squatter settlements (Dwyer 1975; Lloyd 1979) have shown that poor squatter communities are highly

differentiated, containing people of varying incomes and property ownership. They also contain squatters who rent out land they do not own but have previously claimed as their own, a phenomenon which is also found in many slum settlements of Bombay. But instead of recognizing these realities, the advocates of community participation evoke a crude image of an elite that is separate from the "real" community.

The ambitious character of current concepts of community participation is also revealed in the prerequisites for participation which have been identified by various writers. Reports by members of the United Nations Research Institute for Social Development's Popular Participation Programme (Pearse and Stiefel 1979; 1982) have consistently claimed that authentic participation requires 'profound social structural change' and a 'massive redistribution of power'. A United Nations report went further, pointing out that the involvement of the poor will not only need "a change in domestic political institutions but a change in the international economic order " (United Nations 1981:9)

IDEOLOGICAL OBJECTIONS TO COMMUNITY PARTICIPATION:

Ideological objections to the methodological approach outlined above have come from several quarters but particularly from the radical right and left of the political spectrum. Although both reject state initiatives in community participation, they do so for very different reasons. The right's opposition stems from its dislike of state intervention in general while that of the left is based on the idea that state intervention through community participation does not go far enough.

For those on the right - for example, Friedman (1962), Lees (1965) and Acton (1971) - not only does community self-help overcome resource deficiencies by producing community services and infrastructure, but it is also good in reducing dependence on the state. It promotes self-improvement and independence-

cherished right-wing values.

For those on the left - for example, Bienefeld (1970), Navarro (1974), George & Wilding (1976) and Warren (1979) - community action may serve to improve physical standards but what is most necessary is to raise consciousness. Herein lies the main difference from the right; the basic needs are to make poor communities aware of their class position and to encourage political action against those groups which monopolize wealth and resources. Between the political extremes, many see community participation as a means both of improving material standards and increasing the community's role in decision-making.

Castells has tried to show how low-income settlements may even serve as a springboard for widespread political action and the arousal of class consciousness (Castells 1977 & 1979)

Burgess (1979) claimed that self-help housing policies may well be implemented in developing countries because they increase the sale of industrial building materials produced by capitalist enterprise, provide greater profits to capitalists than the provision of finished housing by the state and finally integrate land presently held illegally by squatters into capitalist land markets. Liberals such as Turner (1979), who accept the need for central planning, favour its harmonization with local control and local initiative, and this can be supported by those who are not usually classified in ideological terms but who believe in the virtues of voluntarism, self-help, participation and a variety of small-scale activities which foster local community welfare and integration.

But while these and other writers have rightly exposed the relationship between poor housing conditions and the concentration of wealth and land ownership in particular, they offer few realistic policy proposals; taxes and other measures designed to reduce land concentration, government intervention in housing markets and projects which utilize self-help and

cooperative principles are all dismissed. Implicit in this criticism is the idea that a radical change in the organization of society from capitalist to socialist will magically solve the housing problem.

State ownership of all housing is not a realistic policy in most developing countries. Steps must be taken to halt the accumulation of land in the hands of the few, which in many developing countries today is a major obstacle to the implementation of housing policies including self-help housing, which depends on the availability of inexpensive land for its success.

Very different explanations of the state are offered by theories that emphasize conflict and domination in politics. Marx's comment that the state is but a committee for managing the common affairs of the whole bourgeoisie continues to inspire contemporary Marxian interpretations. Although some Neo-Marxists recognize that state-economy and state-society relationships are much more complicated than classical Marxism suggests, all agree that the state in capitalist societies is primarily concerned with accumulation. In more recent versions of the theory, the power of elites is said to derive from their occupation of pivotal positions in society both within and outside the state. Together, elites in various key positions in society form a coalition of interests subjugating the rest of society. Recognizing the existence of large and powerful corporate groups in modern societies, the theory holds that the state seeks to articulate their influence. Also, the state acts autonomously, seeking to further its own interests. In the corporate society, the state manipulates, co-opts and compromises sectional interests, seeking to subordinate them to its own.

Castells (1979) explains this more clearly by stating that state intervention becomes necessary in order to control sectors and services which are not profitable (from the perspective of capital) yet essential for the functioning of economic activity

or for the avoidance of social conflicts. Public investment is a fundamental form of the devaluation of social capital. By investing at a loss, the state upholds the profit of the private sector. Thus state intervention favours private capital and is essential to the survival of the system. It assures continuous support by filling the economic gaps through intervention. Rural decomposition and the penetration of capitalism into the institutions of the society are linked to urbanization (Castells 1977). The extension of state involvement in social development has been rapid. State education, health, housing, social security and similar services have expanded considerably in many societies during this century, and public revenue allocations to the social services have also increased. But while these developments have brought undoubted benefits to large numbers of people, there has been a growing criticism of state responsibility for welfare. The Marxist left has claimed that the welfare state is a mechanism for the suppression of proletarian aspirations and the furtherance of capitalism. The critics of participation argue that it is just a clever "con" by persons in positions of authority to increase the legitimacy of their decision-making without any concomitant diminution in their overall power - a way of co-option by the system. It is a means of containing instead of increasing the influence of new participants (Richardson 1983:5)

Here I can conclude from the discussion above that, while Marxist and elite theorists are pessimistic about the possibility of community participation, liberal democratic and pluralist theorists are much more hopeful.

Democratic political systems are indeed based on the egalitarian principle whereby each person has equal influence. However, the egalitarian principle is not practised when it comes to social and economic matters. Citizens are endowed differently with resources eg.income, educational attainment, occupational status and in the Indian context, an ascribed social status by birth, which can be used to exercise influence differentially. "As

citizens convert such resources into political influence, political inequality appears" (Verba 1978:1).

So even though democratic political systems are based on an egalitarian principle, due to unequal endowment of resources political inequality exists. More opportunity for economic advancement may only increase the degree of inequality in societies, as social groups take differential advantage of the developmental opportunities (Ibid.,:8-9). This calls for redistribution of socio-economic power, especially redistribution of economic assets.

Verba (1971:23) argues that, for the socially and economically, deprived, politics is likely to be relevant only if it can lead to payoffs in terms of some amelioration of their socio-economic position. The egalitarian consequence of political democracy is that political mechanisms may be used by the deprived groups to gain advances in the socioeconomic sphere. The substantive interest, hence, is in understanding:

(1) the ways in which the poorest groups use sociopolitical means to change their socioeconomic position,
(2) the ways in which their sociopolitical strategies of collective action are conditioned by certain internal and external factors and characteristics of the groups, and
(3) the socioeconomic and political context within which they operate. All these interests form the aim of this thesis.

THE POLICY CONTEXT OF PARTICIPATION:

There are a host of reasons why community participation can be deemed desirable from the point of view of the project agency or ministry. These may include:
(1) promoting social development by increasing local self-reliance;
(2) making political capital by demonstrating that the people and the government are working hand-in-hand;
(3) increasing political or social control by co-opting a strong

but manipulable community leadership;
(4) maximizing the efficiency of project implementation by giving the community organization those functions which it can often fulfil better than the project agency (e.g. determining what local improvement priorities are, persuading residents to participate and policing collective activities);
(5) ensuring that by establishing a strong community organisation, the project area continues to develop even after the withdrawal of the agency staff; the organization will determine and undertake new projects which it will be able to implement and manage largely on its own (Skinner 1983:126).

The emphasis of this argument is to convince residents that their co-operation and giving of ideas will enable planners to produce plans which are for the community's benefit. Participation is then a moral obligation for residents to assist the 'experts'. The advantages of participation seen in this way are to perpetuate an unequal relationship between the agency and residents with participation facilitating the implementation of projects rather than genuinely seeking to increase the decision-making power of the poor.

Of course, not all the apparent advantages described above will be felt equally by all governments, planning agencies and residents, but there do seem to be sufficient reasons to make participation an attractive prima facie proposition. So, to what extent has it been incorporated in low-income housing projects to date?

PROBLEMS OF IMPLEMENTATION IN PARTICIPATION PROJECTS:

Participation in implementation has often been viewed as the contribution of resources. But the wider practice is that basic decisions which underlie development action are taken already and that the urban population is persuaded, mobilised or invited to endorse the actions, or become involved in them. Mobilisation in this sense is intended for capital formation and to relieve

scarce government resources. In this form, participation is conceived as a manageable input, a passive form (Oakley and Marsden 1984:22). Quoting Curtis's meaning of participation in decision-making ("Decision-making is taken as a broad process encompassing all the aspects of learning and research, analysis and debate which preface and influence the formal choice of policy or action" Curtis 1978:1), Oakley and Marsden (Ibid.,:21-22) challenge this practice and argue for radical changes in existing bureaucratic structures and planning procedures.

Despite the theoretical advantages for different sets of actors mentioned in the above section, in practice community participation is rarely an outright success.

State responses to community participation in urban development have often been haphazard and poorly formulated, and there are substantial variations in the extent to which these ideals have been applied in different countries. They have also enjoyed greater or lesser popularity depending on the preferences of senior administrators, politicians and planners.

While participation may appear desirable, it is an area in which many countries have little experience. This is reflected in the lack of suitable personnel (e.g. social workers and community organizers), and the working approaches of professional staff who have been trained in conventional housing techniques which involve little, if any, popular participation, and who have little idea how to incorporate it in their planning. Specific difficulties here might include the resistance of contractors in working with slum-dwellers'labour, the uncertainty of completing projects "on time", and the reliability which can be placed upon residents undertaking their tasks fully or with sufficient competence. This can make planners hesitant about entering what is a new and risky field.

Usually the poor are expected to participate actively in project implementation and maintenance, but are often left out of the

design stage - obviously the most critical phase from the point of view of ensuring that programmes meet 'real' needs.

It is hardly surprising that participants often display an apathetic response when asked to give up their free time to work on community projects, or default on repayments, when they have had no effective voice in the establishment of project goals.

Other problems which hamper the success of community participation include difficulties in building up mutual trust between agencies and communities, problems of communication, and reluctance on the part of governments to give any substantial power to low-income groups (Hollnsteiner:1977; Skinner:1983; United Nations:1977).

A number of observers have argued that community participation in urban development invariably results in a concerted effort by the state to subvert and manipulate local people. Gilbert and Ward (1984:239) are adherents of this point of view, arguing on the basis of studies of three Latin American Cities (Bogota, Mexico City and Valencia), that the state effectively uses the mechanisms of community participation as a means of social control. They found that, in each of the three cities, the state had been successful in deflecting opposition by making concessions, by providing services, by co-opting leaders or, in the last resort, through repression.

One reason for the World Bank paying more attention to this aspect lies in the shortcomings of their many projects, such as poor maintenance of the infrastructure and poor cost recovery, which are ascribed to a low degree of involvement on the part of the project's participants (Cohen 1983:96; Ayres 1983:199-200; Shah 1984:202). The Bank's main interest is in the relation between residents' participation and the speed and efficiency of project implementation. Advantages of participation by residents are viewed in terms of eliminating participants' resistance to projects, and consequently, of enhancing the speed of execution

and the willingness to pay for and maintain the infrastructure. This, of course, leaves extremely narrow margins for participation.

Another important factor in implementation is the extent to which urban projects are dependent on external funding from international agencies and non-governmental organizations. The involvement of these organizations has often been a primary catalyst for community involvement.

Cooperative housing has been established on a limited scale in some developing countries but usually with little, if any, government support. Housing cooperatives have been in existence in India for more than fifty years but most have not been able to generate sufficient capital from the savings of their members to extend their activities significantly; usually the more successful consist of high-income earners. This is true also of other countries which have a small cooperative sector; as Lewin (1981) revealed, cooperatives seldom cater for the lower-income groups. Another problem is that many cooperatives are too ambitious, engaging in relatively expensive forms of house construction, and defaulting is not uncommon (Grimes:1976). Also, poor management and financial control has limited the effectiveness of cooperatives in many countries, especially in Africa, India and the Middle East (United Nations:1975). In Bombay, where the burden of maintaining the city's public housing has become considerable, the State Housing Board is increasingly selling its apartment blocks to cooperative societies formed by tenants; new housing estates are being sold in the same way. However, if cooperatives are to be utilized effectively to increase the supply of housing, greater government support will be required.

ROLE OF NON-GOVERNMENT ORGANISATIONS IN COMMUNITY PARTICIPATION:

It is argued that non-governmental organizations (NGOs) provide effective opportunities for the implementation of community

participation ideals and that these organizations are more likely to promote authentic forms of participation than the state. In his study on *bidi* workers and toddy tappers, Kannan highlights the role of outsiders in organising and mobilising the rural proletariat. He finds that the role of "external agents in initiating and stimulating the foundation of organisations has been crucial in India" (1988:334).

In Midgley's view (1986) "...the new concept of community participation involves an aggressive critique of existing power structures and social conditions and requires a far more direct role for ordinary people in deciding matters affecting their welfare". Oakley and Marsden (1984:89) have a very similar view: "....the meaningful participation of the poor in development is concerned with direct access to the resources necessary for development and some active involvement and influence in the decisions affecting those resources. To participate meaningfully implies the ability positively to influence the course of events". They argue that NGOs have an important part to play in this process, and that formal bureaucracies tend to resist it. A similar viewpoint is held by Midgley (1986:150). He has argued that, "Although spontaneous participation may appear to be highly desirable...." local communities "...require the stimulus of external agents if they are to participate meaningfully....(NGOs) are more likely to promote authentic forms of participation than the state" (pp.152,153). Midgley also points to the fact that the bureaucracy is more likely to respond to pressures from "organised interest groups" than from communities at large. Moreover, "Since the least organised and marginalised sections of society have little opportunity to influence government, their interests are not likely to be served by state involvement in community participation"; and hence "non-governmental organisations are not only more likely to serve the interests of the poor but they are capable of initiating schemes that increase the organisational power and consequently the political pressures that can be exerted by poor people" (p.154). These views are held by a number of authors such as Hall, Hardiman, Galjart and

Hollnsteiner.

In Third World countries, resources for development have all along been very scarce, but pressures for their allocation from various interested groups have progressively increased. Decision making about resource allocation has, therefore, attained enormous political significance, implying thereby that those who have the power to influence decision-making get what they want. The poor, since they have neither socio-economic nor political power, do not gain access to the decision-making processes and hence are unable to influence them. Therefore the poor have not benefited from economic growth but in fact have become worse off (Pearse and Stiefel 1979:4). Oakley and Marsden (1984:88) state in this regard: "...meaningful participation is concerned with achieving power: that is the power to influence the decisions that affect one's livelihood".

So power is a key variable to influence decision-making, and the lack of it not only causes but also perpetuates the illbeing of the poor. Thus participation, power and wellbeing are critically interlinked. Hence a hierarchy of informal structures of influence has come into existence. Public resources, to which there is universal access only in theory, are transformed into discretionary allocations, based on the relative political power of various interests, by a mechanism that is usually described as patronage. Such a system requires an arbitrator such as the non-government organisation.

In India, decisions about the allocation of resources and legal measures to protect the poor are made in the Parliament, State Legislature and the Municipal Corporation. These are the formal political decision-making systems in which people participate indirectly throughly their elected representatives. Various administrative departments at different levels make operational decisions. The officials have formal decision-making powers according to their position in the hierarchy which they use on the basis of guidelines issued by the government ("Government"

as referred to here is the bureaucracy and the personnel elected to the government). Decision-making is a top-down process.

Many studies (Pearse and Stiefel 1979:7; Sethi 1978) point out that the top-down indirect and formal political decision-making processes have not only failed to allocate adequate resources for the poor, but have also excluded them from these processes. This is also shown in the following chapters of this thesis. Thus, on the role of participation, Pearse and Stiefel (1979:4) state: "The vigorous pursuit of people's participation is an important instrument for reversing this trend towards the increased dependence and marginalisation of the masses". Access for the poor to decision-making processes has, therefore, become a key policy issue as well as a research question (Oakley and Marsden 1984:89; Galjart and Dieke 1982). Bottom-up and countervailing actions by the poor to influence decision-making through direct and informal means have emerged as alternative ways by which they could gain admission to decision-making and access to resources and thereby improve their wellbeing.

Since this is "opposing" the top-down governmental approach, the non-government organisations, which call themselves "Social Action Groups", have promoted, mainly from the 1970s, this countervailing development process, also sometimes called "another development". For many, Paulo Freire's work in Latin America was the role-model. Marxist ideology, empathy for the poor and a few overseas funding agencies willing to provide funds to initiate such a process also contributed to many intellectuals emerging as "activists" and coming into the non-government organisation fold. A new group of non-government organisations thus emerged as "non-party political formations" promoting radical political actions by the poor (Kothari 1984, 1986b; Sethi 1978, 1984; Sheth 1983,1984). A few government officials at the top with leftist leanings and familiar with international thinking, also realised the need to promote such a process from below in order that the resources actually reach the poor.

Non-government organisations are established in many cities of the Third World, working together with sympathetic local elites. In many cities, particularly in Asia, indigenous religious organisations have played a significant role and many have evolved into properly constituted and managed non-government agencies. It is thought that the social concern, flexibility and dynamic quality of a non-government agency might prove to be helpful in the execution of the project (Clinard 1966:147).

In the past politicians from the ruling as well as the leftist parties saw a political interest in this and supported and initiated such processes. Lately, though, the leftist parties refuse to join with the non-government organisation as many of them receive money for this purpose from the western countries which they see as a ploy by the "imperialists" to outdo them in their own action area (Karat, 1984).

Another reason for advocating the involvement of non-government organizations in community participation is that they are able to mobilize resources for social development projects. This is particularly true of non-governmental organizations that have international links. Although it is often assumed that the non-government sector is short of funds when compared with the state, Lissner (1977) has argued that far more financial aid for development has been mobilized through non-governmental channels than is often appreciated. Although non-government agencies within the developing countries may not have substantial resources, it is argued that they can raise resources for projects that governments would not be willing to support.

While it is true that non-governmental organizations have played a major role in the promotion of community participation, it cannot be claimed that their involvement has been faultless. It is fallacious to conclude that bureaucratically-organized management structures and the use of rules and regulations are a distinctive feature of governmental bodies. Many non-government organizations, especially the larger ones, function

bureaucratically and use formal procedural rules to carry out their tasks. Non-government organizations are prone to ossification, particularly if they are dominated by charismatic leaders who are unresponsive to new ideas and view innovation as a threat to their authority. It is also well known in development circles that non-government organizations are often firmly controlled by dominant personalities of this kind. The assumption that they are usually politically progressive also needs to be questioned. Many are run by middle-class individuals whose views are liberal and paternalistic rather than radically egalitarian. Sometimes, they compete with each other and engage in aggressive struggles to dominate a particular field of service; a related problem is that non-government organizations suffer from a lack of continuity. While it is true that many poor developing countries, particularly in Asia, are becoming increasingly dependent on foreign aid provided by non-government agencies, this dependence is hardly conducive to the promotion of self-reliance and national autonomy.

A major drawback in advocating the use of non-governmental organizations rather than statutory organizations in community participation is the inability of the voluntary sector to redistribute resources between groups on a sizeable scale.

Another problem is that successful non-governmental organizations tend to attract more and more resources for their own projects, resulting in a concentration of these resources in certain areas. Often these successful projects become showpieces and places of pilgrimage for international development tourists. While those living in the project benefit enormously and become far better off than those in the surrounding areas, the organization's programmes are not expanded or replicated to reach a wider section of the population.

So there is little evidence to show that a reliance on non-governmental organizations results in the emergence of genuine forms of participation.

In India there are many "Vikas Mandals" (Development Groups) and "Mahila Samities" (Women's Committees) in practically all areas and in all sections of the society. In one program of the government in 1957 there was also a training program for the *gram sahayaks*, or village leaders. The primary objective in the training of village leaders was to make sure that the cooperatives and panchayats were regarded as real people's institutions (Somjee 1986:66). Many non-government organisations in India have championed radical programmes which have brought about significant social change and benefits to local communities, especially the poorest groups. For example, In 1985 the Society for the Promotion of Area Resource Centres (SPARC) conducted a major sample study of pavement dwellers in Bombay, and helped to remove certain popular misconceptions about the pavement dwellers, such as the idea that they constituted waves of invasion from other states, who thrive parasitically on the city economy (Sundaram 1988:37).

In March 1986 the Municipal Corporation of Bombay decided to remove 300 pavement families from Central Bombay and send them to a western suburb called Dindoshi Nagar, with levelled plots and common services but no other amenities. Through past experience SPARC knew the major causes of failure in such resettlement programmes, which led them to give people in this case all relevant information about the area in which they would possibly be resettled. The lack of facilities and the effect it would have on their lives and the method of monthly repayments was explained in greater detail, to enable the pavement families to view and evaluate each alternative. With the help of SPARC, the women of these pavement families visited available vacant land sites proposed for their resettlement in the city to assess their suitability according to their needs. Later they decided with the official agencies to relocate themselves as a whole community, instead of developing individual contacts.

The role of the non-government organisation is an interesting emerging area of research in Development Studies. In the present

study, however I analyse only the relationship between non-government organisations on the one hand, and community leaders, community organisations, bureaucrats and governmental agencies on the other. This is because there is only one non-government organisation working in all the three settlements under study in this thesis, making possible analysis only of the various approaches of this one non-government organisation but not comparison with different organisations. Consideration of such comparisons, besides being unfeasible given the data collected to satisfy the narrower aims of this project, would vastly expand the field of research (see the section on future research in the concluding chapter)

ROLE OF COMMUNITY ORGANISATIONS IN COMMUNITY PARTICIPATION:

The problem of participation, in part, is one of mobilisation (Verba 1978:21), for political institutions are more easily influenced by large numbers of people than by small, and by organised groups than by individuals (Verba 1971:25). The resource that is relevant to the group-based mobilisation process is organisation. Groups with a consciousness of common purpose are likely to form organisations; organisations are likely to generate and maintain a sense of common purpose among their members. Where the two go together, one would expect the greatest amount of group-based political mobilisation (Verba 1978:11-13). The mobilisation of upper status citizens can take place on an individual level; lower status groups need a group-based process of mobilisation if they are to catch up with upper status groups. They need a self-conscious ideology as motivation and need organisation as a resource (Verba 1978:14,15). Through their group membership, individuals could become more active, counter balancing and shifting power in their favour. In political strategies the group would first seek political power/patronage in order to use the governmental leverage to improve its socioeconomic position. Mobilisation is a key input in the process of empowerment.

Community associations evolve in a variety of ways. Their existence appears to relate both to characteristics of the settlement itself (history, security of tenure, class or ethnic composition, leadership, etc.) as well as to the attitude adopted by the authorities.

The form that slum organizations may take varies considerably. At one extreme they may comprise a rather loose assembly of people whose functions are unclear beyond a general wish to improve the settlement. Leaders are often self-appointed and act for the community by allocating lots, settling minor boundary disputes, speaking to the press, negotiating for recognition and services, and so on. Residents attend regular general assemblies and elect, or are coerced to elect, a president, officials and committee.

There is a general tendency for migrating individuals to choose neighbourhoods where they have connections, i.e. relatives, friends or simply members of their community, and as a result there are sometimes well-defined regions and zones inhabited by communities which previously had well-defined relationships in areas from which they migrated. This is also evident in my own statistical data, which are presented in Chapter four relating to this matter. Certain ties may also be formed during the celebration of traditional festivals or during certain calamities, or they may arise from joint protests to the municipal government. They may emerge in activities restricted to collecting funds for water taps or providing recreation facilities or games and prizes for children on Republic day or some other celebrations. I have observed that most of the organizations in the slum settlements of Bombay have emerged as recreational clubs in their initial period of existence and were later transformed into the representative organisations of that particular slum settlement. Some large associations are officially registered as organisations with governmental agencies as well.

ROLE OF LEADERS IN COMMUNITY PARTICIPATION:

An issue of real importance in the process of community participation is the degree to which community organizations are linked into the wider partisan-political system (relating to or excessively devoted to one party faction). The fact that community organizations are the common level of social organization above that of the household means that inevitably they act as a magnet for supra-local political parties which seek to gain an advantage by working through them (J.M.Nelson 1979:292). However, the issue is whether communities are likely to enhance their chances of securing outside help or servicing if they use party-political linkages. So it is highly important to investigate the different mechanisms and functions of the state-community relationship and to identify the conditions which determine why different relationships emerge.

There are two important mechanisms used by the governments to gain support from these community organizations and leaders. They are co-optation and clientelism. Co-optation plays a key role in maintaining a small elite in power in many countries, and its manifestations vary widely. Clientelism takes different forms, but it has a long tradition in many societies. The clients are expected to offer in exchange consistent political loyalty.

"Co-optation" describes the situation where an informal loosely-structured group is led by its leaders to formally affiliate with a supra-local institution (Eckstein 1977:107). Co-optation may occur when the leader believes, often mistakenly, that formal affliation will further the interests of those whom he represents by providing better access to the agencies distributing resources. Political parties and government departments may be eager to co-opt leaders as a means of extending their influence over local constituencies. The important point to recognize is that the community may lose its autonomy and become subject to the orthodoxy of the co-opting body. In some cases, co-optation

to the governing party may well reduce the chances of successful demand making as mentioned by Eckstein with regard to Mexico (Eckstein 1977); elsewhere it may provide an important foothold for successful negotiation where political support is exchanged for urban services as in Brazil (Leeds & Leeds 1976).

In Latin America, governments failed to channel substantial resources to low-income communities, though the communities were not ignored; governments continued to use community organisations as a means of enlisting support (J.M.Nelson 1979:270). India represents an intermediate position, where considerable public resources are expressly shifted to non-governmental organizations. Two key areas are education and housing: most schools, from pre-primary to collegiate, are run by associations heavily dependent on public finance; and cooperative housing societies allocate land and credit. The management of educational and housing resources, heavily subsidized by the government, is thus left to the discretion of voluntary groupings frequently set up along linguistic or caste lines. Many local politicians are active in them, obtaining and dispensing government patronage so as to maximize electoral support (Wirsing 1973; Michaelson 1979).

The other form of support is based on clientelism. A patron-client relationship is an enduring dyadic bond based upon informally arranged personal exchanges of resources between actors of unequal status. (Grindle 1977:30). The relationship is typically informal and has no legal basis. In the case of the low-income communities, the leader, or "broker", maintains a personal relationship with the politicians or administrators who control limited resources required by the community or members of that community. This is the principal form of linkage between aspirant politicians or high ranking government officials and the urban poor (Cornelius 1975:159). The leader or patron benefits in so far as he is able to demand the loyalty of those dependent upon him and to mobilize that loyalty on behalf of his superiors. Clients benefit as long as they gain access to influential people

who may intercede on their behalf and increase the chances of a successful outcome to their demand-making.

Indeed, it is through this system that the government manages to curtail demands for expensive, generalized benefits that might "over-load" the political system (Cornelius 1975:160). But the partisan politics assumes a low profile outside election periods and low-income settlements are largely ignored by the political parties. This means they are especially active around election time, trying to secure a massive vote for official candidates. In India, for many of the urban poor, the election campaign period is a time when the market value of their support appears to soar and when the clever seller may turn the value of his vote or the votes of his followers to good advantage, but sometimes they are left with promises which are easily forgotten after elections.

Patrons vary and in different contexts they may be politicians, landowners or agency heads (Collier 1976; Ward 1981). This is a pyramidal structure, where those at the intermediary levels are both patron and client, mediators between levels of social organization in a complex order (Michaelson 1976:282). Patron-client relationships do not necessarily have to be repeated at the different levels of interaction. But the typical case appears to be for clientelism patterns to prevail throughout the hierarchy of social strata. The lack of impersonal rules and collective action characterizes the entire society, and clientelism is an all - pervading part of its political culture.

In the literature on Mexico the nature of leaders and their links with outside institutions appear to range from those who represent the community and are "elected" by them, to others who either impose themselves or are placed by groups from outside the barrio (Cornelius 1973). Some evidence also suggests that the type of leader may change as the physical status and demands of the settlement alter (Ward 1976:301). In Mexico, such links prevailed throughout the 1960s and early 1970s, the fortunes of

one settlement changed overnight when its long-standing "patron" achieved high governmental office (Cornelius 1975:195). So it is of great importance to analyse the vital influence that a leader may have upon a settlement's physical development. In this thesis I will be evaluating both these concepts of co-optation and clientelism which has never been explicitly declared or accepted by the Indian literature on low-income housing.

In some cities conflicts arise between indigenous people and migrants. In India, which is characterized by a greater proportion of old cities, by colonial cities dating back to the nineteenth century, and by comparatively slow urban growth, the lines of ethnic conflict are usually drawn between migrant groups. Many migrants in Asian and African cities have to switch to the national or regional language in common use. So language constitutes a central issue in ethnic conflict in India.

In federations such as India and Nigeria, state boundaries both reflect cultural diversity and provide a ready framework for assertions of subnational rights. Natives hold that they are committed to the advancement of their region, whereas outsiders are perceived to take an exploitative approach and to remain oriented towards the development of their region of origin. Nativist demands are usually fuelled by resentment against outsiders who are seen to control major parts of the opportunity structure and get a head start on the development which are achieved by the natives. As Weiner (1978:293) concluded for India, "Nativism tends to be associated with a blockage to social mobility for the native population by a culturally distinguishable migrant population".

GENDER AND COMMUNITY PARTICIPATION:

The bulk of community participation projects in the past have not taken any account of gender differences or of women's specific needs and may thus be labelled "gender-blind" (Moser 1986). The usual consequence of gender-blind policy approaches is that men

benefit while women are excluded or even adversely affected. A typical example of the failure of planners to recognize the roles and interests of women in the urban context is the case of the Delhi Resettlement Project in India, which took place between 1975 and 1977. The scheme's objective was to relocate 700,000 squatters in inner Delhi to 17 resettlement colonies on the urban fringe. In one such community, Dakshinpuri, women suffered from the move to a far greater degree than men. The new settlement was situated so far from former workplaces that several women, through lack of time and cost of travel, could no longer keep their jobs as well as manage their domestic tasks. As a result, the rate of women's labour force participation in Dakshinpuri fell by 27 per cent, compared with a decline of only 5 per cent in male employment (Singh 1980).

One major reason for women's exclusion is the misplaced assumption that nuclear households form the vast majority of households in Third World cities. This means that alternative types of family unit such as extended and single-parent households are left out (Ward & Chant 1987). This is often the case with housing programmes, which recognize only men as household heads and consequently deny women access simply on account of their sex (Ward & Chant 1987; Moser 1987b).

Even where women are not explicitly denied access to projects, the need to demonstrate proof of an adequate and regular income to qualify for entry often presents a major obstacle (Moser and Chant:1985). For example, 46 per cent of women applying to the Solanda site-and-service shelter scheme in Quito, Ecuador, were turned down because their incomes did not reach stipulated levels. Women are also excluded from consultation, discussion and training, which is especially negligent when they are largely responsible for managing community infrastructure such as water supplies and sanitation facilities, and the whole community suffers as a result.

However, women are not always passive in the face of these

problems. In the Mathare Valley squatter settlement in Nairobi, Kenya, for example, Nici Nelson (1978) describes how women have often played a critical role in campaigning for basic services such as water, and to prevent the demolition of their homes. In Bombay, India, women from the communities of Rambang, Upnagar and Rajaramwadi formed the majority of participants in a 3000 strong demonstration against slum eviction and poor service provision. However in recent years, especially since the U.N Decade for Women (1975-85), governments have come to adopt a more "gender-aware" approach to community development, attempting to identify the different needs of men and women, and trying to ensure that women as well as men benefit from development schemes.

One of the major problems with "women's projects" is that they are often considered to be relatively unimportant and frequently fail to arouse the support or active collaboration of male community members. They primarily remain "women's projects" and as such will not be of central importance to the community as a whole. Men are frequently dismissive of women's abilities and resent having to share their skills and expertise with them. For example, in a multi-sectoral community development project in Kirillapone, Sri Lanka, a large squatter settlement on the outskirts of Colombo, project staff employed by US Save the Children had to intervene to persuade male trainers in the community to accept women who had signed up for courses in carpentry, masonry, roofing and construction (Fernando:1987).

PROBLEMS WITH COMMUNITY PARTICIPATION AND GENDER:

Although few people in community participation schemes actually work for money (the whole ethic is voluntary), except sometimes perhaps community leaders and those in charge of administering the project at the local level, the fact that women do the bulk of the work because they are thought to have more "free time" than men to devote to voluntary activities and are not remunerated tends to reinforce the idea that their work is "unproductive" and of little economic value.

It is also important to note that in many cases their full and active participation (in the sense of becoming involved in all aspects of project design, implementation and management) is restricted to a far greater degree than their male counterparts by various problems on the ground. The practical constraints on women's participation may reach such a level that they appear not to be making any direct contribution at all, by being relegated to 'invisible', supportive roles characteristic of their routine domestic duties. So many males may not be sympathetic to female involvement.

One major limitation to women's active and visible participation is posed by the frequently discriminatory attitudes of male project staff. Another factor is that men within the community often exert a considerable degree of control over the activities of their wives and daughters. Other reasons for male resistance to women's participation include resentment that women are spending time away from household duties, or a belief that female involvement in the 'public' world of community development threatens traditional male-dominated power structures. A third factor is that traditional community leadership structures are usually dominated by men and thereby inhibit women's potential for exercising control over the design, practice and outcome of participatory projects. Squatter settlements in Kenya and India for example are usually presided over by males. When men are in charge of community organizational structures, they can sometimes block and circumscribe the way in which agency staff interact with female residents.

In some Latin American cities women are perhaps a little more likely to attain leadership posts at the community level, possibly because several are single or separated, a situation which appears to grant them greater freedom than marriage. Nevertheless even here women leaders are still the exception rather than the rule (Ward and Chant 1987). Having said this, Moser (1987c) also makes the point that women might play an important role as leaders but are rarely recognized as such,

simply because they tend to mobilize around reproductive concerns which, because they are not deemed to be of central importance to society and/or are the domain of women, remain less visible. This is a critical issue because it means development agencies may by-pass women leaders through failing to recognize their contribution to the organisation and improvement of urban settlements.

In the light of what I have discussed above, it is obvious that there is a major need for the incorporation of women in *all* stages of the development process and that this is a vital ingredient of project success. Not only are women likely to provide considerable amounts of time and labour for project execution, but they are also frequently more reliable when it comes to repaying loans. A survey of men and women recipients of mortgage loans from the National Housing Trust (NHT) in Jamaica, for example, found that, although both groups were likely to fall into difficulty at some time in meeting regular repayments, women were generally more responsible about their debts than men, and took the trouble to inform office staff when they could not pay (Blackwood 1986).

COMMUNITY PARTICIPATION AND POWER:

The literature outlined above increasingly uses the word "power", or the redistribution of it, as a factor which substantially determines the extent to which the participants can exercise influence to bring about a desired outcome. The shift in the participation argument, therefore, is towards empowerment - in increasing sociopolitical control - of the less powerful, and equality is a substantial condition for participation.

The concept of "power" helps to clarify that, when a hitherto powerless group "participate", this involves the introduction into a particular situation of a new set of actors who make new demands, raise new considerations and upset the old alliances and balance of relationships or power. Richardson (1983) states that

the concept of power is crucial for analysing the impact of participation in practice, but its incorporation into a definition of participation does little to aid understanding it.

By focussing on the concept of power, Verba (1961) can come to a distinction between different forms of participation, with some being merely "supportive", "ceremonial" and "pseudo". While Pateman (1970) distinguishes between "total" and "partial" and Parry (1972) between "real" and "unreal". Verba and Pateman seem to consider participation as a state variable at a given time rather than as a process variable over a period of time. It is, of course, true that the new participants have indeed been powerless in the past and that at a given time in the participatory process the balance of power will be unfavourable to the new participants. Such an imbalance of power, or the fact that power to decide rests with one group of participants, does not make participation partial or unreal. Participation, one may argue, is all about rebalancing this relationship and redistributing power, and in that it is a process. Parry's contention that structural predetermination weakens the effect of participation is understandable but in no way makes it just a facade.

Richardson (1983:23) argues that the addition or introduction of a new set of actors (old actors in this study would mean bureaucrats, politicians and the powerful elite class), meaning the poorest, into decision-making processes and their consequent involvement with others may dramatically upset the balance of relationships that had existed before between the old actors and the new, and change radically the nature of decision-making and the decisions themselves. For Richardson the crucial requirement is "access". She appears to assume that the mere introduction of new actors to a decision-making situation in itself will change the situation.

The problem with this approach becomes evident when we note Verba's point that (1971:47) "the kind of participation in which

we are interested.....emphasises a flow of influence upward from the masses". Verba emphasises the crucial role of power for analysing participation. Richardson's approach is tied to her definition of power. She says, "A group of people have power when they determine outcomes, ensuring they get, as a group, what they jointly want" (1983:25-26). She argues that, since who is able to get what they want cannot be established ex ante, assertions about the degree of power held should not be framed as elements of a definition of participation (1983:27). However, she agrees that power is a significant variable for understanding how participation works and that exercise of power is an integral part of any interaction (1983:27). Thus, Richardson's arguments raise an important question as to whether use of power should become part of a definition of participation.

The more crucial weakness in the argument of Richardson (1983:25) emerges from a further misunderstanding about "outcome". Since Richardson defines power as the capability to determine "outcome", she claims that the existence of power can be determined only by outcome. So ".....the existence or absence of a participatory situation cannot be established without information on its results" (1983:25). Richardson considers a participatory situation as a state in which outcome is determined and she relates "power" to this state. She talks about the existence of power or its absence, but does not see the groups in a relative position of having different degrees of power. She also defines participation as a state - addition or introduction of new actors. While participation is about an outcome, success or failure on the part of the new actors in no way negates the presence or absence of a participatory situation. She fails to see participation as a dynamic process.

Bhaduri and Rahman (1982) see participation as occurring when socio-economic equality has already been brought about through redistribution and transfer of power by the state. Oakley and Marsden (1984) see participation happening in a situation of socio-economic inequality, wherein participation itself

contributes to greater equality. It seems logical to conclude that empowerment can be a result of redistribution/transfer of social and economic power from above or an achievement from below, both leading to meaningful participation. Verba challenges the contention of Bhaduri and Rahman and Richardson. He differentiates between individual-based inequalities and group based inequalities in participation and sees a direct relationship with individual and group based motivations respectively. For Verba, meaningful participation is inevitably voluntary. So if participation is voluntary, some will be active and others will not. He argues that legal arrangements cannot guarantee equality of political activity; inequality of political activity (and in turn political influence) is likely to exist in all democratic societies.

Verba argues that in the "natural order of things" participation is stacked against the deprived groups. Verba (1971:25) argues that those who have greater socioeconomic resources participate more than those having fewer resources although there is a great variation in the extent. Higher social status and higher levels of income and education are conducive to higher participation rates (1971, 1978:1). This was also concluded by Holland (1990) in his case study from rural Thailand. The more a political act requires skill, initiatives, effort or resources, the more it is likely that those whose position in the status hierarchies is already secure will be active (Verba 1971:23,24). This is very much highlighted in this study and explained in detail in Chapter five.

These arguments placed here provide an interesting framework for discussing participation along with stratification and exploring the various aspects of participation.

COMMUNITY PARTICIPATION AND STRATIFICATION:

For Marx, it was economic position that determined, in the long run, other stratification patterns, implying that struggle to

alter the position would be class-based. Weber on the other hand stressed the distinction among economic, political and social hierarchies and argued that position on such hierarchies can vary independently of each other. Verba (1971) argues on the contrary that, in general, political and socioeconomic stratification hierarchies are likely to be closely aligned. This is because one's position on one hierarchy affects one's positions on other hierarchies.

It was expected that in political democracies the less-well-off would use their political resource - "numbers" - to give them better political positions, to influence government policies and to change the socio-economic stratification patterns. Quoting a number of studies, Verba argues that things have not worked out that way, stating that egalitarianism as a political ideal has gone hand in hand with the acceptance of the legitimacy of hierarchy in social and economic terms. Indian history however is full of incidents of how communities like the Harijans (untouchables) have been able to organise themselves into movements and influence government policies at the national level, even before independence. However, many of the policies have remained unimplemented.

Verba (1971) argues that political activity is a function of individual resources and motivation. Those high in social and economic stratification hierarchies possess greater resources and motivation and, therefore, take greater advantage of the opportunities than those lower on the socio-economic stratification hierarchy. Due to lack of motivation they choose not to take advantage of opportunities and may not have the resources to do so; consequently, they benefit less from government policies. The result will be a participant population coming disproportionately from those high on the socio-economic scale. Given this situation new opportunities only mean more unequal participation. This is also concluded by Holland (1990).

While Verba agrees that the disadvantaged could use their numbers

for political ends, he states that, given the limited extent to which in general they take advantage of opportunities, numbers are likely to play less of a role. He argues that, if the activity depends on resources and motivation, then the advantage of numbers may be counterbalanced by the unequal use of participatory opportunities on the part of those who are better off.

Though I have referred to Verba's work extensively in this section, I feel there are certain deficiencies in his arguments: (1) he treats the members of the lower status group as one single entity and assumes equality of participation within the group. He does not expect or explain unequal participation within the group and the reasons therefor; (2) Verba accepts that political and apolitical strategies are not mutually exclusive and may be pursued simultaneously. He does not see participation as a continuous socio-political process in which apolitical may precede political activity; (3) his arguments also do not see the need for power in a politically neutral situation.

COMMUNITY PARTICIPATION AND SOCIAL CHANGE:

Urban groups respond to any crisis such as eviction by organizing themselves into pressure groups demanding better conditions and, as consciousness increases, this leads to social change.

The slum dweller's dilemma has been his own lack of power. Being lower in economic status, moving outside the sources of social and political power, and usually being apathetic or subject to political manipulation, he has often become a pawn in the urban world.

The problem of the poor involves not simply an economic nexus but a power nexus as well. Slum dwellers generally react with apathy to their own powerlessness. They are constantly reminded of this powerlessness by public and private welfare agencies, by the police, by absentee landlords, and by urban-renewal programs.

When slum-dwellers do engage in successful social action, they gain a certain degree of power, even though their incomes are not materially changed. Consequently, their attitudes may change, additional situational changes may come about, which are definitely desirable.

Election of indigenous leaders is more effective than the use of well-meaning volunteers, for in this way the energies and enthusiasms of the average slum-dwellers, many of whom have never before held positions of leadership, can be released. The poor gain a sense that they can, through their own initiative, group initiative and political action (their major weapons) affect the world around them. This greater power to slum groups results in decrease of apathy and perception of inferiority and the desire for change may increase.

Slum dwellers need help in recognizing their own needs and in organizing themselves to achieve their objectives. Outside intervention seems necessary. Certainly, the role of some outsiders is to act as indispensable catalysts to change. Though they are not satisfied with many of the conditions under which they live and have often settled into patterns of acceptance, because of fear of failure or awkwardness in initiating new practices or patterns, fatalistic expectations of failure reinforced by previous unsuccessful attempts to change, and fear of losing current satisfactions.

SOCIAL MOVEMENTS:

There is no precise definition of the term "social movement" accepted by scholars of all disciplines or even scholars belonging to the same discipline. Some scholars use the term "movement" interchangeably with "organisation" or "union". Some use it to mean a historical trend or tendency. It is fashionable for political leaders and social reformers to call their activities "movements" even though their activities are confined to the forming of organisations with less than a dozen members.

Some claim to launch movements by just issuing press statements on public issues.

Paul Wilkinson (1971) gives the following working concept of "social movements" - a social movement is a deliberate collective endeavour to promote change in any direction and by any means, not excluding violence, illegality, revolution or withdrawal into "utopian" community. Social movements are thus clearly different from historical movements, tendencies or trends. It is important to note, however, that such tendencies and trends, and the influence of the unconscious or irrational factors in human behaviour, may be of crucial importance in illuminating the problems of interpreting and explaining social movement. Wilkinson also states that a social movement must evince a minimal degree of organisation, though this may range from a loose, informal or partial level of organization to the highly institutionalized and bureaucratized movement and the corporate group. Much of the literature of social movements has been concerned with natural histories, models or theories of movement development. Such models have attempted to stimulate changes in movement structure and organisation ranging from states of initial social unrest and excitement and the emergence of a charismatic leadership, to a revolutionary movement's seizure of power.

A social movement's commitment to change and the raison d'etre of its organisation are founded upon the conscious volition, normative commitment to the movement's aims or beliefs, and active participation on the part of the followers or members. This particular characterization of social movement in terms of volition and normative commitment is endorsed by most leading scholars (Wilkinson 1971:27).

The working concept above does not claim to offer a precise definition. It is too broad, and includes collective action through legal means within the boundaries of the institutions (such as voting in elections or presenting memoranda), as well

as violent extra-institutional collective action. The "minimum degree of organization" is problematic. It is difficult to say precisely what this "minimum degree" is. One also wonders whether the social movement begins with setting up an organisation with committed members, or does the organisation evolve in the course of time as the movement develops? Such a definition may exclude protests and agitations which may not have an organisation to begin with. Notwithstanding the difficulties with Wilkinson's working concept, it has a heuristic value. It should be mentioned here that studies on social movements in India have not yet made a systematic effort to define the concept in the Indian context (Chandra, 1977). Needless to say that, like many other concepts, the meaning given to the term "social movement" by the participants has temporal and cultural contexts.

Objectives, ideology, programmes, leadership, and organisation are important components of social movements. They are interdependent and influence each other. However, it must be pointed out that, though these components are found in all types of movements or insurgencies, including the so-called "spontaneous" rebellions, their forms vary from very unstructured to well-organised.

I have chosen not to use a precise definition in this section on urban social movement as it would only lead me into a number of difficulties and would be detrimental to the understanding of the nature of social movements in Bombay, especially in the urban context and the three slum settlements used as case studies in this thesis.

Non-institutionalised collective action takes several forms such as protest, agitation, strike, *satyagraha* (any movement of nonviolent resistance; the policy of nonviolent resistance adopted by Mahatma Gandhi from about 1919 to oppose British rule in India), riots, *gherao* (a form of protest in which workers encirle the office, the residence or the cabin of the employer or the manager and press for their demands). Agitations or

protests are not strictly social movements, but more often than not a social movement develops in course of time, and it begins with protest or agitation which may not have the organisation or ideological motivation.

Moreover a particular collective action may be only an agitation for some scholars, and a movement for others, depending upon the level of analysis and the perspective. For example, in India the collective action of a section of society demanding the formation of linguistic states in the 1950s was viewed as an "agitation" by some and as a "movement" by others; the same scholars, at a later stage, saw the "agitation" as a "movement". For this thesis I am treating agitation, protest, strike, etc. as "movements" or, to be precise, as part of a social movement of a particular stratum of society.

Political scientist and sociologist do not make a distinction between "social" and "political" movements. Sociologists assume, and rightly so, that social movements also include those movements which have a clear objective of bringing about political change. However, recently Andre Gunder Frank and Marta Fuentes (1987) have made a distinction between social and political movements. According to them, the former do not strive for state power. Social movements "seek more autonomy rather than state power". There is a difference between social and political power, and the latter is located in the state alone. According to these authors, the objective of a social movement is social transformation. The participants get mobilised for attaining social justice. This statement is problematic. Of course, society and state, and therefore social and political power, are not one and the same. But to differentiate between social power and political power in the contemporary world is to gloss over reality, and ignore the complexities of political processes. Politics is not located only in political parties. The authors ignore the political implications of the movements involving issues concerning the sense of justice or injustice. Dhanagare and John (1988) rightly assert that Frank and Fuentes

are committed to a process of "depoliticisation of the social realm". Any collective endeavour, they believed, to bring about social transformation - change in the labour and property relationship - and to struggle for justice, involves capturing or influencing political authority, though it may not be on the immediate agenda. Therefore, in the present context, the difference between "social" and "political" movement is merely semantic.

In his recent edited volumes (1986), Desai reiterates his position that the civil and democratic rights of the people are not protected by the Constitution. Consequently, the movements for their protection have increased. In his recent writings, Rajni Kothari (1984, 1986a) argues that "democracy" in India has become a playground for growing corruption, criminalisation, repression and intimidation of large masses of the people. The role of the state in "social transformation" has been undermined. People have started asserting their rights through various struggles. "There is discontent and despair in the air, still highly diffuse, fragmented and unorganised. But there is a growing awareness of rights, felt politically and expressed politically, and by and large still aimed at the State. Whenever a mechanism of mobilisation has become available, this consciousness has found expression, often against very heavy odds, against a constellation of interests that are too powerful and complacent to shed (even share) the privileges. At bottom it is consciousness against a paradigm of society that rests on deliberate indifference to the plight of the impoverished and destitute who are being driven to the threshold of starvation -by the logic of the paradigm itself" (Kothari 1984:218).

Kothari feels that mass mobilisation at the grassroots level is both necessary and desirable. He asserts that it is in the state of "vacuum in the traditional superstructure of the liberal polity that was supposed to render it humane despite powerful trends that the real counter-trends are to be found- not in the party system, not in the arena of electoral politics and of State

power, not in the typical confrontation between the so-called haves and haves-nots within the conventional economic space dominated by trade unions and such. In their place there is emerging a new arena of counteraction, of countervailing tendencies, of counter-cultural movements and more generally of a counter-challenge to existing paradigms of thought and action" (Kothari 1986a:214)

PARTICIPATION AND SOCIAL MOVEMENTS:

When I began to look at urban movement, I was faced with a question - should I cover it as mass movement irrespective of social strata or classes involved therein? I believe that most of the social movements are confined to one or another class or social stratum. Many of the studies are class/strata - specific, concentrating on peasant, women's, tribal, students, dalit (untouchables or lower caste) movements etc. I therefore decided to categorise them as they are found in the literature rather than club them together or make thematic rearrangements. I have tried to cover a larger canvas. This is partly because I hoped, when I started to look at social movements, to comprehend the overall pattern of various types of movements and the lessons that activist and "committed" scholars interested in social transformation can draw from understanding various social groups and classes, their militancy, their actions, the potentialities and limitations of their movements at different points of time.

Social movements are also classified on the basis of issues around which participants get mobilised. Some of them are known as the "forest", "civil rights", "anti-untouchability", "linguistic", "nationalist" and other such movements. Others classify movements on the basis of the participants, such as peasants, tribals, students, women, dalits (untouchables), etc. In many cases the participants and issues go together. I am aware that the categorisation above is not completely satisfactory as a number of movements have participants from all the strata or from a number of strata. Issues like ecology or

civil liberty are not merely class or social group based issues, though in the given system they affect certain classes more than others.

Several authors (Bhaduri and Rahman 1982, Oakley and Marsden 1984, Pearse and Stiefel 1979) have discussed participation as a social movement. So participation of small groups is a "social movement in formation" or a micro movement because such a movement has also been discussed and defined as "collective mobilisation for action" (Mukerjee 1977:38-59, 1978:17-90) although on a larger scale. Some of the best known examples of participation [Bhoomi Sena Movement in Maharashtra State, India; Hari Movement in Pakistan; Torrante Organisational Development in Chile; see Bhaduri and Rahman (1982) for details]. Oakley and Marsden (1984:37) classify movements as a category of participation which illustrates processes of social change and the increasing involvement of previously excluded groups from wider society.

Oommen (1985a:82) suggests that "An adequate framework for the study of social movements should take into account the historicity, the elements of social structure and the future vision of the society in which they originate and operate, and it is the dialectics between these which provides the focal point of analysis of social movements". The national liberation movement in India, after independence, diversified its target of attack on political authority, economic exploitation and domination. Even religious and reformative movements came to be viewed as political in orientation. So, although participation may happen within a small group or a urban community it may have a substantial effect on the neighbouring communities, and collective action in one community can usually be traced to the knowledge the community possesses about similar happenings elsewhere. Whether or not it is harnessed into a movement is an altogther different question. So taking collective action to rectify a strained situation may not be altogether new to the poorest groups.

Oommen (1972) suggests that a situation of strain in a society may be met through the following response patterns:
(a) emergence of a charismatic leader who promises to mitigate the evils at hand and lead the people to a future utopia,
(b) crystallisation of a new ideology which champions the cause of the deprived and
(c) establishment of new organisations to deal with the problem at hand.
He argues (1985a:86) that, at the formative stage of a movement, it gives primacy to one or another component of the movement - leadership, ideology, organisation. According to Oommen, this gives rise to the emergence of three distinct types of movement - charismatic, ideological and organisational.

Rao (1978:1-5) and Mukerjee (1977:38-59; 1978:17-90) classify movements based on the levels of structural change and quality of change respectively. For Rao movements are either reformist, transformative or revolutionary. Reformative movements bring partial changes in the value system, transformative movements aim at effecting middle level structural changes and the objective of revolutionary changes is to bring about radical changes in the totality of social and cultural systems. Conflict is least in the reform movement, it acquires a sharper focus in transformative movements and in the case of revolutionary movements conflict is based on the Marxist ideology of class struggle. Mukerjee distinguishes movements based on the nature of change they pursue: collective mobilisation for action - directed explicitly towards an alteration or transformation of the structure of a system - is a social movement; that aimed at wider change in the major institutional system is a revolutionary movement; while a quasi-movement is aimed at changes within the system. These authors, therefore, see social movement not as a process, but as a state.

To view a concept as a "state" has different implications from reporting it as a "process", when the relationship between the various factors becomes more evident. Leadership, ideology and

organisation are important components for the sustenance of participation as long as they are seen as means to achieving the end of meaningful participation. But the quest per se for a stronger leadership, commitment to ideology (dogmatism) and institutionalisation of the organisation, I would argue, would limit rather than promote participation, as the thesis will demonstrate.

CONCLUSIONS:

The reason why there is not much literature in India with regard to community participation is because India has had self-help projects in various parts of the country but community paricipation has been mainly advocated in health projects and not in low-income housing (slums) until recently. It does though exist without the actual intervention of the state or the agencies, in some slum settlements of Bombay, out of which three settlements are used as case-studies in this research.

As shown earlier in this chapter, state responses to community participation have also been manipulative in nature. Although there is little evidence of a manipulative attitude on the part of the authorities in the three case studies (Bogota, Mexico City & Valencia) cited by Gilbert and Ward (1984), their research and that of others in Latin America reveals that some Third World governments have been able to exploit community participation programmes for their own ends. This occurs in many different ways but one of the most common is the linking of local community activities with the ruling political party. As in the communist countries where action and political party action are inseparable, political elites and their supporters in the non-socialist countries of the Third World have also sought to blur the distinction between spontaneous community action and the activities of the ruling party. In these cases, community groups lose their identity and capacity for independent action. Similarly, in India governments have often supported slum movements to gain political support and to contain urban

conflict. But the case studies which I will be using for this research will undoubtedly also show how the community groups in these slums have used political parties and manipulated and bargained for their improvements time and again.

It should be recognized, however, that community participation can fail not only because of the antipathy or subversive efforts of the state but because of problems in the community. At crucial times during the implementation of any projects participants motivation may ebb and there will probably also be differences of opinion between different groups within the community. The view that, once resources are provided, the urban poor will spontaneously rise and take action to improve their environment and housing conditions needs to be qualified.

CHAPTER THREE: BOMBAY IN TRANSITION - THE CITY & ITS INSTITUTIONS

INTRODUCTION:

As the title indicates, this chapter studies the city of Bombay, covers its transition from the late colonial to the present period and brings the research up to date. The city's growth is considered in terms of its urban functions, its position vis-a-vis the region, the extent of its primacy and the multifarious problems connected with its chaotic expansion, but it does not presume to undertake the daunting task of proposing solutions. It does, however, aim to explain how and why this expansion has occurred. While the time frame encompasses mainly the transition from the late colonial to the present, attention is also given to the city's early evolution and current outward expansion.

As I have limited my study to three slum neighbourhoods within Bombay, it is important to have an historical perspective for the understanding of the city's present development and condition. I also argue that there is an organic link between urban policy and the emergence, growth and proliferation of slums in a city. This chapter will also indicate that the phenomenon of the slums cannot be conceived simply as an overflow of rural poverty.

This chapter is written with the aspiration to provide an understanding of the existing urban situation in Bombay and also insights into the problems which paralyse the city. The problem of urban housing is not a question of finance so much as the consequence of the social stratification of the urban population and the elitist values which determine the structural elements of housing policies embodied in building codes and the unrealistic standards enforced by urban authorities and city planners.

In less than three centuries of British patronage, Bombay grew phenomenally from an insignificant group of villages to the largest city in Western India, and a metropolis of national and

international importance. With a population of 644,405 in 1872, Bombay was the largest city in the Indian subcontinent, proudly hailed as "urbs prima in Indis", and the second largest city in the British Empire after London. In the 20th century Bombay lost its first rank to Calcutta, becoming India's second city. It still retains that rank and its status as a major maritime, commercial, industrial, and financial centre of national importance.

ORIGIN AND EARLY EVOLUTION OF BOMBAY:

Bombay Island was, in reality, a group of seven islands separated by tidal marshes (See Map.2 & 2.1). The southern most, long and narrow island was called Colaba; and immediately to its north was the small Old Woman's Island (deriving its name from the corruption of the Arabic "Al Omani" for deep-sea fishermen). Further north lay the largest of the islands, shaped like the letter "H". Its original name of "Mumbai" (from Mumba-Ai or Mumba Devi, the patron goddess of the original inhabitants), which was corrupted to the Portuguese "Bombaim" and English "Bombay", was sometimes applied to the whole island group. The western part of this group consisted of the two islands of Worli and Mahim stretching northward; while parallel to them in the east were the smaller Mazagon island, and an elongated island without a common name but known by the localities of Sewri, Wadala, and Sion (Edwardes, 1902: 3-46; Murphy, 1844: 138-39). In the 1670's the length of the island group was estimated to be eight miles, and the circumference about 20 miles (Fryer, 1698:68)

The islands were grouped along two parallel rocky ridges, which made their surface very uneven. They were finally welded into a single Bombay Island by the shipping facilities, and a complete commercial infrastructure including the chain which connected the cotton producer and the weaver to the exporter through a variety of agents (Das Gupta, 1970; Gokhale, 1978). The English factory at Surat (see Map.3) utilized all these facilities and thrived on the trade, but was subject to several constraints. These

included the local supervision and controls, including the payment of duties; the rivalry of other European merchant companies; and the sense of insecurity due to the imperial Moghul ban on foreign fortifications in their domain.

The East India Company's interest in Bombay therefore stemmed from two major considerations: its proximity to Surat which could guarantee trade, and its insularity which could ensure independence and security. Bombay's primary role was to serve as a naval base, and as a port of transhipment where the merchandise of Gujarat was brought from Surat with the help of Gujarati merchants to be reexported to Europe (GBCI,II: 45-46). This role was greatly facilitated by Bombay's excellent natural harbour which faced the mainland across Bombay Bay, and provided safe anchorage in all seasons.

Thus Bombay was founded and nurtured on sea trade between Gujarat and Britain, and was in effect its extension into Maharashtra. This was at once its strength and its weakness. Although geographically Bombay belonged to the region of Maharashtra, its situation was peripheral to this region in a physical as well as a political sense. The massive Sahyadrian range, which cut off the coastal Konkan strip from the inland Deccan plateau, formed an effective barrier to communication with the interior of the state.

POPULATION & MIGRATION TRENDS:

By the latter half of the nineteenth century all important urban functions in Western India were centralized at Bombay, and the city consequently attracted a massive influx of population. The same momentum continued after Indian Independence in 1947, as Bombay's predominance persisted.

Bombay's fortunes improved considerably after the mid-eighteenth century, when the decline of Surat led to a large-scale emigration of Gujarati merchants to Bombay. Another wave of

immigrants, this time from inland Maharashtra, followed the fall of the Peshwa and the British territorial expansion in 1818. At about this time the island contained about 200,000 inhabitants, and in 1850 about 500,000. The first census of the island city, taken in 1864 in order to gauge the abnormal population influx attracted by the cotton boom, recorded 816,562 inhabitants. The end of the boom inevitably led to population decrease, but the situation soon stabilized, and the census of 1872 returned a total of 644,405 (GBCI,I:152-64).

The statistics describe an industrial city that attracted a massive supply of unskilled labour for its mills. There was an increase in the proportion of earners in the population- from 58% in 1872 to 61% in 1911. Particular rural districts contributed then as now a large part of the migration; the most prominent is Ratnagiri, a poor arid district some 250 miles south of Bombay. Migrants from Ratnagiri district numbered 1.26 lakhs (1 lakh = 100,000) in 1881 and increased to 2.36 lakhs in 1921-mainly landless peasants (Census 1921:18). In the 1960's Ratnagiri still provided some 45% of Maharashtrian migrants to the city (Harris 1978:10). Large scale population influx did not commence until the 1940s. Large number of migrants who entered the city during this period continue to live in squatter settlements till today.

The population of Bombay was conspicuous from the outset for its hetrogeneity which cut across racial, religious, and linguistic-regional dimensions. Equally striking was the correspondence between ethnic origin and occupational preference within each stratum of the population pyramid.

The British clearly held all the positions of power in a variety of fields, working as merchants, administrators, military officers and soldiers. The Portuguese were the landed gentry and heads of various Roman Catholic religious orders. Just below the Europeans (the term "European" was usually used by the British to indicate the British community in India, and this practice has

been followed here) were the mercantile communities of Gujarat (forming about a quarter of the total population), so that their pre-eminence made the Gujarati language the "lingua franca" of Bombay. The most influential of these, although numerically small, were the Parsis. Their ancestors were the followers of Zoroaster in Persia, who were forced out by Muslim persecution and who migrated as refugees to India, settling down in different parts of Gujarat from the 8th century onward. The Parsis were associated with the British in most commercial enterprises as middlemen brokers, agents, and contractors, and their non-Indian origin as well as early adoption of elements of a Westernized life-style brought them closer to the European community. Other Gujarati commercial communities includes the Hindu trading caste of "Banias" who specialized in all varieties of textile trade, and Jains (adherents of Jainism, a sect formed in reaction to Hinduism in the sixth century B.C.) who concentrated on banking, money-lending, and whole-sale trade. The Muslim communities of Bohras and Khojas were originally Hindu trading castes of Gujarat and its vicinity converted to Islam; they favoured retail trade in textiles and other commodities.

In contrast to the Gujaratis, the local population of Maharashtrians (speakers of the Marathi language, and mostly Hindus) were associated almost entirely with non-commercial occupations. There is no native Marathi business class - all were foreigners, whether from Gujarat or Rajasthan, Sind or Saurashtra. They formed roughly half the population of Bombay. Of these, the literate castes of Brahmins and Prabhus staffed the Company's offices as "writers" or clerks from the early days, and later filled the lower echelons of the bureaucracy. Other caste communities worked as industrial workers, artisans, and cultivators. Maharashtrian Muslims (including the distinctive group of Konkani Muslims) were usually associated with the docks and shipyards, and also worked as seamen.

Indians from the northern provinces usually entered industrial labour, while those from the Telugu-speaking province of Andhra

Pradesh (known as Kamathis) had a traditional connection with construction work. Each community had its niche in the occupational structure, adherence to hereditary occupations being fairly close during this period. By extension, the linguistic regional background and caste of a person provided a good clue as to his occupation.

The diverse religious and caste communities remained largely encapsulated and, in spite of being closely juxtaposed in Bombay's cosmopolitan setting, continued to maintain lifestyles which differed relatively little from those practised in their respective regions of origin (Masselos 1974;Dobbin 1972). Although the late nineteenth century generated several social reform movements inspired by Western education and directed at eradicating the worst inequalities and injustices embedded in the traditional society, their real impact was not felt until much later in the twentieth century.

The religious make-up of the city population also shows small and predictable shifts: from 1941 to 1951 the Muslim population decreased from 17% to 15%, presumably due to the departure of a section of it to Pakistan; while the Hindu population increased from 68% to 71% with the addition of Hindu refugees from West Pakistan. No significant proportional change has occurred since 1961, except for the registration of 5% erstwhile Hindus as Buddhists. This was the result of large-scale conversions of certain "untouchable" castes (classified in 1941 as "Scheduled Castes") to Buddhism, which started in the 1950s in Maharashtra as a protest against discrimination from caste Hindus. A transformation of the new classification into the old one shows that the total proportion of the scheduled castes has remained the same (8%) in 1941 and 1961; while the caste Hindu population shows an increase. The decline in the proportion of the Zoroastrian or Parsi population is explained largely by its low birth-rate and emigration abroad. An interesting new development was the entry into commerce of the Sindhi community from the parts of Sind transferred to Pakistan.

Eighty-four per cent of Greater Bombay's total increase in population (1961-71) was in the suburbs, and the share of the increase tended to grow with increasing distance from the island (See Map 6). Just over half the workers of Greater Bombay lived on the Island in 1971, but the rate of increase of workers there was fairly low-3.2 % . The Suburbs increased their residential workforce by nearly 100% between 1961 and 1971. In the 1990s, possibly the increase in workforce beyond Bombay's existing boundaries will be even more rapid as people are drawn towards the Thana industrial area. In the conditions of Bombay, industrial employment still draws the population together in a physical concentration around the places of work, so that-to some extent- changes in place of residence can be used as a rough indicator for changes in place of employment. For white collar jobs this cannot be done; the income level, in conjunction with transport and accommodation costs, prompt people to commute, producing the dispersion of residence from workplace. As the population has dispersed from the city, a higher proportion of workers has also left, so that it appears as if a declining proportion of the work-force lives in some Island wards-there are increasing dependency ratios and commuting.

SPATIAL PATTERN:

For a colonial creation like Bombay, the end of British rule and the advent of Independence in 1947 could be expected to be a crucial event. Its strongest impact, however, was seen on the city's spatial pattern. In Bombay's general functioning and development the change was more apparent than real, since the transition of power was relatively smooth and since the city's position was already firmly entrenched in the national and international economic structure which, in turn, was too well-established to be greatly affected by this kind of political transition.

In every human community there are forces at work which tend to bring about an orderly and typical grouping of its population and

institutions. The concentration of population in a given area is the precondition of urban growth, but within an urban area a further temporary concentration or "centralization" occurs around a focal point. Residentially the population tends to group into specific and relatively homogeneous units of "segregation", primarily on an economic basis but also according to language, race and culture. But this spatial organization is not static, there is constant change and displacement due to "invasion" or encroachment of one area of segregation upon another and usually adjoining area, resulting in "succession" (McKenzie 1925:29-30).

The total process of a radial expansion of the city is further expressed in terms of an idealized "concentric zone" model (Burgess, 1925). According to this model, the innermost zone or the city core is formed by the Central Business District which is surrounded by the zone of transition, usually being invaded by business and light manufacture. This in turn is encircled by the zone of industrial worker's housing, beyond which lies the residential zone of better-class apartment buildings or single family dwellings, and furtherst out is the commuters' zone. This pattern is expected to fit all modern cities, although modifications and distortions can be introduced by topographical features, layout of streets, or planning regulations. Bombay displays the typical "preindustrial" spatial pattern described by Sjoberg (1965), with the concentration of all important administrative functions and elite residences near the centre, and a broad residential segregation along racial and ethnic lines.

Bombay also displays a set of spatial contrast, both in terms of the urban mosaic and in terms of the urban-rural spectrum. The noisy crowded Western-style Central Business District in the south of Bombay is a modified replica of the city of London, complete with imposing public buildings in a variety of Western architectural styles and red double-decker buses, and ending in rural pockets with thatched huts and green fields which have so far escaped the sweep of rapid sub-urbanisation engulfing the

surrounding areas.

The modern extension of the original business centre is located at Nariman Point, complete with high-rise office blocks perched on reclaimed land, exhibiting a Manhattan-style skyline; and providing a view of the even higher residential apartment blocks to its south, the reclaimed area of Cuffe Parade at Colaba, and to its northwest Back Bay on Malabar Hill and Cumballa, both housing the city's westernized cosmopolitan elite.

Traditional-style houses with overhanging balconies and elaborately carved wooden ornamentation still occupy the northern part of the city-centre and other old Indian residential-commercial localities such as Bhuleshwar, still retaining their original character as ethnic enclaves. Further north the worker's "*chawls*" (as explained on page 98) or tenement houses crowd around the cotton mills of Parel near the physical centre of the city, and have stretched northwest towards Worli in the wake of industrial development. Beyond the island city of Bombay, the two strings of thickly populated suburbs extend roughly northward along the two commuter railway lines. Squeezed between all these densely packed areas are the ubiquitous squatter settlements in all kinds of likely and unlikely spaces, ranging from empty and neglected plots of ground to the busiest sidewalks, along railway tracks and under bridges. They provide poignant testimony to the fact that Bombay's expansion has not been painless.

The marshes which occupied the large area at the centre of the island were reclaimed gradually throughout the eighteenth century. Thus by the end of the eighteenth century, the five largest islands in the Bombay group formed a single land mass. The increasing demand for land in certain key areas led to extensive reclamations throughout this period, adding about 900 acres to Bombay's land area by 1872, mostly along the eastern foreshore. The reclamation schemes have mainly centered on the Back Bay area in the southwest and the eastern shore stretching

northward from the original docks. Thus a total of about 2,500 acres were added, increasing the area from 14,247 in 1881 to 16,751 acres in 1961.

Over the decades much of the initial spatial pattern of Bombay has disappeared. The original Native Town can be distinguished as the most congested and the most commercial of a large contiguous densely built area (See Map 7). The Back Bay reclamations of the twentieth century, and the consequent housing development along Marine Drive and the Marine Lines during the last two decades has provided a massive high-rise office development near Nariman Point.

A subsequent change of some significance was the separation in 1966 of Bombay State into Gujarat and Maharashtra (the latter including the Deccan and Konkan regions of the former Bombay Presidency, as well as some districts of the Central Provinces), in keeping with the new policy of reorganizing state boundaries along linguistic regional lines. The unique position of Bombay as a city of national importance, having geographical ties with Maharashtra and close economic ties with Gujarat, resulted in a controversy regarding Bombay's future administrative status. Finally, however, Maharashtra retained the city as its capital. This formal severance of administrative ties with Gujarat did not seriously jeopardize the role played by Gujaratis in the commercial development of Bombay.

The "island" of Bombay is the original city (also called the City) which is now merged with "Greater Bombay"-an administrative extension of the municipal boundaries to include a large port of the peninsula (Salsette) which connects the Island to the Indian mainland to the north. That part of the peninsula which is now part of Greater Bombay is also called "the Suburbs". The Regional Plan of 1970 created yet another area, the Bombay Metropolitan Region, which encompassess Greater Bombay, the rest of the Salsette peninsula and extensive parts of the adjacent mainland districts (See Map 8). Finally "Bombay Division" is a

much larger administrative category that includes much of western Maharashtra (see Map 9). Before the reorganization of the Indian States in and after 1960, the State of which Bombay was a part was called Bombay State (and earlier, under the British, Bombay Presidency), but this was an area very different from Maharashtra and now only of historical interest.

The whole modern population growth has been marked by the outward dispersion of people, particularly along the two transport axes (and around the stations along the railway line) to the north to Bassein and to the north-east to Thana (see Map 6). Successive extensions and revisions of Bombay's administrative boundaries, particularly in 1950 (when the Greater Bombay Municipal Corporation was created, and included within its responsibilities the former Bombay Suburban District) and 1956 (when the municipal boundaries were extended to include 26 villages in the Thana district), complicate the long term comparison of wards. Today, there are seven wards on the Island (divided into 38 districts), and eight in the Suburbs (with 50 districts). They are of very different size and unsatisfactory for a proper view of economic relationships.

The current urban growth in Western India is firmly anchored to industrial expansion, and its strongest expression is the urban-industrial corrider between Bombay and Poona (See Map 10). With the industrial saturation of Bombay City, the spillover has been directed northward mainly to the eastern suburbs on Salsette Island along the Central Railway line.

The basically industrial nature of these agglomerations becomes clear from the functional categorization of the 1971 Census. According to this categorization, several of these cities are mono-functional, having industry as their main base: they include Thana, Bhivandi, Ulhasnagar, Ambarnath, and Pimpri-Chinchvad. Others have industry as the basic function, with other additional functions, e.g. Kalyan (with Services and Transport as additional functions), Dombivli (Services), and Poona City (Services). The

cantonments are the only non-industrial mono-functional centres, based on Services (primarily military) (Poona and Thana District Census Handbooks, 1971 Census). Currently the Bombay-Thana area is the largest industrial complex in India, employing 9.2 % of India's total labour force engaged in Industry and Mining. With the inclusion of Poona, the population rises to 10.5 % (Johnson 1980:152).

ECONOMIC DEVELOPMENT OF BOMBAY:

Whatever the tangible misery trapped in the slums and shanty towns, the cities are still the most important engines of economic growth in underdeveloped countries. Growth admittedly is qualified by a complex of problems which, taken in sum, might appear to rule out economic development. Yet, within this complexity, the possibility of sustained economic growth remains very much the responsibility of the urban sector. Greater Bombay is one of the most important components of the Indian economy. Within its metropolitan boundaries, there exists vivid testimony both to the diverse ills which afflict the majority of city people in India and to the sustained dynamism of the urban economy.

The content as well as the form of urban concentration has changed and continues to change. It is consequently most difficult to formulate a coherent framework of generalizations which both explain the past and allow an operational understanding of the present. It is easy to identify the simultaneous dispersal of urban industry, its increased concentration in metropolitan regions and the increased concentration of financial and service activities in city centres. It is more difficult to say whether or not these are positive developments and to stipulate what ought to be the role of planners in assisting or resisting these process.

INDUSTRY:

Bombay's industrialization followed an import substitution pattern, still a powerful motive in the city. This was a prime factor in the development of cotton manufacturing. In the 1860s, ten mills employed some six to seven thousand workers. In the 1880s 30 to 40 mills provided jobs for over 30,000. By the turn of the century there were 82 mills and nearly 73,000 workers (Morris David 1965:213-14). But textile industry has been in relative decline since its peak in the early 1920's. Nevertheless, the textile industry is still the largest sector of employment and creates a major share of the national textile output. Bombay has roughly 31% of India's looms, 29% of the loom production and 23% of the spindles. Bombay's 59 mills (out of India's 680) are among the most modern and productive.

The growth of the industrial group "Basic metals and engineering" has been the core of the expansion of manufacturing employment. By the 1960's the industry was employing some 70 to 80 % of the labour force of cotton textiles which had hitherto dominated both the manufacturing sector and the city. Bombay's engineering industry is not nearly as directly dependent upon the injection of public funds, and its output is not concentrated in the heavy areas of engineering. Of the total capital employed in Maharashtra's engineering industry (most of it in Bombay) 18 percent is in the most capital-intensive fields. Bombay's high growth rate is not vulnerable to short term changes in Government financial priorities.

In summary, then, the mix of the city's engineering industry and its role in Bombay's economy make for relative stability in the short term and high growth in the long. This is important in creating the relatively high wages paid by the industry in Bombay which sustain the relatively high consumer expenditure in the city-60 % above the All-India average, the highest of any major Indian city, and nearly double the average for other large towns

in Maharashtra.[1]

The course of the development of the chemicals and chemical products industry shows no similar dramatic increase in employment, but the increase in its output and share in the creation of Bombay's product has been very substantial. The port has been important here, for it makes Bombay a focal point for industries dependent upon imported raw materials-crude oil (for the production of naphtha, fertilizers, polythylene etc.), rock phosphate, sulphur, coal, sodium nirate, etc. The high concentration of India's oil refining capacity in the Bombay area is a result of both the original industrialization of the city and its existing port, but also of its proximity to the sources of Middle Eastern oil. At present, some 50 % of Indian oil imports are offloaded at Butcher's Island in Bombay harbour. At the other end of the production process, Bombay area is involved in the production of chemical fertilizers, a wide range of synthetic fibres and rubber, plastics and pharmaceuticals. The Bombay-Poona area produces over 70 per cent of the national pharmaceutical output from nearly a third of all the units operating in India, including most of those which are foreign managed.

Bombay's industry, which is more modern and on a larger scale than elsewhere in India, supports many ancillary enterprises. Maharashtra State has the largest share of any State in small scale industrial units (14.4% of the total number of registered units in 1968-9). About a third of the State's total is located in Bombay, about 59% if we include Greater Bombay and the neighbouring district of Thana, and 67% if we take the Bombay

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[1] In 1961-2, the major city closest to Bombay in per capita income was Delhi with 74% of the Greater Bombay level. On Bombay's percapita monthly expenditure by urban household, see Programme Evaluation Organization, Regional Variations in Social Development and Levels of Living-A study of the impact of Plan Programmes, Planning Commission, Government of India, 1967, Table LXIV, pp.132-3.

division as a whole.[2] The share of capital invested in small-scale units, registered and unregistered, probably favours the Bombay area even more. Some 43% of Maharashtra's employment in the small scale sector is said to be in Greater Bombay.

There are a mass of other typically urban industries-food manufacturing, tobacco, leather, wood and furniture, paper, printing and publishing, glass and china, etc. There are some 2,000 diamond firms in Bombay, dealing in gems, organizing polishing (mostly by cottage polishers in neighbouring Gujarat State), setting and export. Goldsmiths, tailors, shoe and sandal makers, potters and a multitude of other craftsmen deal almost wholly with the rich Bombay market and operate outside most of the nets of industrial statistics. Bombay also produces some 80% of all the Hindi films made in the country, and the industry is still expanding vigorously.

THE PORT:

The generic colonial port city, especially in Asia, had its origins in the trading station of a European mercantile company, and gradually rose to be the prime maritime port and commercial centre of the region. In consequence, new roads and later railway network was created, and made to converge on this coastal city. Thus the colonial port city became the multi-functional and predominant or "primate" city of the region.

In 1980-81 it handled 17.6 million tonnes of goods, amounting to 21.6 % of the total commodity traffic handled by the ten major ports in India (BMRDA 1982:106-8). The port handles about 46% of India's trade and collects about half the total revenue on

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[2] Bombay and Maharashtra's share of small scale industry is contained in Statement (T\M\35) of the Government of Maharashtra's Directorate of Industry (mimeographed), in the Reserve Bank of India Bulletin, Jan.1970, footnote 5, p.3; also Small Scale Industries, Development Commissioner, Small Scale Industries, Ministry of Industrial Development, New Delhi, 1971, and the Industrial Bulletin, Directorate of Industries, Government of Maharashtra, XII\II, Nov.1971, Table 3.

national seaborne trade. The port is primarily an importing one- in 1971-2, the port exported 3.7 million tons and imported 12.4 million tons. The imports service the particular complex of industries in the Bombay area-some 50-60% of all Bombay's imports and exports start or finish shipment within 50 kilometres of the port (Majumdar 1970:50). Today, the imports are heavily weighted with crude oil and refined petroleum. All except these two elements have been in relative decline. Exports are basically primary products (manganese ore, oil cakes, groundnut extraction, castor oil) and textiles.

TRANSPORT & TRADE:

Bombay's airport handles some 70% of India's international passengers and cargo. It contributes significantly to the central and state revenues, accounting for about 40% of the income tax and 80% of the state sales tax collections. Passenger air traffic at Bombay increased by 325% between 1960 and 1970. Tourism is also expanding. The international airport receives about a third of the new arrivals in India from abroad, and the city's hotels are being modernized and expanded to service the flow. Trade, banking and commerce generated between a fifth and a quarter of Bombay's income in the early 1960s (industry produced 56% of the city's income).

The most important markets are in cloth and yarn. But there are also nationally important markets in jewels, grain, oilseeds and oil, pepper and ginger, sugar and gur, ghee, dried fruit, dyes and chemicals, and coir. Thus, there exists a vast network of distribution and servicing, storage and warehousing and transport. The port, the railway goods yards and trucking terminals provide geographically integrated service for the markets.

FINANCE:

The financial component in Bombay's economic functions has continued to increase, with a concentration of banks attracted by the headquarters of the Reserve Bank of India (located in Bombay since 1935), and the Stock Exchange. In 1972, 70 % of the total bank deposits in India were held by banks with headquarters in Bombay (Harris 1978:16-17), including the very largest commercial banks (now nationalized-the State Bank of India, Central Bank of India, Bank of Baroda) and the foreign banks. The volume of business is accordingly larger than in the other main centre of finance in India. The concentration of banking, the Stock Exchange and major companies makes Bombay a centre for the major issues of shares and bonds, and gathers around it insurance and investment companies, credit agencies and important trusts. This core of activities is self-perpetuating; it automatically attracts funds and borrowers, which further strengthens its dominance of the national economy. The base that already existed in Maharashtra- reflected in the fact that the State has the highest rate of savings and investment in India- attracted towards it the largest share of future investment.

PROBLEMS WITH BOMBAY'S ECONOMIC DEVELOPMENT:

This section examines what people say about Bombay and feel its problems are in all its social amenities. Without considerable public and private investment, reorganisation, regulation and planning, inevitably generates problems. The most tangible are part of the daily experience of a majority of the city's inhabitants. But there are others relating to the functioning of the city's economy and its future prospects which will determine the experience of Bombay's citizens in years to come. Bombay is very much an industrial city, and industrial cities consistently attain higher per capita incomes than others. They also attract more migrants. Prosperity itself creates the problems, and if Bombay is to continue to be prosperous, it will continue to generate some of the same problems. But growth is

not continuous over time nor consistent in its effects on different districts.

POPULATION:

The population of Greater Bombay has grown rapidly. Two thirds of its people have joined the city in the past thirty years. In almost all Bombay's planning documents, it is assumed that the "pressure of population" in a limited land area is the main explanation for what is identified as a deterioration in popular living standards, conjoined with a decline in both the quality of city life and the efficient functioning of the urban economy.

Bombay's peculiar physical area-a long thin peninsula where the sea and the harbour limit all settlement extension except northwards-lends a certain credence to this argument. On numerous occasions the national Government has lent its authority to the proposition that India's largest cities are in population terms-too large, or as the Planning Commission put it, "In metropolitan areas like Bombay and Calcutta.... urbanization has reached the limits of saturation."[3]

Bombay's economy, like India's, is powerfully afflicted by certain key supply bottlenecks. The concentration of skilled labour is Bombay's economic power, yet in relationship to the demand for skilled workers, is relatively scare. Labour is used wastefully, and its return is relatively low. Incomes are high by rural standards (and high relative to other cities), but where prices are also relatively high; relative to the productivity of the labour force, the return to labour is almost certainly much lower than in the rural areas.The city has always lagged behind the growth of its population in providing basic services. The more rapidly the population grows, the more important becomes public intervention, and yet, paradoxically, the greater the scale of problems seems to be, even less is undertaken. The city

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[3] Memorandum on the Forth Five Year Plan, Planning Commission, Government of India, 1964, p.54.

and its population have been in a process of constant adjustment to a changing urban economy, and there has never been even a brief time in which there has been equilibrium between population and services, let alone adequacy.

INDUSTRY:

The Regional Plan argues, "More industries create more job opportunities and invite more job-seeking migrants, straining further the already detriorated civic services."[4] This is because of the unrestricted growth of industry-restricted in principle, but not in practice. In sum, then, it is argued that the conjuncture of the existing population, the space and economic activities available, make impossible the maintenance of decent standards of livelihood and mutually beneficial relationship between Bombay and less developed regions. Little evidence is offered to support the idea that people would be better off in areas other than Bombay, that it is equally easy to provide in other areas the jobs, incomes and productivity which are so important for India's development. The paradox of the argument remains-India is too poor to become richer; the more dynamic and growth-oriented the economy of Greater Bombay becomes, the worse its condition.

If industry is the key factor in attracting migrants, it must be guided out of the city, preferably to the more backward areas where it will simultaneously stimulate the local economy and, by raising local employment and incomes, dissuade potential migrants from moving to the city. Implicit in the argument is the contention that no redistribution of resources or institutional changes in the city can secure the improvements desired. The problem is not to improve the water supply but rather cut the demand for water.

Weak competition as well as government intervention to secure

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[4] Regional Plan of Bombay Metropolitan Region, 1970-91 Bombay Metropolitan Region Planning Board (mimeo), 1970, p.83.

existing jobs, rather than financing the changing of jobs, keeps in operation units that ought to be closed. It also keeps the core area of the city trapped in a relatively backward industry, freezes land uses, keeps wage levels depressed and delays the modernization of specific areas. Bombay's industrial mix is better than most other Indian cities, but it is still not as conducive to growth as it could be. The economic advantages of a major agglomeration are not, as a result, fully exploited. Although unemployment cannot be measured in a serious manner in a city like Bombay-let alone small changes in unemployment over time-it is undoubtedly true that, for many people, finding jobs is problematic (in comparison to Western cities). The existing industrial structure does not change as rapidly as it should if job creation is to be maximized; the fear of losing old jobs looms larger than the desire to create a much larger number of new ones, with high-productivity and higher incomes. In a planned system, the plan is supposed to replace the claimed disciplines of a market in reshaping the economy towards given ends, but in India neither the plan nor the market appears to achieve these aims, so that relative stagnation replaces the failure to use one effectively, or permit the other to be effective.

TRANSPORT:

The strain on the transportation services arises from the fact that, whereas most of the population is in the suburbs, the majority of jobs are in the island city, requiring a North-South movement of millions of people every day. Office and service employment in particular are heavily concentrated in the areas within 2 km of the Fort area. This Central Business District can only be approached through an angle of 30% because of the V shape of the Southern tip of the island (B.E.S.T 1980:1-4)

The railways carry the bulk of the long distance passengers and are already at breaking point. Passengers travelling on the roofs of the suburban trains and going on the rampage at stations

when trains are delayed or cancelled has become a common sight. Each suburban train is designed to normally carry 1,500 persons, up to a maximum of 2,600 persons. During the peak hours however they carry as many as 4,000 persons.

Construction of new roads or the widening of old ones is impossible. On the contrary the takeover of roads by pedestrians and hawkers has caused a shrinkage of actual road space available. The lack of adequate pavements for pedestrians, the dearth of proper parking and turn-around space and the traffic congestion in the city has led to very low average speeds of the buses of 6km/hr in the Central Business District (Bombay Civic Trust 1970:170).

HOUSING:

In this section I wish to provide an adequate understanding of the factors contributing to the growth of the urban poor in Bombay and to provide information on urban housing development in Bombay. Housing is one of the most vivid indices of the condition of life for many. It seems from the volume of sporadic protest, surveys and discussions today, that the condition of housing and general welfare has deteriorated since the nineteenth century.

At the beginning of the twentieth century, crude housing statistics came to be seen as one of the indices of squalor. The housing stock is old-between a fifth and a quarter of dwellings are over a hundred years old. [5] In the 1950's there were nearly half a million people living in slums on the Island or about 15% of the Island population. [6] Perhaps another half to three quarters of a million live in hutments or are homeless. In most cases, very few services-water, sanitation, electricity etc.- are

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[5] Age and Condition of Buildings Survey, Bombay Municipal Corporation, Bombay (not published), 1961.

[6] Report of a Survey of Old Buildings in Bombay City, Bombay, (mimeo), 1956-7.

available. One survey estimates that over half the households in hutment colonies have no access at all to fresh water or sanitation. [7] Each planning report states the need for a massive housing programme and the provision of services, yet very little is actually achieved.

The *chawls*, the poorest form of multi-family housing, consist usually of single rooms (the approximate size of the room being 100 square feet) or occasionally two-room units, but never larger and served by water-closets, washing places and water taps common to all tenements. A number of chawls in the city are even five or six storeys in height. For all the variety in their appearance, construction, and size, their sole object was the housing or "warehousing" of large numbers of labourers as cheaply as possible. The chawls accommodate 80% of the low-income households within the city limits and form 74.4% of the total housing stock in Greater Bombay (Sundaram 1989:61).

Sometimes two or three huge chawls of the same owner are built in such a manner that a large quadrangle is created between them. This serves as the space for community festivals, marriages and now even political meetings. In the old working class locality, a chawl or a group of chawls sometimes would contain people of only one village or two adjoining villages. Many trade unions which today command great strength were born in working class chawls. The predominance of down-town high density rented accommodation (60%) in Bombay is created by this particular urban life-style. People living in these "chawls" have easy access to urban amenities and are therefore reluctant to be resettled, despite their apparent overcrowding.

As the flow of migrants increased, the existing mill chawls began to be overcrowded. Soon, some enterprising migrants began to set up "Khanawals" which are primarily eating houses with sleeping accommodation for a limited number of people. "Khanawals" are

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[7] A.R.Desai and S.Devadas Pillai, Slums and Urban Development, University of Bombay (mimeo), n.d. 1970.

a social product of industrial Bombay and have played a large role in the lives of workers. They are still found in working class localities, especially in the area known as Girgaum which means "Mill Village" in Marathi (the State language).

It is also true that upper class housing standards have changed, although whether the change constitutes deterioration is a matter of taste. The modern "luxury flat" is not comparable to the spacious villas of the nineteenth century. Perhaps the deterioration in middle class housing standards is of more significance over the longer term, and here the changing relationship between incomes and housing prices and rents seems to have worked against middle class expectations.

If density figures were a clear index of overcrowding, redistribution could achieve a great deal. However, the existence of low density figures does not indicate at all an absence of overcrowding or bad housing. In central districts of Bombay, there are large private gardens, a cricket club and other clubs with extensive open ground, all of which constricts available living space in favour of exclusive upper-income land uses. Low density figures can conceal the most extreme forms of inequality in conditions.

The officials of the Municipal Corporation defend their record on housing by arguing that land is extremely scarce and highly priced in the city. Yet land is poorly used in Bombay even in the most congested areas. Not only is land socially distributed in a most unequal manner but it is in general used carelessly.

Land prices certainly make extensive housing projects virtually impossible in the central areas where they are needed. The alternative - housing on the edge of the city (as happened with the development of some Housing Association Projects) - compels the inhabitants to pay high transport costs to and from their former workplaces, except in the rare situation where the work is of the very particular type that can move with the worker.

Peripheral housing is practicable only at income levels which make commuting feasible. The result of this is hutment settlements on underdeveloped areas in the heart of the city, and in the case of Bombay, also pavement dwellers, close to the source of employment. The poor cannot live in Central Bombay because land is too expensive; they cannot live on the outskirts because they cannot afford to commute. Slum settlements and the pavements are their only alternative. The Town and Country Planning Organisation under the Government of India did a study of selected cities in India over the years 1980 to 1983. The maximum price of land in Bombay increased over these years from Rs.11450 per sq.m. to Rs.15000 per sq.m. and the range of annual increase in prices between different parts of the city was 10% to 50%. Land prices are largely related to distance from the city (the southern tip of Bombay). Currently, the active land market operates mainly in the suburbs and extended suburbs.

The bulk of the housing for the poor is produced through their own initiative outside the authorised land market. Many settlements occupy lands reserved for public purposes (schools, hospitals, parks, post offices, etc.) in the Master Plan which the BMC has chosen not to take over; some occupy land of public agencies, conveniently left unguarded, in view of the inability of these agencies to develop the lands for want of infrastructure or finance; some are scattered along the railway lines, or in the operational area of the Airport Authority, or along the highways; while many more are located in non- buildable or no-development areas like marshy lands, hill slopes, storm water channels, etc.

From 1955 onwards the concept of ownership flat was accepted by the population slowly gained recognition. Instead of paying premium or deposit people preferred to pay a little more to acquire ownership. For the first time it was essential for a citizen either to have capital to pay premium/deposit or ownership cost. This definitely and adversely affected lower - income groups who had no alternative except opting for slums. As demand for slum housing expanded, one needed capital even to

acquire a hut in a slum. The poorest therefore simply squatted on footpaths, roads or unguarded public lands. The middle classes tried to solve their housing problems by forming open plot co-operative housing societies. Generally prime sites and locations were developed by builders and inferior sites were developed by co-operative housing societies. Loans were made available to co-operative housing societies for construction through specially created financial institutions. The normal lending interest rates of Banks range from 15% to 18%. The impact of such increased interest rates on availability and affordability of housing was never given the slightest consideration.

According to Babladi and Badheka (1986) the land prices are high for the following reasons:

(1) Abnormal increase in prices due to shortages perpetuated by policies.

(2) Prices rise is always initiated by the Government or Public Agencies by auctions of land, to fulfil so - called accountability. There is no other foolproof or better method available to speculative elements to raise the price, of course in collaboration with authorities.

(3) No authority seems to have given even a semblance of thought to hold or contain price rises of land by taking concrete steps in increasing the supply of land vis-a-vis demand by adopting result oriented policies.

(4) The capital requirements for conversion of land into developable land cannot be achieved by merely shifting its onus on to land owners by legislation.

(5) Speculative profiteering tendency of the section of society arises out of such restrictive policy and creation of monopolistic conditions by the government and public agencies.

THE CITY AND ITS INSTITUTIONS:

The main objective of this section is to provide an understanding of the factors contributing to the crisis in low-income housing and an assessment of housing policies with particular emphasis on low income communities. Hence the role and performance of urban local bodies and government becomes central to the discussion on shelter.

Housing, urban development, water supply and civic services fall within the purview of the State Governments and they are legally competent to formulate and execute schemes and policies for human settlements, mobilise resources and implement various programmes. The states have enacted laws and regulations concerning the municipal councils and corporations, urban development authorities, functional agencies for housing and services, town and regional planning, provision of industrial infrastructure, pollution control, regulation of group housing and private developers, etc. Master plans have been prepared for many cities under town planning legislation with the help of state town planning departments. These provide for land use, zoning, subdivision and plot sizes, densities and development controls etc. The standards relating to land use, floor space, land requirements for open space and roads, utility standards, parking spaces, etc. are laid down by the local bodies with the approval of the state government. Apart from the municipal bodies, dating back to the 1860s, the states have set up separate functional agencies such as housing and slum improvement boards, water supply and sewerage boards, pollution control boards, and special planning authorities for particular areas.

Since the country has adopted the strategy of development through centralised planning, all policies for economic and social planning are coordinated at the national level by the concerned Ministries within the framework of the Five Year Plans and the devolution of the resources to the state. The Seventh Five Year Plan for the period 1985-90 was under implementation during the

field work for this study. Sites and services and slum upgrading is an integral part of the housing policy of the Five Year Plan. Apart from the outlays for housing and urban development made in the State Plans, the central budget makes provision for earmarked outlays on schemes of special importance and for assistance to specialised housing and urban institutions. Much of the expenditure on social housing and urban infrastructure is sustained by centrally-directed general and specialised financial institutions, which make loans available to the state governments and state agencies.

All the local bodies are in the domain of the state governments under the constitutional division of powers. The Municipal authorities enjoy taxation powers and functional competence as conferred on them by the State government. However, the state governments are free to impose parallel taxes or undertake similar local functions through special agencies. The municipal functions are classified in terms of housekeeping tasks, regulatory activities and civic responsibilities. These include the building regulations, water supply, sewerage, sanitation, garbage disposal, public health, primary education, roads and public works including recreation. As Housing Boards set up by different states faced the resource crunch, the central government set up the Housing and Urban Development Corporation (HUDCO) in 1971 in order to provide long-term finance for housing and area development projects with emphasis on the needs of the lower income groups.

The institutional picture in Bombay can be understood fully only by considering the role of the Municipal Corporation and the tangled web of its relation with the state government. Even as the national government has been advocating the need for strong local governments, the roots of the institutional problem paradoxically lie in the strength and buoyancy of the BMC. The Bombay Municipal Corporation (BMC) was created by a separate provincial legislation in 1888, it was the only municipal corporation in the country till recently which could not be

superseded by the state government. This inviolate status has been of substantial political and administrative significance and accounts for the fierce sense of independence and autonomy on the part of the elected councillors. This unique position enjoyed by the BMC was terminated in 1984 through an amendment to the act by the state legislature, followed by the appointment of an administrator in the place of the elected corporation. Before the elected body saw itself as an independent actor in its own right, and not a passive agent of the state government, and this naturally set this body on a collision course with the state government. Subsequent elections in May 1985 led to the capture of majority seats by a local regional party (The Shiv Sena Party). The BMC is considered to be the most affluent and one of the most efficient local bodies in India. Its scale of investment is both the highest in the region and the highest in the country for a municipal body. Its range of services is wider than that of any other city corporation, as it covers public transport, electricity, medical education, apart from all other municipal services. It has an annual budget exceeding Rs.3500 million including a capital account budget of over Rs.700 million mostly on the World Bank-aided water supply and sewerage project. In 1986-87, its revenue expenditure was Rs.5750 million, while its capital expenditure was Rs.3050 million, and a budget larger than that of some smaller states in India. The BMC is organised in two wings - the deliberative wing, which is composed of statutory and special committees responsible for the formulation of municipal regulations and policies with the general body of over 150 councillors at the head, and the executive wing headed by a government-appointed municipal commissioner with statutory powers and functions for implementation of municipal policies and for enforcing the regulations. The Commissioner presides over various departments and a large body of professionals and workforce of over 100,000 persons including teachers and health staff.

The BMC has however not been involved in public housing or slum upgrading directly on a major scale except for staff housing or

the provision of facilities to slums on its own lands. This obliged the state Slum Improvement Board to take up the implementation of those slums which were on non-municipal lands. The BMC was content to be a public works agency for the execution of some improvement works on its slums with grants received from the government, and to recover service charges from the residents in the improved slums. The maintenance of improved slums was seen as a problem of inadequate subventions from the government rather than of civic obligation to slumdwellers. Since all the shelter responses are orchestrated by the government, the BMC and its administration have not seen for themselves any role in providing affordable shelter for the homeless, or in upgrading substandard legal or illegal settlements. This view was strengthened when the metropolitan shelter project was prepared by the BMRDA and MHADA for World Bank assistance. It did not realise also that the development of land for human settlement is conditioned by the pace and direction of civic infrastructure and transport, both within the control of the BMC. I feel the biggest failure of the BMC is to keep the infrastructure in good repair which has severely affected the functioning of the city's economy and consequently the cost of time lost, fall in production, loss of income and mandays by the poor families.

The Collector of Bombay has control over the issue of identity cards to the slum dwellers, collection of service charge from them, the grant of title over government lands, removal of unauthorised structures on public land etc; District Inspectorate of Land Records has control over the maintenance of land records survey of public lands and demarcation of boundaries, etc; Land Acquisition Officers is for the acquisition of lands for public purpose.

The procedures and practices of the municipal departments in charge of the grant of building permissions and occupation certificates made even construction in the formal sector a difficult, tortuous, and time-consuming process. There were two great constraints for the poorer households. It was, firstly,

very difficult for even the slumdwellers with identity cards to obtain permission for repairs and renovation of their structures. Of course, it is illegal for the non-censused huts to attempt to repair or improve their structures. Secondly, the prescribed procedures for getting building permission for the simplest structure to be constructed or renovated are such that the applicant has to engage an architect who alone can weave his way through the labyrinths of procedures (P.S.A. Sundaram 1989:111). Until recently even public housing agencies took up to two years to secure building permission for low-income housing schemes.

LEGISLATION AND ADMINISTRATION OF SCHEMES ADOPTED IN RELATION TO SLUM HOUSING:

Here I seek to emphasize that the housing of the poor is an outcome of the overt and covert policies of the state and that the form and role of the state must be understood if those policies are to be correctly explained. Whom the state seeks to help through its policies, where its priorities lie, and how it responds to the poor as a social class are vital factors in an understanding of housing. A detail discussion on some of the relevant Acts relating to slums will be useful in understanding the detriorating housing situation and to emphasise the fact that in the absence of a political will the Government cannot solve the accommodation problem of the members of euphemistically called economically weaker section (EWS) in the city.

Legislation was introduced to prevent scarcity expressing itself in higher prices. But without a major public housing programme to relieve the scarcity, this led to the depreciation of the housing stock (and very few additions apart from very expensive flats) instead of rising prices. [8] At every point of time in which housing was examined it seemed that the Bombay situation could not be tolerated. During the last decade conditions have much worsened and the situation has become more or less

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[8] International Bank of Reconstruction and Development, Report on Bombay, Main Report, Ch.IV, p.27.

desperate. [9] Intolerable it might seem to observers, but while housing and its associated services remained in a political limbo, conditions are perforce tolerated.

After World War II, the population of the city gradually rose to double the pre-war figure. There was hardly any housing activity in the city to keep pace with the increase in population during the six years of war. This was partly due to scarcity of building materials and restrictions on building activity imposed by the State. The city experienced acute overcrowding which continued to grow even after the close of the war, mainly because of the influx of refugees in 1947-48. The rents were frozen to pre-war level under the **Rent Restriction Act** and, with the prevailing high prices of materials, most landlords found it beyond their means to carry out normal repairs to their buildings and maintain them in satisfactory condition. To aggravate the situation, many buildings by then had outlived their useful lives and were beyond economical repair but their continuance was necessitated by the acute housing shortage. In partial response to this, a Housing Repairs Board was set up as a corporation to ensure repairs when the landlords refused to carry them out, but the bureaucratic delays and "utter state of neglect" of buildings cause many houses to collapse every year. According to the municipal census, over 9000 houses in the city have outlived their usefulness and need to be demolished (Bombay Civic Trust:1970).

In 1987, changes in the rent control legislation were enacted. It introduced provision which permitted landlords to increase rent for different types of repairs, renovations, special additions, etc., besides permitting tenants to spend larger rent-deductible amounts for structure preservation and improved services in case of refusal by the landlord. Short - term licences have been made feasible by enabling flat owners to claim repossession of premises by applying for summary eviction. Five

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[9] Report of the Panels Appointed by the study Group for Greater Bombay (the 'Barve Report'), Government of Bombay, 1959.

years rent holiday for premises constructed/reconstructed on or after the amendment comes into operation; at the end of five years holiday, standard rent would be fixed at 15% net return on investment in land and building plus all outgoings. It is not clear how the liberalisation of rent control will alone result in an expansion of the supply of dwelling units for rent, or how the units will be affordable to the low and middle income groups.

It is certainly true that the beneficiaries of rent control, and the pressure behind the no-change lobby, have been the relatively affluent household tenants, who are paying rents far below their economic capacity, and are often using the rented tenement as a business premises even after they acquire a larger house. However, in the case of the poorer chawl dwellers, even though they are seen as beneficiaries of an old legislation, they are veritably trapped in an intolerable housing situation from which they do not have the economic capacity to escape. The poor households in Bombay Island are not bridgeheaders who will soon move out to consolidate their living in peripheral settlements. Nor is rental dwelling available at affordable terms to the new migrant, except on the pavements.

The Maharashtra slum areas improvement, clearance and redevelopment act [SA(ICR)] 1971 empowers the Government to declare particular slum colonies as unfit for human habitation and as dangerous or injurious to public health. This certification has widely been used to demolish and remove slums whenever the land was required for some so-called "public purposes". The other objective of the Act was redevelopment which meant some basic amenities for those slums certified as not dangerous or injurious to public health and fit for human habitation. The slum improvement scheme provides for the following improvements: (a) laying of water mains, sewers and water drains (the guidelines suggest that one water tap be provided for 150 people and one latrine for 20 to 50 people), (b) provision of community baths, latrines and water taps, (c) widening, paving and construction of roads and lanes, (d)

providing street lighting, (e) cutting, filling, levelling and landscaping the area, (f) partial redevelopment to provide for playgrounds, welfare centres, schools etc. (P.Ramachandran 1991:140). This scheme was provided only for slums formed up to a cut - off date (initially 1976, but later extended to 1980) be taken up for improvement and the slums must not be earmarked for clearance for the next 10 years (recently reduced to 5 years). The cut-off date implies that the hutments constructed after that date are removable without notice.

Slum improvement schemes were being executed by agencies such as the Bombay Improvement Trust, the Bombay Development Directorate, the Maharashtra Housing Board and the Municipal Corporation of Bombay. These organisations carried out the improvement work with financial assistance from the Central Government. The Maharashtra Housing Board was given the responsibility of the Slum Improvement Programme on the state government lands in Maharashtra, including Greater Bombay. One officer on special duty was appointed for this purpose. In the case of the Municipal Corporation of Greater Bombay a new department called the Slum Improvement Cell was formed to put into effect the slum improvement work in a better co-ordinated way. This cell was formed and it made ward-wise lists of hutment colonies on Municipal lands and prepared detailed inventories in some of the hutment colonies. It also prepared schemes for providing amenities to the various colonies and to expedite its programme. The cell was put under the charge of an Executive Engineer who prepared the schemes, plans, estimates and executed the works after calling tenders or quotations etc.

However, in course of time the government felt the need to introduce a uniform pattern of slum improvement. For this purpose a coordinating body for slum improvement programmes in Maharashtra called the Slum Improvement Board was constituted in February 1974 for providing more "effectively" and "speedily" the amenities to the slum areas. The Slum Improvement Board is now the principal executive organ of the state government for

implementing the programme, to provide basic amenities to the slum dwellers (See organisation chart fig 1).

In 1973 "**The Maharashtra Slum Improvement Board Act**" led to the emergence of a body to implement improvement works only for hutment colonies on the State Government and Municipal lands and that too only for such hutment colonies which were not earmarked for eviction in the city development plan. An area has to be declared as a slum in the official gazette before "improvements" can be carried out. Bombay's land is owned by five different authorities:1. Central Government, 2.State Government, 3. Bombay Municipal Corporation including Bombay Port Trust 4. The Housing Board of Maharashtra and 5. Private individuals. The squatters and slum colonies are spread on the land owned by these five types of authorities (see table on page 131).

Taking advantage of these Acts (1971 and 1973), owners of the private lands on which slums were located started demolishing and evicting them on an unprecedented scale. The Government of Maharashtra issued an Ordinance subsequently as a supplementary to the 1973 Act. The Ordinance stated that "legal proceedings for evicting an occupier from any building or land in slum areas cannot be taken without the permission of the "competent" authority. But, in effect, obtaining the "permission of the competent authority" did not pose much problem to the landlords. It was easier for them to obtain such permission and evict slum dwellers from their huts without having any liability in terms of providing the evicted slum dwellers with any alternative accommodation. Eviction had a legal sanction now.

In case of private lands the procedure is a long - winded one. After an area is declared as a slum under the SA(ICR) Act 1971, the owners have a right to appeal to the Tribunal. If the area in question is deemed fit for improvement by the Tribunal, the matter is handed over to Bombay Housing Area & Development Board (BHADB), which then proceeds with the execution of the improvement programmes. In the city so far around 542 out of 780

slum pockets on private lands have been declared as slums. Out of these 542 appeals for 272 pockets have been received. Of the remaining 270 pockets 141 have been administratively approved by BHADB. In terms of actual implementation of the improvement programme, as the records show, up to 1980 only 23 slum pockets had been able to obtain amenities like water, electricity and toilet facilities.

On Central Government lands so far no improvement works have been undertaken as, according to Central Government Properties Act of 1948, State laws do not apply to Central Government land and the various Central Government authorities have got other uses in mind for these lands and are not willing to improve existing slums.

Some of the crucial provisions of this Act had a large bearing on the existence of slum dwellers in the city: "The Board shall carry out the improvement works, works of maintenance and repair, collect service charges, and all other works subject to the control, direction and superintence of the State Government. It may as far as practicable offer the dishoused alternative sites in any area. If any occupier fails to vacate and to shift to the alternative site offered to him/her within the specified period, the responsibility of the Board to provide him with an alternative site shall cease. Moreover, the Board may use such force as may be reasonably necessary for the purpose of getting the premises vacated, if any occupier does not vacate the premises".

Anything done as per the Act was to be taken now as something done in "good faith" and "public interest". As the subsequent developments have shown, the relocation and improvement programme in the State in general and Bombay city in particular has so far essentially been a programme of thoughtless eviction and demolition of slums. The majority of the slums situated on State Government, Municipal Corporation and Housing Board lands have been covered as the Government records show. I could not get any

statistics to show the extent and the quality of these amenities provided to the slum dwellers. The Municipal Corporation did not seem to be concerned about the repair and maintenance of the infrastructure facilities provided.

Only a small section of the slum population in the city was covered under this programme. The bulk of the slum population remained without any amenities as provided for in the Act. Even in settlements where improvement work is done, the provision of basic services is far short of what is given in the guidelines. Experience shows that the provision of basic services on such a meagre scale does not improve the sanitation situation in hutments. This defeats even the limited objective of the Act (viz to stop hutments from being a source of danger to the health, safety and convenience of the area) (Bapat,1983:404).

Even in "improved" hutments, the land ownership is retained with the original owner. Residents of such settlements get no legal right to stay on that piece of land. They remain outside the planning framework as aberrations on the city development plan. They are at the mercy of local authorities for continued existance of their huts and for getting even basic services.

During emergency,[10] **"The Maharashtra Vacant Lands Act 1975"** was introduced. The purpose of the Act was to prohibit the unauthorised occupation of "Vacant Land" in the urban areas of the state and to provide for summary eviction of persons from

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[10]. Prime Minister Indira Gandhi declared a nationwide Emergency on 26th June 1975 to 1977 (a condition declared by a government in which martial law applies, usually because of civil unrest). The Emergency was criticized heavily as an "onslaught on civil liberties, freedom of press and freedom of speech and a great step towards dictatorship." This act illustrated, leadership actions are as much responsible for the breakdown of a democracy as are underlying social trends as Mrs Gandhi brought India's democracy to the brink of extinction. Coalition accommodation politics emerged in 1977 following the twenty month Emergency, election took place and the new Janata Party emerged as a reaction to the Emergency and Mrs Gandhi suffered a massive defeat.

such lands on the grounds, once again, that they were causing grave danger to public health and sanitation and disturbing the peaceful life of the inhabitants of the area concerned. The Act was later declared illegal by the Supreme Court.

Private landlords are prohibited from evicting any slums from their land. The state, however, will do it for them. Soon after the monsoon of 1979, demolition of 45,000 hutments was authorised, but fortunately the arrival of forthcoming Municipal and Assembly elections spared the dwellers of these hutments of the city. Soon after the elections eviction and demolition started again.

Large - scale evictions do not mean that thousands of huts are demolished in a single day or two. Settlements are chosen and the demolition spread out over a period so as to avoid organized resistance. The Municipal Corporation of Greater Bombay has constituted a permanent "demolition squad" in order to evict hutment colonies that come up in every Municipal ward.

The Bombay Metropolitan Region Development Authority (BMRDA) was set up by a statue in 1975 as the successor of the Regional Planning Board and its establishment was inspired by the availability of financial assistance from the Central Government and the World Bank. It arose out of the need for a metropolitan authority with statutory powers to regulate development and coordinate investment on a metropolitan scale. The BMRDA was the first elective and federative type of metropolitan planning and development organisation in India encompassing a variety of functions. Because of the Authority's attempts to act as a financing agent in sectoral projects like water supply, the sectoral agencies like MHADA and the BMC came to view it as a competitor rather than a coordinator. It became the principal conduit for World Bank assistance for urban transport and shelter in Bombay. Following on major studies of its working, the BMRDA Act was amended in 1983 to provide for the restructuring of the Authority and the abolition of the earlier functional Boards

under the Authority. A Metropolitan Commissioner was appointed to assist the official executive committee and conduct the affairs of the Authority.

The 44th Constitution Amendment, which brought into existence the **Urban Land Ceiling and Regulation Act (ULCR)** was passed in 1976. This Amendment diluted the validity of the right to private property as a fundamental right. The main aim of this Act is stated as "preventing the concentration of urban land in the hands of a few persons, and speculation and profiteering therein, with a view to bringing about an equitable distribution of land in urban agglomerations to subserve the common good". The Act imposes ceilings ranging from 500 to 2000 square meters in four groups of urban agglomerations, and the surplus land is to vest in the state government, which could then utilise the land for purposes connected with the common good. The ceiling laid down for Bombay is 500 square meters of land within the urban agglomeration. The Act provides for exemption, both in the public interest and to permit the landowner to take up schemes of housing for the poor. It is estimated that the Bombay agglomeration had vacant land to the extent of 20,000 hectares, of which 12,000 hectares were marshy land that could be developed. The landowners had applied for exemption on land to the extent of 2952 hectares.

The Act has proved to be worse than the disease, so much so that implementation of the Act has completely stopped the supply of buildable land, leading to the astronomical prices in housing to a level never dreamt of by people, tremendous increase in the spurt of illegal structures and great increase in corruption in city areas, placing even the smallest accommodation beyond the reach of common man.

It is also found that the main provisions of the ULCR Act have been violated by the office of the State Government itself through various ways of circumvention and manipulation of the Act in favour of the land owners, builders, real estate speculators

and the rich in the city.

The **Urban Land Ceiling and Regulation Act** (1976) also gave the final death blow to the co-operative housing societies (which was explained in the section on housing earlier in this chapter) and thereafter the societies were formed only in builder's projects after the buildings were completed and handed over to occupants by the builders. The new flats are purchased by the speculators. Thus people with black money (income not declared to the tax authorities) invested it in flats. Builders themselves hold between 15% to 20% of their unsold flats at any given time. The ownership flat market is in fact in the hands of speculators who have now made even Bombay's suburbs beyond the reach of people belonging to the middle classes and the lower middle classes. As a result the housing situation has become extremely critical.

Even if flats are built there is no guarantee that they will go to the poor, because the government nowhere insists that the houses built for the Economically Weaker Section actually be bought by them because it has no mechanism to check whether the buyers are actually members of the Economically Weaker Section with a family income less than Rs. 350 per month. The Government only specifies the size of the unit and the selling price and assumes that only members of the Economically Weaker Section will buy them. In actual fact any person who has money can buy such a tenement. Further manipulation of the ULCR Act is carried out by building flats in such a manner that by breaking down a minor wall, adjacent units of 40 square meter can be joined together into an apartment with an effective built up area of 80 square meter. These will then become satisfactory for the requirements of the upper income groups who can afford to buy two adjacent flats in different family member names.

This eliminated the possibility of having accommodation for middle class society who could neither afford any formal housing nor could opt for slums and as such could resort only to overcrowding. The acute housing shortage has led to the "pugree"

system (a covert transfer fee) to the previous owner to merely move in when he moves out. This was the abuse of the ownership system and the co-operative housing system, and the regulations tied up with housing (Ramachandran:1970).

Construction of slums on large scale thus became a need for poor. For efficient execution of this type of development, unsurpassed speedy execution, muscle power, political patronage and enterprise in the form of "troubleshooting capabilities" were bare essential qualities. The ultimate users of such a development had hardly any of these attributes. And a new agency in the form of slum lords got incarnated!

The government, politicians and the press alike were appalled by the plight of the common man and the rapidly growing slums. The realisation of the need for non-conventional strategies for housing the poor coincided with the entry of the World Bank on the scene with its message of affordability, cost recovery and replicability. There were initiatives too on the fronts of urban renewal, land policy, slum upgrading and housing finance.

What adds a special dimension to Bombay's problems is the fact that even today the city authorities have not made up their minds just how to cope with the problems of shelter. In 1984 and 1985, when the State government (of Maharashtra) was putting the final touches to the largest sites and services and slum upgrading project undertaken with the help of the World Bank, the municipal authorities were still razing shanties to the ground and launching drives to evict peddlers from the pavements of Bombay. Among large sections of the more well-to-do population of the city the sentiment in favour of a pass system to restrict entry into the city of Bombay remains very strong and the proposal to introduce such systems has been put forward more than once in the state legislature. A check on migration is becoming increasingly an important issue, viz. competition for scarce jobs, especially organized sector jobs, by the city born. Already it is a live political issue, manifested in the activities of the Shiv Sena

and its campaign of hostility against outsiders, particularly those from the South. [11] Extrapolation of demographic trends suggests that it might become an even more important issue in the future.

Financial interests, coupled with better organised land developers and housing estate builders, are now able to purchase and control large tracts of land on the periphery of the cities, removing land that could potentially serve the poor. Bonafide developers themselves find it easier and more beneficial to cooperate with the bureaucracy, which in turn welcomes their co-operation.

The three statutory bodies dealing with different aspects of shelter were brought under one comprehensive statute in 1976 and a new body came into existence with the introduction of the Maharashtra Housing and Area Development Act 1977. As a result, the new body, Maharashtra Housing and Area Development Authority (MHADA) with its planned efforts and centralised control, through its four regional Boards at Bombay, Pune, Nagpur and Aurangabad, is charged with the responsibility of the implementation of the schemes of the Government to tackle the crises on the housing front. The state-level agency for public housing, repairs or reconstruction and slum upgrading is the Maharashtra Housing and Area Development Authority (MHADA). During the years 1978 to 1983, MHADA did not construct more than 3000 units per year on an average in Bombay. The poor physical performance was partly due to the BMC's attitude (treating the MHADA as no more than a glorified developer), and partly due to the persistence of the engineering view of housing.

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[11] Since 1985, the city has been dominated by Shiv Sena, an extreme communalist Hindu party, which came to power with the slogan "Sunder Mumbai, Marathi Mumbai" - beautiful Bombay, Marathi speaking Bombay. This apparently innocent ambition conceals the reality that only a minority of the city's people speaks the language of Maharashtra, and that the proposed beautification of the city cannot possibly take place without large-scale displacements of people who simply have nowhere else to go.

In 1986 a central grant was made to Bombay which became a catalyst of a large - scale redevelopment of the area, over a timespan of four years, through the joint efforts of MHADA, BMC, BMRDA, and voluntary agencies. An autonomous project unit (for slum upgrading and slum rehabilitation programme) in MHADA, with access to decentralised decision - making by concerned agencies, was created, and this was also designated as the special planning authority for the area. This recently led MHADA to establish the community development wing in order to build bridges with the non-government organisations and community groups working within the slum's this has been the most positive response in many years. The community development workers from this department are responsible for community mobilisation and for informing residents about the projects through briefing meetings, and for incorporating community-wide concerns, in consultation with local leadership. The role of the community development staff is seen by some critics as getting the already prepared plans endorsed by the beneficiaries, and not as working together with the community for various elements of the project implementation. It remains to be seen if the community development department will survive the political stance of top management, as this thesis will be extensively reviewing the process of community participation. It must be pointed out here itself that only MHADA and the World Bank Cell have adopted this approach and not all the state agencies responsible for public housing and metropolitan planning. Again, given the potential context of democracy where patronage is the mainstay of power, politicians need not be grudged the temptation to extract political benefit.

The Bombay Urban Development Board, negotiated in 1984, referred to as (BUDB), forms part of the state Government's Affordable Low Income Shelter Programme (ALIS) for the period 1983-84 to 1989-90 with the World Bank. The World Bank project includes a covenant limiting investment in conventional housing in Bombay to not more than Rs. 100 million. The main objective of BUDP is to make a large increase in the public supply of affordable land, infrastructure and shelter, particularly for low income families

and small business. This objective led into the translation of Slum Upgrading Programme (SUP) and Land Infrastructure Servicing Programme (LISP).

Over 1800 hectares of land were made available to the Housing Board and later to MHADA by the government through acquisition or by land grant. With all this, till the beginnning of the BUDB, the major effort went into the construction of tenements with conventional materials. The Housing Board and as successor MHADA together had constructed about 100,000 tenements for various income groups by the end of 1986, of which about 75% was meant for the Economically Weaker Sections (EWS) and Low Income Groups (LIG). Repeated surveys however showed that 40% of the tenements allotted to the EWS and the LIG were occupied by the higher income groups after paying a premium to the original occupants that was related to the current market price of a similar tenement in the open market.

In principle the slum dwellers evicted under the Acts were to be located on new sites with some basic facilities provided there. The "Site and Service" programme was devised to meet this need. According to this programme, pitches with open drainage, street lights on the main approach road, public toilets and water-taps were set up. Hutment dwellers evicted from some densely populated settlements in the city were forced to go to these areas. Those who went were issued with identity cards which said that they had no right to the land they occupied and that they "may be" evicted whenever the place was required for some "higher need" than their housing. The objective of the site planning was to ensure that no less than 45% to 50% of residential plots would be affordable to very low-income families earning about Rs.250-625 per month, and an additional 10-20% of plots affordable to families earning between Rs. 625-875 per month (These income levels are adjusted for inflation periodically). In the layout design, the plot location and amenities provided are appropriate to the needs of each income group and hope to strike a reasonable equation between the costs of servicing particular plots, market

value and the payment capacity of the intended income group. The costs are recovered by a system of differential pricing of plots for various income groups and land uses, and results in a surplus for reinvestment. The home improvement loans provided under the project are combined with loans from HUDCO to enable construction by groups of allottees. The project provides for the creation of a revolving fund with the BMRDA out of the repayment of 45% of the loans by the implementing agencies.

These new sites (See Map 11) as shown on paper appeared quite attractive. But the actual physical condition in which these sites existed was appalling. Only a tiny section of the evicted slum dwellers have so far gone to these sites. In fact locating sites itself has been a problem for the government and the Municipal authorities. In actual operation, thus, these slum dwellers have been left to themselves. Obviously they have not left the city. They are squatting again there itself or somewhere else in the city in a much more wretched condition.

A higher efficiency of land use, lesser provision for roads and open spaces, higher gross densities, and liberalised building provisions have been achieved by suitable amendments to the Development Control Rules and the building regulations, and these have been extended to similar low income development undertaken by the private sector. The rules have been liberalised for the slum upgrading areas to permit various options of repairs and renovations at much higher densities that would permit maximum retention of the present population. The concept of cooperative formation for construction and renovation of dwellings and for service maintenance is central to both sites and services and slum upgrading.

SLUM UPGRADING PROGRAMME:

It was decided to grant leasehold tenure to slumdwellers on nominal rent with monthly payments varying according to the location, size and use of the hutment. The premium for the plot

representing the cost of improvement was also proposed to be recovered in a differentiated manner according to the location of the slum, the size and use of the huts. The principle was that the entire cost of land and on-site infrastructure would be recovered, and that the incidence of loan repayment for the plot and home improvement loan together with water and service charges should be affordable to the slumdwellers. Out of the total payment of the premium, 10% was to be collected as downpayment and the balance recovered together with 12% interest over 20 years. In an innovation of its own, it was decided to grant the tenure to the cooperative formed by a group of contiguous huts in manageable numbers, instead of individually. The grant of tenure was confined to slums which had been censused up to 1976 (this date was extended in 1987 to 1980 and 1985 later). The actual selection of slums to be covered under the project was to be done by an official committee based on its topography, the proposed use of the slum under the master plan, its upgradability from the engineering point of view, and its location (this regularisation is seen as a form of manipulation, whereby the state reluctantly absorbs selected slums or unauthorised settlements into the formal mainstream in return for political support). Once a list of such slums was prepared, the grant of lease to a particular slum would depend on the willingness of the group of slumdwellers to form a cooperative who agree to bear the cost of improvement in the stipulated manner, and further agree to maintain the internal facilities. The engineering work was to commence after completion of formalities relating to the community's consent and contribution. The full-time community workers were to visit all potential slum settlements, communicate the features of the schemes to the slum families and their leaders, motivate them to form a cooperative and join the scheme, work out the requirement of loans for upgrading and help in the completion of formalities. The home improvement loans under the project ranged from Rs. 1000 for the lowest income household in a small, poorly-located plot in the inner city to Rs. 5000 for the highest income household on a large, well - located plot in the suburbs, and this would also be recovered over 20 years.

While loans for improvement and the plot were advanced against the security of cooperative title to the cooperative, loans for home improvement could be given to the individual or to the cooperative against the sub-lease depending on the shelter option chosen. The non-members, occupants and the owner are allowed to continue as tenants of the cooperative, but they are obliged to contribute proportionately for structural repairs and for services. Top-up loans could be made available from financial institutions. The basic monthly charges (inclusive of maintenance and civic taxes, but exclusive of loan repayment) would range from Rs.30 to 95, depending on the size of the hut. Contribution to the cost of improvement was part of the price for security of tenure. The commercial banks and HDFC were induced to lend on a large scale for the redevelopment of slum huts on the strength of bankable proposals prepared by the project unit. All of them expressed interest in providing loans subject to MHADA mediating to assure the bankability of the scheme and exercise technical supervision.

The slumdweller was prohibited from transferring the title for a period of five years. The scheme could not further be implemented on private slums till the legal procedure was gone through for acquiring these slums, and the process has been started for only 2 slums so far. To add to the problem, the central government agencies would not agree to the grant of tenure in respect of any of their slums (i.e. over 50% of the slum population could not be granted title of the land). The BMC Act was amended to permit it to charge a nominal value for the land. Before the society of slumdwellers could be registered, the MHADA officials had to obtain a "no objection" certificate from the Controller of Slums. This certificate forms the basis of the final membership of the slum society. Demarcation of the boundaries of the plot to be leased took much time owing to disputes raised by adjoining owners. Where the BMC refused to delete a road-widening scheme, or an important reservation in a slum pocket, and hence required the huts on these lands to be shifted, such huts could not be legalised. A similar problem

arose regarding the huts situated on dangerous locations like hill slopes, or drainage channels prone to flooding. These huts were allowed to remain till they could be relocated with the consent of the residents, but without the grant title, and to allow them to enjoy the services on payment of proportionate charges to the society. However, alternative sites would be provided in case they were required to be shifted to execute a public project. The huts beyond the cut-off date were liable to be removed any time without being offered any alternative site. The controller of slums shifted slums on public lands to serviced sites in the distant suburbs, which meant that relocation was an economically disruptive change with reduced incomes and increased travel. The incongruous fact was that the relocation of slumdwellers and removal of recent hutments was as much a part of official policy as upgrading with the government.

The only attraction of this scheme for the owner, and the builder behind him, lay in the scope for generating surplus tenements which could be sold in the open market for cross-subsidising the cost of construction and the sale price to the occupants. This meant that only such schemes were likely to be taken up which had enough unconsumed FSI (Floor Space Index: being the ratio of plot area to built up area, [12] in this scheme they were allowed FSI upto 2 or the consumed FSI provided all the existing occupants were reaccommodated, and a portion of the surplus tenements, if any was offered to MHADA) to make the project profitable enough. This did not amount to more than 25% of the building not many of them occupied by low-income groups. The plots containing the

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[12] The prescribed density ceiling for ordinary housing was 200 tenements per net hectare. The FSI concept was based on the land price level and the population potential as assessed by the planners in pursuit of the decongestion concept. As land prices shot up and flat prices zoomed beyond the reach of many, the government felt compelled to enact legislation to regulate the activities of the builders and promoters, and prescribed FSI and building controls rigorously. This they did by fixing a reduced FSI in the late seventies to 1.33 in the island city, while it was fixed at 1 for the suburbs and 0.75 and 0.5 for certain areas. This was expected to promote more efficient utilisation of land and put a brake on the activities of developers.

squatter structures are usually traded in the informal market for the market value of the location and the premium is recovered by the seller or the middleman in a lump sum, for which long term financing is not available.

The defects of this scheme were: delay in implementation of the scheme, lengthy process for initiating and completing the acquisition process, use of the legal process by the landlords to block the scheme, and the apprehended increase in monthly expenditure on account of loan repayment and civic charges. The landlords moved quickly to obtain an injunction from the High Court restraining the government from handing possession of the acquired premises till the case was decided. Some landlords took advantage of the delay in starting proceeding to induct new tenants in order to whittle down the percentage of tenants joining the scheme, and some of them harassed the tenants by cutting off services.

The other problems connected with affordability and aided self-help. The most important means to bring the housing elements within reach of the intended beneficiaries in the lower income percentiles was the reliance on self-help in the construction process, spurred by liberalised standards and help from the project agency. At the same time, the World Bank's concern with the speed and physical quality of construction makes its officials impatient with the concept of "progressive development", extending over a number of years. Surprisingly, the Bank officials also implied that the allottees would build temporary structures on the plots themselves. However, in the context of the labour market in Bombay and the long distance of the site from the workplaces of the likely applicants for the scheme, as well as the opportunity cost of labour and time spent in self-construction, it would have been more logical to presume that the allottees would utilise the services of craftsmen or small contractors (P.S.A. Sundaram 1989).

MHADA commissioned a survey by the Tata Institute of Social

Sciences to examine the reasons for poor response to the advertisement for the lowest priced plots. The respondents referred to difficulties in complying with the procedure for allotment like the submission of income and domicile certificates, lack of regular income. They referred to general reasons for not applying such as the poor quality of work, likely delays and cost escalation in government schemes, and lack of faith in the public sector. The All India Institute of Local Self Government (Bombay) and the Tata Institute of Social Science (Bombay) organise training programmes entitled community participation in improving human settlements. The participants in these programmes are community leaders, community development workers, social workers, project officers, planners and engineers from local authorities, development agencies and the representatives of the communities itself.

COOPERATIVES:

These societies were expected to undertake the task of supervising the collective or individual construction of dwelling units on the plots in the cluster, and of maintenance of open spaces and services within the cluster. Instead of obliging several strangers to co-exist uneasily in a group, as was the practice in public housing earlier, freedom was given to the successful applicants to form their own cooperatives, and plot clusters were allotted to groups. The officials of the project cell in MHADA met the allottees in groups in order to provide them with all the information for forming the societies, with all the attendant rights and liabilities. They were also given all the technical and financial details relevant to different alternatives of shelter expansion of cooperative construction. As in the case of the slum upgrading project, it was proposed to give the possession of the plots in each cluster to the cooperative of the allottees on the basis of a long-term lease. The society was held responsible for the payment of the hire purchase instalment on account of the plot charges and the optional shelter loan besides any amount that they might borrow

on the intercession of MHADA. Public lands are allotted at less than the market prices for cooperatives formed by persons belonging to the low-income groups, and stamp duties are levied at reduced rates. The existing cooperatives law vested powers in the managing committee for enforcing the recovery of proportionate charges including service charges from individual members. It is possible also to organise the various cooperatives into a union for managing public open spaces and community facilities in the entire site, and this union can also agitate for better civic services and other matters of common interest to the occupants. The cooperative tenure is also expected to exercise some check on the downward raiding of the low income plots. The community extension unit of MHADA, together with the engineering staff and the architects, the community organisers held discussions with the households to determine the nature of on-site and off site amenities as well as community facilities to be provided, and the type of housing improvements that individual households like to undertake in an isolated or collective manner.

The deficiencies highlighted in the various schemes executed so far are as follows:

(1) absence of a long term perspective of improvement, rehabilitation and relocation of slums encompassing all hutments as of today;

(2) failure to project, schemes within the context of the city plan and the specific neighbourhood, the socio-economic composition of the residents, the available infrastructure, the scope for decongestion of huts and the commercial activities, the expressed community preferences etc.;

(3) preparation of engineering estimates on stereo-typed engineering norms instead of relating them to the felt needs of the community, to the scope for community maintenance of facilities like toilets, to the requirements of offsite infrastructure, to the need for community level facilities, locational pecularities etc.;

(4) lack of financial participation by the BMC as well as its

reluctance to treat the programme as an integral part of civic planning for infrastructure, and provision of social services for the poor;
(5) delay in the takeover of improved slums and their poor maintenance with the result that facilities depreciate fast and the slums revert to the original status,
(6) difficulty in integrated planning for large blocks of huts due to the exclusion of some slum settlements on the ground of ownership or the cut-off date, and additional problems created in the form of an intense mixture of residential and commercial activities;
(7) failure to monitor the programme with reference to the provision of sustained benefits to all the slum population over a definite timeframe broken into yearly target with well defined institutional responsibilities.

It must be concluded that the impact of various programmes has been insignificant given the magnitude of the housing demand. The backlog is over one million units as estimated by BMRDA. As against the annual housing need of 60,000 units over the period 1981-91, the units constructed by the Bombay Board of MHADA has not exceeded 2000 units in any year since 1976. In contrast to this, the private and cooperative sector has been together contributing about 12,000 units per year. It is further clear from the income and affordability profile that 79% of the households in 1980 could not afford a house costing over Rs. 16,000 and 60% of them could afford only a serviced site and a core house. By inference, 60% of the households could not afford the cheapest public housing. The same observation goes for the houses constructed by the private sector, as its efforts were directed largely to the high income groups. For the cooperative sector, the average cost of houses constructed by them indicate that the members belonged to the middle classes, and certainly not the EWS.

HOUSING FINANCE:

The institutions in the formal segment of the housing finance market are, with the exception of the state Cooperative Housing Finance Society, national level institutions with major branches in Bombay. The Life Insurance Corporation of India invests a portion of its investible funds in social housing schemes through support to specialised finance institutions like HUDCO and Housing Development Finance Corporation (HDFC) and the Apex Cooperative Housing Finance Societies. Its direct loan to policyholders forms a smaller proportion of its total loans.

The State Cooperative Housing Finance Society provides loans to primary cooperatives for construction of houses. This agency again, on account of its reliance on the general finance institutions, and high interest rates, is not able to meet the needs of primary cooperatives formed by low income groups.

HDFC has been operating since 1977 with Bombay as the headquarters for providing loans to individuals, groups and corporate bodies for home-ownership. It is a private company promoted by public sector finance institutions and assisted by International Finance Corporation and AID. By the very nature of its mobilisation of its resources and credit procedures, HDFC tends to cater to the relatively more affluent sections of society though it has opened a low-income section recently.

HUDCO primarily finances state and city level project for agencies for executing land development and house construction. It has recently started offering cash loans to individual plot-holders and slumdwellers with secure sites for house construction and repairs, but the loans are routed through the housing agencies or the Apex societies. At present, only HUDCO has a bias in its lending policies towards low-income groups, but its ability to assist low-income group is constrained by the capacity of the borrowing agency to direct itself to meet the shelter needs of the poor. It is not surprising in this context that the

informal housing finance market contributes over 80% of the total annual resources in the housing sector in the city. As a central project agency with considerable control over the types of projects executed by the housing agencies in the country, HUDCO revised its guidelines in 1982 to stimulate agencies to provide for the economically weaker sections (EWS) different options at different cost levels, such as the bare developed plot, a plot with sanitary core, skeletal incremental housing, slum upgrading, etc. HUDCO encouraged competitions amongst the housing agencies for innovative sites and services schemes. All the finance agencies are persuaded to advance loans according to their terms at rates ranging from 12.5% to 14.5%. The Provident Fund Commissioner has agreed to provide loans for housing to those registered under the Contributory Provident Fund Scheme.

As in the case of land and housing policies and procedures, the formal instututions, because of the nature of their structure and conventional practices, cater mainly to the middle and high-income groups. The problems faced by the home-owners in the informal sector in raising resources from the formal sector institutions can be categorised into institutional inadequacies and operational deficiencies. The terms of credit which are inherent in any conventional financing system, viz., adequate income level, regular and verifiable flow of income, and acceptable collateral. The loan amount linked to amount of income of the household and minimum downpayment of the homeowner subject to monetary ceiling on loans; large initial contribution of the borrower; low home loan to home-cost ratio; low standard amortisation schedule; high rate of interest; and complicated procedures and irrational criteria for computing affordability criteria.

The housing finance gap is felt, firstly, in respect of the middle-income groups in both the organised and informal sectors; households with irregular and non-verifable incomes in the self-employed and informal sector; and people in slums or substandard houses requiring varying sums for repairs, renovation and small

additions to the house and infrastructure. The informal housing finance for these groups mainly are as follows:
(1) the self-generated sources covering cash, bank deposits, savings in fixed employment, etc., constitute the most important source of finance and this is only possible for the higher-income groups.
(2) resources are mobilised by the disposal of assets such as jewellery, agricultural property and other belongings.
(3) the funds are mobilised from external sources like relatives, friends, indigenous bankers and other intermediaries.

The indigenous moneylenders are an important component of the informal market especially in slum settlements, and supply mainly short-term and medium-term credit. The notional rate of interest charged by them could range from 20% to 36%, but this is offset in the eyes of the borrower by the advantages of easy accessibility, quick processing, flexible collateral, and personal relationships.

The Union Government passed a legislation in 1988 to set up a National Housing Bank from May 1988 to mobilise resources for the housing sector, to promote and regulate housing finance institutions at local and regional levels, and tackle constraints on the housing finance system. It introduced a Home Loan Account scheme in July 1989. The vast majority of shelter-seeking families are to be looked after through the creation of local-level housing finance societies.

SLUM CENSUS:

On January 4, 1976 a census of slums in the city was carried out under the sponsorship of the State Government. It was a single day head-counting operation with the help of seven thousand personnel on the job. It was announced that slum pockets would be identified, the huts on them counted and the slum dwellers there numbered. Householders were to be given identification cards for the purposes of proper settlements in future. This

was, in effect, a very haphazard census operation where large number of slum dwellers were left out. In spite of shortcomings and discrepancies this census of 1976 revealed such features of the slums in Bombay which were never on record before. Some of these facts and figures in the form of tables are presented below (Jha 1986:9,11). The following table indicates the approximate number of the slum pockets, the types of land occupied, the number of hutments and the population figures of slum dwellers.

Spread of slums according to the slum census conducted by the State Government in Bombay on January 4, 1976

No.	Land Owner	Settlements	Hutments	Population
1.	Central Government	120	39,404	1,97,000
2.	State Government	415	89,751	4,48,000
3.	Bombay Municipal Corporation	309	1,18,000	5,07,000
4.	Housing Board	47	58,061	2,62,000
5.	Private Individuals (including Bombay Port Trust)	780	3,22,000	14,50,000
	TOTAL	1,671	6,27,216	28,64,000

(Source: Jha 1986)

The following table indicates the per cent distribution of 1976 estimates of total population, employment and slum population according to Municipal Wards in the city of Bombay.

Ward per cent distribution of total population and slum population in Greater Bombay (1976)

WARD	Total Population	Slum Population	Employment
A	2.72	0.66	18.62
B	2.57	----	6.02
C	4.48	----	7.17
D	5.78	0.91	5.18
E	7.73	0.91	9.25
F	10.29	7.03	9.89
G	13.17	11.59	17.52
Island City	46.74	21.10	73.65
H	9.34	10.93	2.67
K	10.28	7.94	5.56
L	4.68	10.94	3.69
M	5.79	11.83	2.55
N	8.78	9.76	4.96
Suburbs	38.87	51.40	19.43
P	7.09	7.44	3.56
R	4.98	7.08	2.68
T	2.32	12.98	0.68
Extended Suburbs	14.39	27.50	6.92
TOTAL	100.00	100.00	100.00

(SOURCE: Slum Census 1976)

It may be observed from the above table that the overall proportion of slum population is 40%, in some parts of the city it is over 50%. 83% of the slum dwellers were in the suburbs. There is a wide variance in densities ranging from 300 huts, per

acre (in part of Dharavi or along the railway tracks) to 75 huts in isolated pockets. The large slum concentrations like Dharavi and Jogeshwari are located towards the northern and northeastern part of the city, while many slums are in isolated pockets.

The Slum Census of 1976 enumerated the socio-economic indicators of Bombay slums which are given in the table below.

Selected Socio-Economic Indicators Of Slums (1976):

1.Average size of households	4.38 persons
2.% of workers to total persons	32.68%
3.Average number of workers per household	1.47
4.Average income per month	
(i) per household	Rs.419.00
(ii) per person	Rs. 94.00
(iii) per worker	Rs.285.00
5.Average rent paid per household	Rs. 15.02
6.Females per thousand males	754
7.% of household giving rent	47.92%

Household surveys were conducted by various agencies on a sample basis in different parts of the city over the period 1969 to 1978. Based on these surveys, the Bombay Metropolitan Regional Development Authority (BMRDA) derived the income distribution for 1980-81 for the purpose of developing the affordable low income shelter programme.

Distribution of Households by Income

No.	Monthly income group (Rs.)	% of households	Cumulative %
1.	Up to 250	7	7
2.	251-500 Poverty Line I	16	23
3.	501-690 Poverty Line II	17	40
4.	691-850	14	54
5.	851-1250	20	74
6.	1251-1800	16	90
7.	1801 and above	10	100

Note: Poverty Line I refers to the absolute poverty level while the other level refers to the relative poverty level.
1 U.S. $ = Rs.13.50 approx.)

The income distribution in monetary terms would have improved by 1987. The position of the households living in the slums is of course much worse as seen from the study of Tata Institute of Social Sciences in 1976, and as revealed by the Slum census of 1976.

Monthly Household income Rs.per month	% of households	Cumulative %
Less than 200	12	12
200 to 350	28	40
350 to 600	39	79
600 to 1000	14	93
over 1000	7	100

The environmental improvement programme thus has not been able to fully succeed in its objectives due to various factors. The vast size of slum population poses operational and financial difficulties and whatever work is being done is not being

maintained due to the problem of recovery of service charges. No monitoring and evaluation is done once the facilities are provided, and thus when population increases in an improved slum proportionate increase in facilities does not take place it just overburdens the existing services.

CONSTITUTIONAL RIGHT OF THE SLUM DWELLER:

The arbitrary and irrational manner in which the government and municipal authorities have been going on with their programme of physically removing nearly half the city's population from the pavements and slum colonies all over the city has aroused the conscience of certain civil and democratic rights organisations in the city. A protracted legal battle has been going on in the Supreme Court between the advocates of such organisations and the Government of Maharashtra, the Bombay Municipal Corporation and the Commissioner of Police, Bombay, over the issue of demolition and eviction of pavement and slum colonies. The country's highest court has been petitioned on behalf of pavement dwellers to save the city's poor who can afford shelter only on pavements and whose physical survival is at stake in face of demolition and eviction. The arguments advanced are that, since the State Government and the Municipal Council have disclaimed any responsibility towards the consequences of eviction, failed to provide affordable shelter, not acquired surplus urban land to release it to pavement dwellers, and have failed to curb speculation in urban land and housing, its action of eviction and demolition is highly unreasonable, depriving the poor of their right to life.

The Public Union for Civil Liberties (PUCL) and other agencies have taken up the cause of the slum dwellers. In their arguments the petitioners have pointed out that the State, which has a monopoly over land, has failed to provide land or housing for slum and pavement dwellers. This violates the fundamental right of a citizen to have shelter. They have further pointed out that the city has such vacant land where the poor can be housed, and

that the Government's plea of lack of financial resources is untenable. They have also submitted that such land must be close to the place of work and its rent must be affordable. Further, they have pleaded for a mandatory order injunction from the Court preventing the Government and the Municipality from evicting pavement dwellers and demolishing their huts.

Though the petitioners' emphasis is on pavement dwellers, the whole dispute concerns the lives of the slum dwellers in the city. Its ramifications have far-reaching consequences. As the petitioners' submission points out, the desire of the government to demolish all hutments on pavements and slum colonies will result in rendering over fifty per cent of the city's population homeless. In their argument they have held that there has been a total mismanagement of urban land, causing the present chaotic situation in the city.

The Supreme Court has so far been receptive to the petitioners' arguments and quite severe and critical of the actions of the State Government in Maharashtra. It has issued interim orders to stop such arbitrary demolition and eviction.

The Government has also passed a new ordinance amending the Maharashtra Regional Town Planning Act, 1966 to "arm" itself "sufficiently" to deal with "unauthorised development". The ordinance makes squatting and encroachment a offence and states that arrests can be made without a warrant. As one perceptive writer has put it, this ordinance is an "Unlawful Law" (Srinivasan 1983).

THE TWIN CITY:

An important new development which must be considered here is the setting up of C.I.D.C.O. (City and Industrial Development Corporation of Maharashtra) by the Government of Maharashtra in 1970 and the following year it was designated the New Town Development Authority for New Bombay. The objective of this

State-owned company was to plan the establishment of a Twin City on the mainland to the east of the old island-city to relieve the congestion of space and transit networks. This conclusion is not based on an optimal location plan. It is really assumed as being desirable on the ground that dispersal of industry is necessary from a social point of view. Limitations of space and congestion costs may justify the freezing of industrial employment in Greater Bombay.[13] There is also hope for dispersal of manufacturing investment to the mainland. It is hoped that the construction of a new port and the establishment of the Twin City across the bay will act as a counter focus to ease the congestion in the mother city. This new urban centre, to be called New Bombay, was to duplicate Bombay's major functions, i.e. port facilities, a business centre, industrial development, and housing. The objectives were to stem the further growth of Bombay, and to lighten the load on the north-south traffic arteries into the city by creating a new east-west orientation (CIDCO 1983:1-2)

The site for New Bombay was chosen on the mainland across Thana Creek (See Map 12) because one of its major foci is to be the port to be developed at Nhava-Sheva, which will accommodate excess shipping from the saturated Bombay port. Near the port will be created a business area where administrative and commercial offices will be constructed, surrounded by large residential zones at the existing settlements of Uran and Panvel, interspersed with industrial estates (developed by the Maharashtra Industrial Development Corporation) in the Thana-Belapur belt. If the development of New Bombay follows the plan, the resultant dual city will have a rough horse-shoe shape, with two harbour-CBD nuclei on the inside near the two ends, and broad industrial belts further north, interspersed with residential areas.

Although the plan was formulated in the mid-1970's,

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[13] See Industrial Location Study done for C.I.D.C.O. by Tata Economic Consultancy Services, May 1973.

implementation has been slow. Due to poor telecommunication facilities and the absence of a reliable link to the main city, the private sector could not be prised out by incentives to locate itself significantly in New Bombay. Instead of relocating about 40,000 public sector jobs including the shifting of the state secretariat to New Bombay as proposed, as a means of generating a critical mass of development to attract private sector jobs in that centre, only a few smaller offices were shifted there. The only real development has occurred in the industrial estates and in the large-scale housing constructed by CIDCO and by HUDCO (Housing and Urban Development Corporation). In many cases, however, basic services such as shopping, schools, etc. are lacking. Also, few employment opportunities exist for the middle class population to be attracted to this area. Thus the long commutes to central Bombay continue, and it appears that at least in the near future New Bombay will in all probability serve as a collection of dormitory suburbs drawing sustenance from Bombay City. The land in New Bombay was acquired at low rate 0.50 Rs. per sq. yard by CIDCO and recently commercial plots were sold at Rs. 4,000/- per square metre. The high price is bound to reflect on the price level in the area including prices of residential accommodation (Babladi & Badheka 1986:30).

The administrative and political obstacles to change are so great that there is no possibility of real achievement except by understanding what seemed on the face of it an extravagant evasion of the problems. It is part of this account that what will be achieved may be in no way a contribution to the solution of the problems of which Greater Bombay is an example: the "extravagance" may only aggravate the situation.

CONCLUSION:

Bombay has not shaken off its past. It merges elements of two economic periods-nineteenth century textiles and twentieth century engineering and petro-chemicals. Because India is poor, the economic specialization of different localities is relatively

weak, and the diversity of functions of a great city like Bombay much greater. But this diversity of functions makes each less effective. The burden of servicing the old functions restricts the task of enhancing the new. Even then it has had a great effect on the entire state of Maharashtra of which it is the capital. In terms of many of the standard, aggregate economic indicators, Maharashtra is a relatively more developed state then most. Its per capita income is substantially higher than the national average (33.5 per cent over than of India in 1982-3). Its contribution to the national income is also considerably higher than its proportion of the population. It is more urbanised than the rest of the country and it has established a secular trend for increases in per capita income over the last two decades. However this is a deceptive picture considering that much of the development has occurred in the city of Bombay and in the so-called "Poona-Bombay corridor" involving the districts of Thane and Pune. Bombay remains the most attractive centre for industrial investment in all of India and continues to grow despite severe limits of space and massive pressure on its meagre services. It would be naive to believe that immigration can be stopped, given the attraction of jobs and incomes in Bombay.

The conditions of poverty in rural India and the changing balance of political power generate antagonisms which can jeopardize any attempt to use the cities or metropolitan regions as levers for the economic transformation of society. The planners and public authorities who have attempted to shape the growth of Bombay are often more receptive to rural influences than many other urban groups. The weakness of administrative agencies is also an impediment to the effective planning of the city. Yet even without these difficulties, the responsible officials frequently share assumptions about what cities are and should be that make the task of enhancing the contribution of the urban economy even more difficult. Indeed, attempts to look at Bombay as an instrument for the economic development of India are rarely made at all. More often-despite its many relative advantages in

comparison with other Indian cities- it is seen as an appalling welfare problem for which the only remedies are, if not the dissolution of the city, then its radical curtailment.

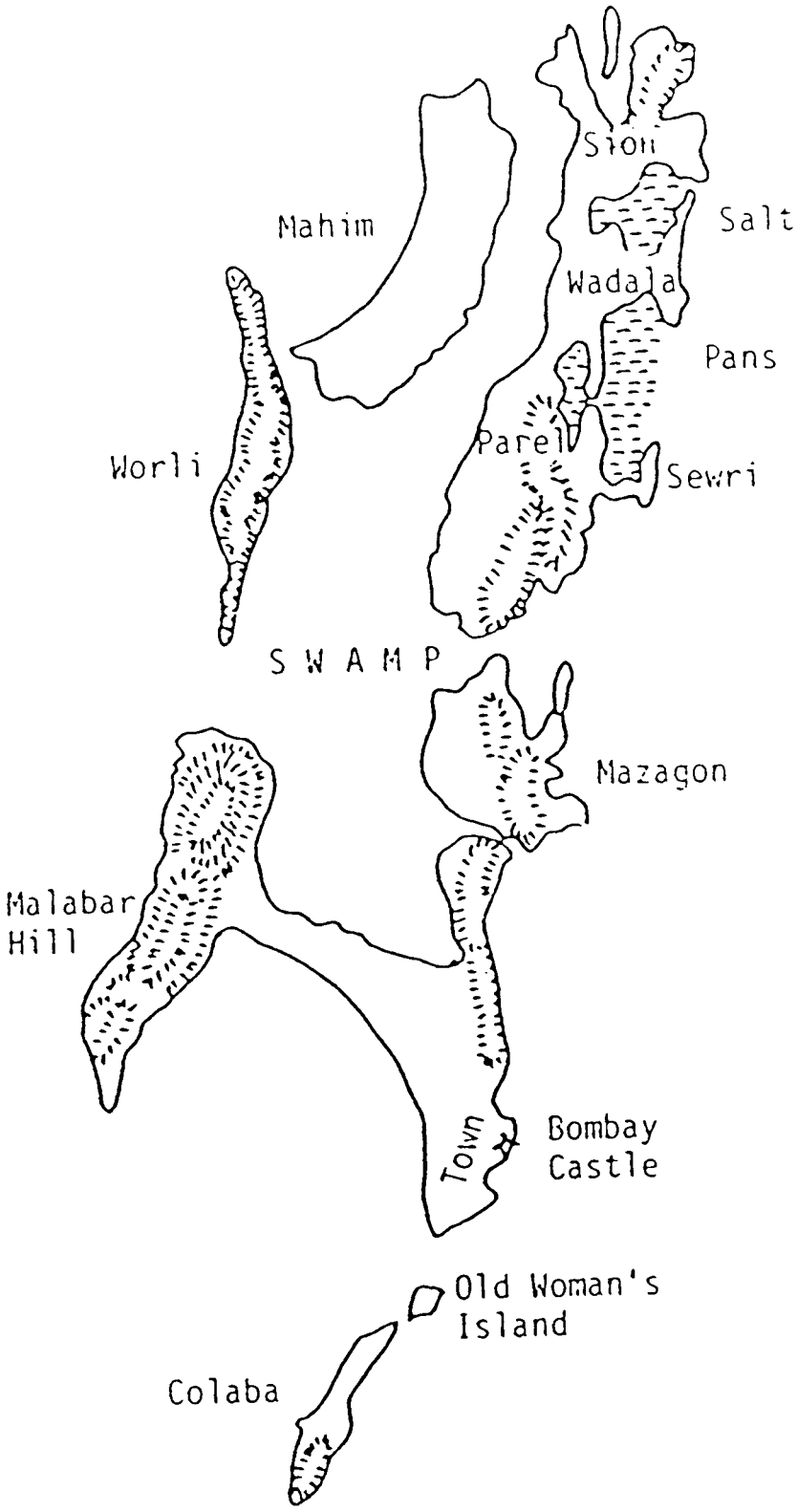
Slums are the result of structural inequalities in society. They have grown over the years owing to the industrial and commercial expansion in the city. People have been migrating from nearby and far-off areas, rural areas functioning as the main depository of the supply of cheap labour to the city since its emergence as an industrial place, in search of jobs. The city is able to absorb them as cheap labour but is not built to accommodate them. These slum dwellers make significant and massive contribution to the economic life of the city. Be it the formal sector or the so-called informal sector of the economy, they provide cheap labour to run them.

The search for effective local authority management and the movement towards improved urban planning have been operating at cross purposes. Consequently, the most carefully prepared urban development and shelter programmes have foundered on the rocks of institutional incapability and management deficiency. Again, no distinction is usually made between problems which are generated by urban growth and spatial policies, and problems which exist by virtue of the inadequacies of the management structure in those urban areas. There has been an increasing tendency to revert some of the municipal responsibilities to the State, and to create agencies at local or state level for handling the planning and execution of these tasks. The usurpation of local functions by these agencies has been justified on the grounds of poor performance and perceived inefficiency of the local bodies, and reluctance of the state governments to trust them to handle large capital works. The tendency has been strengthened by the initial preference of the World Bank in projects assisted by them to set up new institutions to handle all aspects of project execution. The conflict between the provincial and local levels has been a perennial feature of the politics in Bombay, in a democratic

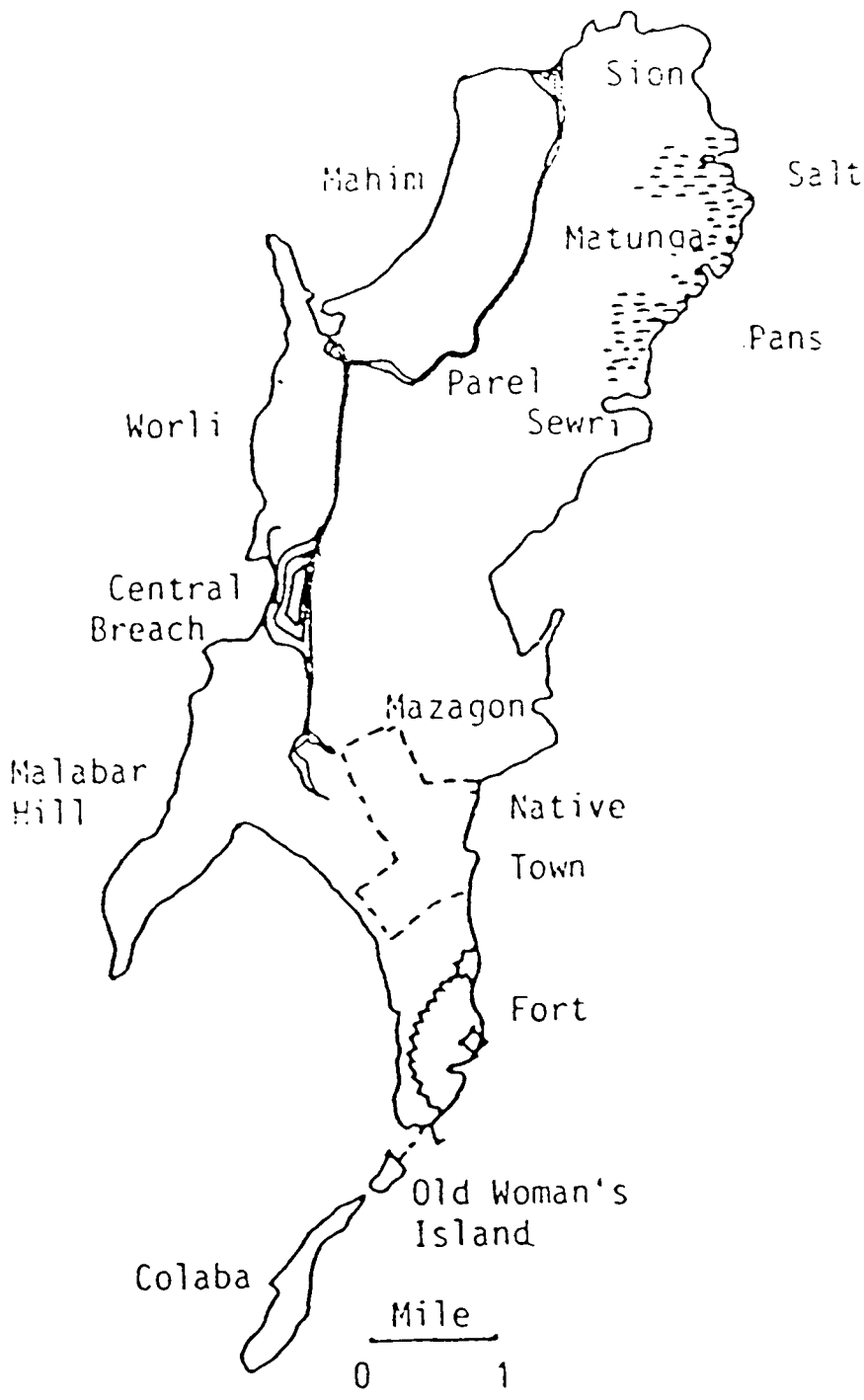
Indian set up.

The above narration suggests that public intervention in the land market in Bombay has failed to generate positive results. On top of this, the type of housing taken up by the housing authorities on the acquired land was such that the cheapest tenement could not be afforded by 60% of the population, and was largely inappropriate to their needs. I am fully confident in stating that the best shanty dwellings cost much less than the cost of the EWS housing of the public agency, and this is a tremendous cost advantage which has to be recognised. Planning of Bombay has not only been lopsided and without a vision to foresee the future needs of this city, it has also been highly discriminatory against the poor in terms of making provisions for their accommodation facilities and the basic services needed for their everyday existence. Planning for the poor is yet to emerge.

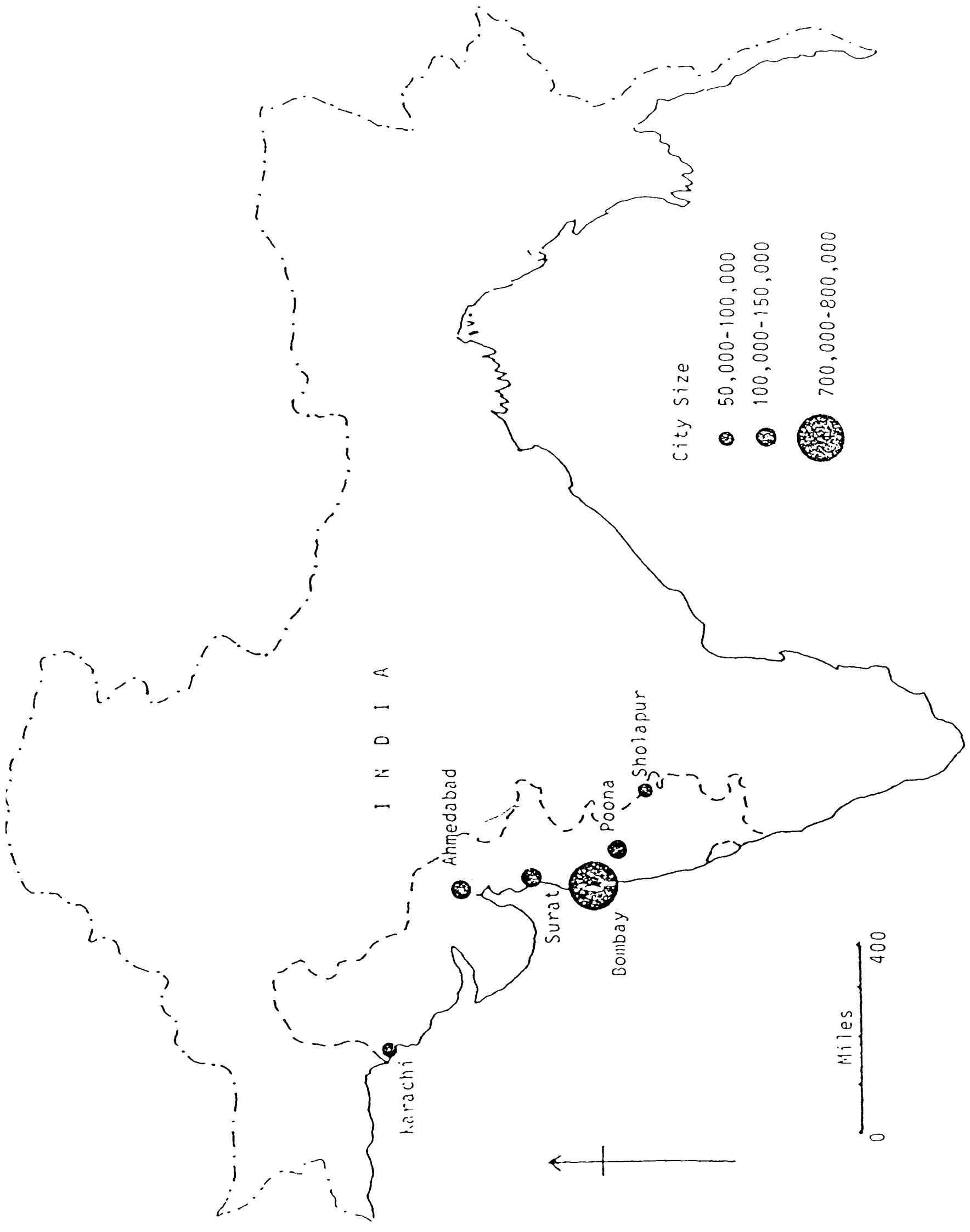
MAP 2: BOMBAY ISLAND (1670)



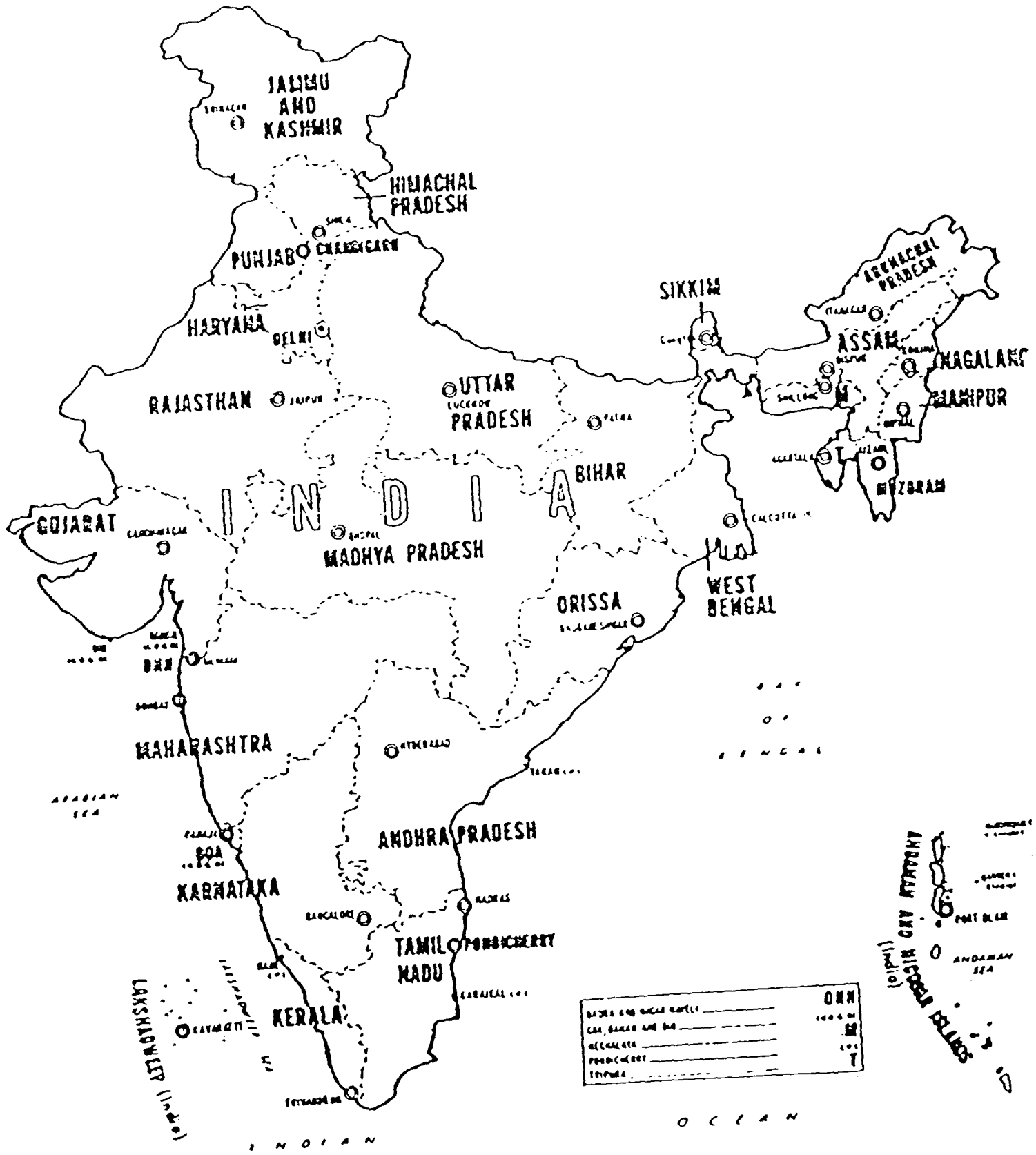
MAP 2.1: BOMBAY ISLAND (1815)



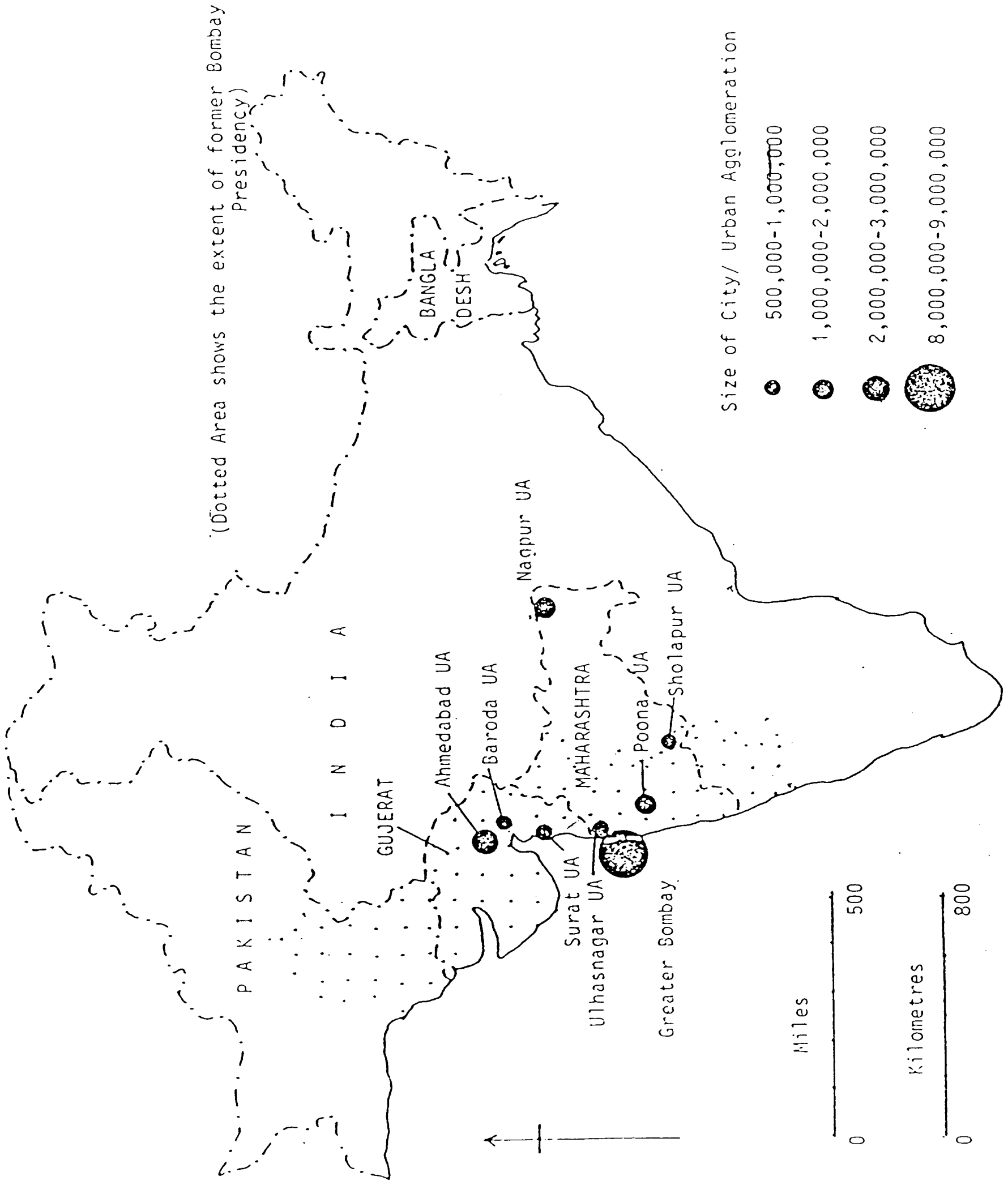
MAP 3: BOMBAY PRESIDENCY (1881)



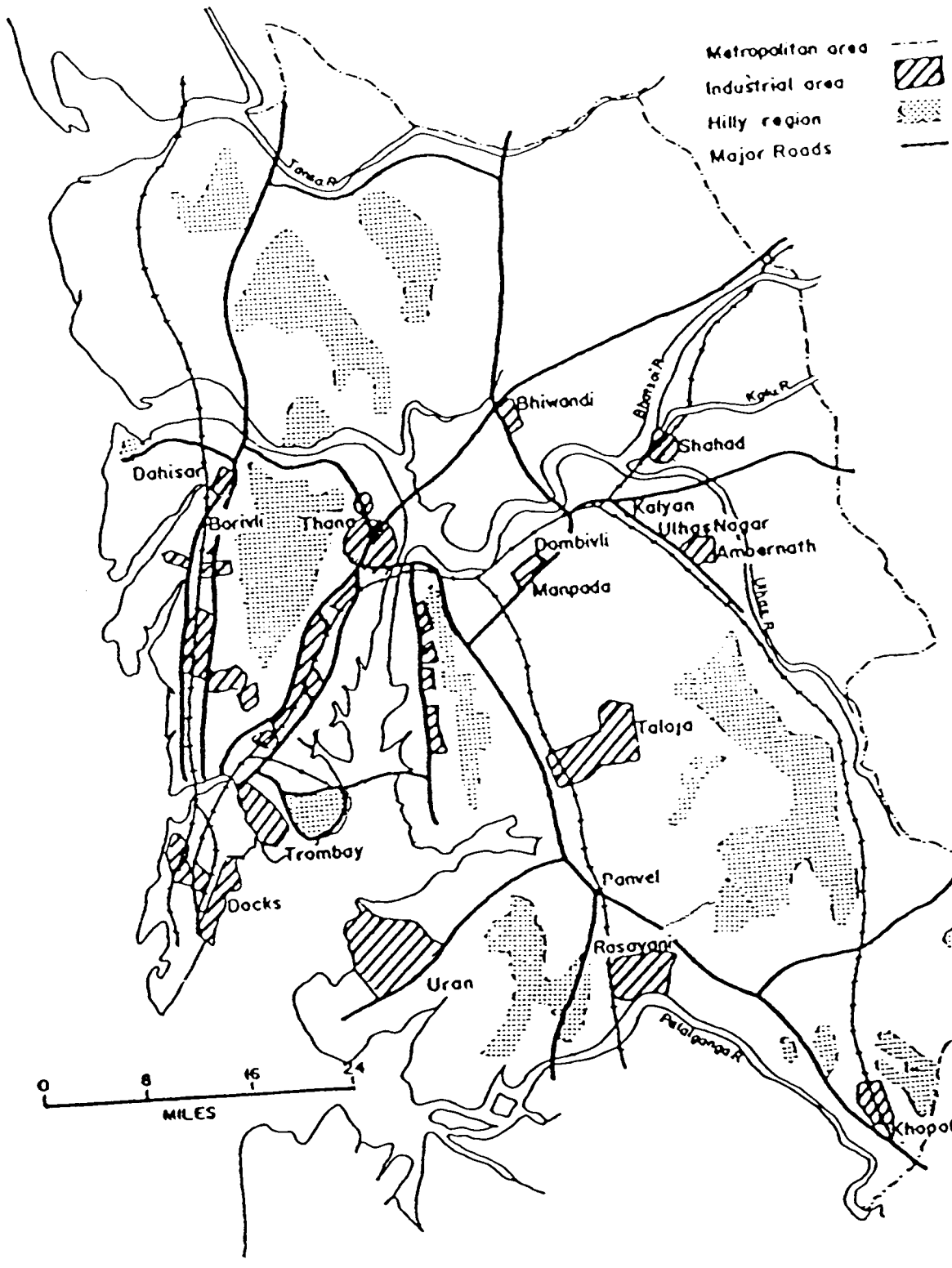
MAP 4: INDIA & ITS STATES (1985)



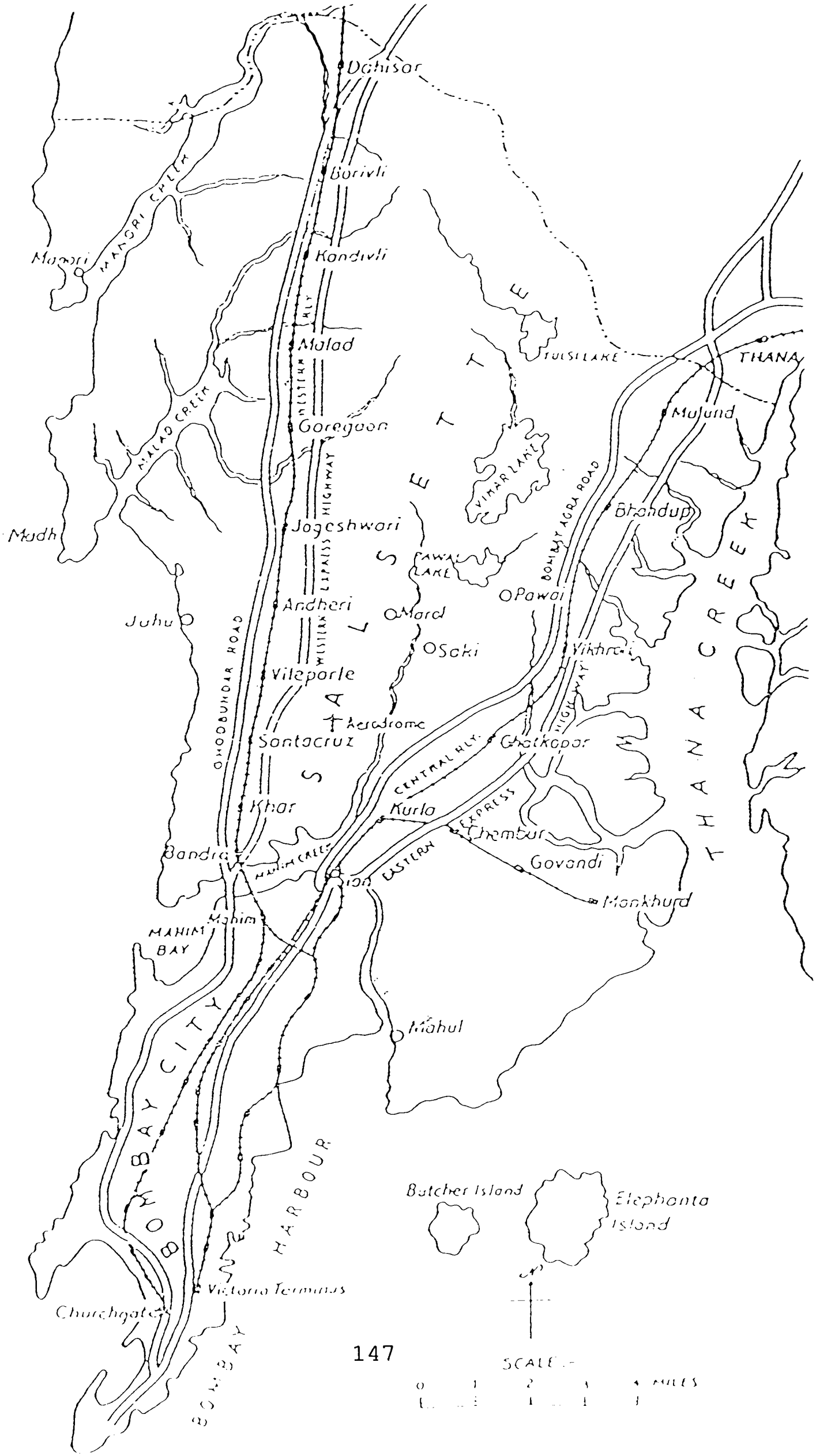
MAP 5: LARGE CITIES IN MAHARASHTRA & GUJARAT (1981)



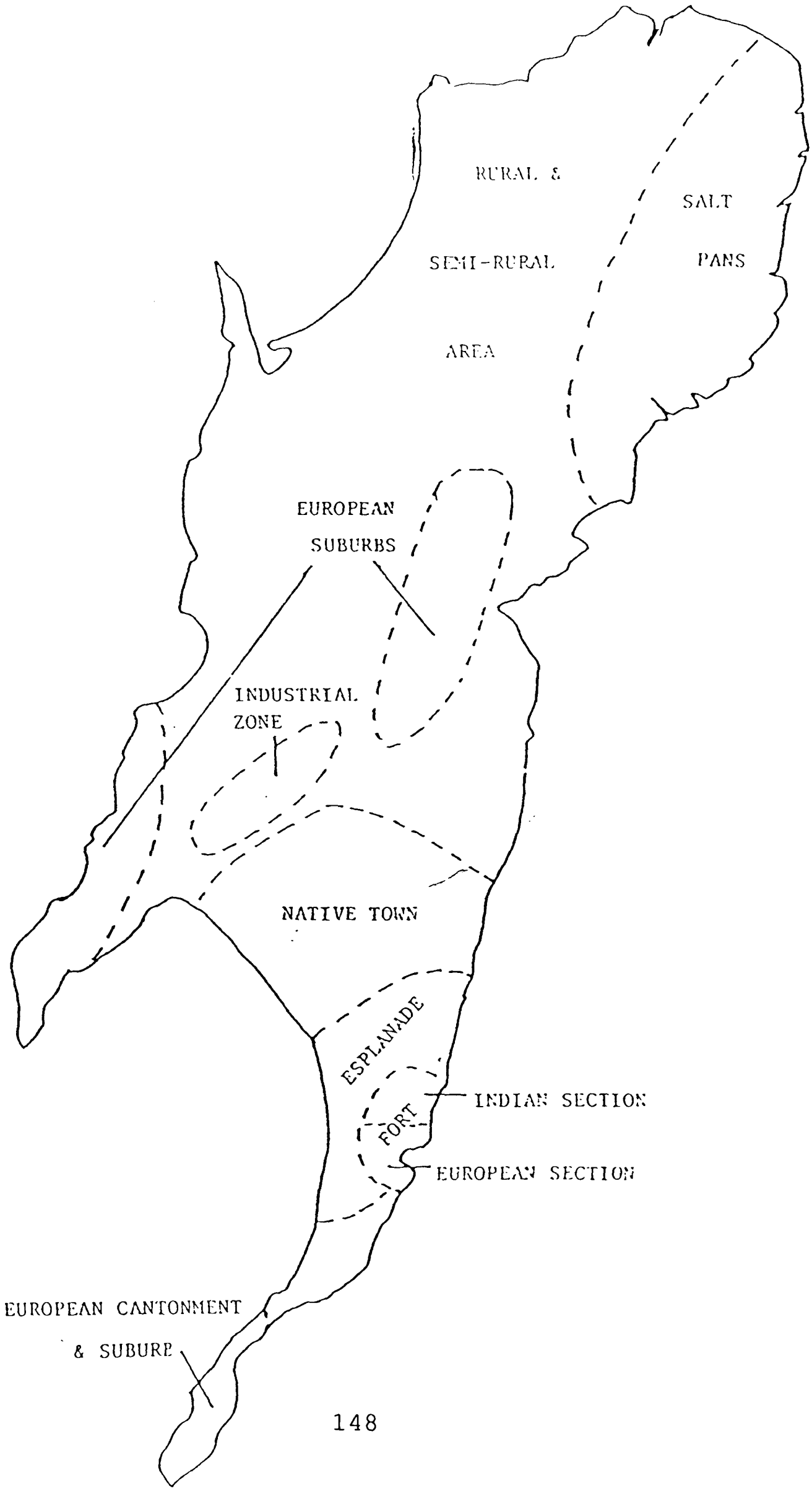
MAP 6: INCREASING DISTANCE TO THE ISLAND



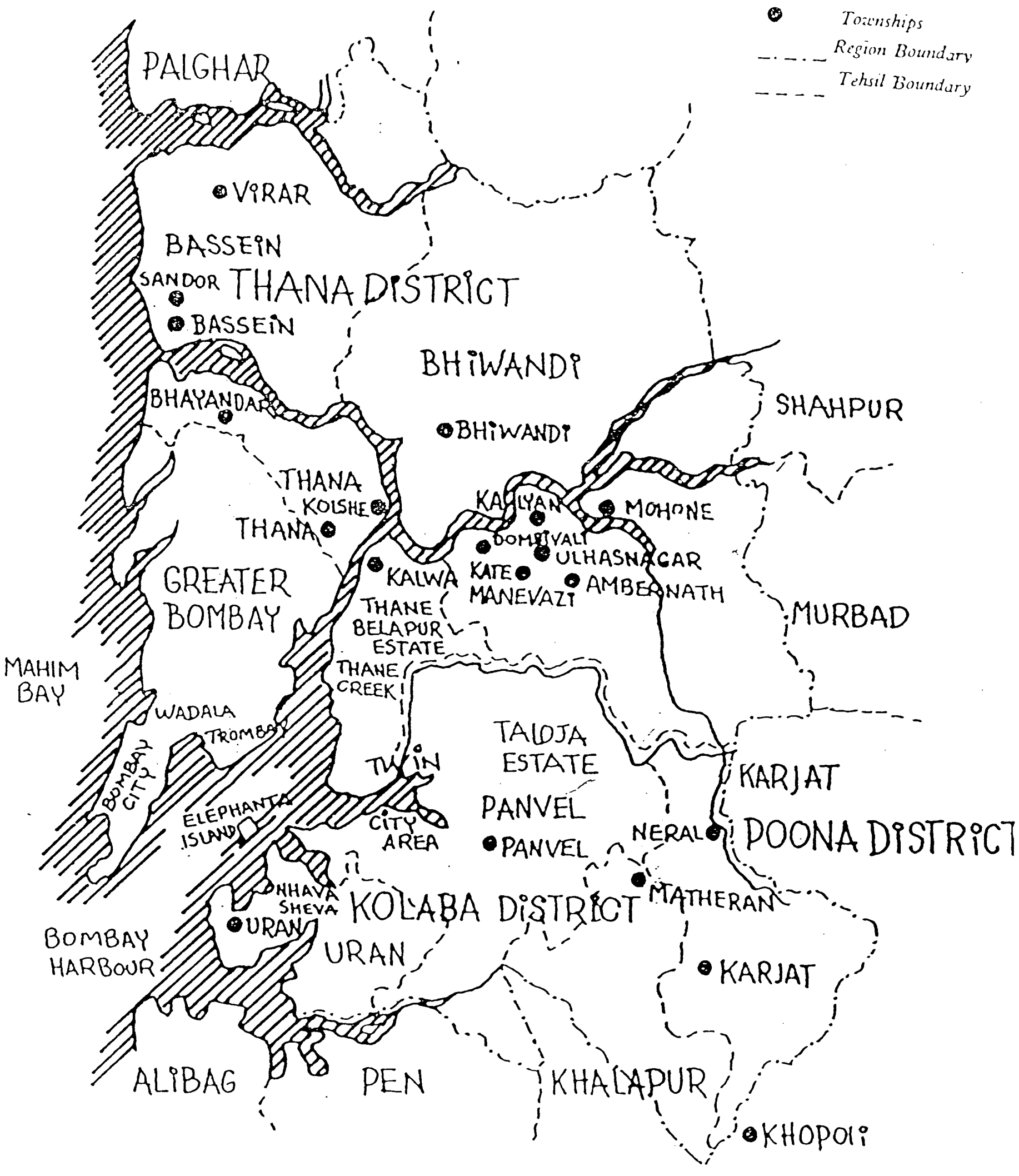
MAP 6.1 MAJOR SUBURBS ALONG THE RAILWAY LINES



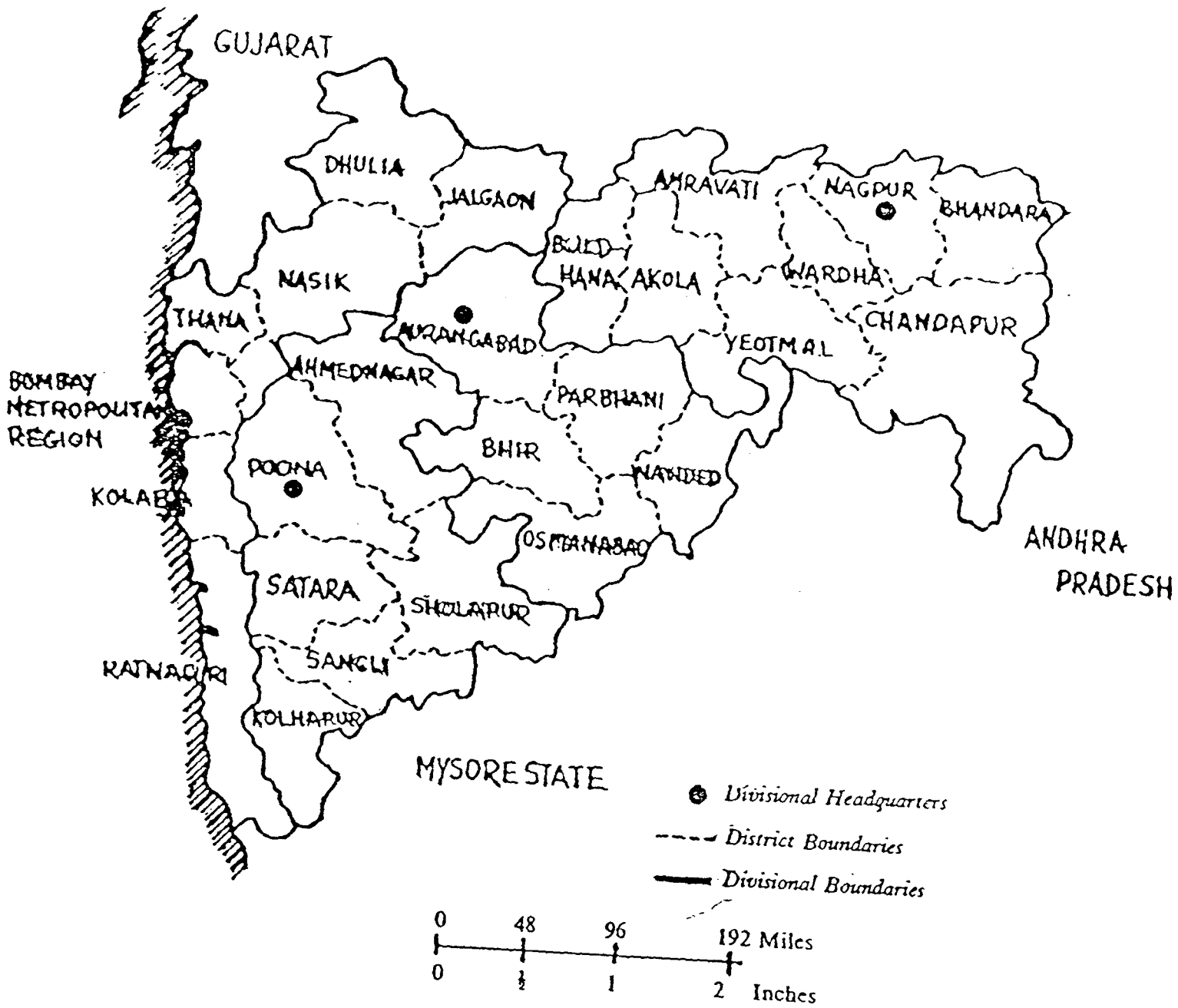
MAP 7: SPATIAL COMPONENTS OF BOMBAY CITY IN THE MID-NINETEENTH CENTURY



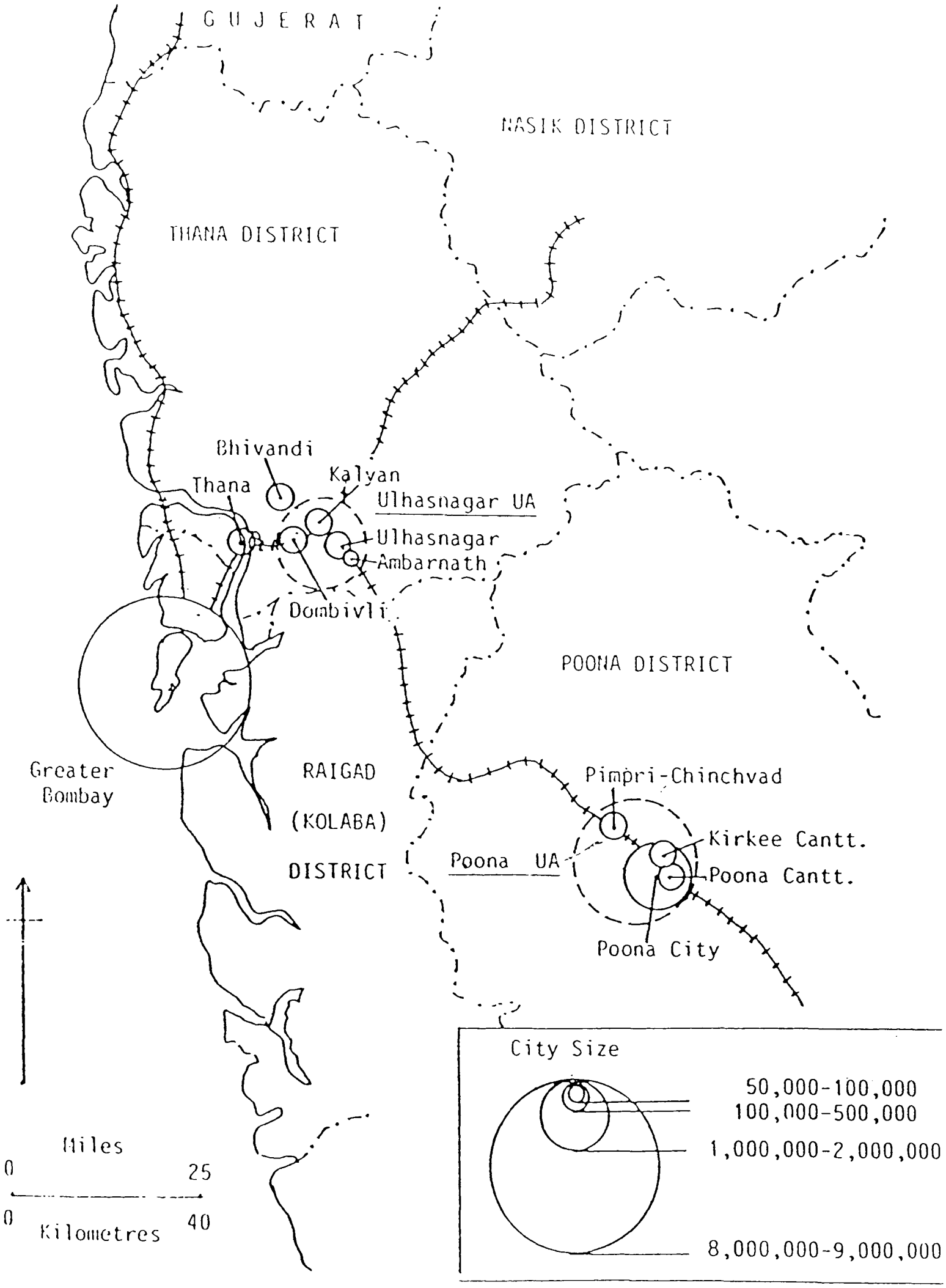
MAP 8: BOMBAY METROPOLITAN REGION & PRINCIPAL TOWNS



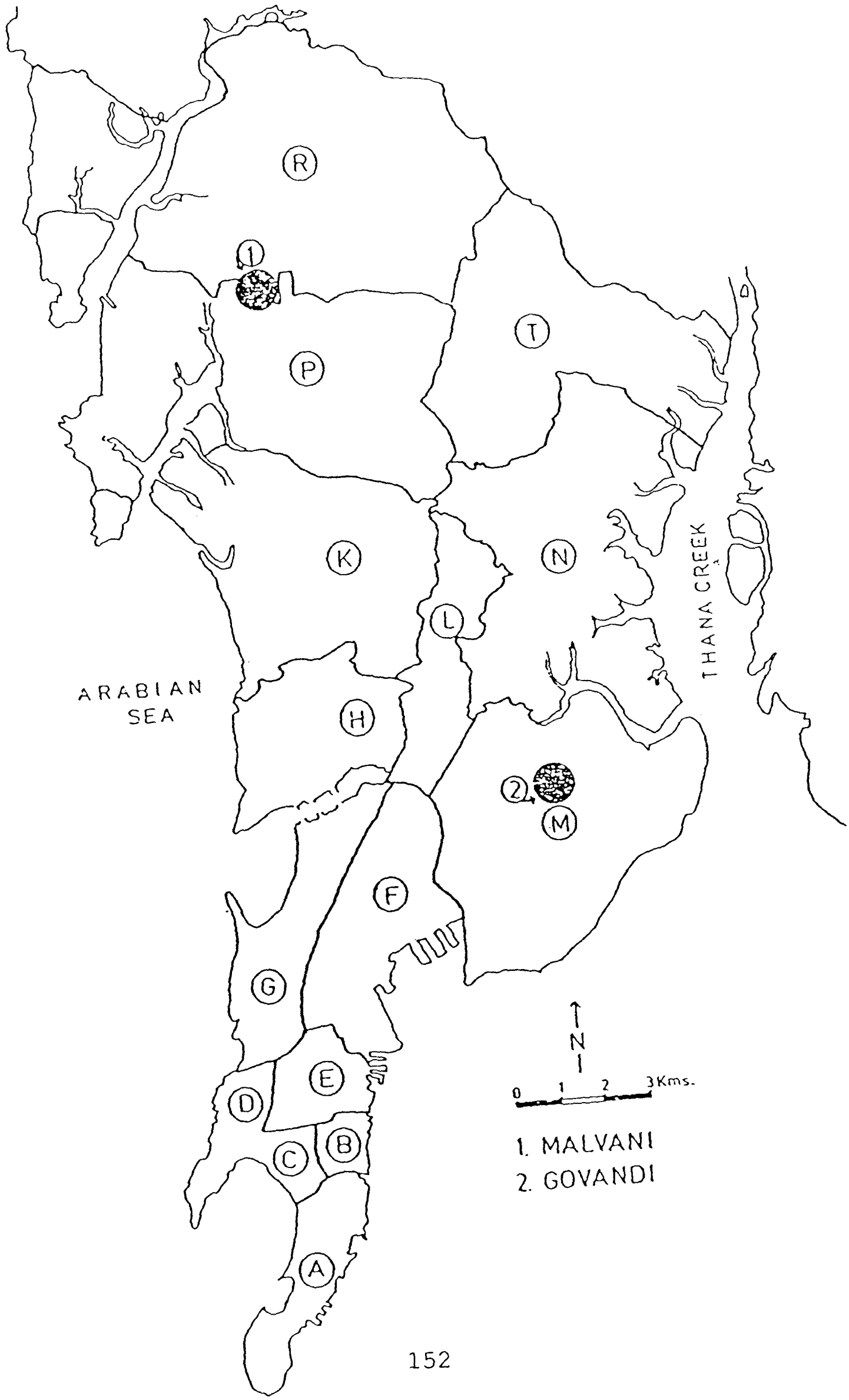
MAP 9: MAHARASHTRA STATE - ADMINSTRATIVE BOUNDARIES



MAP 10: BOMBAY-POONA URBAN INDUSTRIAL CORRIDOR



MAP 11: LOCATION OF SITE & SERVICE AREAS



MAP 12: BOMBAY & NEW BOMBAY (THE TWIN CITY)

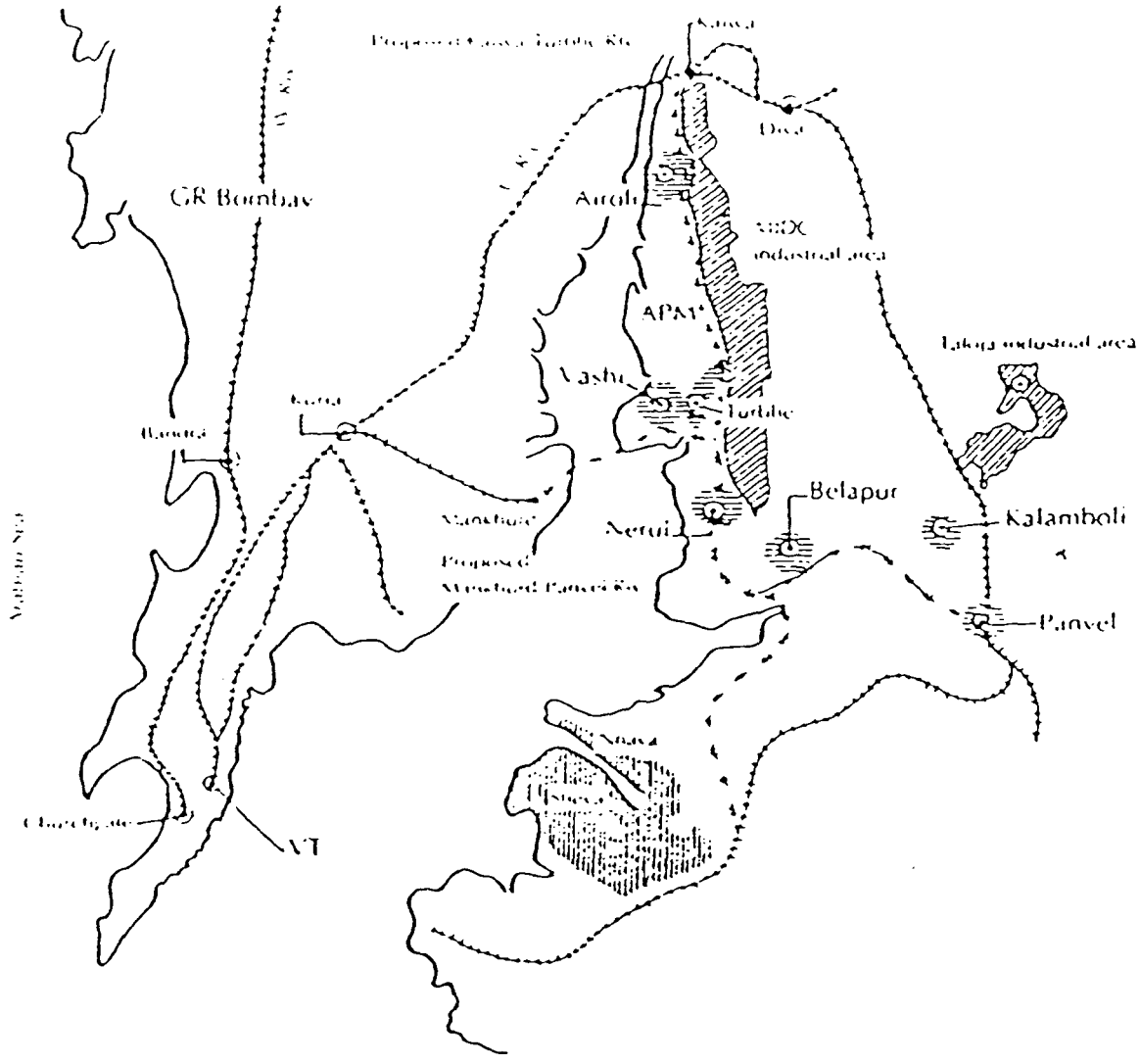
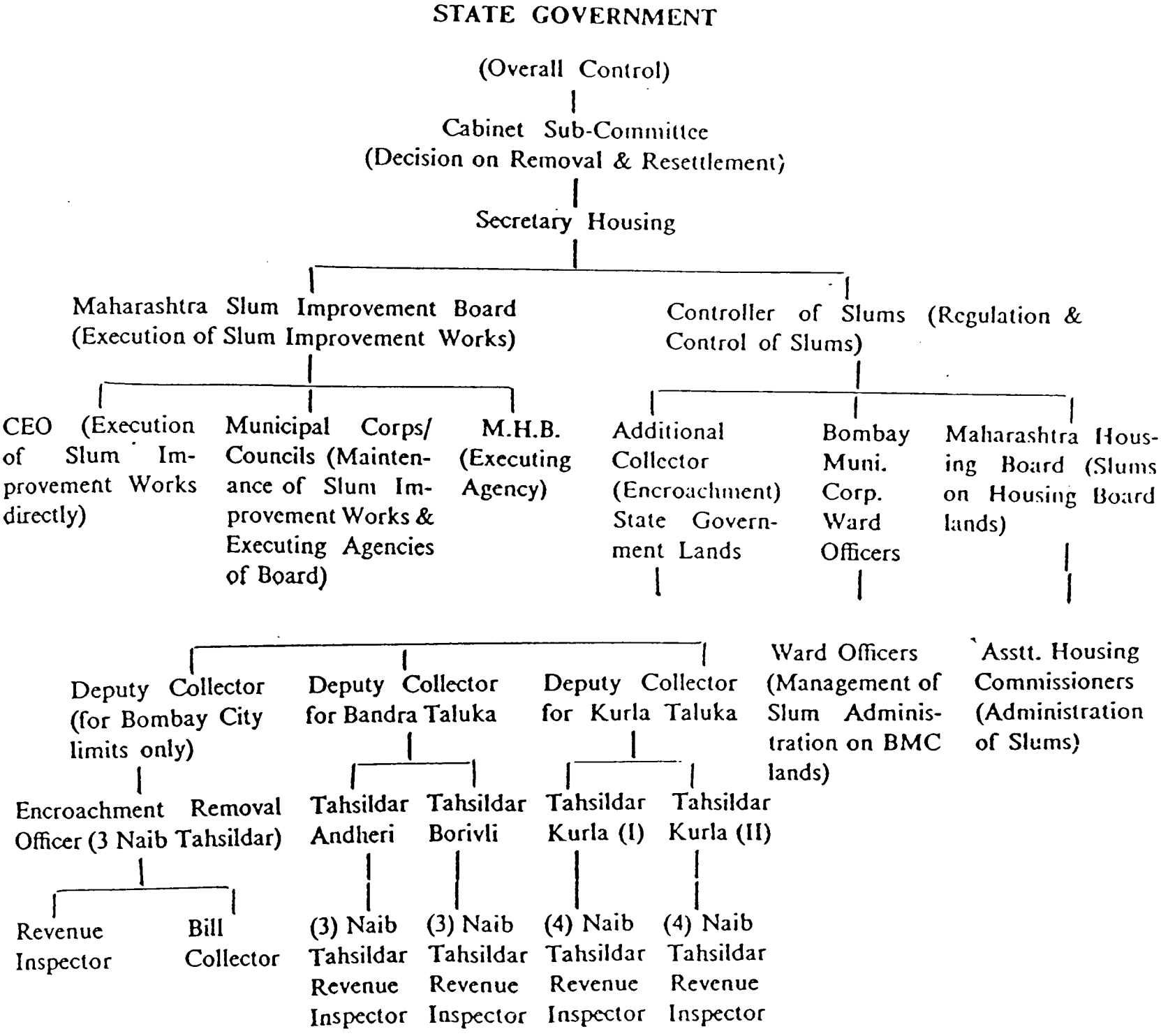


FIG 1: ORGANISATIONAL CHART IN THE MANAGEMENT OF THE SLUM IMPROVEMENT PROGRAMMES

(The various functionaries involved in the Management of the Slum Improvement programmes)



CHAPTER FOUR: PORTRAYAL OF THE SLUMS

This chapter provides a general description of the areas under investigation and also, to understand better their place within the city, a brief historical background of each neighbourhood. The chapter provides information on the socio-economic aspects of slumdwellers, describes physical structures, social organization and life in these places which is analysed from active observation and interviews with slum dwellers during field work. 135 households in all were interviewed: 46 households from Wadala slum, 53 households from Worli slum and 36 from Kurla slum (Details on how the surveys were carried out is explained in the introduction chapter)

(I)HISTORICAL DESCRIPTION OF SETTLEMENTS AND AREAS UNDER INVESTIGATION IN THIS STUDY:

This section explains the position of the three slum settlements in the city of Bombay. In Indian cities, it is virtually impossible to delimit the size of an area in terms of functional units such as schools, commercial areas, residential areas and shopping centres.

Bombay city (comprising Bombay Island) has existed as a municipal administrative unit since 1864, while the suburban district was created in 1921 and has undergone several basic changes in area since then. Bombay is divided into administrative wards, which are in turn subdivided into sections. This type of subdivision was first introduced in 1872, and after some changes the 1881 Census established seven wards and 32 sections, which persist to the present, with relatively small modifications introduced by land reclamation. In 1961 some of the larger sections in the two northern wards were further subdivided, raising the total of sections to 38. The major constraint in these sections is that the data is of little value for spatial analysis because the boundaries of localities mentioned as wards cannot be established in the absence of a detailed description or an accompanying map.

Besides, over the years, the wards have increased and boundaries have changed. A slum is furthermore a very small area in a ward and there are quite a number of slums in each ward, so that tracing historical development of each slum settlement individually is difficult, but I have tried to investigate as much as possible.

The following sketch outlines the physical appearance, land use, and buildings, as well as population characteristics of the wards and sections in which each slum settlement lies, though many wards overlap so that characteristics are sometimes similar. The ethnic variables cover religion - mainly Hindu, Muslim, Christian, and Zoroastrian (or Parsi), and languages chiefly Marathi, Gujarati including the allied Cutchi, Hindustani including the allied Urdu and Hindi, and English. Demographic information on sex ratios is included whenever relevant. The largest occupational categories are manufacturing and supply (see Table 1), trade, government, professions, and domestic service. The functional classification of buildings (according to use as residences, offices, shops, warehouses, and mills) is used as an indicator of land use.

Poorer types of accommodation are the semi-permanent sheds constructed of corrugated iron or any other available material such as flattened kerosene tins or wooden planks. As early as 1925, Burnett-Hurst described slums in Bombay - "at the lowest extreme are the huts fashioned out of dry palm leaves, which are totally lacking in sanitary facilities and which are often shared with domestic animals" (Burnett-Hurst, 1925:19-20). Thus, even in the early decades of the century, the wide range of building structures in Bombay city formed a spatial mosaic vividly reflecting its variety of socio-economic strata, occupations, and lifestyles.

After Independence (1947) the most significant overall change is the disappearance of the "European" areas such as Colaba, South Fort, Walkeshwar, and Mahalaxmi, now taken over by the upper

class cosmopolitan Indians. The spatial distribution of the population during the following decades showed two clear trends - peripheral residential development, and declining central densities.

HISTORY OF EACH WARD IN WHICH THE SLUM LIES:

THE WARD OF WORLI:

The western part of Bombay consisted of the two islands of Worli and Mahim stretching northwards. Worli was the European suburb in Bombay and it was in the 'G' ward (See Map 11). Mahalaxmi, covering Malabar hill and Cumballa Hill, respectively, was partially occupied by Europeans living in suburbs set amidst the wooded slopes, although the rest of the inhabitants, forming a majority, were Indians. In 1901, these two sections were sparsely populated, and the proportion of domestic servants living in this area was high, especially in Walkeshwar (50 %). The majority of them were migrants to the city. Mahalaxmi had a dual character: the summit and western slope of Cumballa hill was elite residential, while the level ground on the east of the hill was industrial and contained cotton mills. This European suburb still forms a western oasis in the midst of Indian territory, but the European areas no longer represent an entirely alien and unacceptable lifestyle and were soon to be considered as model localities by aspiring Indian elites.

A causeway known as Hornby Vellard, after its creator Governor Hornby, was built between Cumballa Hill and Worli to drain the "Great Breach". The area was apparently known as Breach Candy in the early days, although currently the name denotes a spot more to the south, about halfway along the western side of Cumballa Hill, and the reclaimed marshes were brought under cultivation throughout the 18th century. This low-lying area at the centre of the island is, however, still subject to periodic flooding. The Back Bay foreshore was lined with the Esplanade barracks, known as Marine Lines, and a small settlement of service people grew around it, so that a nearby tank where the

soldiers' uniforms were laundered was named the Washermen's Tank or Dhobi Talao. In 1901, it was also largely a mill area with a considerable industrial population. It had the largest cluster of mills in the city (numbering 24); and 92 % of its population lived in one-room tenements, with an average of five occupants per room. Since Independence there has been intensive residential development, especially on Malabar and Cumbala Hills, which has been mainly for the upper classes of Bombay.

THE WARD OF WADALA:

Parallel to the western island are the eastern smaller Mazagon island, and an elongated island known as Sewri, Wadala, and Sion. This northern part of the 'F' ward remained basically rural, and a large northeastern portion of the ward was under salt pans. More conspicuous were the eastern reclamations. Stretching along almost the entire eastern foreshore, from Colaba in the south to Sewri in the north, were a series of docks and "bunders" (open wharves) forming part of the Bombay Port Trust estates. The Mazagon-Sewri Reclamation contained the major bunders (Lakri Bunder, Coal Bunder, Tank Bunder, and Hay Bunder), a series of depots (Grain, Cotton, Manganese, Ore, Coal and Charcoal, and Bulk Oil Depots) and two Timber Ponds. Most of the docks, bunders, and depots were served by the Port Trust railway. Mazagon was an old settlement with religious diversity, basically Hindu, but with large Muslim and Christian minorities. Its orientation toward the harbour was reinforced by the extensive Port Trust reclamations.

In 1901, Sewri had seven mills and a profusion of workers' chawls. (A chawl is a form of tenement housing designed to accommodate the largest number of people in the smallest possible area. It is a multi-storied structure with a central corridor running the length of the floor, off which opens a series of rooms, each let to a family, with common sanitary facilities. This type of housing was usually provided for factory workers in the industrial areas, but variations of it also became common in

crowded lower middle class vicinities). It also had a sizeable group of people connected with the harbour and the docks, which amounted to 37,681 in 1901 (making a total of 776,006). These were mostly men, the sex ratio being 929 men to 100 women. A majority of this population (56 per cent) were Hindus, 28 per cent were Muslims, 15 per cent Christians, and 1 per cent Jains, with virtually no Parsis or Jews. In 1901 with regard to occupation 59 per cent were classified as engaged in trade, 11 per cent as living on independent means, 10 per cent as unskilled labourers, 7 per cent as personal servants, while the remaining 13 per cent were scattered over other occupations. (In recent Censuses, this category of harbour population is not separately shown). In Wadala and Sewri area extensive reclamations were largely responsible for population increase since Independence.

THE WARD OF KURLA:

The 'F' ward was largest in terms of area, still rural in characteristic and under salt pans (is now in ward 'M'). One third of the agricultural population of Bombay lived here. It was ethnically a fairly homogeneous area of Marathi-speaking Hindus, with low densities and mixed functions (residential and manufacturing). The fastest growth occurred in this ward during the decade 1941-51 when non-urban areas began to assume an urban character (see Table 1). The residential expansion and density pattern show the combination of two pull factors, namely, proximity to Bombay city, and access to communication routes; so there was a population cluster close to the railway lines and station. The slum being studied is also next to the railway line. The population expansion in suburbs was matched by industrial expansion. The process started with the construction of the textile mills at Kurla about 1910. Since Independence Kurla, which was located farthest from the city centre, has large middle-class housing areas. In the late 1950s the eastern belt, especially in Kurla ward, had 238 industrial units. These units manufactured textiles, metals, minerals, chemicals, food and beverages, rubber, and transport and equipment. Thus

manufacturing has remained the major occupation in this suburban section (See Table 1).

TABLE 1: STATISTICAL PROFILE OF THE AREAS IN 1901 AND 1971

Areas	Population		Persons per acre		Males per 100 females		Major Occupation Manufacturing and Supply	
	1901	1971	1901	1971	1901	1971	1901	1971
Worli	28092	177392	28	195	153	135	66	61 36*
Wadala	22993	147714	40	148	146	156	58	55
Kurla	25443	172162	13	282	145	123	47	35

* Services

SOURCES:

Census of India, 1901, vol. XI Bombay (Town and Island), Bombay,1901.

The Imperial Gazetteer of India, new ed., 26 Vols., Oxford, 1908.

Development Plan - Report on the Development Plan for Greater Bombay, Government Central Press, Bombay 1964.

Census of India, 1971, Series II Maharashtra, Part II-A: General Population Tables, Bombay.

(II) SOCIO-ECONOMIC CHARACTERISTICS OF SLUM DWELLERS:

(A) BACKGROUND OF SLUM DWELLERS:

TABLE 2. BACKGROUND OF SLUM DWELLERS

	SLUM POCKET		
	Wadala	Worli	Kurla
Number in sample	46	53	36
Migrant from within Maharashtra	97.8	18.9	52.8
Marathi as principal language	97.8	20.8	50.0
Hindu	97.8	86.8	41.7
Farming parentage	77.8	44.7	14.7
Farming as own occn prior to arrival	26.1	23.1	16.7
Student on arrival	47.8	17.3	2.8
Relatives in same slum	76.1	56.6	36.1
Preferred Bombay on basis of relatives' influence	51.1	44.2	11.4
Assets in home village	93.5	71.7	41.7
Intention to return to village	33.3	5.8	0.0
Years in Bombay	27.6	24.1	30.2
	(1.59)	(1.56)	(1.86)
Years in present slum	16.7	19.5	25.0
	(0.90)	(1.73)	(1.93)

(Entries are column percentages or column means with standard errors in brackets)

DISTRICT OF ORIGIN:

All but two slum households were headed by individuals who had migrated into the slum from outside Bombay (see Table 3). The slum habitat is the best possible choice in the circumstances to the slum dweller. To the rural migrant (a refugee from "natural" or man-made disasters) it may often represent a tremendous improvement over his earlier residence and existence.

A marked difference in place of origin is evident between the three pockets. Occupants of Wadala came almost exclusively from South Maharashtra and particularly from districts in or around Ratnagiri, as shown in Table 3. Migration into Worli on the other hand is seen largely to have been from outside Maharashtra, predominantly from Andhra Pradesh and, to a lesser extent, Uttar Pradesh. Kurla, in contrast to both the other slum pockets considered, showed considerable diversity in the origins of its occupants. Principal language of slum dwellers appears from the data simply to reflect origin, only five individuals in the sample speaking other than their state language of origin. The majority of the slum dwellers' from Worli spoke Telegu language.

Many Bombayites believe and have concluded that most migration into Bombay is from outside the state. In this sample however it can be seen that the categories are almost similar in number giving a rough balance between external and internal migrants (see Table 3).

On average the slumdweller interviewed in each respective slum had stayed for 16.7 years in Wadala, 19.5 years in Worli, 25 years in Kurla, making Kurla the oldest slum in this study (see Table 2). This is because Kurla was the periphery of Bombay about two decades ago. Since then the boundaries of Bombay have extended several times and at present they go up to Thana in the northeast while Dahisar in the north west (see map 6.1). The first suburbs of Bombay in Mahim Matunga and later Sion/Kurla developed over the reclaimed marshes and salt pans to house low-

income migrants. Access to the railway led to the proximity to Bombay city; and so the migrant population settled close to the railway lines. The particular slum studied is also next to the railway station. The margin of Mahim Creek houses the largest slum of Asia, Dharavi. Mahim Creek, which separates the city at its northern end from the suburbs, was famous about fifty years ago for its oyster beds and marsh bird santuary, but is now notable for black oil sludge and industrial waste.

TABLE 3: ORIGIN

	SLUM POCKET			
	Wadala	Worli	Kurla	All
DISTRICT OF ORIGIN				
Inside Maharashtra	45 (.98)	10 (.19)	19 (.53)	74 (.55)
Ratnagiri and area	41 (.89)	5 (.09)	2 (.06)	48 (.36)
North Maharashtra	0 (.00)	0 (.00)	10 (.28)	10 (.07)
South Maharashtra	3 (.07)	3 (.06)	1 (.03)	7 (.05)
Marathwada	0 (.00)	1 (.02)	6 (.17)	7 (.05)
Bombay	1 (.02)	1 (.02)	0 (.00)	2 (.01)
Outside Maharashtra	1 (.02)	43 (.81)	17 (.48)	61 (.45)
Karnataka	1 (.02)	3 (.06)	8 (.22)	12 (.09)
Andhra Pradesh	0 (.00)	26 (.49)	6 (.17)	32 (.24)
Gujarat	0 (.00)	0 (.00)	1 (.03)	1 (.01)
Uttar Pradesh	0 (.00)	13 (.25)	2 (.06)	15 (.11)
Bihar	0 (.00)	1 (.02)	0 (.00)	1 (.01)

Notes:

Ratnagiri and district: Devgad, Raigod, Ratnagiri, Sangmeshwar, Sindudurgh

North Maharashtra: Pune, Ahmadnagar, Jalgaon

South Maharashtra: Kolhapur

Marathwada: Amravati, Buldana, Osmanabad, Jalna

(Entries are sample numbers in cells followed by column proportions in brackets)

PARENTAL OCCUPATION:

Cultivation predominated as the parental occupation of internal migrants, and particularly of those originating in South Maharashtra (see Table 4). This was untrue of external migrants whose parents pursued a variety of occupations. As one might have expected last occupation before leaving home village can be seen from Table 6 to be correlated with that of parents. A large number, however, (indeed almost half) of those from farming backgrounds in Maharashtra appeared to have arrived as students, something which was far rarer among external migrants (See Appendix 6, Note 1). This is for many reasons: one is that, for those coming from a Maharashtrian background, education is culturally of prime importance. Children in rural areas, who remain an extra pair of helping hands in farming especially during the busy seasons, nonetheless have free time during the main part of the year during which to study. Coming from large households, some children of these households prefer to stay back and continue with the farming while some have to migrate to cities to provide additional financial support to these families. Besides, farm holdings are very small, and later, after their parents' death they are further fragmented and do not provide adequate income to the families.

Most of the rural oriented state policies since Independence - land reforms, new educational institutions and agricultural development programmes - were initiated under pressure from owner-cultivators (who had large and medium size farms) class and implemented in its interest (Lele 1990:178). This lead the holders of small fragments of land and landless agricultural labourers to migrate.

TABLE 4. PARENTAL OCCUPATION

	ORIGIN		
	Internal Migrant	External Migrant	All
PARENTAL OCCUPATION			
Farmer	60.3	32.1	48.4
Self-employed business owner	11.0	9.4	23.0
Full-time employee	13.8	24.5	10.3
Occasional labourer	15.1	34.0	18.3
Sample number	73	53	126

(Entries are column proportions)

TABLE 5. LAST OCCUPATION BEFORE ARRIVAL IN BOMBAY

	ORIGIN		
	Internal Migrant	External Migrant	All
OWN OCCUPATION ON ARRIVAL			
Farmer	23.0	21.3	22.2
Self-employed business owner	8.1	11.5	9.6
Full-time employee	4.1	14.8	8.9
Occasional labourer	14.9	31.1	22.2
Student	35.1	9.8	23.7
Unemployed	12.2	11.5	11.9
Sample number	74	61	135

(Entries are column proportions)

TABLE 6. OWN AND PARENTAL OCCUPATION

PARENTAL OCCUPATION BY ORIGIN	LAST OCCUPATION BEFORE ARRIVAL			
	Farmer	Employed nonfarmer	Student	Unemployed
Internal migrant:				
Farmer	36.4	4.5	45.5	13.6
Nonfarmer	6.9	65.5	17.2	10.3
External migrant:				
Farmer	52.9	29.4	11.7	5.9
Nonfarmer	8.3	75.0	5.6	11.1

(Entries are row percentages)

(C) REASONS FOR LEAVING VILLAGE (MIGRATION):

Little evidence could be found in the data of any link between primary reason for migration (as described in Table 7) and any possible connected variable (such as origin, occupation on arrival or date of arrival). One might doubt the extent to which economic crisis at village of origin and hope for job opportunities at point of destination constitute genuinely distinguishable motives.

Migration from rural areas has largely been a result of continuous stagnation of the agricultural sector. Whereas the gross cropped area of Maharashtra under food grains is about 11% of the national total, its production is only about 7%. The major handicap is the lack of assured water supply. Only about 12% of the net sown area in the state had irrigation in 1978-79 (Economic and Political Weekly, 19th January 1985). With a primarily rain fed agriculture the vagaries of the monsoon produce not infrequent mass migrations of the most indigent rural landless classes to urban centres such as Bombay and Poona. At the same time, for those with assured irrigation, opportunities for making a fortune in cash crops emerged. While droughts have a severe impact on subsistence crops such as cereals they do not

seem to similarly affect the state's sugar-cane crop (grown in South Maharashtra, three prominent districts of Satara, Sangli, Kolhapur and Sholapur - see map 9). Hence, the exception to the general state of agricultural stagnation is sugar-cane and perhaps, on a smaller scale, a few other cash crops such as onions and maybe cotton. Both in terms of area and output sugar cane production doubled between 1960-1 and 1976-7. Its productivity is also substantially higher than the national average. Good soil, plenty of assured water and liberal use of fertilizers and new technology are the reasons. The rapid growth of state-subsidized co-operative sugar mills had provided a guaranteed and lucrative market for cane. The mills have thrived as a result of favourable state-controlled, prices for sugar. Highly favourable treatment by the state in extending credit and favourable terms for imports has also helped. Recognizing the limits on long term profitability of sugar production, several mills have diversified production into industrial alcohol, liquor, potash and cattlefeed. Since they are supposed to distribute their profits among the members as a "final price" for the sugar-cane, they pay no taxes, even on the profits from the ancillary industries. And since such favourable terms have not been available to growers of the other cash crops (for example, onions, bananas, tabacco and cotton) they have been agitating.

In addition to the glaring difference between the economic development of Bombay and its surrounding region (the Bombay Poona corridor) on the one hand and the rest of the state on the other, there are some equally noticeable differences in the rates of economic growth of the various regions. Such differences may appear to correspond to the levels of natural resource endowment of a region but the two can be said to be causally linked only in the sense that concerted, creative efforts to overcome what appear to be natural handicaps have failed to occur. The causes of lack of creative efforts must be searched for in the relative lack of political development of the regions. Where resource endowment is negatively linked to the level of development, the political dimension of the problem is obviously the most

important.

Konkan's (Ratnagiri region) forest resources were depleted much earlier (during the colonial regime), leading to severe soil erosion and siltation of harbours. At the same time the rise of Bombay as an industrial city was an opportunity for migration for the impoverished population. The loss of the younger generation of workers further exacerbated the problem of a viable economy. However, the dissatisfaction of the Konkan people did not find much official expression until the last decade.

It was generally recognized, for example, that in the areas of irrigation (canals and dams), roads and primary education, the regions of Vidarbha and Marathwada were significantly lagging behind the rest of Maharashtra. Similarly, Marathwada was particularly backward in the development of electricity. Since 1960, in both Vidarbha and Marathwada there have been several agitations focussed on the question of economic imbalances that are claimed to have grown in the last twenty five years.

The above discussion only highlights that the rural-urban migration is largely a reflection of conditions of villages in some parts of Maharashtra rather than demand for workers in the city. In other words villagers migrate to the cities not because they are certain of finding industrial employment in the cities but because they find no employment in villages. This is a well-known fact (Peach 1968). To a large extent urban poverty is a spill-over of rural poverty.

Reasons for preferring Bombay did, however, appear to be linked to parental occupation, in so far as those from non-farming backgrounds seemed less likely to have been following the influence of relatives (See Appendix 6, note 2).

TABLE 7. REASON FOR MIGRATION*

	ORIGIN		
	Internal Migrant	External Migrant	All
REASON FOR MIGRATION			
Economic Crisis	33.3	45.9	39.1
Job Opportunity	43.1	40.9	42.1
Brought by Relatives	16.7	6.6	12.0
Other	6.9	6.6	6.8
Sample number	72	61	133

(Entries are column percentages)

(* Note: As assessed by subject)

TABLE 8. REASON FOR PREFERRING BOMBAY*

	PARENTAL OCCUPATION		
	Farmer	Nonfarmer	All
REASON FOR PREFERRING BOMBAY			
Relatives' influence	23.0	52.5	37.7
Awaiting/Expecting job	77.0	44.3	60.7
Born in Bombay	0.0	3.3	1.6
Sample number	61	61	122

(Entries are column percentages)

(*Note: As assessed by subject)

A greater proportion of residents in Wadala (76%) had close relations or other kin resident in the same slum than the other two slums. On the contrary, 64% of those in Kurla had none. To this extent one could regard Wadala as the most closely webbed community. Hindus predominate in all slum settlements. Some Muslims were present in Worli and Kurla, though only in the latter could one find any real heterogeneity. The Muslim community is less closely knit than the Hindu community. 64.2% of Hindus in the sample had relatives in the same slum, while only 15.4% of Muslims had any relatives within the same slum. This is also because it was found that most of the internal migrants were Hindu, while Muslims and migrants from other religions were mainly external, in a predominantly Hindu state and comparatively very few in number.

A few slum dwellers' response for preferring Bombay and reason for migration was relatives' influence or being brought by relatives. This is because the "resource person" who introduced the dweller to the slum environment was found to be his/her relative. So having relations (kinship) is a favourable factor for migration. The newcomer from the rural areas gets acclimatized to the slum situation with the help of his/her resource persons and fellow migrants. Close friends and relatives provide some financial support during the waiting period for employment. Most slum dwellers have significant ties within the slum they live in or in the city. Neighbourhood relationships are important for most slum dwellers, but they are only part of the urbanite's vast social network. If the slum dweller appears bounded by his neighbourhood, others have additional social relationships which reach further afield.

The nature of family and economic life in large cities gives a person a certain freedom in the choice of relatives for regular interaction. Localized kinship organisation here remains impractical and norms governing kin interaction now tend to become flexible enough to accommodate individual responses. Therefore, kin interaction becomes not only voluntary in many

cases but also selective. The key factors involved in the choice are personal knowledge, personal compatibility, mutual likes and dislikes, respect and avoidance criteria, age and affective attitudes. The kin so chosen could be called here "significant kin", they could even be intragenerational. Significant kin included grandfather, father, brother, sister, son, daughter, father's brother, father's sister, mother's sister, father-in-law, brother-in-law and son-in-law.

When asked for the rationale of their choice most respondents drew a line between "kith and kin" and "dinner relatives". Kith and kin are mostly blood relatives who have mutual concern, respect and a helping attitude. Statements such as the following were frequently expressed (this is a rough translation of phrases used by the respondents): "We get along fine," "We care about each other," "I can depend on these relatives when I am in trouble," or "We grew up together sharing everything, feeling like we are one, and this feeling continues even now". In short, strong affective attitudes characterize the respondent's reasons for selectivity. On the other hand, "dinner relatives" are general kin, those with whom the respondent's relations do not matter as much. These are so labelled because most general kin are expected to be present during events marking phases of the life cycle such as marriage or death, occasions usually followed by ceremonial dinners. Such kin are seen only at such dinners.

Neighbourhood relations in the slums can be understood in terms of their "spatial and social aspects". Neighbourhood boundaries, in a spatial sense, may not go beyond a certain group of houses or huts in a given street or lane. In this sense, a neighbour is one who is involved in the "door-to-door" world of the immediate neighbourhood. Informal interactions are the main characteristic of their life style, children playing, women working or talking on the doorstep, men drinking at bars or playing card games.

I frequently saw people borrowing food ingredients and objects

for a brief period of time; eg. a sharp knife to open coconuts, sugar, milk, chillies, garlic and anything else they needed in a hurry. The object is usually lent without great concern; the rule underlying these transactions is made explicit by the giver, that he/she can do the same vice-versa. This clearly implies informal interaction and that it is considered as a common neighbourly action.

Though informants expressed an ideological emphasis on the slum as a homogeneous, seamless, corporate whole, the point is made in the following chapter five, "Access to Power:Participation and Exclusion", that this did not consistently inform behaviour and interactions: I was struck by the fact that slum dwellers did not usually act in a communal, corporate, good-for-all way. Nevertheless, informants explicitly denied that the slum dwellers helped one another out more in the past than they do now.

INTENTION TO RETURN TO NATIVE VILLAGE:

Very few of the sample, only 14.8%, mainly amongst those in Wadala expressed any intention to return to their village of origin. The migration pattern is obviously related to the strength of the ties migrants maintain with their community of origin. Those migrants who anticipate returning to their village continue to see themselves as members of a rural community, or plan to retire in the village after a lifetime of work in the city. They consider their real home to be in the village and say that they are living "outside" in the city or "in service", i.e. at their place of employment.

Table 9 compares average values of several possibly connected variables among those with and without intentions of returning. Those intending to return seem more likely to have migrated from within the state and there seems evidence that intention to return is both encouraged by ownership of assets (house & farm) at village of origin and discouraged by ownership of housing assets in the slum (see Appendix 6, note 3), while years spent

in Bombay were of little or no impact on the decision to return.

TABLE 9. INTENTION TO RETURN

	INTENTION TO RETURN	
	Intending to return after retirement	No intention to return
Number of households	18	115
Origin in Maharashtra	83.3	49.6
Assets at village	83.3	45.2
Lifetime expenditure on current housing	17950	30470
	(3328)	(2273)
Income of household	1614	1301
	(185.7)	(62.6)
Relatives in slum	77.7	54.7
Years in Bombay	26.5	27.6
	(1.05)	(2.35)

(Entries are column percentages or column means with standard errors in brackets)

(B) LABOUR MARKET CHARACTERISTICS:

Table 12 shows the manner in which levels of education vary in the sample with parental occupation and state of origin. It is apparent that irrespective of origin those from agricultural backgrounds were more likely to have attained higher educational levels (See Appendix Six, note 4).

Tables 13 and 14 show the links between education and own occupation on arrival on the one hand and sector and skills in current occupation on the other. There seems strong evidence that occupation on arrival affects sector, with students and those unemployed on arrival more likely than others to have taken jobs in the formal sector, and that better education favours skilled employment (See Appendix Six, note 5). Narain (1972:34-36) concludes in her survey of educational attainment that illiteracy is no bar to migration to cities, migrants to cities have higher educational attainment than native born non-migrants

in the rural areas, and lower attainment than native born population in cities. Thus, as a result of migration, the level of educational attainment falls in areas of origin as well as in areas of destination. Migration drains both the able-bodied and better educated from the rural areas, which has been seen in the Konkan region of Maharashtra.

The citywards move is further pushed by the spread of educational facilities in India. The number of literates more than doubled between 1951 and 1971 primarily because of planned expansion of educational facilities. Since the structure of education imparted in India is such that it emphasizes and to some extent glorifies, at least in an illusionary way, the non-agricultural sector, those who have attended school also wish to migrate to a town/city. Further, somehow or other, living in a town/city has also come to occupy an important position in Indian value systems. Those who migrate derive some sort of pleasure on account of their status as city dwellers when they go to their native villages for a holiday.

Typically, the oldest generation of the slum dwellers had no schooling (54.1% of heads of households over the age of 50 had no formal schooling), whilst the middle aged slum dwellers had completed primary school education (basic literacy and numeracy) at their native villages before migration. The important feature of the present slum dwellers' education is its diversity (see Table 11). As the age of the head of the household drops so does the percentage of illiterate heads of households (Age group 30 to 50 - only 36.1% had no education at all, while under the age group 30 - only 33.3% had no education). A variety of different kinds of institutions are attended (vocational and non-vocational institutions; and state-run versus private establishments). Hence there was a good deal of variation in terms of educational attainment: from a Bombay University degree held by one young slum dweller to illiteracy amongst some of the older slum dwellers. I feel though that educational opportunities are monopolised by elite slum-dwellers in a number of subtle and

unsubtle ways.

The aspect of social infrastructure that probably matters most for the poor is education, and above all primary education. Many studies have shown that while public spending on primary education yields exceptionally high economic returns, India's achievements in improving literacy and primary school enrolment are unimpressive. The main reason is not hard to find: too little has been spent. Taking central and state spending together,[1] India devotes a bigger share of its education budget than most developing countries to secondary and especially higher education. The number of secondary schools has grown more rapidly than the number of elementary (i.e. primary and middle) schools ever since independence, and the gap widened in the 1980s. On some estimates, India's government spends more on higher education than on primary education - though the economic returns are far lower and most of the people who receive higher education are sufficiently well-off to pay their costs. To become eligible for many public service jobs, especially senior ones, you need a university education. This helps to account for India's marked bias towards spending on universities.

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[1] In 1987 the central and state spending on education was 3% of GNP, equivalent to roughly $10 a head. This is still far below the shares of GNP spent in many other Asian countries. Thailand, for instance, spent 4.2% of GNP on education (or $34 a head), while Malaysia 8.5% of GNP ($156 a head).

TABLE 10: EMPLOYMENT AND RELATED CHARACTERISTICS

	SLUM POCKET		
	Wadala	Worli	Kurla
Number in sample	46	53	36
Educated to primary level	80.4	52.8	41.7
to secondary level	45.7	20.8	19.4
to school leaving	15.2	15.1	2.8
Skilled	55.8	64.2	62.5
Formal sector	81.4	50.9	42.4
Wife of head of household working	8.9	11.3	22.2
Two or more earners in household	34.8	30.2	52.8
Earnings of principal earner	1459	949	930
(rupees per month)	(126.5)	(50.3)	(61.7)
Hours worked per day	7.92	8.57	9.36
by principal earner	(0.28)	(0.29)	(0.44)
Earnings per hour	183.6	114.2	104.9
of principal earner	(13.6)	(6.2)	(8.2)
Household income (rupees per month)	1741	1047	1252
	(133.8)	(50.4)	(76.8)
Household income per head	351.8	211.9	258.2
	(32.9)	(18.9)	(24.6)

Notes: Earnings per hour are expressed as monthly earnings in rupees for each daily hour of work. Since an Indian worker typically works 6 days a week dividing by 25 might give the actual hourly return.
(Entries are column percentages or column means with standard errors in brackets)

TABLE 11: EDUCATION BY AGE

AGE OF HEAD OF HOUSEHOLD	EDUCATION None	Primary	Secondary	School leaving or better
Under 30	33.3	25.0	33.3	8.3
30 to 50	36.1	30.1	16.9	16.9
50 or above	54.1	32.4	10.8	2.7

(Entries are row percentages)

TABLE 12: EDUCATION BY ORIGIN AND PARENTAL OCCUPATION

PARENTAL OCCUPATION BY ORIGIN	EDUCATION None	Primary	Secondary	School leaving or better
Internal migrant:				
Farmer	22.7	36.4	22.7	18.2
Nonfarmer	41.4	34.5	20.7	3.4
External migrant:				
Farmer	41.2	35.3	0.0	23.5
Nonfarmer	58.3	16.7	16.7	8.3

(Entries are row percentages)

It is usually argued that overcrowding in cities due to natural growth of population and in-migration leads to the formation of slums in the face of rising land values and housing shortage. But I would argue that one of the major determinants of the origin as well as the persistence of the slum population is the nature and pattern of economic activity in which the bulk of the city population including the migrants get absorbed. When demographic pressures create a shortage of land and housing in general, making it costlier for all the classes in the society, the employment structure enables us to identify the particular

groups which are likely to be affected most by such scarcity in the urban environment.

Notwithstanding urbanisation, the population absorption of labour remains restricted because of the sluggish growth of employment in the high productivity sector as a combined consequence of sluggish output growth and/or adoption of capital intensive technology. In this situation residual absorption of labour takes place in marginal jobs of low productivity activities like unorganised trade, services, and household enterprises, etc. constituting what is usually described as the urban informal sector, characterised by a low level of technology, absence of government protection and regulation and unorganised nature of labour market. Incidentally, the rate of open unemployment among those who cannot afford to remain unemployed for long may be deceptively low. Low level of income accruing to the workers in the informal sector does not enable them to face the challenges of high cost of urban living in particular.

Employment is generally classified by economists, sociologists and planners into two sectors - organised and unorganised, or formal and informal. Formal sector jobs are typically characterised as offering stable and secure career structures in large well-established firms, high wages, good fringe benefits and chances to develop on-the-job skills; informal sector employment, by contrast, is typically self-employment or insecure employment in small-scale enterprises, at low wages with few fringe benefits and little opportunity for advancement or acquisition of skills. (Bose (1990) contains a discussion of various definitions).

In analysing the data, I choose to classify workers into "formal" and "informal" sectors according to the size and durability of employing firm (with all self-employed classified as in the informal sector). This may be somewhat rough-and-ready in particular instances, but has the advantage of allowing skills and hourly return to work to be included in the analysis as

separate variables and for correlation between the three to be freely investigated rather than assumed.

Thus with increase in the duration of stay in the city a considerable proportion of unskilled migrants move upward into occupations which require skills. Horizontal mobility thus paves the way for vertical mobility also.

The slum maintained a monetised, market economy. Slum dwellers' income came mainly from wage labouring and from wages as a "professional" of some description. With regard to waged labourers, an important feature of the slum dwellers is the large number of job opportunities in the same area. Some slum dwellers were employed permanently as guards, mechanics, weavers, peons, drivers, so on. A sizeable number of households had at least one member who was a "professional", including teachers, weavers and bankclerks, and had a permanent job.

Many workers in the informal sector do not get the minimum wages prescribed by the government (Holmstrom 1985). Workers in the modern large-scale industries are better paid than those in the traditional sector and their skill, experience and education are higher than those in traditional or small industries. Dilip Subramanian (1980) who studied strikes and nature of issues in various industries with regard to strikes, also came to the same conclusion in his study. But it is also found that slum dwellers working in the informal sector live with insecurity as compared to formal sector. Some informal sector slumdwellers could earn more money than the workers in the formal sector constrained by the salaries.

For example the construction labourers acquire information on job opportunities usually by word of mouth, and they move in clusters with the subcontractor who recruits them. They are isolated by their illiteracy, language (as most of them have migrated from the southern states of India), culture and lack of exposure to big city. They feel insecure and lack confidence to venture out

of the slightly familiar mileu of the construction middle men.

Responsibilities at home (such as being in the slum on time for their household quota of water) and children put constraints on their going out for work. Women are ready to take up work at any wage rate and are found to be suitable for the informal sector of production by many small scale industries. Few women were aware of the tight labour market and realized that, being illiterate, the only work they could get was as a maid servant. Shantabai (one of the dwellers of Kurla slum) was working for three families as a maid servant, getting in all about Rs. 375 per month with perks in the form of tea, bread or an occasional sari. She agrees that wages which she receives were very low, and working conditions dismal. But, she said, "if I demand more they will just throw me out and get another woman to do any job, then where will I go?". Women in both the settings come out as victims of class and gender. They live in such deprived conditions that they get adjusted to the situation and bear with all kinds of hardship.

TABLE 13 OCCUPATION AND SECTOR BY EDUCATION

	EDUCATION			
	None	Primary	Secondary	School leaving or better
OCCUPATION AND SECTOR				
Informal, unskilled	39.2	23.7	4.5	0.0
Informal, skilled	17.6	15.8	18.2	12.5
Formal, unskilled	13.7	15.8	27.2	6.3
Formal, skilled	29.4	44.7	50.0	81.3
Sample number	51	38	22	16

(Entries are column percentages)

TABLE 14 OCCUPATION AND SECTOR BY OCCUPATION ON ARRIVAL

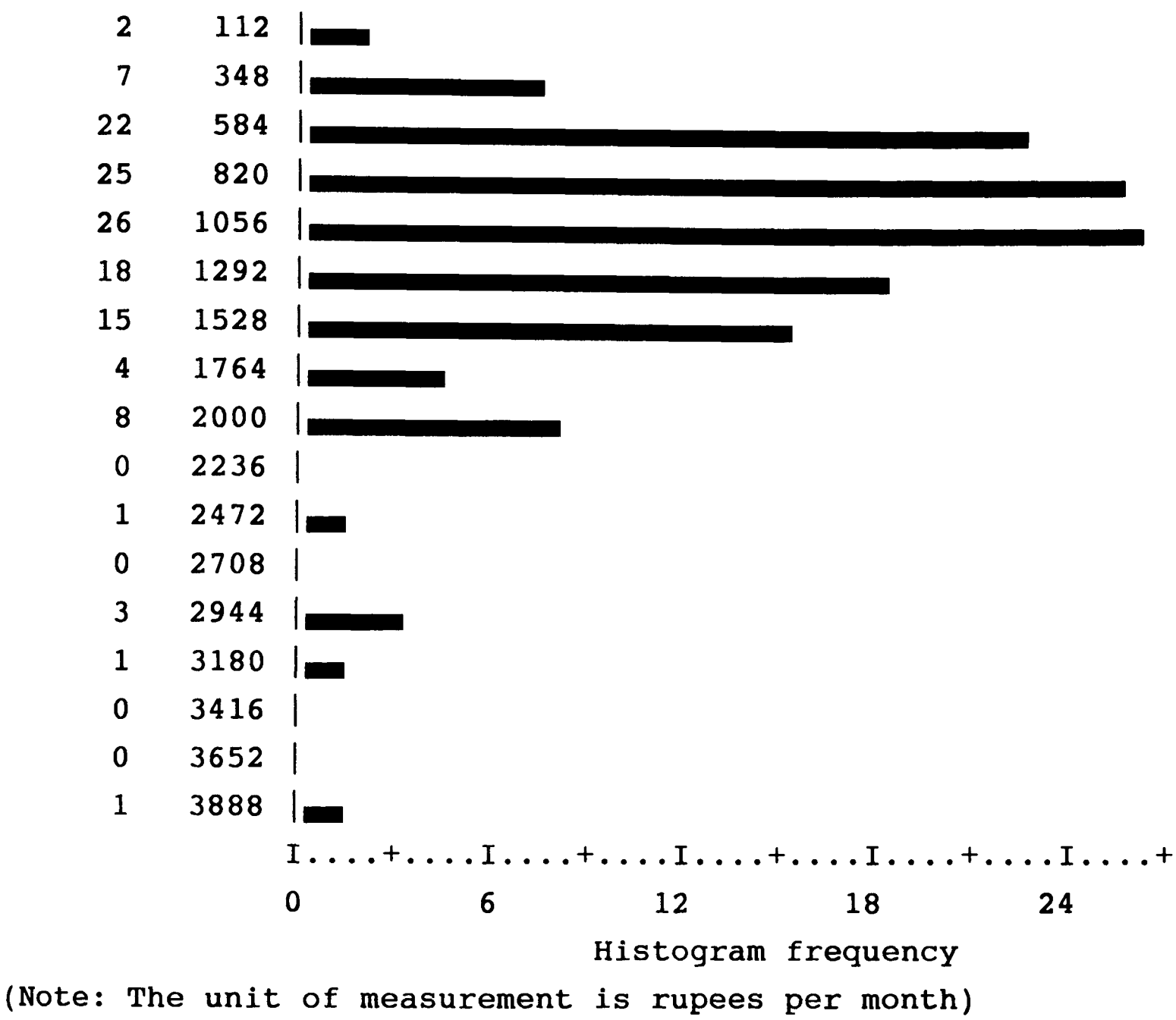
	OWN OCCUPATION BEFORE ARRIVAL			
	Farmer	Employed nonfarmer	Student	Unemployed
OCCUPATION AND SECTOR				
Informal, unskilled	38.9	25.0	3.2	7.1
Informal, skilled	20.4	21.4	3.2	21.4
Formal, unskilled	11.1	14.3	25.8	14.3
Formal, skilled	29.6	39.3	67.7	57.1
Sample number	54	28	31	14

(Entries are column percentages)

In an economic system where most of the population is left outside the formal work sector, small industries, usually family establishments, abound. The small entrepreneurs are very dynamic and flexible, they work on the fringes of the formal economy and their businesses are harnessed to the moves and tendencies of the market. Instances include a broom-maker assembling the items in his front yard; a family cutting up bottles and making glass objects.

Figure 1 shows the distribution of earnings for principal earner and Figure 2 that of earnings per hour of work in the sample. Both occupation and sector appear to influence earnings per hour of work, with a skilled formal sector worker earning on average as much as 79% more than another in the unskilled informal sector as shown in Table 15. Nonetheless even conditional upon the influence of sector (and any other possible explanatory factor in the data) there still seems to be a noticeably higher level of wages for skilled employees amongst residents of Wadala, perhaps because residence there is indicative of a dimension of formality in employment status which the explicit formality classification in use here fails to pick up (See Appendix Six note 6).

FIGURE: 1 EARNINGS OF PRINCIPAL EARNER



(Note: The unit of measurement is rupees per month)

Hours worked by the principal earner are fairly bunched around the norm of eight hours per day as Figure 3 illustrates. The variation across occupations, sectors and settlements is described in Table 16 (See Appendix Six, note 7).

FIGURE: 2 EARNINGS PER HOUR OF THE PRINCIPAL EARNER (Units=Rs.)

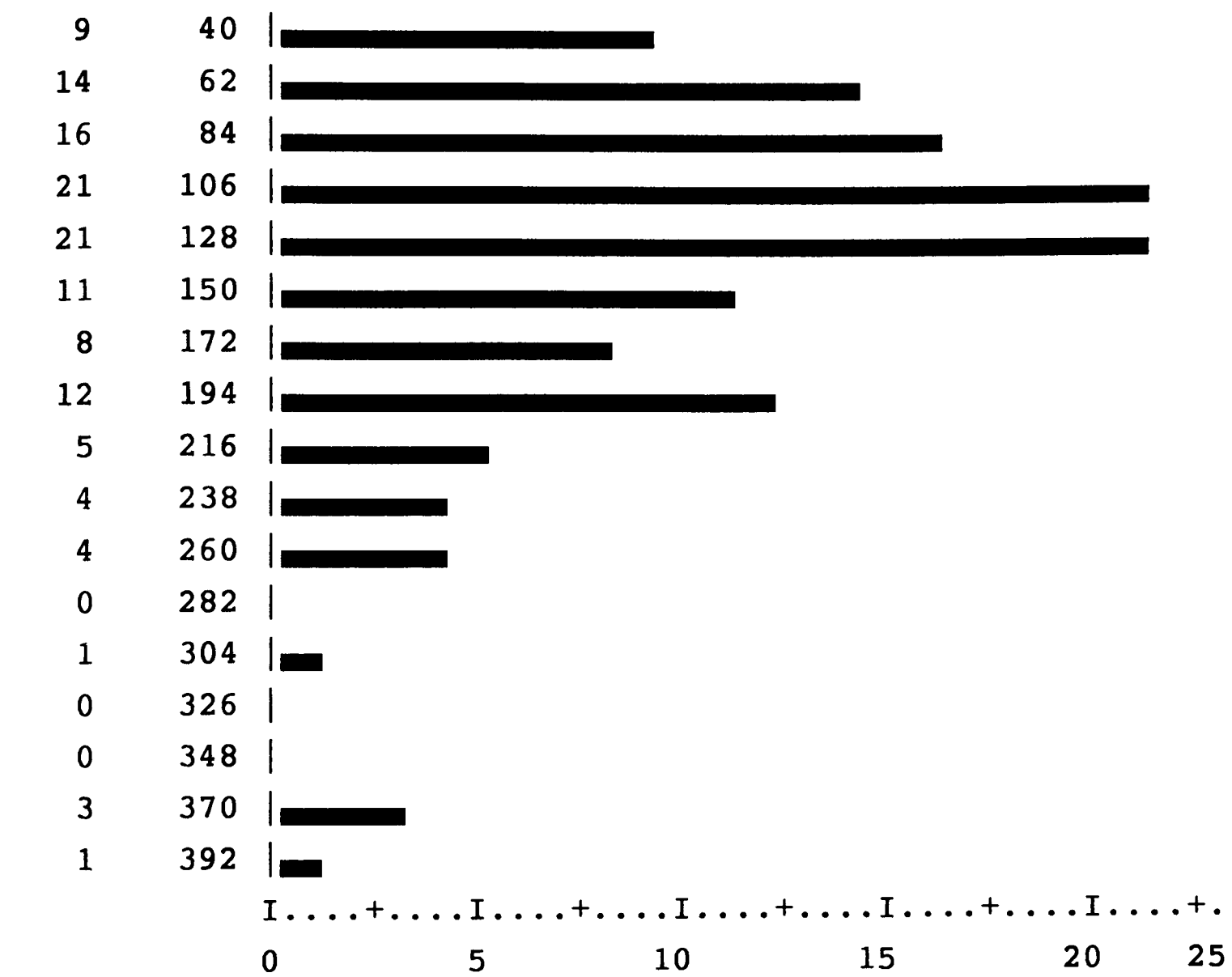


FIGURE: 3 HOURS OF WORK OF THE PRINCIPAL EARNER

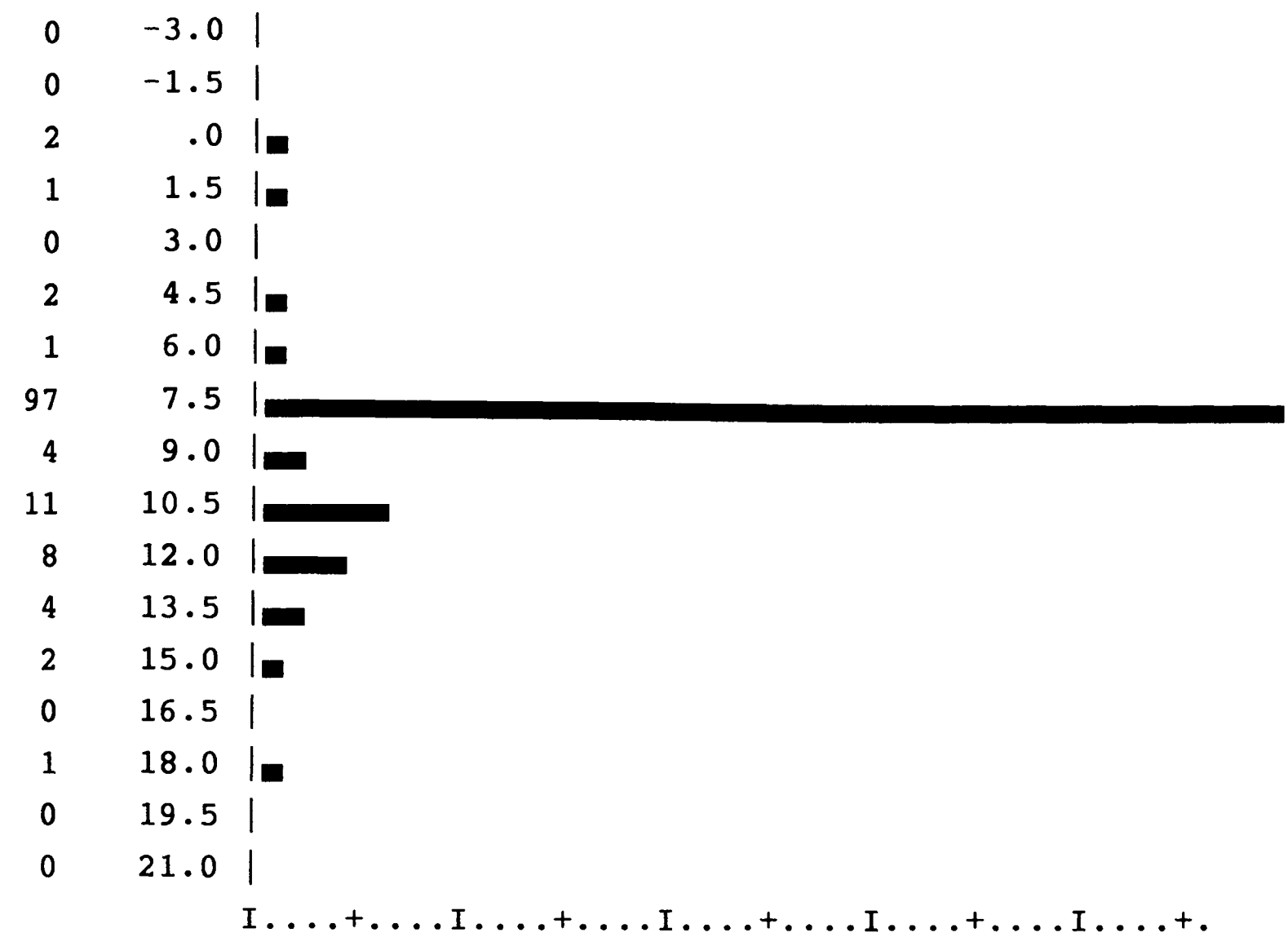


TABLE 15 EARNINGS PER HOUR BY OCCUPATION, SECTOR AND SLUM POCKET

	SLUM POCKET			
	Wadala	Worli	Kurla	All
OCCUPATION AND SECTOR				
Informal, unskilled	92.2	96.5	83.2	93.0
Informal, skilled	262.5	92.0	91.2	108.6
Formal, unskilled	143.1	162.5	101.3	133.6
Formal, skilled	226.1	131.5	126.9	166.2

(Entries are mean earnings per hour and units of measurement is rupees)

TABLE 16 HOURS OF WORK BY OCCUPATION, SECTOR AND SLUM POCKET

	SLUM POCKET			
	Wadala	Worli	Kurla	All
OCCUPATION AND SECTOR				
Informal, unskilled	5.20	9.67	9.71	8.93
Informal, skilled	9.00	7.50	10.27	9.10
Formal, unskilled	8.07	8.00	9.20	8.35
Formal, skilled	8.36	8.15	8.22	8.24

(Entries are mean hours of work)

It is important to have information on income and type of occupation, which give an idea of the slum dwellers' life and life style. With regard to this particular issue, it is necessary to analyse not only the respondent's (head of the household) condition but also that of the second person sustaining the family (son, daughter, wife). In order to understand the family economic structure this information is necessary.

Since the last decade, the Indian family has been suffering the consequences of the country's economic crisis, of which the most clear outcome is the reduction of their standard of living. One of the strategies for maintaining higher wages and a better life style is to have two people in the family working, generally husband and wife. It is not my intention here to discuss middle class work strategies; the information on second earners itself gives an idea of the situation prevailing.

In 84.3% of households the head of household is the primary earner, with the son of the head most often so in the remainder (often because the head has retired). A second earner existed in 37.8% of households and a third earner in only 5.9%. As can be seen from Table 17, the secondary earner was most often a son or the wife of the head, likely to be working at a lower wage, and less likely to be in a skilled occupation or in the formal

sector. Modelling of the participation choice for secondary earners (or for women) is obviously complicated by the failure to observe relevant variables, such as skills, sector and wages for nonparticipants. One thing that is clear and accords with expectations is that earnings of primary earners are lower in households with more than one earner, at an average of 949 rupees per month, than in households with only one, at an average of 1221[2].

The availability of space and flexibility in the use of the house according to need may in many cases mean family survival. The house in a slum must be regarded not only as a simple dwelling unit, but as a resource that can be used in different ways according to the circumstances. Many commercial activities are developed at home. Sometimes a small extension is built or the whole sitting room is transformed into a shop. Under both conditions services are provided across a counter, and all sorts of things are sold. Having a small business at home is sometimes a secondary source of income, and many women with small children turn to this activity as a way of earning some money while staying at home. There are several practical advantages to trading from the house: a family member can run the shop and it can be open practically all day long and over weekends. There are numerous small trading busineses working regularly and with a reasonable amount of goods (i.e lollies, sweets, popcorn, eggs, tomatoes) ranging from vegetables (sold individually), to soap and drinks, especially illicit liquor.

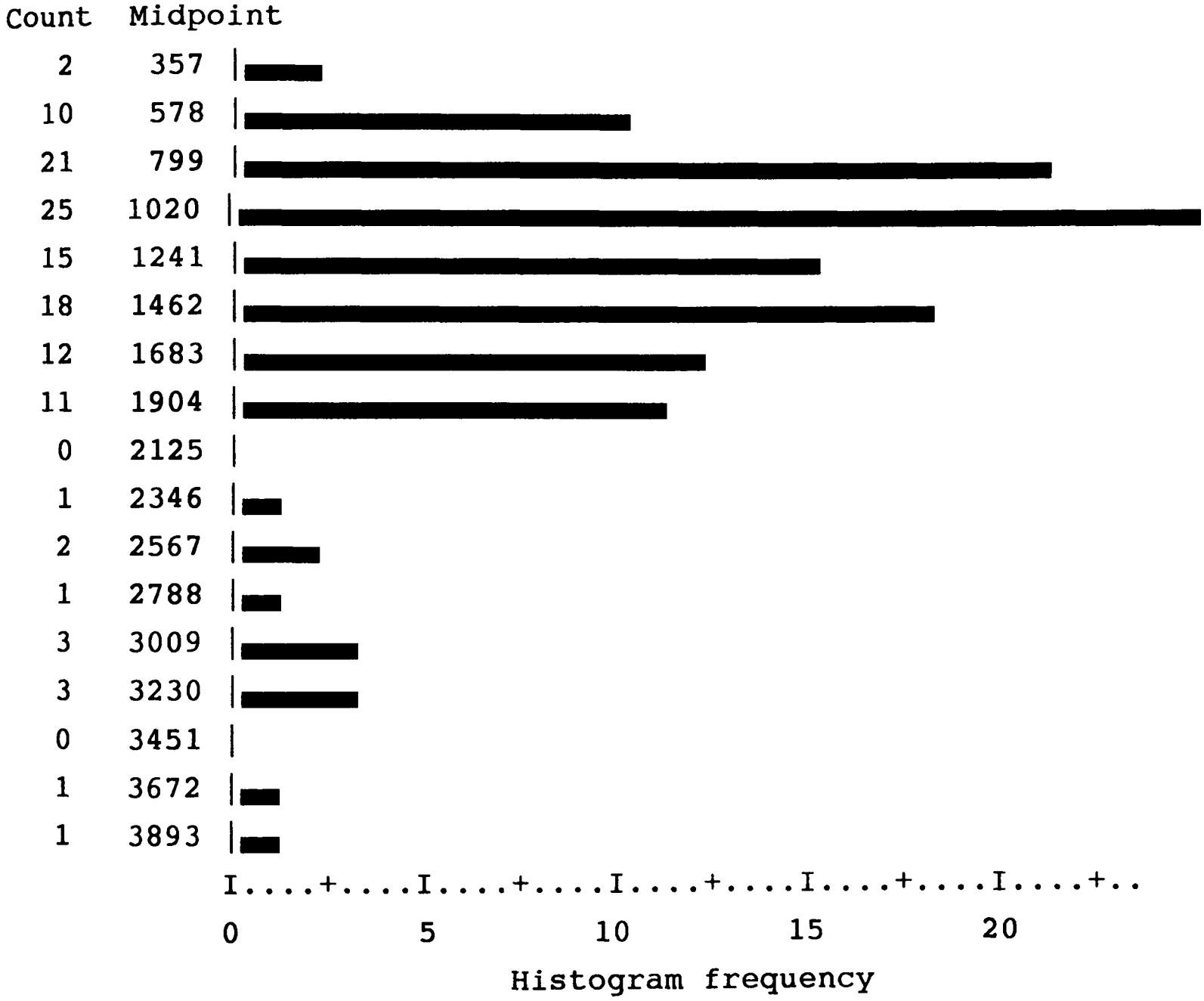
Contrary to expectation, the goods sold in these small shops are normally more expensive than elsewhere. The advantage offered were the credit system and the provision of commodities in small

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[2] Earnings per hour of primary and secondary earners are strongly positively correlated among households with a secondary earner - the correlation coefficient is 0.6458. This suggests, if one believes higher wages to encourage participation, that the encouragement to participation from low primary earnings may be higher even than this simple comparison suggests.

quantities so that people can buy a glass of oil or a cup of rice, according to what they can afford that day. The advantage of purchasing by credit has to be stressed. This system suits a life condition which is basically geared to the present moment, and is probably the best strategy to deal with a situation of scarce material resources and constant insecurity.

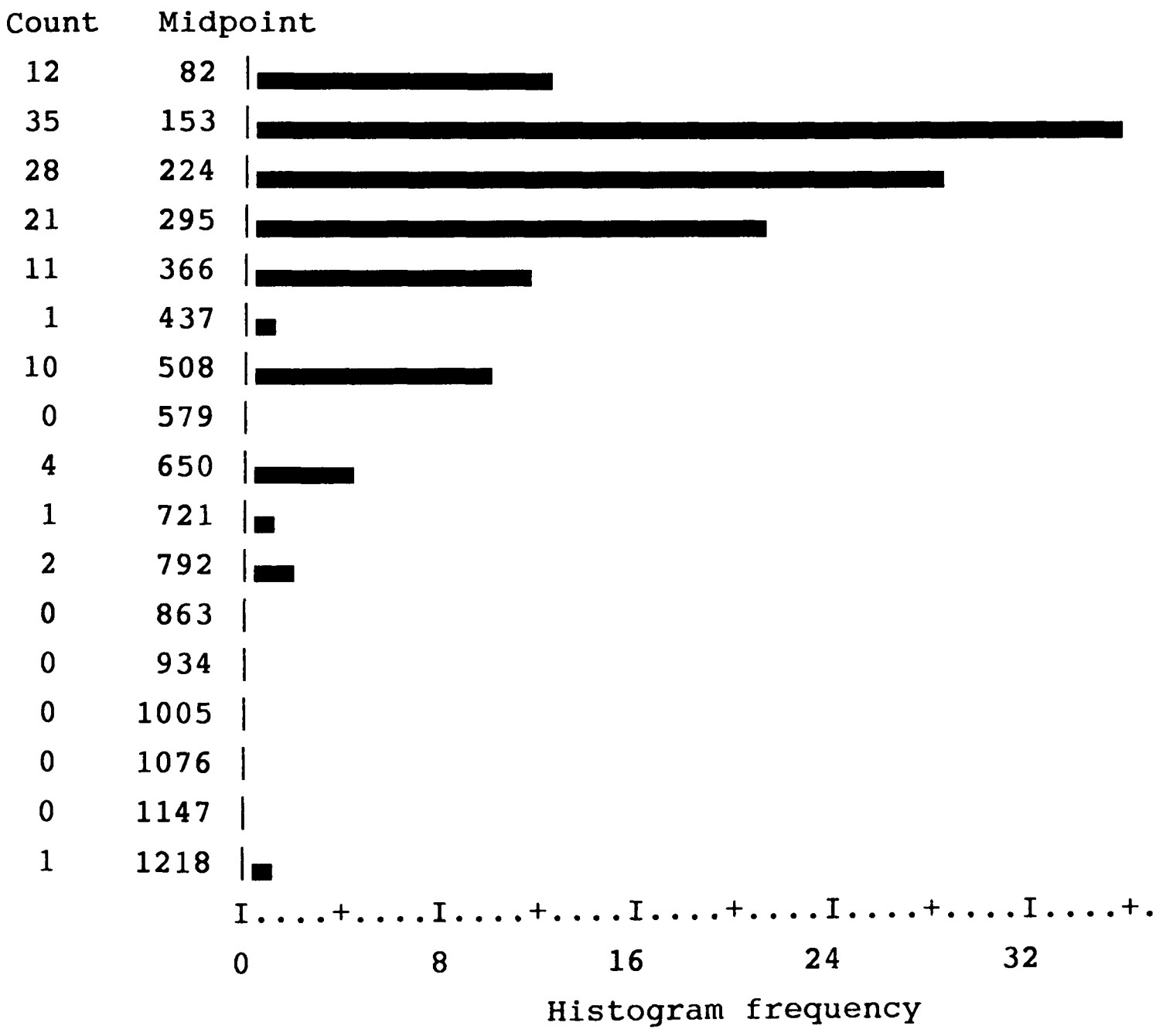
FIGURE: 4 HOUSEHOLD INCOME



(Note: The unit of measurement is rupees per month)

Total household income includes all earnings plus pensions from retired individuals. The distribution is illustrated in Figure 4 and that of income per household member, a possibly better indicator of living standard, is illustrated in Figure 5. Incomes in Wadala are clearly higher on average, largely because earnings per hour are higher, and incomes in Kurla are higher than in Worli, largely because participation of secondary earners is more prevalent. Set against this, it is also true that there is greater dispersion both in incomes and wages in Wadala than in either of the other two settlements, as Table 18 shows.

FIGURE: 5 INCOME PER HOUSEHOLD MEMBER



(Note: The unit of measurement is rupees per month)

The real value of the minimum salary depends on several aspects. In view of the present crisis and high inflation rate in the country - the economic instability in which these people live is not only a product of job instability and unemployment but also results from variations on the real value of salaries.

The cooperative or rehabilitation scheme in which all the three slum settlements are participating has to take into consideration this varied income group, and so has to have a graded housing design which is suitable to the paying capacity of the groups. It must facilitate accommodating different income groups in the community based on the financial capacity of each individual to pay the monthly outgoings and to repay the loan. After all, the ultimate criterion for the success of the cooperative scheme is the cost factor, which will determine whether the project can achieve its completion.

TABLE 17 CHARACTERISTICS OF SECONDARY EARNERS

	SLUM POCKET			
	Wadala	Worli	Kurla	All
Number in sample	16	16	19	51
RELATIONSHIP TO HEAD				
Wife of head	18.8	31.3	36.8	29.4
Son of head	37.5	31.3	31.6	33.3
Brother of head	25.0	31.3	5.3	19.6
Other	18.7	6.1	26.3	17.7
JOB CHARACTERISTICS				
Skilled	44.4	18.8	43.8	34.2
Formal sector	44.4	0.0	11.8	14.3
Earnings	587.5	520.83	500.0	535.9
Hours worked per day	7.47	8.50	8.58	8.19
Earnings per hour	79.94	68.90	63.02	70.39

Notes: Units where relevant are as in Table 9. Entries are percentages of all secondary earners

TABLE 18: DISPERSION IN INCOMES AND HOURLY EARNINGS BY SLUM POCKET

	SLUM POCKET			
	Wadala	Worli	Kurla	All
Coefficient of variation in:				
Household income	0.51	0.33	0.35	0.51
Earnings per hour of principal earner	0.48	0.39	0.45	0.53

Borrowing was common only in Wadala where over 60% had loans. Table 19 suggests strongly that this is a consequence of greater availability of loans from employer companies who provide about a third of the loans in Wadala (see Appendix Six, note 8). This also means that the employer can deduct repayments towards the loans every month from the borrowers' salary. The rigid rules and inability to provide collateral makes the nationalised banks and co-operative banks unpopular among the slum dwellers. I suspect many slumdwellers who denied having any loans borrowed from money lenders within their area. The advantage was easy accessibility, quick processing, flexible collateral and a personal relationship.

TABLE 19 SOURCES OF LOAN

	SLUM POCKET		
	Wadala	Worli	Kurla
No loan	39.1	86.8	88.9
Nationalised bank	2.2	1.9	8.3
Cooperative bank	10.9	1.9	2.8
Employer company	39.1	3.7	0.0
Relatives	4.3	5.7	0.0
Other	4.3	0.0	0.0
Sample number	46	53	36

(Entries are column percentages)

SLUMDWELLERS AT VARIOUS STAGES IN THEIR ECONOMIC FORTUNES:

Many slum households were at various stages in various processes of change in their economic fortunes, though certain incomes and outgoings are difficult to quantify. It is not the case that all of the households in the slums can be placed unambiguously in one of the economic categories suggested. The boundaries between categories cannot be quantified. Though Figure Four provides a rough categorization. No attempt will be made to hierarchize the cluster of characteristics or dimensions of status suggested, in terms of their relative importance in determining households' economic status. The precise relationships between characteristics will not be pursued. There is nothing exhaustive about the list of characteristics focussed on here.

It is important to clarify the use of various terms and phrases in the remainder of this chapter and refered to in other following chapters. "Rich households/slum dwellers", "economically elite slum dweller", "the wealthy" and such like, refer to members of the category of rich households. "Middle ranking households/slum dwellers" refer to the middle income group and such category. While the "ordinary households/slum dwellers" refer to the poorest section of the slums. I do not quantify these categories on the basis of absolute income, but

also on styles of accumulation and expenditure.

It is important to focus on quite what is meant by "the rich" here. There are two kinds of "rich slum dwellers" (the rich and the middle). However, in the context of the processes of participation and exclusion outlined in the next chapter, there were predictable differences between the "styles" of accumulation of the these two kinds of rich slumdwellers. These middle type of rich slumdwellers were better able to exploit slum based institutions, whilst their rich counterparts were better able to exploit supra-slum institutions especially with regard to political knowledge and influence. The rich members were better placed to exploit the municipal corporations and housing board committees, because they were generally more integrated into the slum and more recognisably slum "figures". Nevertheless, differences of emphasis between the different types of slum dwellers in terms of their strategies of accumulation were discernible. One point is worth mentioning here - slumdwellers do not have what could be called a "conflicting" relationship with the middle class people, but they do have a very clear understanding that "they are different from us". This was very much reflected in their interviews.

(1) RICH SLUM DWELLER HOUSEHOLDS:

Frequently, and understandably, informants lied about their incomes and assets. There were only a handful of slum dwellers who had lived and worked abroad, in these cases for around seven years in various Middle Eastern countries. They had returned to Bombay with capital acquired during that time, and with the intention of investing in some business. Their household's financial superiority was expressed by their household assets. They had built a modern style home some five years ago using the money they brought from abroad. They had colour television set, stereo unit, video, camera, refrigerator and gas cooker all of which were bought new and with cash. Typically for rich households, they invested in fee-paying education, at very good

private schools. These luxury and consumer items expressed their high financial status. They also spent enormous amounts on house improvements. They had a traditional style house which had been extensively improved, including extensions wherever they could. These households differed in terms of their relationship with the rest of the slum. These households were also socially and culturally "distant". They spent a good deal of their time outside of the slum, often on business. Their dress, manner, style of house, and so on, were often different from those of their more traditional neighbours, reflecting a conscious attempt to imitate "sophisticated" Bombay and western styles. They rarely attended functions and ceremonies which were held in the slum. In fact, these elites often appeared to be embarrassed by the slum and found it distasteful. Frequently, they apologised to me for the slum. Other informants would say of some of these elites that they did not really like the slum and the other slum dwellers.

(2) <u>THE MIDDLE RANKING HOUSEHOLDS:</u>

By contrast, the middle class had much more contact with the rest of the slum, and the way they spent their leisure time was far more recognisable to the slum. These were households which consisted of elderly parents (both old and retired as it is also cultural for old parents to stay with their eldest son) and their eldest son's, wife and children. Their economic status was attained by well-paid permanent jobs. Their principal source of credit was the company they worked for, from whom they could acquire loans at reasonable interest, and this amount was deducted from their salaries in monthly instalments. They acquired their television, stereo, refrigerator and gascooker on hire-purchase basis. Some of them had even bought videos on instalments. Typically of middle ranking households, they neither earned enough to put it in savings nor regularly lacked enough to live on, though there were occasional "cash flow" problems and hence some small debts. However, these households are prime examples of one of the differences between rich and

poor ranking households. They tended to spend a good deal of money left over from household expenditure on luxury items.

(3) **THE POOR HOUSEHOLDS:**

It was not uncommon for a household head to die, leaving one parent to raise a number of children who were too young to work. The income of the household would drop immediatedly. But when the children of these households grew old enough to leave school, work and bring money into the household, their household's income would dramatically increase and the quality of life of their household would improve considerably. Similarly, elderly slum dwellers who had only daughters were often "poor" in only a very special sense - as they had given everything away to their offspring in their marriage and performed all their duties as parents and had now retired and were living a very independent lifestyle. Some of them had retired from their former jobs as they had reached retirement age, so they opted to take up informal sector jobs or part-time jobs or whatever temporary jobs came their way. There were some families especially the elderly slum dwellers who spent large amount of their money on health problems. The income of these households came solely from waged labour. These households' income did not exceed expenditure. Occasionally, they lacked enough to live on, in which case they borrowed a little from friends and relatives at no interest. They were occasionally forced to sell things to make ends meet. There were some households which were permanently in debt. Some of these households did not have electricity and luxury items. They bought new gas cooker on hire - purchase or used kerosene stoves. They had no television set or stereo or refrigerator. They sent their children to municipal schools where they received free education. Some women in these households took irregular piece-work like assembling displays of artificial flowers, making papads, making fancy hairpins etc. Some even worked as housemaids in nearby upper-class residential areas or worked as helpers in hospitals and other such places.

DIFFERENCE IN ECONOMIC BEHAVIOUR AMONG THE VARIOUS INCOME GROUPS WITHIN THE SLUMS:

The important thing about the rich households is their inclination and ability to undertake entrepreneurial activity. All rich households are accumulators. The difference between the rich and the middle-income group was not to be found in what they own and earn. A well-off middle ranking household may have assets and wealth at least comparable to some rich slum dwellers. The important difference is rather how they chose to use the surplus they made. The middle-ranking households did not undertake ambitious enterpreneurial investments like the rich slum dwellers. A possible exception to this in the present case is investment in education for their children, though no adult household member had received any education other than free, compulsory primary schooling (see Tables 10 and 11). Extra household income was syphoned off to purchase luxury items (notably, in this case, television, video and house repairs). And these households were prepared to incur avoidable extra expenses. Many heads of households in slums were embittered by the fact that they had been forced out of education due to their parents' poverty, and were determined that their children would get every chance to gain a good education.

There has been a considerable transformation in the slums because of some of the conditions that prevail here. A related issue emerges in the light of this account of the origins and character of slums. Clearly, some households had benefitted from the transformations affecting their community, whilst others had lost out. One would, therefore, expect some disparities in the way today's slum was felt by informants to compare with the slum as it had been in the olden days. During conversations, it became clear that, whilst the same facts were being remembered and compared, each informant had a history to tell. When informants claimed that the slum had progressed considerably since the "old days", they had in mind certain specific development-related institutions and facilities. Notably, these included the medical

facilities, water taps, sanitation, electricity and better streets with lights within the slums. The poor slumdwellers persistently pointed out during their recollections that basic foodgrains (rice, wheat, sugar, cooking oil, etc.) were available at reasonable prices in the slum through the ration shops of the government. Nowadays one need's to find money to buy food, along with other cash outlets such as school fees and electricity bills which are invariably expensive.

INCOME AND EXPENDITURE:

The rich and the poor spent their money differently. Rich slum dwellers said that the poor spent their money unwisely. In one way, the survey offered an excellent opportunity to explore the validity of this. For around three months of the year (from the Ganesh festival in August/September to the Diwali festival in October/November), the expenditure patterns of some of the poorest slumdwellers changed dramatically. Not one person saved their extra income, and no one invested in any way.

Specific examples of poor people's spending were bemusing. For example, poor people who were entitled to free treatment at the municipal or government hospitals persisted in going to private clinics and buying medicines elsewhere. There was no obvious explanation for this besides the opportunity cost of waiting in a long queue. The treatment and medicines were the same as or very similar to those available for free. It emerged from my lengthy attempts to quantify living costs in the slum that many of the poorer informants apparently perceived of luxury items, such as stereos, videos etc. as part of one's necessary daily expenses. They appeared to exaggerate slum living costs.

I was told repeatedly by informants that they had to devise ways of stopping themselves squandering any extra cash. Most popularly, people would buy a piece of gold jewellery, since it kept its value, could not be frittered away, and could be pawned in the event of a serious cash shortage.

The contrast between the wealthy slum dwellers and the poor was stark in this respect. The former were very concerned to spend their money "wisely". They would say of poor neighbours, "they don't know how to keep money" - unlike themselves. They frequently referred to a cycle of "earning, saving and investing income". It proved difficult to ascertain living costs from poorer slum dwellers [see appendix one, survey one, question I(vi)]. It was clear from the conversations that informants did not budget. They did not quantify outgoings and relate these to income. In fact, they did not appear to quantify incomes either. For example, when I asked around for the usual expenses incurred during the month, informants clearly did not know "off the top of their heads". They had to stop and think to work it out. This is surprising, especially in those cases where they were paid salaries at the start of the month. By contrast, rich slum dwellers revealed a high degree of economic acumen.

The contrast here appeared particularly clearly in the context of surveying the slum. Frequently, when surveyed, poorer slum dwellers found it difficult to answer questions about such things as their incomes and outgoings: i.e. about their general economic situation. Often they could not remember, and guessed at answers to questions such as how much they had borrowed from various sources in their stay in Bombay [see questions in section (I) in Appendix One, Survey One].

By contrast, wealthy households' economic situations were usually very easy to ascertain. They knew precisely how much they had borrowed in which year and what interest they paid. Poor slum dwellers did not appear to be ambitious in the first place. They tended to hold ambitions such as "buy a hi-fi system" or "build a house" - consumption items rather than strategies to effect a permanent shift in economic status and security, though some informants responded that they wanted to get out or stay out of debt. The wealthier tended to be more ambitious, took a longer-term view of their economic activities, and were more "rational" in the way they borrowed, budgeted, spent, and so on. They

pursued "logical" strategies of personal accumulation.

The difference between the two groups was more than that consequent on the gross disparity in control they had over resources. The focus here is on one particular aspect of patterns of attitudes, behaviour, and decisions regarding credit which were typical of the poor, namely, what would seem to be recklessness. The data presented here should be distinguished from those cases of very genuine hardship which a number of poor debtors suffered, not through any kind of recklessness on their part at all, but due to their exclusion from access to resources (see Chapter Five). Frequently, poor people appeared to get into debt unnecessarily. One of the clearest example of this was their tendency to buy luxury items. Common items include jewellery, clothes, stereos, and household furniture etc. Typically, the purchaser did not have the means to buy the item outright themselves. More importantly, they were not in a position to keep up repayments. A number of poorer households were permanently in debt. But this did not mean that one could not be in debt and simply get away with it. Bad debtors were accountable in a number of ways. For example, there were many examples of collateral seizure of costly goods. Someone who was known to be a bad debtor found it increasingly difficult to secure loans because wealthy slum dwellers refused to lend to them. To some extent, there was a general social stigma against being a notorious debtor. Many poor, although in debt, did not modify their lifestyle or refrain from being alcoholics and work more as debts mounted. Addiction to illicit liquor can go only so far in explaining this behaviour. For one thing, liquor was always present in the slum. If a debt with a creditor was becoming difficult, the debtor might borrow from someone else to pay off the debtor's original creditor; or if debts in the slum were too problematic, the debtor would pawn something from his household. Economic decisions concerning savings/spending ratio, use of assets, inclination to budget, would not appear to change.

(C) HOUSING CHARACTERISTICS AND INFRASTRUCTURE:

In Bombay illegal squatting on government land has won tacit approval. Public land offers major opportunities for low-income housing development, and attempts to increase public ownership of land are likely to benefit the poor, though the responses of the state are highly contingent on local circumstances. Yet the public agencies have commercialized their land in similar ways to private landowners and builders. As there is no uniform land policy to govern the slum existing on various land, the slum dwellers are at the mercy of the government acquiring or providing the land to participate in the cooperative scheme. This the government can do by the existing Land Acquisition Act or Maharashtra Vacant Land Act, at a nominal rate prescribed by the Urban Land Ceiling Act, and lease it to the cooperatives (community organisation) of slumdwellers validly staying (photopass holders), and then probably the slum dwellers will invest their hard earned savings into the government's housing projects. Hence security of tenure is of utmost importance.

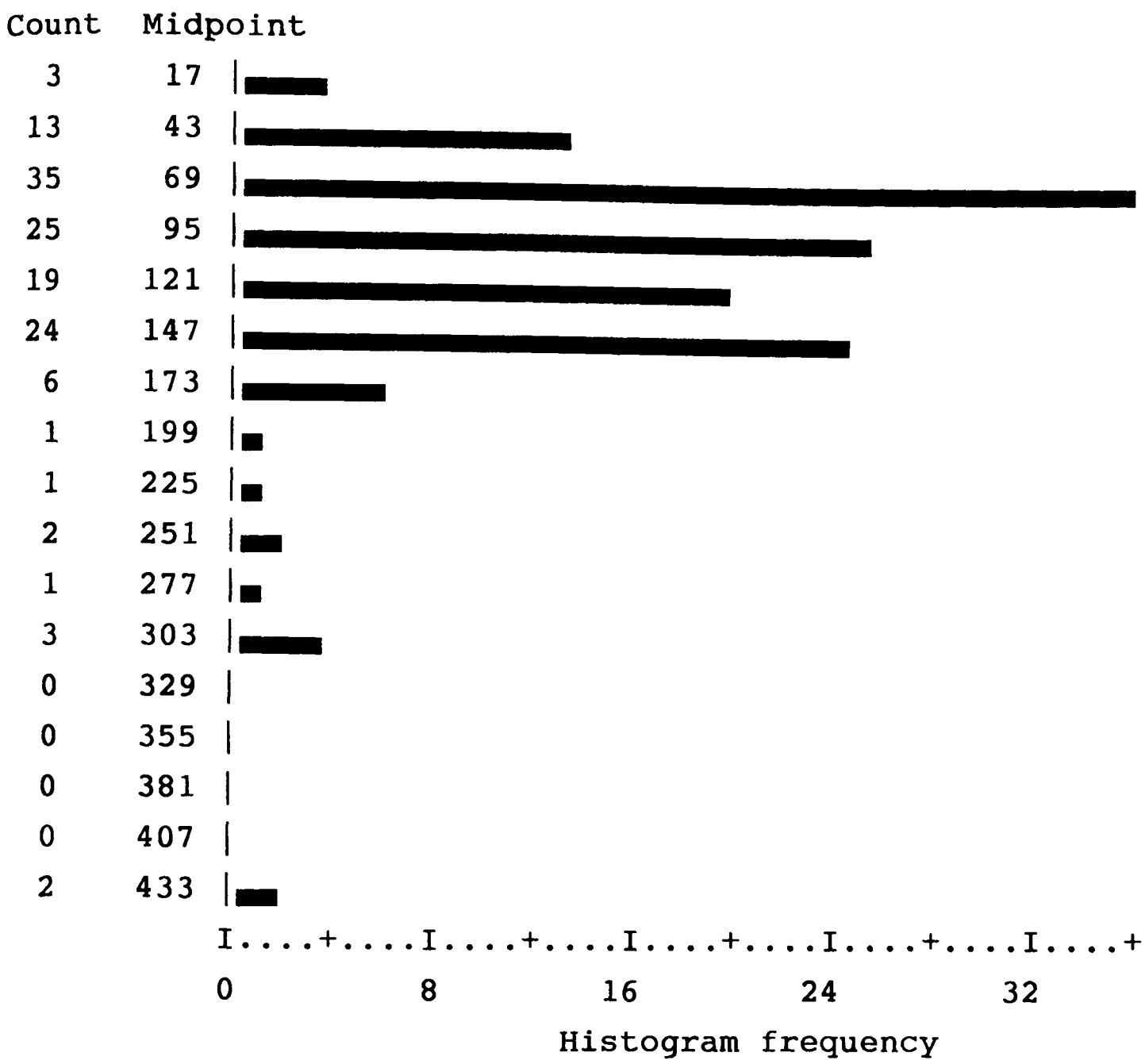
There are two main disadvantages to not being able to register the ownership of land. Firstly, the government can reclaim it. Secondly, it cannot be used as collateral on housing rehabilitation loans, since large loans usually require a land registration document as surety for cooperative/rehabilitation schemes. These disadvantages are not offset by the fact that slum dwellers do not pay the land municipal tax on this land: the tax is not a great burden in any case. Despite innumerable enquiries, I could find no evidence of ownership disputes between slum dwellers regarding the land on which they had settled. Everyone agreed that households simply used various plots of land until their "ownership" of it became established. There were neither disputes nor feuds. Officially, sale and purchase of their huts is illegal, though this is not enforced strictly and nowadays all hutments are bought and sold as if the hut could be registered officially without any problems. Apart from the broad distinction between the "floodplain" and the rest, the

value of land has started to depend considerably on whether it is situated close to "development" or "progress". During my fieldwork I found that the hut prices ranged from around Rs. 4000 to 110,000 (the official exchange rate at the time of field work was Rs. 37 for £1). For example, hutments close to railway station and shopping areas and having convenient bus routes fetch considerably more than those in more remote slum areas. Informants were very aware of the increasingly disparate value of land in the city of Bombay. Speculation by land developers and local businessmen always goes on.

DWELLINGS:

The type of slum dwelling varies enormously from a precarious hut to a well-built brick house (see Table 20). Material used for roofing reflected that plastic sheet was no longer much used. It could also be that poorer migrants used plastic sheets initially, and later upgraded to better material. As on average most slumdwellers had stayed beyond sixteen years (see Table 2) in their present slum settlement, the few slum households who still seem to be using plastic sheets are perhaps poorer and recent migrants. Kowla (tiles) are mainly used in the rural areas of India, it was interesting to see that 78.3% of the households in Wadala still preferred to have them instead of asbestos sheets which are known to be quite durable for a long time. With regard to flooring, cement seems to be most popular even though its quite expensive.

FIGURE: 6 SIZE OF HOUSE IN SQ. FT.



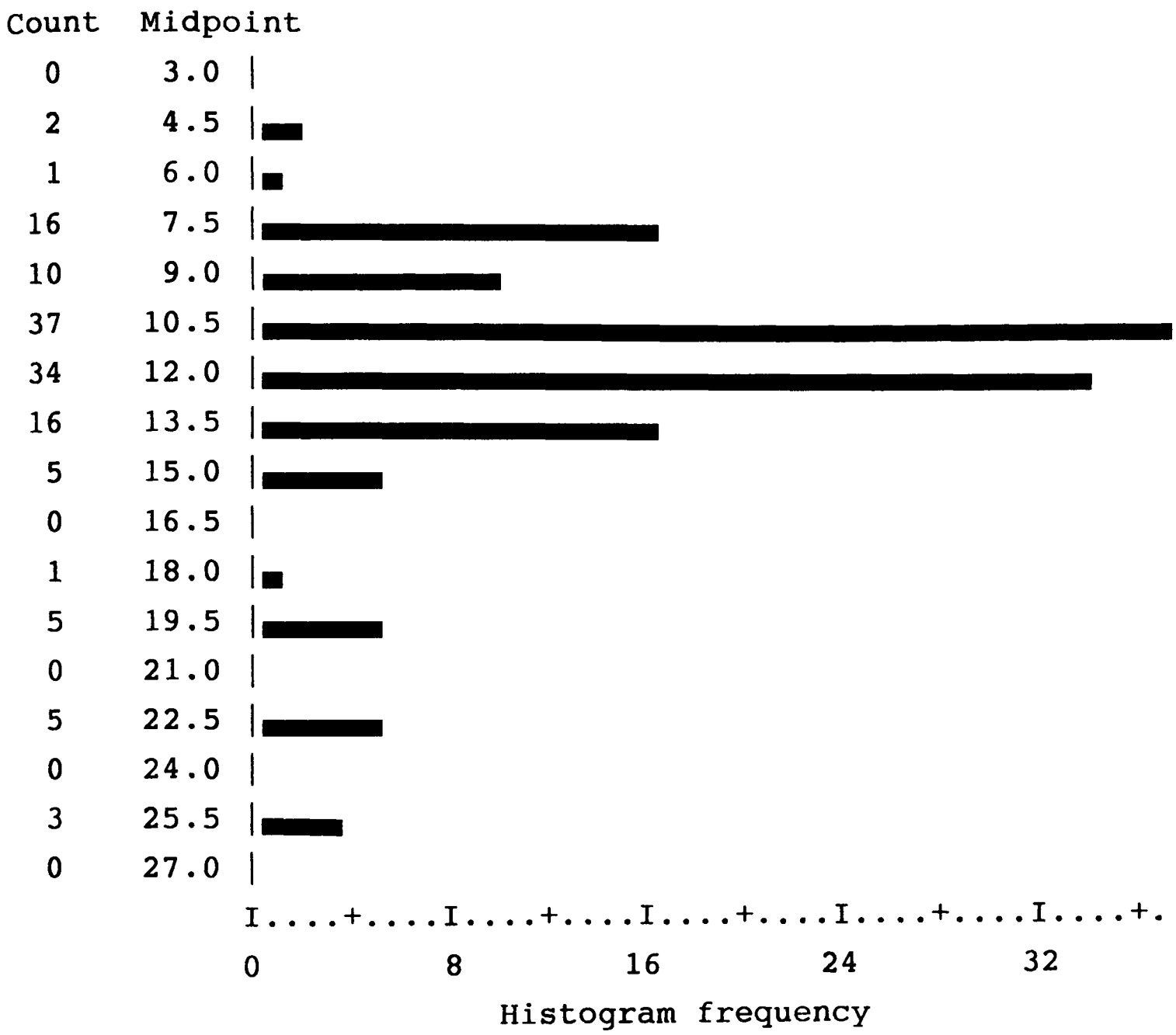
The size of houses in Kurla is larger than in the other two slums (see Table 20). This again highlights as the discussion on page 162 and 163 with regard to Kurla being the oldest slum in this study (Table 2) and also on the peripheries of Bombay, the slumdwellers then probably had the choice to occupy as much land as they could. This also reflects the density of the households in the other two slums, namely Wadala and Worli, and more so of Worli as average size of the family is about 6.13 (see Table 23). So perhaps the only solution for the Worli household is to elevate the height of the house and form an extra floor. This is reflected as Worli has far greater height of dwelling (13.2 ft. see Table 20) than in Kurla or Wadala. This top floor is usually of very low height and used mainly for sleeping and

activities which can be done sitting down. It could also be that the Worli slum dwellers, who carry on their business of Dhobi from home, require more space for their work. The distribution of size of house is shown in figure 6 and of height in figure 7.

On the basis of acquiring a house in the slum, more than half the households had legal possession to their house while the other half were illegal (see Table 21). Acquisition of housing by unauthorised possession seemed more common amongst external migrants, 41% of those arriving from outside Maharashtra having purchased their house as against 67.6% of those arriving from within the state. This might reflect some difference in initial wealth, though it is difficult to determine the exact reason and little evidence was found of any correlation with assets in village of origin. This highlights that the internal migrants were more poor than the external migrants on arrival in to Bombay and it supplements the discussion on pg. 166-168 dealing with regional disparities within the state of Maharashtra.

The huts usually have only one room, which induces the use of outside space for everything. The family comes together inside the hut only to sleep. It is very difficult to have spaces with specific uses in a small house, or in a house with a high density of occupants. The core of the house is usually the kitchen/sitting room, which is only replaced as a family meeting place by the porch. People with small huts tend to spend most of their time outside, only gathering inside to eat or sleep. In larger houses the routine is often different and the presence of a television causes the inhabitants to spend more time inside.

FIGURE: 7 HEIGHT OF HOUSE



Alleys are narrow and disorganised and the houses are in a more precarious condition. The slums are disorganised and illogically structured spatially. This provides a highly permeable space. The non-existence of long blocks, and the presence of numerous interstitial alleys and passages make access from one point to another very easy. There is a great variety of pathways which minimise distances.[3] The roads go alongside the open drainage canals built by the slumdwellers and later improvised by the municipal corporation as part of developmental schemes such as

[3] During my field trip, I was many times surprised at the distance I covered inside the slum. I was only able to notice the distance between the road where I had entered and the one where I had left it.

the Slum Upgrading. Children are often found playing around these canals.

Some families even have cats and dogs, who share the open space around the slum, eat leftovers and are cared for by the entire neighbourhood. There are also productive animals that are bred in order to trade for profit, among them goats and chickens. They live in the yards or simply run free in the streets, where they feed on the neighbourhood's leftovers. One sometimes sees a fat chicken with a long string attaching its feet to a table or any other piece of furniture to prevent it being stolen. The fondness for breeding animals is perhaps the most characteristic trait of these people's rural origin. On the other hand, plants and flowers are planted in front of the houses in improvised pots - cans and vehicle tyres.

In 1976 a census of slums in the city was carried out under the sponsorship of the state government. It identified slum settlements, the huts on them were counted and the slum dwellers were numbered. Householders were given identification cards for the purposes of proper settlements in future. These identification cards gave the slum dweller the right to demand alternative accommodation when evicted and infrastructural facilities in their present slum. In my survey most of the slumdwellers were identification card holders, and one settlement Wadala, has 95% of card holders (see Table 23)

The majority of slumdwellers consider that they own their houses, as they have legal documents (the photopass) proving title. That in fact is not a problem in the slums because they have not been threatened with removal for more than 15 years, they sell and buy hutments according to current market prices.

Longer-term residents were often those in a better situation, who through living for a long time in the neighbourhood had the chance to improve their dwellings to get a better job, and to have a more secure life.

One interesting and important factor which emerged from the survey undertaken was that the squatters preferred upgrading to the construction of new dwellings.

It is also seen in the survey that the slumdwellers were willing to pay a mortgage for improved shelter and civic services, and were in fact willing to make additional savings for acquiring shelter. In fact, as seen above, they do mobilise significant amounts for acquiring even a small hut with defacto tenure (see Table 21).

Rental accommodation is invariably developed as a speculative enterprise by absentee landlords, and is a process that is increasing throughout established low-income settlement, as the owner does not want to lose title.

HOUSING EXPENDITURE:

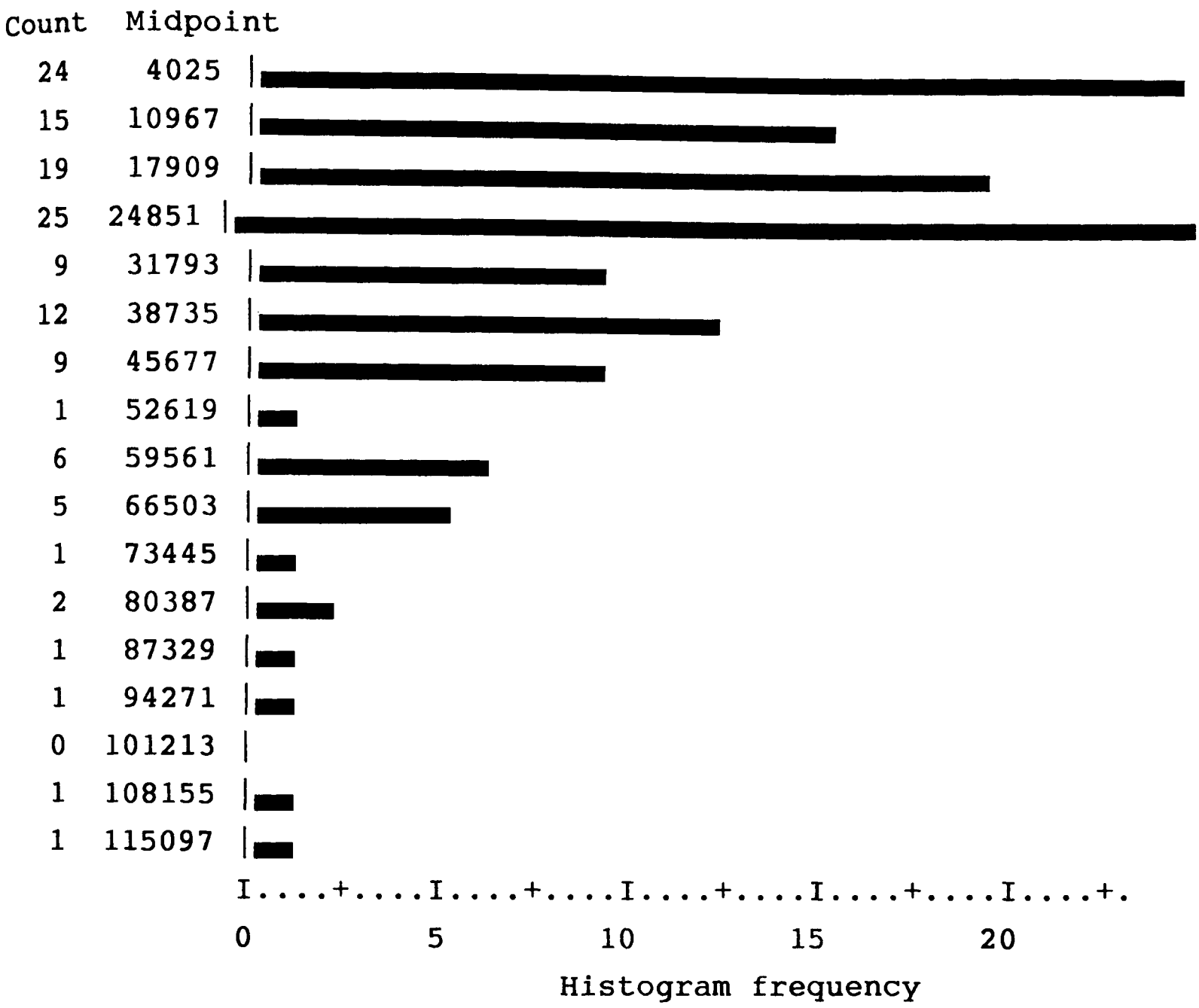
The distribution of lifetime household expenditure (expenses incurred on present dwelling throughout their stay) is shown in Figure 8. As can be seen from Table 20, lifetime housing expenditure (See Appendix Six, note 9) was lowest in Wadala, and highest in Kurla. Table 20 shows the effect of some of the possible influences on the supply price of housing. Unsurprisingly, those having authorised possession of their house had typically paid more. For some reason, material used in roofing seemed far more important in explaining differences than material used for any other purposes, with iron roofing in particular appearing to cost more. There was also some evidence that better electrical facilities increased the price of housing (See Appendix Six, note 10).

TABLE 19. HOUSING CHARACTERISTICS

	SLUM POCKET		
	Wadala	Worli	Kurla
Number in sample	46	53	36
ROOF MATERIAL			
Kowla (Tiles)	78.3	34.0	13.9
Iron Sheet	0.0	17.0	27.8
Plastic sheet	8.7	0.0	2.8
Asbestos Sheet	10.9	45.3	41.7
WALL MATERIAL			
Iron Sheet	21.7	47.2	52.8
Brick	15.2	18.9	5.6
Brick and Iron Sheet	41.3	26.4	16.7
Wood	13.0	3.8	5.6
Wood and Iron Sheet	4.3	1.9	8.3
FLOOR MATERIAL			
Tiles	30.4	49.1	16.7
Cement Koba	56.5	39.6	72.2
Mud or Dung	13.0	11.3	11.1
Water supply seen as adequate	17.4	28.3	41.7
Electricity supply	84.8	66.0	47.2
Dwelling bought or purchased	73.9	39.6	55.6
Lifetime housing expenditure	23901	29128	34010
(constant 1988 rupees)	(2959)	(3019)	(4589)
Floor area	86.7	122.7	133.9
(sq. ft.)	(6.67)	(10.46)	(11.91)
Height of house	11.1	13.2	11.2
(ft.)	(.357)	(.774)	(.405)

(Entries are column percentages or column means with standard errors in brackets)

FIGURE: 8 LIFETIME HOUSING EXPENDITURE AT 1988 PRICES



It might be considered more satisfactory to have some explanation from the demand side - after all, explaining differences in housing expenditure in terms of differences in cost of materials used leaves unexplained why such materials were chosen. Current income, which one might think the most obvious influence, turns out to be virtually uncorrelated, with a correlation coefficent of only .028. Table 22 shows dependence on occupation and sector. Informal sector, skilled workers seem more willing to spend on housing but formal sector workers less so. This could be because the skilled workers themselves spend a lot of their leisure or spare time in improving the structure of their house and this would involve less expenditure as no labour charges had to be paid.

TABLE 21 LIFETIME HOUSING EXPENDITURE BY HOUSING CHARACTERISTICS

	Mean	St.err.	Sample size
All	28601	1991	135
ROOF MATERIAL			
Kowla	22596	2372	57
Iron Sheet	45058	7312	18
Plastic Sheets	32189	8294	5
Asbestos Sheet	32960	3353	44
Other	8138	2433	8
ELECTRIC SUPPLY			
Yes	30600	2237	89
No	24463	3952	43
ADEQUATE WATER SUPPLY			
Yes	29934	3279	95
No	28081	2460	37
BASIS OF ACQUISITION			
Bought	32615	2674	74
Unauthorised possession	23171	2928	55

TABLE 22 LIFETIME HOUSING EXPENDITURE BY OCCUPATION

	Mean	St.error	Number
OCCUPATION AND SECTOR			
Skilled, informal	26912	3592	28
Skilled, formal	15066	2126	20
Unskilled, informal	40386	6882	22
Unskilled, formal	29470	2882	55

(Entries are expenditures in rupees at constant 1985 prices)

MODE OF TRAVEL USED BY THE HEAD OF THE HOUSEHOLD:

Wadala & Kurla slum dwellers seem to be farther away from their place of work than Worli, which adds additional expenditure for the slum dwellers from these slums. The transport expense is about Rs. 105.6 per month in Wadala and Rs. 90.6 in Kurla on average for all the slum dwellers travelling into work (see Table 23). This is perhaps because slumdwellers from Wadala slum travel to the suburbs in to the Industrial area which means most of them travel from south to the north, but in the case of Kurla the expenses are lower as they are closer to this industrial area. Slumdwellers in Worli are largely Dhobis (Washermen) who have their own business within the slum, hence few travelling expenses are incurred.

Positive locational attributes refer generally to accessibility to the city centre, commercial areas, jobs or other amenities. Location is the main determinant of neighbourhood satisfaction. This element is sometimes readily recognised as the main source of dissatisfaction among rehabilitation schemes in Bombay, where these projects are usually located in the outskirts of the city and far from all kind of facilities. It is a handicap for former slumdwellers, whose previous residence was quite often located in a good position within the city.

INFRASTRUCTURAL AMENITIES:

In the interviews carried out in all three slum settlements, the major dissatisfaction was always related to infrastructural services (supply of regular water, sewage disposal, drainage, garbage, electricity connections to the houses and street lighting). All the demands for improving the neighbourhood or making it a better place were relative to infrastructure. This could be regarded as a major component which builds up slum dwellers' residential satisfaction. These infrastructural amenities were the most demanded and hugely popular requirements

of the slum dwellers in the initial stages of the slum.

ELECTRICITY:

Almost all slum dwellers had electricity - the exceptions were slum dwellers who could not afford the cost of installation of electric meters and wires to carry it to their hut. Nevertheless, the vast majority of the slum dwellers enjoyed the convenient lighting (usually one or two fluorescent lights in the house), television sets, radios, stereos, electric fans, and so on, which electricity afforded. Apart from having television sets, other forms of mass media available to the slumdwellers included the newspapers which were provided in the welfare centre. Informants (slum dwellers) made frequent reference to the greater convenience electricity afforded. Notably, it meant that television sets could be used, and that the slum was less frightening and dangerous at night.

Standards of electrical facilities differed markedly. Wadala and Worli have better electricity facilities while in Kurla there is almost an equal split between the haves and the have-nots. The explanation for this could be that Wadala slumdwellers belong to a relatively higher income group and could afford electric connections, while in Worli it was a necessity as their main source of income was through their Dhobi business, which meant they needed electric irons to iron clothes rather than using coal-heated irons and besides it was a business investment for them.

Apart from the difference in provision between slum settlements, there was some evidence that those in authorised possession of their houses were more likely to be supplied, 74.7% of those having purchased their dwellings being supplied as against 58.3% of others, and also that those with supplies were typically richer, with average income per household member of 296 rupees as against 230 rupees for others. The clearest correlation was with possession of a photo pass - 75.2% of those with passes had

electricity supply as against 16.7% of those without.

WATER:

There are three main seasons: the cold season from October to February, the hot season from March to mid-June and the rainy season from mid-June to September. Water shortage is felt during the hot season as there are various cuts in water supply by the Municipal Corporation, while in the heavy rainy season there is a tendency of floods, leakages and falling of roofs due to heavy rainfall. Lots of diseases and sicknesses are reported during this season. Timings for water restrict women's mobility this is a major genuine complain from the women, as they have to queue for water which is provided to the slum for about two to four hours daily, hence a quota sytem of timing per household is allocated by the community organisation to avoid quarrels. When I asked women about amenities available to them in the settlement and in the area of their slum, most of them complained about shortage of water while one woman complained that the "government" treated them as animals.

Adequacy of water supply as indicated in Table 19 was a matter of subjective assessment and differences between households might have as much to do with differences in expectations as with objective differences in provision. The standards of water facilities are nearly more comparable among the three slums, with most dwellers in each slum settlement complaining of inadequacy. The Wadala slum dwellers complained more about the inadequacy perhaps because they had higher expectations than the slum dwellers of Kurla (see Table 20). The other factor which could be influencing the Wadala slum dwellers' expectation is perhaps because they are internal migrants, Marathi-speaking population so they feel they have the right to complain and show their discontent. The Worli slumdwellers complained because they needed water for their own business of washing clothes.

Sanitation facilities are provided by the Municipal Corporation

by building communal toilets. The majority of the slumdwellers complained about them not being maintained properly and having too few, considering the rise of households over the decades in the slum settlements.

RATION:

All slumdwellers in the sample had either a photopass or ration card (see Table 23). Eighteen households lacked the former, mainly recent arrivals from outside Maharashtra. Only seven lacked a ration card, those without being mainly young though not recently-arrived households from non-farming backgrounds.

Ration shops (government authorised) are where poor people buy rice, sugar, wheat and a minimum supply of kerosene oil at a subsidized rate. The rice is of very poor quality and it has deteriorated over the years. With the recent IMF loan to India- the structural reforms involve cutting of these subsidies which will hit the poor the hardest as there has been a 30% hike in prices of rice and wheat which are the staple and often only diet of the poorest.

TABLE 23 OTHER CHARACTERISTICS

	SLUM POCKET		
	Wadala	Worli	Kurla
Number in sample	46	53	36
DEMOGRAPHIC			
Household size	5.33	6.13	5.47
	(.23)	(.31)	(.30)
No of children	1.91	2.38	2.06
	(.21)	(.23)	(.25)
No of male youths	.72	.60	.69
	(.11)	(.09)	(.14)
No of female youths	.57	.63	.40
	(.13)	(.13)	(.08)
Age of head of household	46.0	40.0	43.5
	(1.64)	(1.32)	(2.17)
AMENITIES			
Private medical care	78.3	41.5	41.7
Ration card	97.8	96.2	88.9
Photo pass	95.7	71.7	97.2
TRANSPORT			
Working near residence	4.3	49.1	8.3
Travelling by bus or train	67.4	20.8	63.9
Expenses	105.6	50.8	90.6
	(14.5)	(7.6)	(14.0)
ATTITUDES			
Government regarded as helpful	8.9	5.7	11.1
Non-govt organisation helpful	73.9	7.5	36.1
Food expenses per month	862.0	667.6	759.7
	(57.3)	(57.4)	(53.9)

(Entries are column percentages or column means with standard errors in brackets)

MEDICAL FACILITIES:

Reliance upon private medical facilities is more than on government or municipal medical facilities. This is mainly because of the vagaries of the health facilities available in Bombay for the poor. This obviously adds to the expenses of the slum dweller. Low income resulting in under-nutrition and malnurition, lack of cleanliness and the physical surroundings unworthy of human living conditions combine to lead to a very sad state of health in slums. Particularly each monsoon brings a fresh load of miseries for the slum-dwellers. The Wadala slum dwellers mostly rely on private medical care, while in Worli and Kurla medical care is from mixed sources.

Public spending on health follows the same general pattern (as explained in education in this chapter on page 175). Compared with other developing countries, India spends little overall, not just in absolute terms but also in relation to national income and total public spending. Within that small allocation, too much is spent on expensive curative medicine and urban hospitals and too little on preventive medicine, clean water and sanitation.

IMPRESSIONS OF GOVERNMENT AGENCIES AND NGO'S:

Opinions of government rehabilitation programmes and schemes of slum-improvement seem to be universally dismissive. Many Wadala residents however thought highly of the help provided by the non-government organisation and local groups (women's group, youth group etc.) and their opinions on the latter were shared by some slum dwellers in Kurla. Those in Worli had little good to say of either (see Table 23). The slumdwellers had high impression of the local groups and the NGO in Wadala perhaps because it had a welfare centre with various programmes and initiatives on welfare activities.

DEMOGRAPHIC ASPECTS:

Average age of head of household is around forty, but when Tables 2 and 23 are seen together it can be said that most of the heads of households had migrated around the age of twenty into Bombay. The family pattern shows an average family size of five with two children and possibly a relative (father, mother, brother, sister, mother-in-law etc.) staying with the family (see Table 23). Though the family size is larger in Worli (6.13) their food expenses per month were quite less (Rs.667.6 per month), while in Wadala the size is comparatively smaller (5.33) yet the food expenses are quite high (Rs.862 per month). This again highlights the high standard of the Wadala slum.

YOUTHS IN THE SLUMS:

One factor common among all the youths to whom I spoke was that they used the familiar term "generation gap" in English. These youths were mainly in the age group of sixteen to twenty-seven years. I felt that they were at the stage of developing their own identity within the community. In this process, which is full of frustration and struggle, they develop what is called a "negative identity". In a transitional and pluralistic society like that of Bombay at present, it is difficult for youths to conform to established norms. A counter-culture, as sociologists or social psychologists would call it, has emerged amongst these slum youths.

It is argued by community leaders that youths are impatient to end their dependency and strive for autonomy, to take on responsibilities in the work place and other spheres of life. This brings them into conflict with the adults (Kakar and Chowdhary 1970; Sharma 1971). Moreover, youths have attitudes and values which are different from those of the older generations. They are radical and reject a socio-economic structure which is oppressive. As young intellectuals, some of them assume that they have a special historical mission to

achieve what the other generation has failed to achieve, or to correct imperfections in their environment. They have not shaken off traditional customs, family, regional or religious identities. Divergence between the two is conspicuous in the sphere of aspirations. These are the youths who align with the Shiv Sena Party. Political conciousness is believed to be primarily a function of stimulus and response to the elite and outside forces. People derived their consciousness and power from their traditions, and numerous instances are available throughout history which highlight the people's own initiative against exploitation, injustice and oppression. Political leaders excite regional or nativist sentiments in the poor for their political ends (for more details see Chapter Seven). They exploit situations of regional deprivation and unrest and convert them into movements to forge and strengthen their individual and factional support bases.

The organisers (here the Shiv Sena Party) and the participants (here the young slumdwellers) had little idea of what the outcome would be, yet they were convinced in a vague way that their actions were helping to advance some broad masterplan or historical force. They felt and were convinced that they had an informal but resilient organisation of their own. After having spoken to many youths in all the three settlements I feel this is an expression of long-standing grievances and pent-up frustrations, which will overflow sometime soon. Probably this is one of the reasons why youths in India have become more violent. Rising unemployment is an important cause of youths' indiscipline. The waiting period between passing out of college/schools and employment is quite long, which could lead to frustrations as explained above.

To mobilise political patronage, the community leaders barter their votes for communal facilities and choose a candidate accordingly. The larger the size of the electorate, the more easily they could mobilise political patronage at higher levels, and hence receive better communal facilities. The youths within

the slum felt that the elders had sold themselves by bartering their votes to the Congress Party over the years and had undersold themselves.

RESIDENTIAL SATISFACTION AND EXPERIENCES:

Slum dwellers' eventual concern for and commitment towards the community as whole emerges only when it is necessary; when they are threatened or feel the need to demand a service. Their capacity for social mobilization is largely due to the extensive system of interactions between neighbours. Their satisfaction with their residential conditions reflected the fact that the place fulfilled their main aim - that of having a place to dwell.

Another very important aim fulfilled in the slums related to socialization. Their statements of satisfaction referred to two different levels of the environment -house and neighbourhood. Such aspects as the size, infrastructure and location of the house were regarded as qualitative attributes which were assessed according to the degree to which they satisfied the immediate purpose of the slums. The slum, to its inhabitants, is recognized as a "solution" to their condition of poverty.

They claimed to be satisfied with their houses for the moment, but at the same time they were not satisfied at all with regard to not having ownership. Their residential satisfaction was more related to the extended activities of daily life and socialization than to dwelling purposes.

The slumdwellers' experiences were nonetheless quite fragmented. The richer slumdwellers showed that their casual and informal interactions with their neighbours were, most of the time, distant exercises of politeness. The notions of reciprocal help and associative interactions aimed at community welfare were simply non-existent in the structure of their experiences. In their neighbourhood the most frequent social interactions were those related to leisure and social entertainment. But in view

of the findings about their neighbourhood experiences it could be asserted that their consensus did not evolve from experiences shared at the residential place. More probably it was the outcome of class values which are transmitted by the dominant culture in the society in which they tried to belong.

The implications of these findings for urban schemes are important, althought they are not developed here (see Chapter Six on "Attitudes, Perceptions, Social Identities and Relationships"). The most important outcome is the recognition of people's experiences and values for their life and welfare. For example, the applicability of the knowledge generated, the investigation of community participation among the slumdwellers shows how inappropriate to slums are the projects which define "Community Participation" for slumdwellers to meet and discuss their problem.

Beyond objective aspects relating the configuration of places to political and economical constraints, such as availability of land, its infrastructure and so on, there are other aspects not so explicit. The insecurity and lack of identity in the city plays a fundamental role in their social situations. As the dominated, marginal part of the society, they have a fragmented life experience of the world; ideas, actions and aims are permeated by ambiguity and their few expressions of self-definition have clear physical boundaries.

Crime, violence and deviation are certainly related to the quality of economic life in a poor milieu. To this extent the slum or a poor area generates many kinds of deviation. Slums are open with little hiding places and a lot of human interaction. Whatever happens there - including deviant behaviour - soon becomes known and talked about. There is illicit distillation in slums but there is no evidence to show that slums have more of this deviant activity than other areas. Besides, when there is large-scale distillation in a slum area, it is always backed by capital from outside. Drinking as a deviation, too, has to

be viewed from the traditional attitude of some slumdwellers. Liquor has been traditionally brewed in the villages of India from cereals, sugar, some kinds of fruits and flowers. Manufacture of liquor is a good source of income. They had the know-how for this "deviation". To them, it was merely an "unapproved" means of livelihood, not a deviation as others might see it.

Any stranger who enters the slum is looked at suspiciously. Violence seems to be a problem, people complain and at times ask the police to intervene in any conflict (eg. couple's arguments, neighbour's disputes, children's fights etc.).

LEISURE ACTIVITIES:

Both personal and regular religious ceremonies and festivals were the main focus of slum social life. The numerous festivals and ceremonies staged during the field work were usually a source of much interest and excitement and combined fun and "partying". Often these festivals were supplemented by the organisers with a hired film (traditionally a Hindi film). The other main social centre in the slum was the welfare centre or office as they called it. The other social interactions were various gambling pursuits (especially card games). During funerals, marriages and such ocassions a lot of help and support was provided to each other in the neighbourhood. It was becoming popular amongst the younger slum dwellers to celebrate birthdays with their fellow friends from the same age group. However, whenever I asked some boys and girls why they were celebrating that day, or what was the point of the celebrations, they would reply: just because everyone does it and it is becoming a fashion. Pop music and Hindi film songs are very much appreciated by the youngsters. Radios and stereo players are listened to at a very high volume and television sets were always located near the window. Both forms of leisure are shared with neighbours, be they willing or not. Radio and television are the main source of recreation and information about what is happening around the city (especially

for women and children). In Wadala slum there was a television set in the welfare center.

The streets are calm in the mornings, although showing sign of the previous night's activities at times. There are few men around (they are sleeping after returning from night shifts or working), while women are cleaning the houses, cooking or washing clothes. All these activities can be detected by walking along the street not only by looking through doors and windows that show what is going on inside but also because most of them are performed in the outside space. A woman from the Kurla slum said to me, "Is there anything better than to peel potatoes or to shell green peas sitting out of the houses and looking at the street movements?"

Most women wash clothes in front of the house and hang them around the dwelling on the lines. The street is a continuation of the house and the women normally sweep the street as well as the floor of the houses. They care for the street in the summer throwing water down to avoid dust and in the rainy season providing bricks and stones to help people to cross the mud.

As the evening draws near the movement is greater. The street looks like a busy line of communication, with women chatting or simply sitting down in front of their houses, listening to radios, talking about recent happenings, gossiping, exchanging information, or discussing radio news and TV soap operas. The children are everywhere - the streets in fact belong to them as their playground, dinner place and so on.

COMMUNITY ORGANISATIONS IN SLUMS:

The process of formation of community organisation in all three slums is identical. The chain of incidents began with the increasing number of slum households settling in that particular settlement. A committee came into being to celebrate festivals within the slums and was perpetuated to become a simple forum to

manage the common affairs of the slum settlement. These committees came together to form the Rahiwasi Sangh (Residents Association). This was the first self-created, independent organisation (community organisation) of the slumdwellers of the settlement. The basic aim of the organisation after the initial stages was to acquire basic infrastructure facilities for its members, as slumdwellers had no water, toilets or electricity facilities.

They had come together as residents to carry on some activities of their own. These organisations were seen by the slumdwellers in no way as alternatives to the political parties. They did not think that they were challenging the Congress (I) or Shiv Sena or its leaders. They had no wish to do so. The organisations were however self-reliant and self-propelled. The expressed purpose was to increase unity and solidarity. They were embryos of self activity and were capable of becoming nucleus of a new phase of activity. Sometimes they co-ordinate activities with neighbouring community organisations especially with regard to welfare activities in the slum area (In the Wadala slum there are about 52 other organisations in the neighbourhood).

Community organisations are substantial, well-organised institutions. Administration by members is facilitated by a management committee of ten to fifteen elected members with a President, Vice President, Secretary, Treasurer and others as members. Participation in these community organisations implies almost a full-time commitment. Leaders working at the centre have a kind of professional status. There were around 120 members in each community organisation. An election is held every two to three years by organising a general meeting at which candidates standing for elections are announced. Votes are counted by a show of hands in the election meeting. The idea is that in the community organisation the decision-making powers should be decentralised. No decisions could be imposed. Each issue had to be discussed and a consensus had to be achieved. One executive meeting is held every two months, and two general

meetings every six months. Accounts of the money collected and to be scrupulously maintained and made public. One yearly meeting is organised for forwarding the budget for the forthcoming year and also for declaring the expenses incurred in the past year.

The slum dwellers' expressed their support through contributions of money, but only a handful of persons participated actively (see Chapter Five). The internal stratification of that class cluster no doubt makes democratic politics conducive to the interests of its elites. It allows the established elites to establish alliances with emerging elites of other subordinate class or class clusters (see Chapter 5 and 7). The community organisations have usually strong links with the traditional power structure in the slums, dominated by older and influential residents (community leaders). They may tackle anything from local disputes (eg.the perennial water-tap quarrels were resolved with a queue and quota system, no quarrels went to the police station) to the submission of a petition for concession or amenities from state or civic authorities. In all these set-ups, political forces may creep in. There is usually an inter-play of many forces-local linguistic, regional and even religious in the functioning of the community organisations. When issues involved are a common need or a threat to the locality and life therein, divisive or parochial considerations disappear for the time being. Community organisations are generally centered on issue-based protest and concession-oriented adhocs. A clear-cut class political perspective is lacking and hence strategies are unclear.

Politically, the vocal and dominant group (the community leaders including the initiators and the mediators) were with Congress (I), but since 1979-80 they have been transferring their and the organisations' loyalties to Shiv Sena as well. This is happening more often in the slums of Bombay since Shiv Sena came into power in 1984 in the municipal corporation of Bombay (see detailed discussion in Chapter Seven for Wadala). There are definite

sympathisers of Janata Party as well as of Bharatiya Janata Party, but they are not vocal. There are many members/sympathisers of the Republican Party of India (especially in Kurla). This may however reflect religious loyalties (Dalits who converted to Buddhism) rather than a conscious political affiliation. There are to my knowledge no members of the Communist parties. Young slumdwellers were becoming active, getting radicalised and leaving the state ruling party (Congress I). The young activists had ousted the community leaders belonging to Congress (I) from it and captured some post in the community organisation.

Apart from the community organisation, there were a number of groups such as a housewives' group and youth group. The housewives group's role as a credit source (described in Chapter Five). Apart from loans, it had a broad brief, including welcoming visitors to the slum and hosting festivals. The youths' group was for unmarried young slumdwellers aged between fifteen and twenty-five, and had a membership of over twenty. Its function was primarily educational: lectures were organised on occupational skills (mechanics, tailoring, handicraft, etc.) Some slum dwellers said it was mainly for the children of poorer households who had no chance to study in formal education.

In all the three slums a patch of ground was cleared up and levelled, a shed was erected and called the community centre. This shed which housed the meetings of the community organisation was a wood, tin and tarpaulin structure (except that of the Wadala slum which was well built). There were no fixtures, no furniture. It was a non-glamorous, simple structure reflecting accurately the poverty and actual conditions of the people. It was designed, financed and built by the people under the leadership of a few community leaders. There was no external input, in terms of know-how or finance. The residents then had not heard of funding bodies, charitable institutions or non-government agencies. It was this ramshackle shed which sparked off a peculiar chain of incidents. Except in Wadala, none of the

other two slums had any welfare activities on a permanent basis. In certain ways the slums differ from each other. The occupations of the slumdwellers, the cleanliness, the housing, the cultural level (relations to each other) differ. So the atmosphere within the slum varies a lot. Wadala is cleaner and culturally at a much higher level than Worli, the worst being Kurla. This reflects the high standard of Wadala slum dwellers as they are a higher income group than the occupants of the other two slums.

In Wadala slum a sewing class was held in the community centre which is also the office of the community organisation. This was popular and attended by young girls, who had completed the ten years of schooling or had decided to leave school, and did not wish to study on, and by young mothers (many daughters-in-law) so the age group for these classes was of about 15 to 25. There was a small entrance fee and the students brought their own materials, but the Maharashtra Kalyan Kendra in Wadala helped supply machines, teaching staff, desks, etc. Every year about 15 to 20 people participated in these classes. The other main activity was the tuition classes for school children. These were organised as many of the slum dwellers found it difficult to teach or take up their children's homework. Many of these children attended Municipal Corporation schools where the education is free. Parents in slum (here Wadala), not having had an opportunity to be educated themselves, put a great premium on children's education. Hence they wanted their children to get both moral and educational support to fare well in their exams. This programme has been conducted by the students of Ruparel college which is a college near to the slum. No expenses were incurred by the community organisation, as these tuition classes were obtained free of charge. Some of the youths in the slum used the centre as a gymnasium.[4] This is perhaps because the

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[4] The gymnasium has been a Maharashtrian institution since the time of a great saint Ramdas Swami, who was a very practical guru. His message in part was that you should exercise and keep your body fit. One of Ramdas Swami's famous sayings is "Don't talk, act". He was the guru of Shivaji, the warrior leader of

slum dwellers in Wadala are predominantly Maharashtrians.

All the three community organisations in this study have issued leaflets and pamphlets and collected signatures in support of their demands. They also organise street-corner meetings, street plays, skits and songs, poster exhibitions etc. Some of them also organise protest rallies and demonstrations.

Community organisations are a well established feature of the slum settlements in Bombay (as discussed above). They have become major development institutions in these areas. Potentially, community organisations are participatory development institutions. The collective nature of the community could increase slumdwellers' bargaining power, including their input into the local decision-making process. The question that arises is, to what extent do community organisations succeed in promoting participation?

I found, however, in my fieldwork that the role of community organisations in Bombay's urban development suggests that these institutions make available resources which benefit only a section of the urban population; community organisations exacerbate stratification because they benefit wealthier and not poorer slum dwellers. Participation in control of local resources is only facilitated for the rich elite slumdwellers, whilst poorer slum dwellers remain excluded. A number of ways in which this occurs have been suggested (see Chapter Five). Local elites dominate the community organisation so that those poor slum dwellers who become members are excluded from power positions. Rich elite slum dwellers gain more from membership than do the poorer members because they are in a better position to take advantage of the services the community organisation can offer. Alongside this theme, a number of more general criticisms of community organisations have been levied. These include

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the Marathas in the 17th century, the founder of Maratha military glory. Shiv Sena glorifies Shivaji and has evoked Marathi peoples' emotions through this glorification.

criticisms of community leaders, of community organisations which are not multifunctional, of the lack of coordination between community organisations and their implementing agencies, and of the failure to shift decision-making power down from bureaucrats to members.

Data from the slums suggest that community organisations did not have a major impact on the slum. However, on the other hand, where the community organisations did affect the local community, they operated in such a way as to enhance the participation of the local elite in decision-making power and access to local productive resources, whilst excluding the poor from these. The survey-based findings were supported by observational data. Although officials mentioned the ad hoc ways members might help one another out, I saw no evidence of this in practice. People did not explain their decisions on, say, joint actions, by reference to the community organisation. However, many respondents stated explicitly that they did not know what groups were there and what activities they did. Nor was there any meeting of the youths' group; and the only evidence of the housewives' group was when they hosted the Ganesh Festival. Those women who knew of the housewives' group were dismissive of it, saying that it was boring and that it took up time to no avail.

The community organisations established in slums were not positive participatory institutions. The substantial role the community organisation did have was the increased control local elites had over political resources to the exclusion of the poorer slum dwellers. These tended to be wealthy, ambitious and entrepreneurial slum dwellers, who saw the advantages this organisation offered in terms of contacts, and access to a variety of other resources such as development plans and the informal job market through politicians. These rich slum dwellers were heavily involved in these organisations, often to the point of being on their management committees. A number of rich slum dwellers monopolised community organisations as part

of their larger strategy of accumulation. The importance of contacts at the official level is discussed in Chapter Five, in the context of the bias in political knowledge and power towards wealthy slum dwellers. The point was made there that the wealthiest slum dwellers knew people the poor did not. Richer slum dwellers made frequent reference to their "important friends" and other slumdwellers agreed that they had "big friends". Much investment is made in establishing and reproducing social relations with strategic superiors and subordinates.

NON-GOVERNMENT ORGANISATION (NGO):

There is only one non-government organisation working in all the three slum settlements under study in this thesis, making possible analysis only of the various approaches of this one non-government organisation but not comparison with different non-government organisations.

The non-government organisation involved is called "The People's Participation Programme" (PPP). It is an organisation dedicated to the cause of slumdwellers in Bombay, and has engaged itself in a dedicated reconciliatory constructive approach over the last ten to twelve years. Through its organisation several slum colonies have united to undertake redevelopment by self participation of slum dwellers. PPP has motivated the slumdwellers to work for their own upliftment and has also provided technical, managerial and organisational support and taken up their problems at all levels of authorities. It is engaged in low-income plotted development or in helping the poor to design small scale renovation projects or group housing. Its members have worked closely with the Practicing Engineers, Architects and Planners Association (PEATA), a very vocal organisation which represents the bulk of engineering and architectural firms and individual architects. They argue for the redevelopment of the squatter settlements with provision for the reaccommodation of the residents and high-income housing to

cross-subsidise the cost. They believe that without the different kinds of subsidy the low-income housing issue is threatened, since the formal sector would be unable to provide housing given the nature of the national economy.

CONCLUDING REMARKS:

A summary table is formulated to summarize the similiarities and differences within the three slums (see Table 24). Even from this brief introductory sketch, it will be clear that slum dwellers have a relatively prosperous urban life in a number of ways. Due largely to slums favourable geographical position- notably, its location in the city of Bombay. Health and educational facilities were relatively good and the slum dwellers had no major problems confronting them. Slum dwellers in these areas of Bombay do not suffer the malnutrition and dearth which characterises the less fortunate slums in other parts of India.

Wadala slum is economically and socially well off. It has strong affiliations with the Shiv Sena Party and at present its leaders are exploiting the issue of ethnicity (more discussion in Chapter Seven). Both Wadala and Worli slum have completed their slum upgrading programme and are now forming co-operative societies of slum dwellers. According to the latest news Wadala has acquired the land on which the settlement resides for their rehousing under the co-operative scheme of the government. Accordingly 2500 photopass holder households around this slum (who belong to other community organisations in the slum area) will also benefit as they were all represented through various community organisations. Numerical strength is an important factor for a community with a particular ethnic background which attempts to organise itself for a particular goal. Worli is in the process of acquiring land, they have followed the same process as the Wadala slum. They are about 1000 in number. Kurla which is relatively small and ethnically scattered seems a long way from acquiring any land and also seems to lack external political linkages.

TABLE: 24 SUMMARY OF SIMILIARITIES AND DIFFERENCES WITHIN SLUMS

WADALA	WORLI	KURLA
Internal migrants	External migrants	Mixed origin
Largely agricultural parentage	Mixed background	Few from agri. background
Many arrived as students	Few arrived as students	Almost all arrived as students
Most with assets at village	Many with assets at village	Some with assets at village
Some intending to return	Almost none intending to return	Almost none intending to return
More recent arrivals	More recent arrivals	Longest stay
Hindu	Largely Hindu	Mixed religious
Best educated	Less well educated	Less well educated
Mainly formal sector workers	Formal & Informal sector workers	Formal & Informal sector workers
Mixed skills	Mixed skills	Mixed skills
Usually single earners	Usually single earners	Usually multiple earners
High earnings	Lower earnings	Lower earnings
Highest income	Lowest income	Intermediate income

WADALA	WORLI	KURLA
Higher travel expenses	Work near residence	Higher travel expenses
Usually private medical care	Less often private medical care	Less often private medical care
Good electricity supply	Less good electricity supply	Usually no elec. supply
Smallest houses	Larger houses	Larger houses
Most houses bought	Mostly unauthorised possesion	Mixed housing aquisition
Lowest housing expenditure	Intermediate housing expenditure	Highest housing expenditure
Tiled roofing	Usually iron or asbestos roofing	Usually iron or asbestos roofing
Closest knit community	Rarely close to relatives	Rarely close to relatives
Unfavourable to government	Unfavourable to government	Unfavourable to government
Largely favourable NGO's	Unfavourable to NGO's	Occasionally favourable to NGO's

CHAPTER FIVE: ACCESS TO POWER - PARTICIPATION AND EXCLUSION

INTRODUCTION:

There has been a good deal of interest in "popular participation" in the context of development theory and practice (Oakley and Marsden 1984; Midgley 1986; Shingi, Patel, and Wadwalkar 1984). One theme, amongst the many which have emerged, interprets "popular participation" in terms of access to and control over resources, where "resources" include both regulatory and decision-making institutions, and local resources necessary for production and reproduction (Pearse and Stiefel 1979).

This chapter considers slum dwellers' participation in, access to, and control over local resources in the form of regulatory institutions and decision-making power in community participation. It will be argued that slum dwellers' involvement in the decisions which affect their community is not facilitated by the system of local administration pertinent to slum development, despite the prevalence of participatory decision making institutions such as community organisations and community leaders - and an ideological stress in official discourse on the value of participation. However, this is somewhat misleading. On closer analysis, it transpires that there is a politically knowledgeable and locally influential sub-stratum of slumdwellers who are politically active in slums. These are better off than the other slum dwellers. The base of their political power is explored. Finally, the implications of this for decisions affecting the slum dwellers is elucidated, with reference to housing development issues and related decisions.

Throughout the discussion on participation in various literature reviews, the view held is that participation involves action. I would further qualify this word "action" to say that participation involves "strategic action" in the light of the fact that participation is occasionally extended to include a state of mind of participants. A person is also said to

participate when he is actively concerned about something, whether or not he takes action to demonstrate his concern (passive participants). If a person is involved in an activity, his mind is generally also so engaged, but there can be no presumption of action solely because there is concern and the reverse is also true i.e. there can be no presumption of concern solely because there is action. Nor is action alone participation. This aspect is crucial to understanding the concept of participation.

Mobilisation has two processes - external mobilisation and internal mobilisation, one complementing the other. External mobilisation seems to enable slum dwellers to see the need for and develop a positive attitude and confidence to take action so as to satisfy a community need. Internal mobilisation is needed to make people come together and take part. I intend to clarify the concept of taking part especially in the light of confusions (see chapter review of approaches towards community participation). Taking part is proposed in this study as a process in which an individual voluntarily becomes a member of a group and acts along with other members of that group to achieve a common goal using group power. Such voluntary action is seen as an output of a process emerging from within an individual, resulting in the individual adding himself as a "number" to a group and thereby increasing its power, in order that the group (and thereby the individual) may achieve a particular goal.[1]

I observed that, while many in the slums had the motivation, only certain persons from the slums took the initiative to contact

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[1] Olson (1971:121) asserts that groups have a degree of power or pressure more or less in proportion to their numbers. Indeed a group seems to require numbers to generate and use power (Power is seen here as the ability to get what one wants). But I disagree with Olson's proposition that groups have power (only) in proportion to their numbers. Even a group with a lesser number seems to have the ability to get what it wants. This is to say that such a group has a potentiality to generate sufficient power to get what it wants (see chapter seven).

political leaders and the non-government organisation on behalf of the slum dwellers and that the non-government organisation and the governmental agencies came to the slumdwellers in response to these initiatives. This brings out those people who are willing to initiate action, i.e. take issues on behalf of the community to the authorities and be representatives of the slum. I have labelled them as the "initiators".

The observation raised the questions of "Who in the slums took the initiative and why only they?" Furthermore, "What initiatives did they take? Why and how was the non-government organisation approached? How did they (community leader/representative) relate to the slumdwellers and how did they (slum dwellers') respond to its initiators and with what effect?"

With this background of questions, this chapter discusses the personal characteristics of the initiators such as age, education, socio-economic status, personality, commitment to the cause (upliftment of the slum), willingness to take up issues, devote time, spend money from their own resources, ability to establish outside contacts (connections with influential people outside the slum which ensures an important position within it) in political and government organisations to show the effect they have on the initiators' actions and the outcome. It culminates by examining their search for external resources, especially among non- government organisations. I argue that the extent to which the initiators could mobilise support from the slum dwellers depended upon their rapport with and sanctions from the other leaders or mediators and also that the capability of the initiators is of little relevance: their initiative, if unsupported by the slum community, is inadequate to influence decision-making.

Another phenomenon in the slum settlement is that an initiator or a leader did not act alone. The person invariably have a group of people around him comprising those who shared similar beliefs to those of the initiator: I call them the "mediator

group". The mediator group members were those willing to give time and sometimes resources for communal purposes. They also had individual motives to benefit from the external contacts of the initiator. This group of members were those who contributed time, labour and occasionally resources to fulfil the obligations of the initiators. The initiator consulted them and kept them informed of the progress on issues. The mediator group members also played the role of communicators between the initiator and the community.

PARTICIPATION AND THE DECISION-MAKING PROCESS: RHETORIC AND REALITY

The slums had an apparently exemplary system of slum dwellers' participation in the local decision making process, in terms of participatory political institutions and political ideology. The decision-making process affecting the slum could be envisaged as a chain from the slums to the government, which consists of four main links: local level representative institutions within the slums such as the community organisation, the non-government organisation involved, municipal ward officers (administrative wards of the urban-based Municipal Corporation), Bombay Municipal Corporation Departments dealing with various infrastructure amenities of the city of Bombay (water, sewage, garbage collection etc.) and the State Government Department of Urban Development (including other bodies such as the Maharashtra Housing and Area Development Authority, the World Bank Cell etc.). Sometimes the help of some non-government organisation working with the slum dwellers also plays an important role along with the councillors and politicians concerned with that particular slum. This is intended to create a two-way channel of communication, "up" from the slum to the state and "down" from the state to the slum.

Slum meetings are called by the community leaders on an ad hoc basis to discuss and vote on issues as they emerge. There also existed a variety of groups or associations, including the

housewives' group, the youth group, the music group, the drama group and so on, which gave members some opportunity to contribute to decisions taken at the supra-local level. The apparent aim of all such institutions is slum dwellers' participation in decision-making through community leaders (who are representatives of the slum dwellers in the community organisation) and community organisations themselves. These representatives then communicate to the ward offices and the municipal offices or any such bureaucratic offices.

Alongside this system of interconnected representative institutions was an element in official discourse which explicitly prioritised the need for slum-participation in decisions. This emerged very clearly in the taped interviews with local officeholders. The community development officers, some politicians, bureaucrats and the community leaders all stressed the importance of slum dwellers' participation in decision making. They explained how they needed the slum dwellers' to say what their problems were, otherwise decisions might not be relevant to the slum dwellers' real needs. Since the slum dwellers' are best placed to suggest solutions to their problems, they must be involved in all upgrading and rehabilitation projects. Slum dwellers' involvement in decision-making can now be said to be Bombay's principal slum development policy. This ideological stress in official discourse on slum-involvement in decision-making, found also in officials' very consistent descriptions of the system by which this is effected, emerged in less formal contexts than the taped interviews. When I discussed the role of the slum dwellers' in their development with bureaucrats, many used phrases like "to join together","to help out together", "assemble with neighbours in order to solve neighbourhood problems" and "to participate", all of which stressed the need to involve the slum dwellers, to work together in defining and solving problems. They extolled at length the virtues of co-operative and participatory institutions. This theme of participation was prominent in meetings and was also included in speeches by government officials.

However, despite this, there was practically no participation whatsoever in this sense in slum communities. This can be illustrated by the case studies which were undertaken to evaluate the extent to which the community participation system of representative institutions in fact succeeds in facilitating slum dwellers' participation in the decision-making process.

Respondents in the interviews clearly saw the housing board or the municipal corporation as the most important of the participatory political institutions affecting the slums. As noted, the municipal corporation consisted of elected councillors from the constituencies within which the slum lies.

I attempted to ascertain whether slum dwellers' access to decision-making power really was facilitated by the community organisation, both during informal conversations and by formal questions [see appendix 2, survey 2, section (B)] (Namely: "what does the respondent know of the community organisation, especially who are its members and what is its purpose? When did the community organisation last meet? At its last meeting, what was discussed and decided? Have you ever attended a community meeting; if so, how many times and in what capacity?"). Results were striking. On the one hand, the vast majority of informants could not answer any formal questions of the questionnaire, but the same questions introduced into informal conversations received better responses. They knew nothing at all of the community organisation's purpose, where and when it met, its members, its recent meetings. I even had great difficulty in knowing who the past office bearers were, not many seem to know. Slum dwellers' recognised their Councillors, Members of State Legislature, Members of Parliament and bureaucrats, but they did not know the capacity of these personalities to influence decisions or why they frequently visited the slum. By contrast, slum dwellers who were themselves members of the committees of the organisation or had been in the past answered all the relevant questions fluently. Interestingly, slum dwellers who were active in the committees many years ago, before their

retirement - knew no more than the "ordinary" slum dwellers about the recent meetings. Once their direct involvement as members was over, ex-members knew nothing of the community organisation's affairs. Also it was noticeable that close kin of active members knew no more than the majority of slum dwellers. In part, this was a gender issue as well; for example, the affairs of the organisation would not be considered relevant for wives, daughters and female-headed households. Many of the members' wives to whom I also spoke informally considered it not their business to interfere and left it to their husbands who they considered knew it better (see section on gender and participation in this chapter).

In the Worli case study, for example, I found the following instance of a particular decision affecting the slum dwellers which was undertaken by community leaders themselves. The community leader encountered a major problem. The money available (which was raised from memberships and outside sources with the help of politicians and other such contacts) fell short of the budget necessary to rebuild the office. The community leader devoted much time and energy to raising the difference in a spirit of great enthusiasm and conviction. The slum dwellers' knowledge of this enterprise was ascertained during general conversations and in question A(ii) in appendix 2 survey 2 (namely: "How much do you know about the rebuilding of the office and from what source? Were you consulted about the rebuilding - if so, in what way? Is that a good idea?" (These questions were asked in Worli only). Again there were striking results. The vast majority of informants knew nothing of the community leaders' plans, budget difficulties, and so on. By contrast, the community leaders gave full and informed answers.

These two cases suggest that the long established system of representative institutions, which is supported by an ideological stress in official discourse on the merits of participation, fails in its aim of involving slum dwellers in the decisions which affect their community. This is supported by other data.

The community organisations established in the slums were in practice inadequate for the task. For example, meetings were more frequently called among the community leaders than with the slum dwellers as such. Those which were called with the slum dwellers were inadequately announced and poorly attended. Many slum dwellers simply did not know anything about them. It was difficult to get reliable data on meetings which had taken place just prior to my fieldwork. Some informants would say there had been one, others that there had not; there were disparities in informants' version of what was decided or what happened at the meetings and so on.

Like-wise not many slum dwellers came forward to take vacant positions in the committees or even to stand for elections in the forming of new managing committees. Thus many of the community leaders were consistently office bearers of certain posts (eg. the treasury, secretary and the president). Many informants said they did not want to take such responsibility and a couple of them even said that there was never a unanimous decision about anything in this slum. One community leader revealed that usually some of the office bearers were not elected for the post in the community organisation but nominated (inclusive of some important vacancies) by simply choosing a person among the slum dwellers whom they thought was the "best" person. He described how, in the event of a vacancy for a certain post, all slum dwellers were informed, by a certain date any slum dweller could inform the community leaders of his intentions to stand for election to the post, but nowadays as no one came forward to take up the post, the community leaders were happy to choose some of their own cronies and convince the person to take the vacant post. The community leaders seemed pleased by the power it afforded them. The community leader further stated that it avoided the hassle, tedium and rivalries of elections.

This goes on further to show that the community organisation is not as much of a representative institution as it is made to appear. Even in the event of an election some informants in the

course of their conversation pointed out to me that some community leaders were in office as they could beat their rival candidates simply because they had lots of relatives in the slum and could bribe the most voters. Predictably, there was very little interest in the selection of representatives (office bearers or community leaders) on the part of the slum dwellers. It was difficult to get data on the recent election of the community organisation of the slum because many slum dwellers could not really remember it and the information they gave was contradictory. All these data suggest that even the most ostensibly representative of the slums' selection procedures were not taken seriously as such. Conversely, many community leaders, with the exception of a very few, themselves did not, for the most part, take their positions seriously. Some seemed to be in office for the status, prestige and contacts it offered with the outside world especially with regard to politicians, which would lead to personal gains directly or indirectly and not for the sense of the importance of representating slum dwellers. There was no general outcry, and the assumption was that the situation would probably stay as it was. Arguably, this would not have been the case if the organisation in question was genuinely perceived - by the representatives (community leaders bearing various office post) and the represented (slum dwellers) - to exist in order to facilitate slum dwellers participation in decision - making.

One community leader accused the slum dwellers of watching more soap operas on television than doing anything in their spare time for the slum. Many small groups like the drama group and music groups were effectively "shelved". I could only know of these through the photographs taken in the past while receiving awards which were displayed in the Welfare Centre Office of the Wadala slum.

Likewise, it was by no means clear that individual community leaders facilitated slum dwellers' participation in decision making. For example, it was obvious from the time I spent in the

slum community that the community leaders lived in a world from which the bulk of the slum dwellers were quite excluded. Some of them were rarely seen in slums, but I often met them in Municipal offices or Housing Authorities Offices or at the non-government organisation's offices and at functions organised by the authorities or politicians at their slums or at other slums. If I needed to see the community leader, many times I had to leave messages at their home. For instance, the family of Garud, a community leader in Wadala slum, rarely knew where he was or what he was doing at any one time, except when he was in his workplace (many community leaders had permanent well paid jobs with big factories or industries which meant they had shift duties).

The question emerges as to how there could be such a gap between the rhetoric of participation and the reality of exclusion. How can it be that an established system of participatory institution, supported by an official pro-participation discourse, fails to involve slum dwellers in decisions?

Participation is supposed to be facilitated in the first place by slum dwellers who are elected to representative offices in the community organisation. The slum dwellers did not think it was necessary for them to contact the Municipal Officers, they thought it was the role of the community leader to approach them when ever there was a need, or manipulate and bargain for their needs. Many informants said "it was the community leaders' job and thats what he is for". Nonetheless during open house when some officials and politicians were particularly invited to explain a scheme or programme, the slum dwellers asked questions of the officials directly. In other words, there is an irony crucial to the failure of slum dwellers' supposedly participatory system of administration. Slum dwellers' participation in decision making is by interconnected representative institutions. But from the slum dwellers' perspective, these institutions (community leader, community organisations, etc.) become something distinct and unique in themselves, part of a composite

bloc, "officialdom", which is crucially divorced from the slum dwellers they exist to represent. And from the perspective of the officials (bureaucrats), the existence of slum dwellers who are community leaders (representatives) allows agents of the state bureaucracy to believe that a measure of participation has been achieved, because at least some slum dwellers are involved in some decisions to some extent. The paradox is that more participation (representative institutions) means less participation (involvement in decisions). "Participation through community leaders" (representatives) becomes a contradiction in terms.

This explains a striking contradiction which arose in the data. On the one hand, the slum dwellers were well aware of at least the most rudimentary aspects of participatory administration system affecting them. They knew that participation in the slums' decision-making meant canvassing their community leaders, who in turn contacted the officers of the concerned departments. The responses to questions A (vi) & (vii) in appendix 2, survey 2 (namely: "How would you go about requesting things that the slum lacked? Have you ever requested anything in that way?"). Most respondents answered these questions by saying "would speak to the community leaders". Even during the informal conversations, slum dwellers frequently explained that the way to participate in decisions affecting their slum was to contact the community leader. However, on the other hand, almost nobody had put this knowledge into practice and actually contacted the community leader. During my field work, the few meetings that I attended the number of slum dwellers present was less than 50% and amongst those who were present very few stood up and spoke, and during votings I found many slum dwellers looking at each other before raising their hands either for the proposition or against it. I constantly felt during the time I spent in slums that the slum dwellers felt that they would trespass the domain of "officialdom", which was the prerogative of community leaders. This accords with the view that participation is hindered more than it is helped by the system of representation which is

designed to effect it.

However, this argument should not be taken to suggest that slumdwellers' representatives themselves enjoyed a degree of political power or influence just because they excluded the "ordinary" slum dweller. The role of the community leader did not go beyond that of recipients of municipal wards, municipal departments, housing board their bureaucrats and their elected politicians. They could not/did not undertake forceful interventions on behalf of their unaware electorate. For example, it was clear from observing some meetings with the municipal officers and bureaucrats of state government departments that the officers real purpose was to facilitate "top down" development. It was a channel of communication from the state run bureaucracy to the slum dwellers, and not vice-versa. At times it seemed that some of the decisions made by the bureaucrats had already been taken before the meeting even began. A lot of time is wasted in organising meetings and finally on the day of the meetings many of the bureaucrats remain absent, which leads to lots of delay in decision making and implementation. (This was illustrated for me in the frequency with which appointments I had made with some bureaucrats for interviews were cancelled at the last moment) which leads to greater difficulties in restoring faith of the slumdwellers in that particular scheme or project and also reflects the time the community leader has to spend.

A second explanation of the gap between the rhetoric of participation and the reality of exclusion concerns the persistence of a traditional culture which is essentially counter-participatory. It is universally acknowledged that the Indian political culture promotes authoritarianism and paternalism on the part of the bureaucracy and subservience and apathy on the part of the populace. Repeatedly, this could be traced back through many decades. Consequently, there is a lack of accountability of officials. Bureaucratic corruption has emerged as India's biggest "open secret" (Rajni Kothari 1984,

1986). Political "modernisation", in the sense of political participation, has been prevented. The pro-participation ideology perceived clearly in official discourse is conflicting with other elements of political culture.

As my fieldwork progressed, attitudes emerged which directly contradict the participation jargon. Especially in two case studies (Kurla and Worli slum), some of the community leaders without any inhibition said that the slum dwellers lacked the knowledge, ability and understanding necessary to contribute usefully to decisions. While some of the leaders complained that the slum dwellers were only interested in their work,gambling and drinking illicit liquor.

This contradiction between the rhetoric of popular participation and a quite contradictory underlying attitude was typical of officialdom. One of its most ironic expressions was at the annual general meeting of the Wadala slum dwellers held in a school hall near the slum. Five politicians belonging to different political parties working in this slum, community leaders and an editor of a slum newspaper were all on a platform infusing the principles of participation (the virtues of which were commended during their speeches). Later, during a private conversation, Sheila Rani of the Communist Party explained to me the main obstacle to members'involvement in decision making. Because they are "just poor and uneducated", members do not really understand the issue involved, the contents of the report, and its implications for them. So they (here the politicians or the people on the platform) had to play the role of pointing the way. This means that communications between officials and members <u>is</u> important, but only because of the need to inform members of decisions already taken. Also this meant that she was trying to win slumdwellers to her side by pointing to certain aspects which she apparently did not like and obviously she did not agree with the other members on the platform.

This contradiction between officials' apparent regard for the

beliefs of participation and an underlying non-participatory attitude emerged in a number of other similar formal situations. Repeatedly, I found myself in meetings which were ostensibly participatory but in reality something quite different. For example, during the meetings at the welfare centre, which I attended, slum dwellers were repeatedly invited to speak, to discuss the issues, to offer opinions, amidst comments from the invited speakers (mainly politicians, bureaucrats and members of non-government organisation). Yet the response was very minimal. Very few slum dwellers asked questions about the matter being discussed. Many questions asked were dismissed as not related to the present issue under discussion. I also found many slum dwellers wandered away during the course of the meeting. Invariably almost all the suggestions made by the speakers were unanimously passed. Some slum dwellers told me later that "these are always discussed but we never see the results". In all such occasion and cases there was a gap between the explicit adoption of the ideals of participation and an underlying attitude which contradicted the occasion and highlighted lack of trust altogether.

In contrast, when the bureaucrats or members of non-government organisation visit the slum settlement as a group, this has a significant effect on the slumdwellers. Firstly, the physical presence of a group from outside makes an impact upon the slumdwellers, who also see it as a form of power. Secondly, such a group visit enables the bureaucrats and members of non-government organisation to meet personally with several other slumdwellers, both the leaders and some others. Thirdly, by conducting mass meetings the outsiders are able to communicate with the entire slum settlement, with everybody feeling equally involved. Mass meetings also nullify the negative influence of age and gender of the dwellers. More importantly, the slum dwellers see the meetings conducted in their slum as a show of power and as raising their status in the neighbourhood, because it makes their association with the NGO, bureaucrats and politicians explicit. The community leaders also believe that

such meetings will make those in the slums who think negatively of the NGO become positive. So they welcome the outsiders coming as a group and conducting mass meetings. The community leaders normally participate in organising the meeting and they extend hospitality to the guests. This thus seem to emerge as an optimal mode to promote community participation

GENDER & PARTICIPATION:

Kannan points out that women's participation "at the organisational, leadership and decision-making levels was constrained by an implicit and traditional view of their "limitations" (1988:134). I observed the same among the slum dwellers and community leaders.

Whenever I had conversations with women, I found that their small Mahila organisations had discussed or raised issues affecting them as women and had talked about it. One woman confided to me that she saw all programmes on television related to women's issues. The issues which came up during my conversation with them were injustices against women in the form of rape, *sati* (a Hindu custom whereby a widow burnt herself to death on her husband's funeral pyre), alcoholism and wife-beating, harassment on the streets and public transport, dowry harassment, murder, violence in the family, problems of working women, trafficking in women, oppression and exploitation of women belonging to *Dalit* [2] and minority communities, obscene posters, pornography, problems of maid servants, the system of temple prostitution, unavailability of free and safe abortions, superstition and

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[2]. Untouchables also known as Harijan, a term which Mahatma Gandhi coined in 1933 meaning "child of God" for certain classes in Indian society, formerly considered inferior and untouchable. Though they themselves now prefer to be called Dalits i.e. the oppressed. Officially they are addressed as Scheduled Castes and Scheduled Tribes. They have now been granted special concessions by the government. In 1956 about 3 million of them embraced Buddhism. According to the 1981 Census there are 104 million persons belonging to Scheduled Castes and 51 million to Schedule Tribes.

witchcraft. There had been some meetings of consciousness - raising groups.

Women from the Kurla slum had participated in the *morcha* [3] organised by women's groups in Bombay against price-rises in food commodities, taking along with them rolling pins. Some women had participated in strikes and fought through unions at work for an improvement in their standards of life and conditions of work. Women from the Wadala slum had also participated in a *morcha* against price rises, as Sheila Rani, with an upper caste and middle class background, had mobilised them and evoked the issue on price rise of food commodities.

The morcha route passed through all the important streets of the city. They carried placards and banners with slogans. The morcha got reported elaborately in the local newspapers which also criticised the government. The bureaucracy seem to be sensitive to the "number" (size of) the agitators it has to face. Newspaper reports also seem to bring pressure on the bureaucracy, like the elite's sympathy aroused by taking a morcha through the streets. Since the Legislative Assembly was in session during this time the MLA spoke in the Assembly about the price rise. An "assembly" inquiry was sent to the ration shop authorities, news of which also appeared in the newspaper.

TABLE: 1 (A) WOMEN'S PARTICIPATION WITHIN THE SLUMS

	WADALA	WORLI	KURLA
Proportion of women participating frequently or occasionally	60.9	39.6	45.7

[3]. A Hindi word which means hostile demonstration against the government.

TABLE: 1 (B) CHARACTERISTICS OF WOMEN PARTICIPANTS

	Frequency of participation		
	Never	Occasionally	Frequently
No of children	2.57	1.73	1.60
	(.20)	(.26)	(.18)
Income per household member	264.6	227	313.8
	(24.5)	(23.2)	(28.0)
Average age of woman who participated	35.0	37.9	34.2
	(1.30)	(2.59)	(1.46)
Households with Resident mother/ mother-in-law	10.1	18.2	25.6
Number in sample	69	22	43

(Entries are column percentages or column means with standard errors in brackets)

The women who participated in these issues or movements had relatively stable family background this is reflected in the income per head [see Table 1 (B)] and either had few children or none [see Table 1 (B)]. Having another woman in the house, as a helping hand seems to encourage participation especially mother-in-law or mother. Age of the woman does not seem to affect participation.

The men appreciated the fact that separate meetings (in the Mahila organisation) and training schemes (like the cookery and sewing class) were held for women, because it was culturally acceptable to them. Thus, ideological and political subordination of women also extend themselves to women's organisations limiting them to playing a subordinate role.

Women were, by and large, assigned a mere "supportive" role in women's organisation as well as within the slum community. In

varying degrees, the absence of any real participation by women at all levels of leadership has continued. While their "help" was actively sought and secured during the early stages of mobilisation and organisation, they were not incorporated into the important levels of leadership and decision-making. When women's participation was compared among the three slum settlements, the Worli and Kurla settlements were worst in comparison to Wadala [see Table 1 (A)].

Communication between male community leaders and their wives on communal issues was almost nil in all the three slum settlements. All the community leaders said that they did not discuss these issues with their wives. Nor did the wives inquire. Men talked with men and women talked with women. If a wife came to know of any situation she would communicate that knowledge to the other women within the slum. Similarly, interaction between the adult children and parents was minimal. None of the youths or parents indicated that any interaction took place between them.

During the community organisation meetings women would not take an active part. They would only stand apart and watch the proceedings. Strangely, though, the wives of the leaders or men who were active in communal activities were not those who were active in women's activities. They rarely participated. The women perhaps accepted ideological subordination because of societal obligations.

PARTICIPATION AND POLITICAL POWER:

Slum dwellers are excluded from the decision - making process in part because their involvement is facilitated in the first place by a system of representation. From the slum dwellers' perspective, their community organisation becomes something unique and distinct which "takes care" of the whole business of administration, decisions and local politics in a way which renders their own involvement both unnecessary and inappropriate. However, community leaders themselves have no voice in Municipal

Corporations, Municipal Ward Offices or Housing Board Offices: they are ear-pieces and not mouth-pieces, which receive official order letters from the Municipal and state bureaucracy, so it can be said that the community leader does not contribute forcefully to decision-making at the upper level along with the bureaucracy. A second, underlying factor is the persistence of elements of a traditional political culture which is at odds with the beliefs of participation.

Though the community organisation fails to effect slum dwellers' participation in the decision making process and; "ordinary" slum dwellers lack a voice in the local political arena, there is an important exception to this. There do exist community leaders who are economically in the elite relative to the "ordinary" slum dwellers, and who attend or visit local politicians, their parties and offices and also enjoy an unusual degree of political knowledge and influence among politicians. The political knowledge and local influence members of this section of the slum command is revealed by the case studies, which are cited below. It emerged from informal conversations and from responses to the questions on section C, D, E of survey two(appendix four) that some of these community leaders, especially the prominent ones, get invited as official representatives of the slum dwellers to attend meetings with municipal bureaucrats when the agenda has any matter related to the slum. Sometimes the community leaders also invited representatives of the non-government organisation to attend meetings along with them. These community leaders knew about the Municipal Corporation's system in general, they could cite its members and describe its functions. Their knowledge was far greater than that held by the bulk of the slumdwellers. Likewise, with regard to other slums in the vicinity, or in the city of Bombay if there were any concessions granted or amendments made with regard to any development issue or in the scheme, these community leaders knew about it immediately. This information came to them from both the officials and the politically powerful.

Coupled to this unusually extensive political knowledge was a notable degree of political influence. Referring back to conversational evidence and responses to questions A(i) and A(vii) (Survey two, Appendix two) it transpired that community leaders had in the past canvassed officials and politicians. They had, for example, contacted the politicians to request specific projects like the slum upgrading scheme or to complain about the lack of certain facilities (water, garbage collection, repair of toilets & drainage) in the slum. In a number of cases, they had even gone over the heads of the bureaucrats at all lower levels and contacted the minister directly. Similarly, during my field work I found that they were unusually knowledgeable about the things or gossip which took place in the slum and it was not uncommon for informants to say of some community leaders that they were very powerful people in the slum area and that they themselves made such claims. This accords with the point made in the previous section that the community leaders though powerful in virtue of political contacts were <u>not in their own right</u> very powerful. This is basically for straightforward reasons.

This is characterised in the Latin American literature, which reports that local politicians gain their dominance or win elections through these community leaders (Cornelius 1975; Eckstein 1977 and J.M. Nelson 1979). Connectedly, it is often the case that political office is translatable into personal economic advantage from the prestige and potential sanctions inherent later in the politicians' office, from his access to information and to the potential support of the bureaucracy.

The more important the community leader and his mediators in the community organisation, the better off they were and the more extensive their political contacts. There did appear to be a coincidence of economic status and political position, and straightforward ways in which community leaders could translate their office into personal economic gain. None of the ordinary slum dwellers occupy any position of comparable economic status

(see Table 2).

TABLE: 2 COMPARISON OF CHARACTERISTICS OF COMMUNITY LEADERS AND OTHER SLUMDWELLERS

	Community leaders	Slumdwellers	Weighted*
Sample	16	119	
ECONOMIC CHARACTERISTICS			
Educated to secondary level	50.0	26.1	29.5
Skilled	66.7	60.2	58.0
Working in formal sector	73.3	57.0	58.9
Holding loan	56.3	25.2	34.0
Adequate water supply	12.5	30.3	26.5
Electricity supply	81.3	65.5	29.0
Private medical care	56.3	53.8	61.1
Bought house	68.8	53.8	57.4
Assets at village of origin	87.5	68.9	77.5
Size of house in sq ft	155 (27.0)	107 (5.3)	99
Income of household per head	1746(205.9) 425.0 (86.7)	1298 (62.1) 255.8 (14.0)	1386 268.5
Lifetime housing expenditure	28867 (6693)	28567 (2086)	26554
LOCATION			
Wadala	50.0	31.9	50.0
Worli	37.5	39.5	37.5
Kurla	12.5	28.6	12.5
OTHER CHARACTERISTICS			
Origin in Maharashtra	62.5	53.8	62.5
Agricultural parentage	50.0	48.2	58.5
Hindu	93.8	76.5	85.7
Age	46.9 (2.10)	42.5 (1.06)	43.2
Household size	5.81 (0.61)	5.66 (0.71)	5.64

(Entries are column percentages or column mean values followed by standard errors in brackets)

* The column labelled weighted adjusts for the difference in area

of slum residence between the sample of community leaders and others. It reports weighted averages of values for non leaders in each of the three slum settlements where the weights are given by proportion of community leaders resident in the respective slums.

Community leaders were more educated than the other slum dwellers (see Table 2). They were skilled workers and had jobs in the formal sector, which increased their income substantially in comparison to that of the other slum dwellers. Working in the formal sector having stable/secure jobs, acquiring loans and repaying them is far more possible. Hence a marked difference in the extent of holding loans in comparison with other slum dwellers (see Table 2). Having higher income also leads to having electricity, ability to buy houses and spending more on improving their houses than the other slumdwellers. When housing expenditure was compared with occupation (Table 21 in chapter four), it was obvious that skilled/formal sector worker had spent less than skilled informal sector. A point was then made that probably the informal sector worker had more time to spend on improving their house and also saved on labour charges so home improvement obviously cost less to that slumdweller. Hence there is also not much of a difference reflected in the housing expenditure in Table 2 in this chapter. The size of houses of the community leaders is also significantly higher than other slumdwellers. The community leaders seem to be more dissatisfied of the water supply than the slumdwellers, this reflects their high expectation (see Table 2).

Punekar's and Madhuri's (1967) studies of trade union leadership in the sixties cover an all-India canvas, though the majority of their respondents belong to Bombay and Maharashtra. Their findings more or less confirm those of other studies on leaders: that they are moderately educated, upper class and affiliated with one or another political party. One-third of the leaders are employed in factories. This was also expressed in studies by Reindorp (1971) and Masihi (1985). Moreover, a slumdweller

realises that the leader with a middle class leaning can meet the bureaucrats as an equal at the bargaining table. On the other hand Dutt (1947) and some others have argued with respect to working class movements that thanks to the middle class orientation of the leaders, the outsiders failed to provide leadership to the working class movement.

The cases of community leaders reveal some of the non-institutionalised opportunities for economic gain afforded to different extents by the various local politicians. Community leaders alleged that sometimes they had to pay bribes or expensive presents to officials at ward offices or Municipal Corporation Offices. The present land which the Wadala slumdwellers reside on was earmarked and reserved for different purposes in the Development Plan of the Municipal Corporation. This was dereserved with the help of an eminent politician and later the urban minister of the state.

The point is made in the next section of this chapter (Access to and Control over Resources) that community leaders were interested in being office holders more because of opportunities for personal gain than out of a concern that the slum dwellers enjoy genuine representation. However the situation was less straightforward than might at first appear. For one thing, whatever the opportunities for economic gain presented by politicians, they entailed economic losses as well. The community leaders had to frequently arrange meetings for politicians in their slums whenever there was an issue concerning their area, and during elections had to do canvassing and provide voluntary manpower to run errands. They had to participate along with as many slum dwellers they could gather in charity drives for one cause or the other, collect donations, political rallies and *morcha* led by the politician or by his political party. They had to be seen by the politicians to attend any important functions (either public or private) relating to the politician and his constituency. They also had to bear the cost of frequently inviting and entertaining them at festivals or

ceremonies. Despite the community organisation having certain funds to spend on these endearments, many community leaders confessed that they had to spend a certain amount from their own pockets. They repeatedly described themselves as poor, as they had devoted themselves to the upliftment of the slum, and hence were unable to spend the time and energy required to capitalize on the better standard of living for their own family. The extra responsibilities and a high profile in the area diverted them from more direct forms of economic accumulation. Many community leaders gave up their office after some years for these reasons.

Many individual slum dwellers were aware that the community leader had no power at all, but they were clearly aware of the fact that the person whom they chose should be a strong figure with leadership qualities, who could canvass and bargain with officials and politicians or argue a case or question decisions and have the right contacts with influential people. The other characteristic many put forward was that he should be well educated and be a presentable person. Education was important and so the slum dwellers preferred an educated person who could correspond, compose letters and petitions, maintain records for the community organisation.

The community leaders took the initiative and worked hard. In fact they made sacrifices of time, energy and money for a public cause. Along with this they usurped the decision-making rights. The broader slum dwellers were brought into the picture only through general body meetings at which they were informed about the contemplated action. The slum dwellers just accepted this state of affairs. If a facility had to be obtained, the authorities had to be approached. This could best be done through the mediation and agency of political parties and their leaders or non-government organisation.

The community leader is a local resident, belonging to the higher socio-economic stratum (see Table 2). He is a middle-aged man with some education, articulate and an old resident of the

locality (The use of the masculine gender is deliberate. In most cases the traditional leader is a man). He has important contacts outside the slum settlement and can put local residents in touch with the authorities. He plays an important role in redressing grievances and helps in providing protection to the residents against excesses committed against them. He does not owe his position to any process of democratic election but enjoys social sanction. This sanction stems from his role as a "contact" or "channel" to the wielders of power- the party funtionary, the corporator, municipal and police officials etc. He is able to represent the feelings of the slumdwellers to the political bosses. The community leader may mouth some populist/radical slogans but is essentially conservative. He never questions the legitimacy of the system and never advocates any agitational paths. In normal circumstances he is able to control the residents, influencing their political behaviour. Through coercion of residents and manipulation of mediators he maintains his position. The position is utilised to seek social status, gain monetary benefits and at times to realise political ambitions. He is useful to the slum dwellers to get some work done and to prevent the worsening of their conditions. To the bosses he is crucial in controlling the slum dwellers, particularly electorally. His role is that of a broker.

Many times the community leaders were told through the official discourse that they could approach the government directly to secure welfare or infrastructure measures for the settlement. After several visits practically all the community leaders learned that their written petitions and several visits were not achieving fruitful results. During the visits there was no one willing even to listen to them. Finally they planned to take with them their local MLA (Member of the Legislative Assembly) or their influential contacts. So a group of the mediators and the community leader would make the representation of the settlement to the respective authority who had the power to allocate resources. This they believe gives more weight to the representation being made, thus having a positive effect on the

decision-maker.

At times when things were complicated due to legislative criteria or, if they did not know what existed in their file at the governmental office, the best person the community leader could contact was the clerk dealing with the files, who had no decision-making power. It was standard practice for the community leaders as beneficiaries of the bureaucrats to pay an amount as a bribe to the officials and if a higher amount was demanded by higher officials then they would go back to the slum, collect this amount and present it to the official concerned.

So even after providing an enormous quantity of documents nothing positive happened. The community leaders would get greatly dejected by this. The slum communities tend to hide local issues from outsiders. The issue of having to bribe the clerk in order to secure the papers came out after a sustained interview with Garud in which he could not account for a substantial amount of the common fund in the nature of travel and food expenses. It was also common standard practice to give sweets during Diwali to these bureaucrats.

The question arises as to the bases of such community power. To elucidate the mechanisms whereby the elite slum dweller achieves control of political resources, the case study of two community leaders (initiators) is given here: Garud in Wadala Slum and Narayan in Worli Slum.

Garud is one of the wealthier slum dwellers of the Wadala slum, as interpreted from Survey 1 and also reflected in Table 2. He had an unusual degree of political knowledge and influence, compared to his poorer neighbours. He gave full and knowledgeable answers to questions about the Municipal Corporation and the State Governments' offices. On certain meetings in these offices he had apparently sat as a specialist member from the area. He was well known amongst the bureaucrats and had a very friendly relationship with many. He had worked

for the welfare centre - indeed, on almost any topic of slum-wide significance, Garud was always a vociferous and accurate source. Sometimes, if an informant was at a loss to answer my questions on the slum issues, they would advise me to go and see him. He was amongst those referred to as a "powerful person" or a "big person". In 1985 he was awarded the Best Worker award through the State Government for his great service at his work place (a well known industrial company).

Apart from his extensive political knowledge and information, Garud was, relatively speaking, very influential. He had specifically requested things of the politicians for the slum in the past of which the people were aware. Certainly, Garud was aware of his contacts and often boasted that he knew everyone concerned in offices, local politicians and the police in the area.

The bases of his power came as he has worked in this slum right from the start of its existence for various amenities, at which time the level of participation among slum dwellers was much higher than now, as lots of amenities were then lacking. Garud was involved in all committees that were set up. Although these did not have any financial gains, they helped him to maintain a high profile in the slum as a community leader. Members could keep up to date with useful information about other slums through him. Generally, this helped community leaders like him to keep a finger on the pulse of the slum. Being on various committees was useful for making and maintaining contacts, both in the slum and "above" it (the municipal corporation and the state government offices). All these positions were demanding of his time and energy. The monopolisation of these positions is itself a barrier to increased political participation. What decision-making power the slum dwellers' have (or do get) is concentrated in the hands of few powerful men like Garud and not spread around the slum. On the one hand, he had various opportunities to extend his field of contacts beyond the slum. All such positions brought him into contact with important personalities, especially

with the municipal/state government offices and politicians. For these officials he maintained the links "downwards" to the ordinary slum dweller with whom they did not come into contact on an equal basis.

Generally, contacts were crucial to Garud. Many other committee members explained to me how he alone could do the job because of the contacts he had both amongst the slum dwellers and the officials. "Ordinary" slum dwellers were clearly intimidated and frightened by Garud and they were very humble in his presence. He was very well known in the Municipal and State Government housing departments and was one of their favourites from this slum. Many officials solicited local information concerning the slum in advance so that he could use it usefully to his advantage. One of the most common of the comments slum dwellers made about Garud was, "he knows everyone and everything".

It is very clearly suggested in the literature (Cornelius 1975; Eckstein 1977; J.M.Nelson 1979 and Gilbert & Ward 1985) that local politicians and their offices are dominated by such entrepreneurial slum dwellers (community leaders), who are used then for their personal economic gain. However, data from the slums support this characterisation only to some extent. Control over decision making power and regulating the community organisation is restricted to community leaders, but not in the crude sense that there was an unambiguous correlation between economic status and political officeholding. Community leaders were ambivalent towards local political offices because these were not always easily translated into personal economic gain - indeed, they often entailed personal economic loss. In this section, politically knowledgeable and locally influential community leaders are characterised.

A number of factors contributed to Garud initiating activities in the Wadala slum settlement. "As a child I used to do things all by myself. I never feared anyone. I always acted boldly to achieve what I determined to achieve. I studied only up to XI

(School Leaving Certificate, according to the old system) class, even then I never went to school regularly. I can read or write Marathi properly and now I understand to some extent even English. All the women in the settlement were affected by the lack of adequate water and were annoyed with the Municipal Corporation. I realised that if anyone should take any action it must be me. I am bold and I can talk to any officer." He could address the public, express himself clearly and understand the needs of the people.

He would volunteer to take steps to resolve any problems. He seems to have developed his ability as a something of a strategist. He maintained a good rapport with other leaders, slum dwellers' in the settlement and the non-government organisation. This also enabled him to develop contacts with the corporators of Municipal Corporation and local members of the State Legislative Assembly and party officials of the Congress Party and Shiv Sena. Because of this external contact he was able to emerge, and be accepted and respected as a leader.[4]

Garud thought that he was the only person in the slum who was willing, bold enough and capable of taking up the any issues that emerged. Garud's personality and his determination to achieve his objectives seem to have given rise to his initiative. The acquisition of infrastructural facilities in the initial stages of the settlement only provided an opportunity for him.

He stated that taking up issues would involve spending a lot of time, visiting various government and non-government offices, and meeting people, and that it would also involve money. Time and money, he thought, were the two factors which others in the settlement would not wish to contribute to the common purpose and hence they would not take the initiative. "Nobody would give any money in our settlement. The membership fee for the association is only Rs.1. Even that nobody gave and collecting it is a pain.

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[4]. This supports the characterisation of emerging leaders by Beteille (1971:202).

To take the slumdwellers (mediators) to the various offices, I had to spend money on their travel and food. For attending the association meetings, I provide tea".

He also made several visits to the local ward offices of the Municipal Corporation, Water Supply, State Government Offices, handing them petitions. Over time he was able to converse easily with government officers. Garud spent much time on these activities-travelling, waiting and meeting people.

And he was willing to spend from his own resources. He paid for the travel and food expenses he incurred during these trips. He thought that he had a better social and economic status than other slumdwellers. But this also meant that he was spending his extra income and foregoing his own luxuries which he could have. For example his wife complained that he did not spend enough time with his children, nor take care of his own health, even during off days he was out for some work or the other. This indicates the commitment he had developed over time for his settlement.

The availability of and willingness to use leisure time and resources, willingness to forego losses, and his perceptions of his own socio-economic status as higher than that of other slumdwellers in the settlement, seem to have complemented his personality and commitment. Garud's self-perceived socio-economic status, his over-enthusiasm, volunteering spirit and confidence in himself seem to have worked against the other slumdwellers taking responsibility and sharing the expenses.

It was the convention in all the slum settlements that the formal leader of the settlement should take welfare issues to the appropriate authorities, that he should take it up at the highest levels possible and the leader would take it up only if the slum dwellers voted for him.

It was only during the community organisations' monthly meetings

that Garud met and interacted with other slum dwellers. This was mainly a formal occasion lasting for about an hour, when he informed the gathering of the progress he had made during the month. The important part of the meeting was the passing of resolutions authorising him, as President of the association, to represent and act on their behalf on issues. Garud's interaction in the slum settlement was limited to his close relatives (as they were the few who had accepted positions in the organisation). Moreover, Garud did not consider the support he might have to get from others in the slum. The reason for this was that he considered himself resourceful and, therefore, thought that he did not have to depend upon others. This is perhaps one of the reasons why Garud did not seek moral support in a traditional way from the community organisation. Garud was however able to win the slum dwellers' appreciation, faith in his leadership and acceptance as a leader, which seems to raise more the issue of capability.

Narayan (Worli):

The case of Narayan is of striking similarity and contrast. Narayan also thought that it was only he who was capable of taking up issues in his slum settlement and that others would not take them up. He had the willingness to take up issues without looking for any reward, whereas he thought others were unwilling, but the slum dwellers'of Narayan's settlement knew that he could not spend more money on their behalf (as in comparison to Garud). So they were willing to share the expenses. This led the other slum dwellers' to inquire as to what progress Narayan was making, having paid his expenses. This was through informal talks with a few male members and then by word of mouth.

In contrast, since Garud paid his own expenses, only a few in the slum settlement knew or had any knowledge of his progress with regard to any issue. These few were the close relatives who had accepted positions in the community organisation. When I asked why they did not share the expenses, the office bearers of the

community organisation said: "We thought the community organisation was giving him money for the expenses" and asked me:"How could we know that he was spending from his pocket?". It is difficult to say if these men were free-riders or if, by reason of their culture, they expected the leaders to spend time and money. The latter does not seem to be true with the case of Narayan. The slum dwellers seem to expect their initiators to spend time for them but not money.

This brings home an important point relating to the effect on slum dwellers of a financially powerful community organisation. The slum dwellers expected the community organisation to pay for their expenses. So the perceived financial capability of a community organisation led slum dwellers to expect the community organisations to meet their expenses. But this itself did not restrict the extent of interest a slumdweller would have about an issue.

Narayan's mediator group members comprised a teacher, who taught in a neighbouring school, and his cousin, who lived in the same slum. While Garud's mediator group consisted of a supervisor from Bombay Port Trust and his brother-in-law staying in the same slum. The mediator group members always accompanied Garud and Narayan when they visited important persons or offices. The key factor for them was to give their time. If the matter was important they abstained from going to work and accompanied him.

This was to make their representation more effective. Their travel and food expenses were paid for out of their own pockets most of the time and occasionally from a common fund. The mediator group consisted of slumdwellers who were more active than the rest of the slumdwellers. The mediator groups could also be identified in Kurla around Vishu (the community leader). The size of the mediator group depended on the personality of the initiator.

POLITICAL PARTICIPATION AND THE DEVELOPMENT PROCESS:

Two points have emerged from data presented in the foregoing. Firstly, slum dwellers' involvement in decisions affecting their community is not affected by the interconnected representative institutions which comprise the local administrative system. This is so despite an ideological stress on participation in official discourse (earlier section in this chapter: participation and the decision making process: rhetoric and reality). However, secondly, there does exist a substratum of community leaders who monopolise local political knowledge and power; this group is not straightforwardly coextensive with local political officeholders (earlier section in this chapter: participation and political power).

The present section elucidates the effect of this monopolisation of political resources on the content of decisions affecting slums. In this regard it is pertinent to take slum development related decisions as case studies. For one thing, probably the main decision-making forum in today's slum is "co-operative rehabilitation schemes". Whilst the present theme is being considered with specific reference to the above-mentioned phenomenon, slumdwellers' participation is an important development issue in itself. One aspect of the radical changes in development thinking which have taken place over recent decades is the demand for a shift in focus from macro-level perspectives on whole economies to the micro-level analysis of the development process in specific localities (also seen in the chapter on Bombay with regard to different schemes and projects adopted over the years). This latter involves a stress on the role of potential beneficiaries in the development process affecting them. The call for "bottom-up" development involves the demand for input by "target groups" when delineating problems, devising solutions, and implementing, maintaining and evaluating programmes. On one level, the debate in this chapter is intended to endorse this approach in the context of urban development in Bombay, by considering the extent to which slum

dwellers have a voice in the decision-making process affecting their community. Given this it is pertinent to illustrate the effects of the concentration of political resources described in the foregoing, by reference to ongoing development planning in slums.

The exclusion of ordinary slum dwellers from their regulative institutions means that they feel dissociated from the slum development process in general. This was confirmed by participant observation and by responses to Survey Two. For example, over half the respondents to Survey Two intimated that they did not know about, or were not interested in, development in their slum. These were poor and middle ranking slumdwellers. Many of them answered questions A(i) and A(ii) of Survey Two, Appendix Two (namely: "What has the slum received to help it develop? What is the best or most useful thing the slum has received to help develop itself") the response was "nothing". Others, after much deliberation, mentioned the water, electricity and welfare centre (in Wadala only), but insisted, "I can't see we have anything" or, "we've never got anything". Some such cases were especially striking. For example, those slum dwellers who used the Kamgar Kalyan Kendra (Workers Welfare Centre which associated with the Wadala Welfare Centre) did not mention it at all in their answers to these questions. These responses to the survey mirrored more informal comments.

There was an over-riding sense that slum development was something that happens to the slum once in a while. For example, if I struck up a conversation about some things that were carried out by the government, many of the informants usually knew little or nothing or had quite easily forgotten about the improvements as they were not something substantial which could be remembered. There were comments like "if the officers and politicians wanted us to have something then we would have it". One or two said that "they were granted certain basic things to keep their mouth shut". Some even went further and said that if elections were due or if some important personality was visiting the slum then

they could have it overnight. There would be no prior consultation, or even information of, the happening, it would just appear. This was not unusual. About two years prior to the fieldwork in Kurla slum, municipal workers arrived in the slum to examine possible sites for the communal toilets. Between then and the arrival of the toilets, slum dwellers were quite in the dark as to what would happen. They gradually forgot the whole business. Then, out of the blue, two years later, municipal workers returned to clear a patch of vacant land and build the toilets. Likewise, in Wadala slum dwellers never knew what was happening with regard to the major road which was going to be built, passing through the slum. The whole thing was "in the air" throughout the fieldwork year, but there were conflicting rumours about when and where -even, if - the road was to be built. This shows that the slum dwellers were passive recipients of orders from the official's largesse in a way which left them with no say in the process.

An important feature of slum dwellers' involvement in development emerged from the taped interviews with local officials (see Appendix Five). As reported in the above section, official discourse revealed a very strong emphasis on the need for participation. However, when this theme was pursued in the interviews (notably, by questions in section (A), Survey Two, Appendix Five), it emerged that the examples of participation in development which respondents gave only required participation in terms of slum dwellers contributing resources (voting, money, etc.) and not in terms of slum dwellers' involvement in decision making. So, for example, respondents would extol the virtues of "joining together in development", then illustrate this with examples such as the road which was recently built through the support of the slumdwellers in the Kurla slum. By implication, and despite their explicit statements, developers thought of participation in terms of slum dwellers contributing what resources they had to offer, rather than in terms of genuinely sharing decision - making power. This was a feature of slum development which was of particular concern to the poorer slum

dwellers because they had fewer resources such as cash and spare time. Given the data presented in this chapter, it is predictable that projects implemented in the name of slum development failed to address the slum dwellers' felt needs.

The responses to question A(v) of Survey Two, Appendix Two ("What does the slum lack which you would most like it to have?") illustrated a consistent lack of concern for slum-wide matters. Likewise when I was away from the slum for two-three days at times pursuing other areas of research and asked any slum dweller on my return what had been happening in the slum whilst I was away, the response was always that nothing had happened, even when I was aware that this was untrue. (None, for example, talked to me about one violent incident in Worli provoked by unauthorised building on settlement land: see Chapter Seven for details of the incident).

The corollary of lack of - or unequal- participation in decision making is ill-advised and unwanted initiatives. The corollary of non-participatory development is a "thick-grained" approach which prioritises bureaucratic convenience over local needs and situations by implementing the same programmes in diverse localities.

Conversely, the majority of slum dwellers did not get what they knew they did want, namely, adequate water for domestic use. During conversations and in response to question A(v) of Survey Two, Appendix Two (namely: "What does the slum lack which you would most like it to have?"), the poorer slum dwellers stated clearly that their most important need was for better supplies of water. Slum dwellers were especially resentful because the other slum dwellers were more interested in having constructed houses (30% responded for better housing) rather than fighting for their basic needs such as water. During the taped interviews with local office holders (see Appendix Five), it emerged that officials were quite aware of this need. However, there were no plans to meet it, despite the quite considerable development

activity in the area. The slum dwellers did not feel they could push for more taps and adequate water system, and had to simply wait and hope that officials would get round to it.

However, turning to the sub-stratum of economically well off and politically active slum dwellers (community leaders) discussed in the previous section, it transpired that they tended to contribute more fully and accurately to conversations regarding slum development and gave fuller responses to questions A(i) and A(ii) (in Survey Two, Appendix Two). They gave fuller and more opinionated responses to questions about what the slum lacked and what they would like it to receive. As mentioned in the previous section, it was not uncommon for community leaders and office holders to canvass officials (at both the municipal and state level) on development-related issues. This expressed their greater degree of political influence. On some occasions, community leaders felt that they could tackle matters with their own hands.

INTERPRETATIONS OF DEVELOPMENT:

Data from the slum produced by the officers (state and municipal) seem to support the contention that the development process of recent decades accelerates the transformation of the slum by increased state and capital penetration. An effort was made to reconstruct what "development" means in official discourse. I spent a good deal of time in conversation with slumdwellers and bureaucrats. The municipal officers and the community development officers who kindly invited me for meetings throughout the fieldwork, and I attended a number of meetings and other less formal functions at the municipal offices and other such places. Municipal office and Housing Board Staff and others supplied me with considerable amounts of written material pertaining to development of slums in Bombay. Especially important in this context are the taped interviews I did with a number of leading administrative personnel (see Appendix Five).

The data which emerged from these contexts produce a strikingly clear picture. Bureaucrats, both at the state and municipal levels, had a very conventional understanding of "development". They stated that the main aim of "development" is to facilitate the integration of slum communities into a wider market economy. Typically, developers cited communications and infrastructure as the principal development problems in the area. The need for roads, bridges, credit facilities and good infrastructure were mentioned most frequently. Bombay should follow the lead of America and Western Europe, and encourage commercial and industrial development in an area like Bombay. Where the population can participate as producers in the new economic opportunities, the development of professions such as tailoring, mechanics and handicraft would take over. People would be encouraged to produce something which would enable them to make a living. Jobs in industry should be created to soak up the underemployed and jobless slum dwellers.

There were other, lesser themes in the official discourse. For example, there were frequently references to personal development, which hinted at modernisation and improving one's personal qualities. Also, community development stressed the need to make the slums tidy and neat. Occasional reference was made to social or welfare programmes, such as the medical centres and schools. However, the principal theme was clearly that development is about facilitating the integration of the slum economy into wider structures of state and capital.

"Development", in practice, was understood to consist primarily of state-led projects aimed explicitly at incorporating the slum economy into supra-city economic systems. So slum development, and initiatives such as these, are implemented for the wider structures of the state.

ACCESS TO AND CONTROL OVER RESOURCES:

This section continues the theme of unequal participation, focusing on local processes which increase the grip of rich slum dwellers on resources (see Table 2), and the exclusion of the majority of slumdwellers from access to them. The development process in the slum causes increased exclusion of the majority of slum dwellers, namely the poor and some of the middle ranking households, from access to and control over events concerned with housing issues.

House prices in the slum are rising at an inordinate rate due to slum development. Infrastructural developments such as the access to buses and railway station, electricity, make the slum increasingly convenient (see Table 20 in Chapter Four). The location of the slums seem to be "desirable", notably in terms of better access and improved transport facilities. Hence, the price of land or hutment in the slum rises. All the three slums were well located around transport facilities. During the fieldwork, it became clear that land prices were so high (in relation to the income of the slum dwellers') that the poorest stratum of slum dwellers found the idea that they could buy land or a house laughable. On one level, the effect of this is increased concentration of houses within the slum community. The trend is for rich slum dwellers to buy up houses from their poorer, often indebted neighbours. A recent phenomenon is that of rich slum dwellers expressly buying houses which they do not intend to reside in, and which they will resell at a later date for a profit. Equally important is the related phenomenon of outside investors capitalizing on the development - based land price increases. Allegedly, some bought houses in slum after knowing about the proposed redevelopment project. However, I could not identify which these households were, as photopasses are also sold. Though this was the case not all slum dwellers could have the same access on two counts: firstly, by the process whereby the price of one hutment was beyond their reach; and secondly because, once a slum dweller had sold his hutment and

moved into another slum settlement, he would cease to hold a valid photopass (acquired after registration of the earlier hutment) and would lose the legal right to housing according to the Municipal Corporation rules and regulations. He would just be a tenant and would never be able to own a hutment or house in Bombay, as the holding of a photopass is becoming very important.

Interestingly, data on slum dwellers' attitudes to, and perceptions of, development programmes reveal an ambivalence which reflects the contradictions in the development process discussed here. On the one hand, responses to the latter part of question F(xiii) on Survey One, Appendix One (namely: "Has the value of the land or hutment changed over the years? If so, why and by how much? Will the value of land change in the foreseeable future? If so, why?") confirmed observational and more spontaneous conversational data. Poor slum dwellers were well aware of the fact that development causes land price increases, that this process would continue into the foreseeable future, and that because of it, they could never afford to become houseowners. What slum dwellers meant by 'development', in this context, was the infrastructural development projects which increased the "desirability" of the area, such as transport, water and electricity. A number of respondents specifically mentioned that development was making the area desirable to outsiders(investors), which was causing hutment price increases. This was often linked to the population increase or density in the area.

On the other hand, whenever slum dwellers were asked about a specific development initiative (e.g. the road, office, welfare centre) both during informal conversations and in response to relevant survey questions (e.g. question A(iv) in Survey Two, Appendix Two (namely: "Is the road a good idea? Will all the slum dwellers get equal benefit from it?"), they were invariably very positive and explicitly claimed that everyone would enjoy <u>equal</u> benefit from the project in question. The slumdwellers' attitude was clearly one of ambivalence. Similarly, during conversations

in which they explained why the welfare centre, tap water or whatever, were not very good ideas or not as good as they had wanted, for example, they almost invariably introduced some phrase like, "still, it's good though" or, "I'm glad we got it".

The investment of capital in land in Bombay is both a cause and an effect of land price increases consequent on the development of the area. The resultant exclusion of poorer slumdwellers from control of land as a local resource is further exacerbated by one of the predictable consequences of the style of development undertaken in Bombay (as seen in the Chapter on Bombay) namely, personal enterprises which monopolise increasingly scarce local resources.

CREDIT:

Credit can be a local productive resource in the form of investment capital. This section pursues the observation made above that credit is unevenly distributed amongst slum dwellers. The following is a summary of major credit sources in slums (also see table 18 in chapter four). Participation in the productive power afforded by credit was enjoyed only by the rich slum dwellers. On the other hand, the poorest slum dwellers were usually excluded from these. On the other hand, there was an important distinction to be made within that category of households which did receive loans from these institutions. Elite, rich slumdwellers borrowed investment capital, specific and substantial sums to finance planned investment projects, usually some side-business. Middle ranking and poor recipients borrowed to supplement their day-to-day income.

Institutional Credit (IC) Sources:

(i) Commercial Banks: A number of commercial banks were within reach for the slumdwellers, and a substantial number of households had a bank book. Annual interest on loans was around 15-17%. The loans required surety, which most slum dwellers did not have, so not many could approach the commercial banks for

loans.

(ii)Employees Co-operative Societies: Money could be borrowed from the concerned factories, especially the permanent employees. Repayment were deducted from the borrowers'wages. This is only possible with slumdwellers who are working in established companies or industries.

Non-Institutional Credit (NIC) Sources:

(i) Friends and Relatives: Whilst interest was charged on some loans between friends and relatives, others were free of charge. There was an inordinate amount of interhousehold borrowing along these lines. Frequently, the same household was both lender and borrower, and involved with a large number of other households. The most common response to question I(ii) in survey one, appendix one (notably: "How do you respond to a shortfall between household income and living costs?"), was: "borrow from friends and family" (almost 70%). It should be noted that there was also a considerable amount of intra-household borrowing, for example between siblings or parents and their children. A number of borrowers were experiencing repayment difficulties on loans such as these.

(ii) Rich Neighbours: A large number of poorer slum dwellers entered into a very acrimonious credit relations with rich neighbours. Sometimes the wealthy refused to lend. Usually, they demanded collateral (jewellery,stereos,videos etc.), making such arrangement very similar to that of pawning goods.

(iii) Pawning items: Pawning items (often gold jewellery) in the city was frequently cited as a source of credit. By handing over the item, a loan is secured at an interest rate of around 15% per month; in the event of default on repayments, the item is sold by the shop.

(iv) Buying food on credit: Food could be taken from the slumdwellers (who owned small store within the slum) and paid for

later. Whether interest was charged depended on the discretion of the store owner.

(v) Buying on Instalments, or hire-purchase: Many items in the households were bought through hire-purchase e.g. television refrigerator, stereos etc. This variation was also a theme of the poor borrowing from the rich - and a very common way for the poor to buy a secondhand item from his rich neighbour on regular instalments. In the event of repayment defaults, the buyer seized the item.

(vi) Hundi or Besi (a form of rotating savings and credit association): An important credit game played by all classes in India. Each member of a formed group contributed a fixed amount every month or at a specified time, which was then borrowed by the member whose turn it is to borrow or who is selected through a lottery system. Many housewives' groups play this game, but in these cases the amount is small and this game is also used as an excuse to meet each other every month at someone's house by turns.

The majority of the slum dwellers lack the collateral to back loan requests from commercial banks. They get excluded as this group of people are perceived by other members to be "bad risks". Obviously many institutions prefer to keep administrative costs down by lending large amounts to a small number of reliable debtors. Large amounts of institutional credit tend to end up in the hands of the wealthiest people of Bombay, whilst the poorer slumdwellers are restricted to small amounts of credit from other sources for general household use (as mentioned above). Most of them had no contact with commercial banks, and the few who had bank accounts usually had nothing deposited in them. In those few cases where the economic status of a household had risen dramatically, the household in question usually switched from borrowing from non-institutional credit sources to borrowing from institutional credit, in parallel with its rise in economic status. Only a few slum dwellers (20

households from the survey) who worked for established companies could borrow a considerable amount from their place of work. However, it was clear that different strata of recipients of institutional credit perceived the loans differently. For the most part, poor and middle ranking recipients of institutional credit saw loans as extra income, expendable cash which could supplement their income. These were spent on, for example, house construction, medical fees, luxury items such as stereos, marriage ceremonies of their daughter, and general day-to day household use. They tended not to borrow to fund specific investment projects. Initially during their first few years in the slum, when they had a very low income, they borrowed in order to survive from one month to the next; these households were permanently in debt. Usually, such debts were very old, and each year the borrower would pay off the interest but not the original loan. Prolonged debts such as these established institutional credit as disposable income rather than investment capital in the minds of borrowers.

By contrast, rich slum dwellers borrowed from their companies, and paid off the loans monthly from their salaries. Their debts did not "drag on" as they did for middle ranking and poorer borrowers.

EDUCATION:

Macro level research into formal education in India falls broadly into two categories. Firstly, analyses of the content of formal education at various levels highlight the failure of institutions to adopt curricula and an "educational style" which promote questioning, open-mindedness, and critical thinking on the part of pupils and students. Secondly, analyses of the structure of formal schooling highlight problems such as the lack of a satisfactory educational infrastructure, including the shortage of skilled teaching personnel, wastage and a high drop out rate and underemployment of graduates.

Relevant literature often reports differentials in educational attainment in specific communities or areas. Education is perceived to be a resource which can lead to rewards in the form of high status and financially lucrative professions. Almost all children in the compulsory education age range group (i.e. five to fifteen) attended municipal schools, but only a tiny minority of pupils progressed from these to colleges. There were differences between households of disparate economic status (see Table 12 in Chapter Four), and between males and females, in access to education and vocational training. Only children of rich slum dwellers gained post school qualifications and education from urban based private educational institutions. Today's slum dwellers are faced with a complex educational scene. The following is a summary of educational opportunities available to the slumdwellers:

(i) Schools:

The most important educational institution for the slum dwellers was the municipal corporation-run schools, which were close to the settlements. This was where all slum dwellers' children could receive free, compulsory education for ten years till they appeared for their school-leaving certificate examination. The school had a kindergarten for younger children. Although the majority of slum dwellers' children attended this school, and non-attendance was not a problem, it was not generally highly regarded. Parallel to this were a number of private primary schools and their kindergartens. These were fee-paying and generally perceived to be better than the municipal school equivalent because they had better academic study, and they were wealthier and therefore had superior facilities. In a small number of cases, children attended elite schools further afield in other areas. Typically, the entrance fees for these were very high, and termly fees were also very high. These were perceived by the slumdwellers to offer the best prospects in terms of careers.

(ii) Non-formal education:

The point to note is the latter-day diversity of educational facilities, both in terms of the different kinds of institutions at the same educational level, and the different levels of schooling. Different generations of slumdwellers enjoyed quite different educational opportunities, reflecting the educational development in the state (see Table 10 in Chapter Four). Slumdwellers over the age of around fifty had usually received no formal education. Typically, middle-aged slumdwellers completed around four years of primary education at their native villages from which they migrated to Bombay. It was for slumdwellers below the age of around thirty that educational opportunities began to vary considerably, reflecting the recent proliferation of educational institutions in India.

The most pertinent factor determining educational attainment in slums was household wealth. Household economic status determined educational attainment in a number of ways, some more subtle than others. Most obviously, all education apart from the municipal school was fee-paying. Only certain of the slum dweller households could afford entrance and termly fees. "Unofficial" fees were also important. I was repeatedly told of the system whereby parents paid a sum to the school which then gave their child a place. A large number of informants described this system and specific figures were always quoted as the necessary payment. It was so transparent that it appeared to be part of official school policy. However it became clear that wealthy slumdwellers were effectively bribing their children's way into the school. Some parents denied having secured a place for their children in this way, whilst others were adamant that they (the others) had done so.

Apart from official and unofficial fees, poor parents were disadvantaged in other ways. Wealthy parents could pay for teachers to give their children special lessons, notably to help them pass their secondary school certificate examination. Poor

households were less able to stand the fixed costs of studying, including the purchase of uniforms, books and equipment, and travel costs. These costs increased in proportion to the level of education. For example, only the children of the very rich could even contemplate higher education in Bombay. Wealthier households could support offspring in full-time education. Poorer children either had to leave school to help earn money, or had to supplement their families' income by working whilst studying, or had to help facilitate their parents' work by doing more housework. There were blatant attempts to secure the help of contacts to gain access to educational institutions on the part of wealthy slumdwellers. On the whole, poorer slumdwellers were denied this source of assistance.

The question of differentials in the behaviour and performance of pupils from households of disparate economic status within the same institution was raised. This did not prove very fruitful for the obvious reason that there were no educational institutions which taught an even roughly equal proportion of pupils of disparate economic status. It was clear during conversations with school leavers that they were very pessimistic about their futures. The other advantage the wealthy had over the poor was that the wealthy could stand to continue supporting a graduate after their education had finished and before they secured a job.

In many cases this was a considerable length of time, and it was accepted that such a person was neither able nor expected to do odd jobs. More generally, this situation made the whole business of post-school education more of a gamble than a sensible long-term investment strategy. A major reason why middle-ranking households, which could afford the costs of educating their offspring better than could the poor, were hesitant about sending their children to continue study was that "we may get nothing in the end".

A number of middle-ranking households found themselves in a

better position than the poor. Specifically, they were able to support a child in full-time education. Nevertheless, they were concerned by the costs of post-school level education and the problem of securing a good job after graduating. These tended to compromise. Their children studied on at one of the various vocational schools, which had shorter courses and were more likely to achieve a return on investment than five years of college and university. Many poor children often volunteered that they did not or would not study on because "my parents haven't the money to send me".

Data presented in this section suggest a correlation between educational attainment and household economic status. However, one related aspect of this theme which should be attended to is the issue of a gender bias in educational strategies and attainment. Attitudes regarding the education of males versus females in slums, and differentials in educational attainment between males and females, were sought during informal conversations with informants and in the question of section J in Survey One, Appendix One.

Two incompatible, indeed contradictory, attitudes emerged from discussions and interviews. On the one hand, there was a prima facie gender bias within slum dwellers' attitudes towards education. Repeatedly, I was told of the persistence of the traditional belief that education was appropriate for men and unnecessary for women. This was explicitly connected to the traditional system. It was also specifically related to the fact that parents were afraid to have their daughters highly educated because there would be bad consequences of this. For example, their daughters would find it hard to get a husband. They would leave, or spend a considerable time away from, home. They would "get into trouble", with the hint of unwanted pregnancy. It was considered dangerous for women to be educated; men's education was important because they were leaders - of households, communities, and so on. Occasionally, parents explicitly said that they were only interested in the education of their sons.

In a household where all but one child studied on, it was usually a daughter who had stopped. Parents tended to persist more in the pursuit of the education of their sons. Repeatedly, wealthy parents would seem to throw good money after bad to push sons who were notoriously unmotivated and badly behaved, and who would eventually drop out of school. Many informants time and again pointed out to me that the atmosphere for education did not exist in the slum as there were lot of disturbances and bad influences around the slum which lead to much unenthusiasm among the students. Daughters were not given nearly so many chances. Nevertheless, alongside this was evidence of a more egalitarian attitude. A number of informants explicitly denied any sex bias in their attitude towards education. Interestingly, many of these were of the oldest generation of slumdwellers. They said that gender was irrelevant, and parents simply wanted to give all of their children the most education possible.

These findings are confusing because of the coexistence of two contradictory attitudes, both of which influenced decisions. A traditional, sexist attitude toward education persisted, which was grounded in the belief that education was for males only, and traditional gender roles and identities. However, this was being undermined by a new attitude based on the universally high regard for educational attainment and the rewards it could bring. Many of the informants who espoused a sexist attitude towards education in fact funded the education of daughters and the latest regulation in the state was of free education to girls upto grade ten (eqvivalent to "O" levels), so that there are no drop outs due to lack of money. One factor which mitigated the effect of a traditional attitude on decisions regarding education is that it appeared that the very wealthiest in the slum were least concerned by the gender issue, and it was the wealthy who pursued education the most.

Whatever conclusions can be drawn with regard to the issue of gender and education, they do not undermine the main point of this section. There was a general correlation in the slum

between educational attainment and household economic status. In the light of this, the following scenario presents itself. Children of wealthy households are securing considerable educational qualifications. The point of getting good qualifications is that these are the means to acquiring good urban-based jobs and developing into a class of urban dwellers. Of course, there were exceptions to this norm. For example, one or two rich parents seemed uninterested in their children's education, and some poor children won scholarships to study on. Almost no wealthy household had children all of whom gained substantial educational qualifications and urban-based work. Some wealthy children did not take to studying.

The aim of this section and the previous one has been to present data pertaining to the participation of the rich in access to control over local resources, to the exclusion of the "ordinary" slumdwellers. The focus in the previous section was on the concentration of local political resources, and some of the effects of this in the context of developing the slum were discussed. This section has considered certain of the more important of the local resources and has attempted to elucidate some of the processes whereby these are monopolised by rich slumdwellers.

If a theoretical framework for understanding the position of slum elites/rich slum dwellers in the urban social formation is taken, then it may be that the great divide is rather between the majority of the poorer urban slum dwellers and a composite local bureaucratic class or coalition of class elements which may be "represented" by a local power bloc and includes and is supported by the slum-level upper stratum. The peculiar position elite slum dwellers occupy means they can derive advantage from their external connections and alliances and from their role in "linking" the majority of slum dwellers with the state. During the months of June-July when the results of the tenth and twelth grade are out and students are looking for admission to colleges which is usually very competitive. I found many community

leaders moving around with application forms and result sheets to various offices, trying to get an influencial person to support their childs' application to colleges through these contacts. Many a time contacts with politicians are used, as many of them could influence the college trustees and authorities in providing admissions. I think this is the most illuminating and accurate account of the situation in at least one important respect. It is wrong to characterise wealthy slumdwellers' behaviour in terms of, say, becoming a slum headperson or some other representative figure, or joining the co-operative or educating their children, or any other individual strategy of accumulation or economic betterment. The slum's elite pursued an integrated strategy of accumulation consisting of a variety of articulated and co-ordinated endeavours which created a complex web of interconnected manoeuvres. The aim of this and the previous section has been to pull apart and thereby elucidate the more important of the various strands to this web which were discernible in slums. Each of these is only one of a number of contexts of participation. Elite slum dwellers accumulate by virtue of occupying a particular position in the political-economic framework.

Local level economic elites - both officeholders and non-officeholders - are the mediating nexus between slum and supra-slum "levels". On the one hand, the way "into" the slum for bureaucrats and other supra-local figures is precisely through rich slum dwellers, and not only or necessarily through the slum level officeholders amongst these. On the other, elite slumdwellers stand to gain in two ways. Their unusually extensive control of resources mean they can exclude ordinary slum dwellers from participation. Secondly, they gain direct and indirect state patronage from "above", including strategic information and political and economic contacts.

In this chapter, slum dwellers' participation in power over political knowledge and local resources has been considered. The main conclusion is that the participation of the bulk of the slum

dwellers in decisions affecting their community is not facilitated by its supposedly participatory system of representative institutions; however, there was evidence of a concentration of political knowledge and local influence in the hands of community leaders. This has been shown to inform the content of decisions affecting the slum. It is the men (who constitute the community leadership) who play leading and representative roles on behalf of an entire slum community. They also use the traditional social control system to make the slum community accept their decisions: as a result of these the majority of an slum community and all the women become non-participatory.

Personality, commitment and willingness to take up issues and devote time are common characteristics of all initiators. Education and socio-economic status are crucial factors. Another quality of the initiators is their ability to establish outside contact in political and government organisations. Personal contacts of the community leader, engenders envy in others, and it leads to the creation of factions of those who are closer to the community leader and others who are not. Such individuals do not seem to share the knowledge they receive from their individual contact with the bureaucrats, politicians or members of the NGO. Information is individualised. These factors contribute to a mediator group forming around the initiators who were also willing to contribute their time and effort. The ability of the initiators to pay for the expenses from their own resources, and their over-enthusiasm have a negative effect on the slum dwellers' interest, especially since it monopolises decision making on behalf of the slum dwellers in one particular individual which is obviously contradictory to the community participation principle. One of the aspects observed during the interviews is that community leaders' representations are much more embedded in images than in definitions or concepts.

The institutionalization of community participation through the establishment of commitment and formal meetings makes the

majority of the inhabitants unwilling to participate. Community participation is in this sense something imposed on the dwellers; there is no real or spontaneous commitment towards the community.

Everything in the slum areas, including the urban services, was the product of struggle by the inhabitants, both individual and collective. Slumdwellers had never been what one could call a community with a natural solidarity among its members; but in crisis situations the inhabitants always supported those who took the lead in doing something for the neighbourhood. Although the entire slum settlement or most of it was oriented to take collective action, only certain individuals from within the slums took initiatives.

CHAPTER SIX: ATTITUDES, PERCEPTIONS, SOCIAL IDENTITIES AND RELATIONSHIPS

INTRODUCTION:

In slums, there are marked economic status differentials which are increasing and of which there is a shared and clear perception. Given this, one could expect the emergence of class identities and class consciousness, and that relations between slum dwellers would be informed by these. Do slum dwellers identify themselves and each other on the basis of a recognition of relative economic status and shared social and economic experiences? Is there a growing consciousness amongst slum dwellers of comparable wealth status, of themselves and others as a distinct class? Are social relations grounded in a consciousness of class?

Looking at the three different slum settlements, in this study, these factors may be seen to some extent as a not yet fully coherent expression of class conflict in a transitional moment in a wider historical shift from a precapitalist to a capitalist mode. I feel the wealthier slumdwellers can be seen to be beginning to constitute and reproduce themselves as a class. Examples can be taken to be evidence of latent conflict or implicit expressions of differences of interest between slum classes. To some extent, kinds of sub-political action, as expressions of new structural alignments and contradictions and antagonisms between them, are forms of ideological practices pre-figuring more developed forms of class conflict. We might be dealing with actions whose manifest purpose may be somewhat removed from their latent or underlying or not yet fully conscious purpose. I am hesitant with regard to the real nature of what may appear as or reflect a class-based antagonism. I could only suggest that consciousness of the broad class difference between slum dwellers and agents of the state bureaucracy overshadows consciousness of class differences within the slum settlements. This is exacerbated by the lack of

political parties and associations to articulate complete interests of the slum dwellers in housing issues. Richer slum dwellers have more in common with other slum dwellers than with the bureaucratic and capitalist classes of the city. In a context wider than that of the slum, the rich slum dwellers do not appear to be so rich after all. The longevity of the slumdwelling as a whole lends itself to the consolidation of slum ideology and forms of collective action; the wealthier slum dwellers have emerged as the supporters of tradition. The class consciousness has not kept up with the material realities of changing relationships in the society. The persistence of the system of patronage and the effectiveness of state domination cause this lag in the emergence of class consciousness. The notion of class seemed meaningless to the poor slum dwellers; they don't feel that they belong to a class or have any social class commitment. The criteria they most often seemed to use to define "Social Class" is income.

SOCIAL RELATIONSHIPS BETWEEN THE RICH AND THE POOR SLUMDWELLERS:

"Class consciousness" and "class action" are consistently undercut by the multidimensionality of social identities. This section reports some of the more potent claims made on slums' social identities.

Poor slum dwellers clearly felt obliged to distinguish between rich slum dwellers on the basis of the kinship relationship which pertained between ordinary slum dwellers and the rich slum dwellers in question. The way poor slum dwellers spoke of and related to a rich slum dweller depended on whether that person was a relative or not (about 58% of the sample - 78 households from the survey - admitted having some immediate or kinship relative in the same slum). At first, this was apparent from observation. For example, in diatribes against rich people, poorer informants did not cite close relatives in their examples. The claim made on social identity by kinship is particularly important because there were a large number of close kin of

disparate economic status in slums.

If I decided to talk to different slum dwellers in the slum, some community leaders (who generally belonged to the rich group) would demand explanation as to why I had met this other slumdweller. If I joined another group of slum dwellers for any festivity or for tea at their house, community leaders or other official members of the community organisation would come later to me and give a lecture on how bad these other slum dwellers were and explain that they would not be able to answer or talk to me intelligently. Once I met some young men who were playing cards just outside in the open space of the Welfare Centre of the Wadala slum. Seeing my interest in their game, they invited me to a game of cards over the weekend when they sit around gambling and drinking whisky. The community leader who heard this insisted that I should not go; "These boys are drunkards - they're unkind, not interested in your work, they are noisy, violent and rowdy"; "we people never mix with them"; "it could be dangerous with them". When I ventured to ask if they would harm me (e.g. rob, beat or harass me), the community leader said, "no.... but they do like violence and are very dangerous". When I responded to the invitation to join the young men, the community leaders were clearly agitated. On the weekend while I was at the party, the community leader was pacing the welfare office and making small children run to the venue of the party again and again to get information as to what was going on at the party and what I was doing.

From interactions such as these, the following picture of the community emerged. The slum was divided up into discrete "groups", each containing a handful of households. A number of interconnected factors coincided to create these, including geographical positioning, kinship, personal relations, and economic status. The boundaries between these groups were remarkably fixed. Households in the same group interacted in distinctive ways. People would wander into one another's house, eat together, share things. There might be some joint action,

such as jointly organising a festival. They tended to be intimate and relaxed with one another, and a degree of mutual economic and social responsibility was felt between them. Inter-group relations were a stark contrast. Typically, people would wander from one group to another only reluctantly, and not at all unless there was some business in hand such as visiting a relative. Insults between groups underpinned by mutual distrust were the norm, even if these were not expressed openly between the slum dwellers.

A clear theme in slumdwellers' discourse was an ideology of the slum as a homogeneous, seamless whole, a closed corporate community which occupied its own distinct social space. For example, there were clear expressions of an attitude of "Slums versus the rest of the world". I was repeatedly told how lucky I was to find this particular slum because other slums were not kind, co-operative and interested in my work as they are. Slumdwellers were pleased and proud that I had chosen their slum for my study. Informants took every opportunity to be dismissive of other slumdwellers and slums. This attitude was often expressed by comparisons with the upper class urban dwellers of the city of Bombay. People in the slum are literally brothers, sister and cousins - more colloquially, close relatives. By contrast, Bombay's upper class urban dwellers lived in a European style. Slum dwellers liked to cite specific examples of these upper class people who did not even know their neighbours' names. Similarly, people liked to claim that, despite economic stratification, there was no social stratification in the slums.

Particular graphic expressions and reiterations of this ideology were afforded by slum rituals and ceremonies. Generally, such occasions brought the slum dwellers together in a way which cross-cut even the most established stratification based hostilities. On some occasions, slumdwellers of widely divergent economic status collaborated to organise a ceremony. More generally, religious festivals like the Ganesh Festival and the Satyanarayan Puja provided a common focus which united the slum

dwellers. The Welfare office provided chairs, tables, and all the other facilities necessary to stage festivals, which were shared by all the slum dwellers. Nevertheless, the size of festivals and ceremonies organised obviously did differ markedly, and this was a topic of great interest to the slum dwellers. For example, there was a good deal of competition between different organisers as to the size and success of the festivals they organised. A number of factors determined how big a festival one could organise. For one thing, the donation or the amount that was collected determined how much money could be spent staging a festival or ceremony. However, the extent to which group members co-operated, and the kind of cooperation in play, depended on the group in question and, underlying that, the strength of the claim being made on social identities.

A particularly graphic expression of slum dwellers' unity occurred during the funeral of a community leader's mother. The whole slum turned out, since the deceased's son was a well known and important member of the community. Many slumdwellers joined the procession to the crematorium to pay their last respects.

When asked about housing schemes (slum upgrading and co-operative), informants frequently maintained that there was "no problem" and that the schemes were causing no difficulties, and so on. Two possible reasons for these responses have emerged in other contexts. In Chapter Five (Access To Power: Participation and Exclusion), the point was made that the community leaders enjoyed a good deal of political "clout", based primarily on state patronage. To some extent, slumdwellers felt it would be pointless to vociferously criticise the schemes followed. Secondly, community leaders attempted successfully to manipulate the perception of the scheme and themselves to the slumdwellers, by means of their economic status and their noneconomic patronage. In part, this influenced the kind of attitude slumdwellers had towards the schemes.

However, whilst the community leader's political influence and

his patronage might be said to explain slum dwellers' reluctance to criticise the schemes, this was so only to a certain extent. For one thing, there was a difference between talking about the community leaders and talking about the community organisation itself. Even during conversations in which the distinction was made explicit and everyone agreed that the community leaders were powerful, informants still often declined to criticise the general schemes. Informants who described at length how, in the past, they had financial difficulties, including detailed descriptions of how they used to use their resources. But there was no evidence that the slumdwellers were intimidated by the community leaders and forced into silent acquiescence. There was no hint that informants were afraid to speak their mind. For example, a minority of informants did vehemently criticise the operation. As the fieldwork progressed, an explanation for this rather confusing state of affairs emerged. A question such as, "is the scheme a problem?", is ambiguous. The slumdwellers interpreted it in the "narrow" and not the "broad" sense. They claimed not to know what exactly was going on. In discussions with them, I got the clear impression that the whole thing was no longer any of their business, and that they felt no responsibility for the situation. On the other hand, the only people who did express concern were those who were in danger of losing their hutments as they could not afford to join the scheme or where not confident themselves of their own financial security. There was no concern expressed by the rest of the slumdwellers. The community leaders and the rich slumdwellers legitimised their activities by aligning themselves with traditional slum practices, mainly social and religious. They made time to attend numerous festivals and ceremonies, both inside and outside the slum. This served two functions: firstly, it was a way of making and reconfirming useful contacts, and of generally maintaining a "high profile" in the area.

The slum dwellers interpreted and perceived the settlement in a "narrow" way. Their concerns and responsibilities did not extend to the slum-in-general level. They did not take the slum on a

wide perspective on any issue. This would seem to be dissonant with an ideology of the slum as a homogeneous, seamless whole. They evaluated the problem only in terms of how it affected themselves, immediately.

This was typical of the slumdwellers, and the following data elucidates this analysis. During conversations relating to slum development (both informal and in the context of responses to section A in Survey Two,Appendix Two) I often had to change an informant's perception from the "narrow" to the "broad". For example, a typical answer to the question, "what do you think was the best development initiative here?" the response was, "I've never got anything". The question was intended to be about the slum, whilst the answer was on the personal level. These sort of questions, no matter how carefully phrased, were misinterpreted by the slum dwellers, especially questions which related to the slum as a whole and to issues of desire and suitability e.g. "What would you like.....?", "What do you consider....?" which were often answered at an individual level when I intended them to speak of "the slum" as a whole, of which they had little conception. Also, it was noticeable that there were no initiatives undertaken by slum dwellers which had slum-wide implications either for their own or the rest of the slums of Bombay. The only macro-perspective taken on the slum was that by developers: local bureaucrats and officials. Indeed, slum-wide initiatives imposed on the slum were frustrated. For example, people were aware of some wild dogs around the slum, and a child was also bitten during my field trip; yet when the municipal guards who catch these wild/stray dogs visited the slum as the neighbouring upper class residents complained to the municipal officials, a number of slum dwellers thwarted their plans by refusing to help them locate these dogs in the slum. Similarly when the slum dwellers were asked to participate in cleaning of the communal places many slum dwellers fell out and some even refused to join in. Resultant feuds were carried over into the preparations stage of the cleaning of communal places and the final participation was very limited. When the sewer

pits overflowed into the yards and streets, problems such as the collapse in the infrastructure made the slum dwellers hostile towards the community leader and the organisation, who were held responsible. This incident took place in Kurla slum. One community leader confessed to me after this incident that the slum dwellers were very difficult to mobilize and it was always the same people who participated.

Similarly, established systems which assumed wide-scale involvement and benefit were undermined. Communally owned property did not get looked after properly. For example, people said that one of the problem with the newspaper reading facility in the Welfare Centre was that it had fallen into disarray and was abused.

It seems therefore that many slum dwellers don't have much idea about policies or much enthusiasm for "participation". The very idea of participation is something that has been imposed upon them and it is not surprising that they seem unenthusiastic/uninformed. It seems that "participation" is the language of the planners, bureaucrats, developers and other state aligned elites. The slum dwellers themselves have little conception of this.

Paradoxically, even if the bureaucrats try to get them to participate through their representatives still the slumdwellers see these as leaders who will take decisions of their own accord. The very rhetoric of "participation" is something deemed good for slum dwellers by bureaucrats and policy-makers, which excludes the slum dwellers from the decision-making process. Many slum dwellers accused most community leaders of being people who took office for private/personal gains rather than public service. This point should be linked to the exclusion of "ordinary" slum dwellers from participation in the decision-making process affecting their community, elucidated in the section above and in Chapter Five (Access to Power - Participation and Exclusion). Slum dwellers were apathetic about their slum, in the sense that

they adopted a "narrow" perspective on things happening around them. The local political culture was both a cause and an effect of this. On the other hand, there was an ideology of "the slum" as a homogeneous, tight-knit community, a seamless whole. Undoubtedly, this played an important role in mitigating the effects of differentiation at the level of social relations. However, from a different perspective, it is important to point out that this ideology should not be overstated. Slum dwellers tended not to interpret processes in any slum-wide sense, nor did they always act in a community-minded, mutually beneficial and "good for all" way. Slum dwellers liked the idea of the slum as a genuine community, whilst at the same time they retained a "narrow perspective". They enjoyed the identity of "the slum", but this did not inform behaviours to the extent one might expect. In fact, some elements in people's discourse expressed the contradictions discussed here.

From the above discussion it can be concluded that the slum dwellers did think of their community as a distinct slum which has clear-cut geographical boundaries; and that their "common social identity" was reinforced by various ritual elements, notably the festivals. Slum dwellers were conscious of their distinct identity, but only sometimes acted communally on the basis of this. So it can be said that the slum dwellers were conscious of their distinct identity and that consciousness may be provoked to enlist some communal actions. And yet, within the slum, the sense of community is of only little relevance to their differential actions towards each other. In other words, there is still "the slum" but its reality exists only in some domains.

One reason for a "lack of clarity" regarding the situation in the slums is that there are as yet no political parties or other associations (or extremely few and relatively undeveloped and insignificant) to articulate the specific interests of the slumdwellers as a whole. This is why it would be wrong to interpret expressions of hostilities there in terms of some kind of "class struggle" or "urban movements" as is interpreted in

Latin America by Castells (1982).

The confusion, of course, is that the specific and personalised anger felt by the poor was expressed in terms of rich people in general. However, this is misleading. Resentments were played out on the level of ideology and did not spill over into more overt forms of retaliation because those resentments were essentially personal, even though they were expressed in terms of the rich-in-general. In this sense, the "ideological struggle", far from being any kind of weapon, operated as a kind of safety valve by which the slumdwellers expressed inter-"class" hostilities in an essentially non-confrontational way. Each individual social agent had a fragmented social personality. They were, for example, a member of such-and-such a group, so-and-so's brother/wife/cousin, and of such-and-such an age/sex. Hence, they each belonged to a variety of non-coextensive social groups. Each individual was expected to interact with the various members of their different groups in a myriad of ways which made competing claims on their behaviour. So any data on, for example, "intra-class" social relations were bound to be ambiguous, even contradictory.

In virtually every relationship between two people (or among people), there was a distinction in which one appeared subservient to another. Predictably, then, in terms of patron-client relations, entourage and circle is grounded in the recognition that each slum dweller of Bombay regards every other person in the social order as higher or lower than himself.
It can be said however that the traditional patronage system has been transformed by the increased prevalence of market relations. Specifically there is demise of the patron's concern for the client's welfare, the increased specificity of the relations and their explicitly contractual basis. Both the worsening of terms of trade between the patron and client, and the loss of subsistence guarantees and the protective nature of the relationship, negatively affect the lives of the subservient group. Whilst age and gender continue to be factors in social

relations, they have all been transformed by changes affecting the slums' economy and polity.

The contention of this section is that there are a variety of competing claims on social identity (i.e. criteria by which slum dwellers are linked and disunited), of which economic status is one, which do not coincide, and which inform social relations.

ECONOMIC ATTITUDES & PERCEPTIONS OF THE SLUM DWELLERS:

Subtle constraints are imposed on slumdwellers' everyday economic decisions and behaviour by their systems of values and beliefs. The data presented here support the contention that there is a relationship between low position and lack of upward mobility and that there is a system of beliefs and values within the lower classes which in turn reduces the very voluntary actions which would ameliorate their low position. The aim of this and the following section (Cultures Of Poverty) is to elucidate some of the more important elements in that "system of beliefs and values" which is pertinent to slums.

One element of slum dwellers' discourse which is apparently at odds with their "economic self-ranking system" mentioned in Chapter Four is that the individuals may frequently be reluctant to be regarded as different, or particularly rich or superior, or to admit to the existence of strata of "superior" or "inferior" within slum society, or at least in their own slum. It was clear that what the informant had in mind during such denials was often not differences in slum dwellers' economic circumstances, but the idea that such differences created "higher" and "lower" people. They wanted to stress the social and cultural homogeneity of the community despite differences in relative wealth, access to resources, and so on.

Wealthy informants only occasionally volunteered that they themselves were rich people. Comments made by wealthy slum

dwellers who held administrative positions in their official capacity, and comments by wealthy slum dwellers whose offspring had established households of widely divergent economic status, are to some extent special cases. When wealthy slum dwellers were openly "accused" of being rich, they tended to deny this to their audience with phrases like "not rich really". When the wealthy did talk about differences at length, they almost invariably emphasised some conciliatory aspect to the conversation, such as, "we can all live together" or, "it's no problem". Poor slum dwellers did so too, but to a noticeably lesser extent. Finally, when poor people talked critically of particularly rich people, they tended to widen the debate out to a discussion about the rich and the poor in general; wealthy slum dwellers did so to a markedly lesser degree. These comments made in the foregoing apply to rich slum dwellers' discourse whilst in the slum, but once outside the slum, and especially in circumstances where personal status was important, wealthy slum dwellers were less reticient about their status. Certain slum dwellers frequently, and many slum dwellers occasionally, appeared almost overly preoccupied with their poverty and slum differentiation and were far from being embarrassed about saying they were poor. Some repeatedly referred to themselves as poor in almost every interaction.

By contrast with the rich, poor slum dwellers did not undertake "logical" strategies of economic betterment or upward mobility. Indeed, some poor people persistently, and most poor slum dwellers to some extent, behaved in ways which were not only not maximal, but which were not even apparently consistent with a concern for dearth-avoidance. In other words, they seemed to be economically reckless. Middle ranking households proved to be less striking in this respect, since their economic attitude was characterised by a high degree of economic inactivity. Data presented in this and the following section elucidate the economic attitudes of rich and poor households. The distinctive economic attitude of the middle ranking households will be described in the section below.

CULTURES OF POVERTY:

Characterisations of "lower-class culture" are echoed in developmental literature. Lewis (1959, 1966b) aims to elucidate the "culture or sub-culture of poverty". Culture is defined in terms of a "design for living ..... a way of life, remarkably stable and persistent, passed down from generation to generation" (Lewis 1961:xxiv). He claims that the culture of poverty has universal traits (Lewis 1961: xxv-xxviii). The 'culture of poverty' emerges in a variety of historical contexts. The "poverty/lower-class culture (or sub-culture)" has been heavily criticised. Indisputably, the "poverty culture literature was based on questionable methodology and abused by policy makers. Nevertheless, something of the perspective adopted by the "poverty culture" proponents should be retained. One example of a "respectable" endeavour which (as in the present section) is in danger of being tarnished by too extreme a stance against anything remotely akin to a culture of poverty, are analyses of the "affluent worker" (Goldthorpe et al. 1969). This literature considers the embourgeoisement of the British working class in the context of increased post-war affluence. One of the themes in it is whether the working classes "assume a way of life which is more characteristically "middle-class" (Goldthorpe et al. 1968:1) - a perfectly defensible endeavour despite the "lower-class culture" undertones. In these sections I hope to have distanced myself from the pernicious popular and scholarly tradition of lower class culture and the policy correlates of this tradition.

The most important charge against the "culture of poverty" idea is that it is "pernicious". The presentation and particularly the popularisation of these notions have had one outstandingly important effect. They support the long-established rationalization of blaming poverty on the poor. The "poverty culture" idea was seized upon to justify programmes based on a highly negative stereotype for poor groups. "Poverty Culture" was said to be a deviant form of middle class culture which is

passed on through the generations and which should be eradicated, thereby enabling the poor to escape the main cause of their predicament: themselves and their distinctive, deviant culture.

This section of this chapter is not at all evaluative or judgemental. Any interpretation of these sections as a criticism of the poor would be wholly mistaken eg. the difference in economic behaviour or differences in patterns of the rich slum dwellers and the poor slum dwellers. The data is in no way meant to imply that the poor were "lazy", which is an evaluation of poor peoples' economic behaviour. True, rich slum dwellers often called the poor "lazy": but that is their evaluation - one which is interesting in itself - and not mine. Even then Valentine (1968), one of the strongest critics of this literature, suggests that "there can be no doubt that living in poverty has its own destructive effects on human capacities and that these impairments become part of the whole process perpetuating deprivation" (ibid:145).

The focus of the above section has been mainly on the rich slumdwellers and the poor. Some mention should be made of the economic attitude distinctive of middle-ranking households. The principal theme in middle-ranking slum dwellers' economic attitude was inactivity. For the most part, middle-ranking household income came from regular employment with a salary at the end of the month. Hence they worked more according to the pattern dictated by their job, and so had fewer opportunities for the expression of an idiosyncratic attitude towards work. Their work patterns were more clearly dictated than was the case for the richest and the poorest in the community. Middle-ranking slumdwellers tended to be neither accumulators like the rich, nor apparently "irrational" like the poor. They were inactive. On the other hand, it was the middle ranking slumdwellers who spent a considerable proportion of their income on luxury items, such as stereos, videos and other household assets. They tended to live comfortably within their means.

It should be reiterated that poverty in slums was only relative. As stated, these slums were comparatively prosperous and even the poorest member of the community was in reasonably good health and had basic requirements for survival. It was not the case that poor slumdwellers were in a state of malnutrition or simply physically weakened, or that they were in sheer despair, and that this explains their everyday economic decisions. Incomes are not easy to quantify. The point should be stated explicitly that there was a general correlation between patterns of economic decision-making and household economic status. Some counter-examples did exist as well. Many slum dwellers did send to their village home (place from where the slumdweller migrated) some money every month or at festival times. Whilst not being economically ambitious, these poor slumdwellers were very careful with money, avoided unnecessary debts, worked "all day every day", and - inspired by their memories of real poverty - lived within their means. One could hardly describe these households as economically reckless.

CONSTRAINTS ON THE ECONOMIC DECISION - MAKING OF THE SLUMDWELLERS:

The most obvious explanation for the different patterns of economic behaviour typical of poor as against rich slum dwellers, is the disparity in their access to resources and the fact that their control over resources is increasingly restricted. A clear example concerns the education of their offspring. All the slumdwellers, irrespective of disparate age, gender, wealth, and educational attainment, expressed their high regard for education. Poor slum dwellers often bemoaned their own lack of education and stated that they wanted their children to study as much as possible. Of the 135 households surveyed, 80 (59%) heads of households had received some form of education or the other. When the academic year was over, the slum was buzzing with plans and speculations and excitement as to who would study on and which courses they would do. Frequently in this context, slum dwellers would describe at length the hardships of life and work

in the slum and their desire for their children to have an easier life. Repeatedly, the specific ambition was for children to become urban-based government officials or employed in private firms.

By contrast, poor slum dwellers' economic decisions concerning education appeared to be dissonant with their avowed high regard for education and their perception of its value. They tended not to save for their children's education. They did not formulate long-term strategies to secure secondary and tertiary level education for their children. Their economic behaviour did not appear to respond to the educational situation of their children: for example, they did not work harder, save more, gamble less, and so on, in anticipation of their offspring leaving the primary school.

However, it would be a mistake to conclude that here we have a situation where the rich acted "rationally" but the poor did not. The dissonance between the appreciation by the poor of the value of education, and their "failure" to pursue strategies to secure a high educational attainment for their children, was understandable in the light of other relevant data. The "apathy" on the part of poor parents regarding their children's education, despite their overt references to the value of education as a means to securing betterment for the household, was a perfectly realistic response to their recognition of the shortfall between the resources required to educate their children as they would have liked and the resources they in fact commanded. Whilst the rich made provision for investments in the education of their children, the poor lacked the capital to warrant such strategies.

Without wanting to exaggerate the extent to which slums had been a closed corporate community, slumdwellers were clearly aware that supposedly traditional social safety nets do not exist in today's slum. Informants found the idea that rich people help the poor laughable. The poor vociferously criticised the rich

for not helping them out even when the poor person in question was a close relative. I was repeatedly told that the only kind of "help" the poor could expect from the rich consisted of loans involving collateral and interest. Similarly, I was repeatedly struck by the fact that even the poorest slum dweller could afford to spend money on apparently minor medical problems, often involving relatively expensive purchases at private clinics, in preference to free treatment at the municipal hospitals.

UPWARD SOCIAL MOBILITY:

Poverty is regarded as the strongest negative product of capitalist domination and in the same way the poor are the least committed to capitalistic values. Of course, there also exist the opposite attitudes, linked to aspirations to a bourgeois life and the search for identification with the dominant classes.

The desire for a better life is a natural aspiration of any human being, and is usually associated with social mobility. Slum dwellers wish to have a better house, a better neighbourhood, but most of all a better job and higher income. Their concept of social mobility is closely associated with better education and a better occupation (45% of the head of the households from the survey had changed their job at least once). However, the slumdwellers set standards of education achievement for their children which, although representing a move ahead, seemed very low, by middle-class standards. They greatly value improving their working situation through getting a better job, yet have, again by middle-class standards low aspiration. So the slum dwellers' conditions of existence influence what they value.

The slum dwellers have a very optimistic view of their chances of upward social mobility. They considered that their children might achieve middle-class status and have the chances to get better occupations. They also stated their concern that their children should not be downwardly mobile - "they should be better than us". But this also showed a restricted sense of mobility.

They thought that their children would have better positions than their own, but that this improvement would be within the boundaries of their own class. The explanation for this notion is rooted in a very realistic view of the society which did not give them opportunities to overcome poverty. These results agree totally with the analysis of Leeds and Leeds (1976) of the sense of social mobility among favelados in Rio de Janeiro.

A slum dweller from Worli told me "I don't want my son to be a robber, but God knows what happens in one's life, and in the presence of such bad companions as one has living here, he could be a robber, and I could do nothing about it". Many slum dwellers confessed that there was an absence of an atmosphere conducive to studying. This shows that slum dwellers had a very realistic view about their conditions in society. They knew how difficult and even impossible it is for poor people to maintain a child in school especially after the secondary level. They foresaw upward social mobility for their children, but saw this as constrained within limits. The achievement of skilled and semi-skilled occupations was in their view an easy and "natural" upward mobility. These notions brought some light into the discussion of an old argument about the poor's lack of impulse, and fatalism towards their future.

Inflationary price rises make it impossible for anyone to get rich. Some slum dwellers become rich when their children grow up and can earn money themselves. 28% of slum households from the survey had other members working than the head of the household and his wife. The upward mobility of specific poor people is due to their commendable personal qualities. In short, the richest people believe you get what you deserve, whereas the poor believe you get what you are given. This point should be related to what is often cited as an element of Indian culture, due to their adherence to Hinduism, which makes them passive and fatalistic, believing that one cannot compete in an economic situation and must accept tragedy as inevitable. This statement could not be true with regard to the richer stratum of the

slumdwellers but yet a crucial point which could still apply to the lower strata. Slum dwellers believed that households are blown by the vagaries of the economic wind; and one's own everyday economic decisions and behaviour are deemed to be largely irrelevant.

CHAPTER SEVEN: PARTICIPATION OR SOCIAL CONTROL?

INTRODUCTION:

Although participation is about outcomes, it is not limited by outcomes. Successful or unsuccessful outcomes or their probability cannot be an indicator of whether or not participation is effective or ineffective: while effective participation does have substantial causal effect over the outcome, the outcome is not dependent exclusively on the effectiveness of participation, for there could be structural predeterminations (Parry 1972).

As I believe that leaders play an important role in developing political consciousness and mobilising themselves and a small group around them for political action, it becomes important to examine some of the following questions: What strategies and styles did community leaders adopt in organising and mobilising slumdwellers? What values do they evoke among them? and what procedure was evolved by the community leaders in mobilising slumdwellers? However, it is important to distinguish the strategic actions of community leaders based on an understanding of the limits and potentialities of the social structure from the persuasive personal style. I feel the government schemes involving community participation have failed to examine the dynamics of mobilisation of that numerical strength. In the face of substantial internal disparities of wealth, power and status and thereby to recognise the class character of the dominant group.

This chapter discusses influencing decision-making as a process of participation:
(a) visibly showing, expressing slum dwellers' collective power in order that the leaders may be introduced and/or admitted to the process of decision-making by the bureaucracy,
(b) encountering, informally and directly, the bureaucracy which has the formal power,

(c) exercising their power, using pressure tactics, and negotiating with the bureaucracy in order that they may secure a favourable outcome. The result of such negotiation, and the role played by the bureaucracy, is discussed.

I argue that the extent to which a community organisation is able to influence decision-making and bargaining depends upon the extent the community leaders and community organisation empower themselves and the mode by which they express and exercise power. Hence, the process of how the poor empower themselves from within and outside the slum, and exercise power, are key factors in understanding how participation in decision-making actually operates. The success of influencing decision-making is seen to be a function of a number of factors. This is the concern of this chapter.

In this respect, participation is viewed as a strategic tool which the slumdwellers use to secure an outcome of decision-making in their favour. Thus participation is essentially concerned with the outcome of a decision-making process. Negotiation becomes a technique used by the slumdwellers to exercise power. This is followed by the process by which slumdwellers exert pressure on the bureaucracy in order to be introduced and/or admitted to the decision-making process so as to negotiate and secure an outcome of the decision-making favourable to them. Thereupon, the slum dwellers shift the locus of the encounter to the state through petitioning, personal representation and lobbying. The object is to win the favour of the bureaucracy. The bureaucracy then enters the picture with the slum dwellers on one side and the bureaucracy on the other. The last stage is persuading the bureaucracy to implement the decisions made.

The roles of the non-government organisation and the government are discussed in this regard, while the theoretical contribution that this discussion hopes to make is to the understanding of (a) the dynamics of the process of participation: the actions by

which the slumdwellers achieve some kind of a power base and the conditions in which they can challenge existing power structures and influence governmental decision-making in an environment of socioeconomic and political inequality, and
(b) the effect of the roles played by non-government organisation and the government. Maybe such an understanding would indicate how best to promote participation of slum dwellers in the future.

In this chapter, I shall refer extensively to peasant and trade union movements in India as they are concerned with the same strata of the society as the slumdwellers in this study. The data upon which this chapter is based was gathered through participant observation and through formal interviews of community leaders, politicians and bureaucrats.

COMMUNITY LEADERSHIP:

While all the three slums in this study had a community organisation and each slum had a meeting house, not all were tightly organised and active and were split by factional quarrels. The Wadala slum however, is tightly organised under the community leaders. All of them had respectable jobs elsewhere in Bombay.

Once the community organisation came under the control of few community leaders - the community leaders had to accord with the broader political views of the politicians and their own quest for leadership status. Through some sort of manoeuvres which they admit and which I could never definitely uncover the politicians were able to sidetrack the community leader and reduce their community organisation to one virtually in name only.

Negotiation, on the other hand, is the technique by which the slum communities let their mobilised power flow, and on the other hand it is the mode by which the slum community enters into direct and informal participation. Although only a few actually

take part in the negotiation, participation by slum dwellers in number results in concentrating power in the hands of the negotiators.

Leaders are responsible for translating objectives into subjective consciousness and mobilising people. Jacques Pouchepadass (1974) observes that the educated intelligentsia provided leadership to most of the peasant movements during the nationalist period. Shanin (1972) argues that traditional peasant struggles can never assume a genuinely political character unless they are taken over by leaders belonging to social layers politically more advanced than the peasants themselves, giving as an example the Naxalite movement which rested with the youths who belonged to the urban-educated middle class.

The community leader is the lowest link in a chain of political power. His explicit politics and ideology may not be of great significance. His role is however political in that this chain coerces, controls and subjugates slumdwellers in the settlement. The power structure in the settlement consists of the ruling party machinery (and functionaries) which is in league with the municipal and police authorities and also the underworld. The capacity of this structure to grant or withhold favours and to meet out disfavours is almost unlimited. If another party is presented in the area in some strength, the situation does not change fundamentally, but the capacity of the slumdwellers to manipulate and manoeuvre between the two is somewhat increased (which is seen in the case of Wadala). At times some advantages may be gained by playing one set of brokers against another. There is no change in the overall position. These advantage do not liquidate or even appreciably weaken the power structure.

The local power structure rarely plays an articulated political-ideological role. Its politics is symbolic and ritualistic. Already prevalent social and political ideology is reinforced by it. Anti-communism, nationalism, linguistic and regional

chauvinism, and subtle communalism are its main planks. Community organisation's political and ideological role is at a different level. It does not allow the residents to become effectively organised. It does not allow any access to authorities and prevents any redressal of grievances except through its own mediation. It also attempts to control the electoral behaviour of residents. In some instances it mobilises the masses for definite actions.

The local power structure is distrusted and resented by a large majority of slum dwellers. The political loyalties of the numbers of the structure are superficial and non-ideological. They are determined by self-interest. Affiliation is necessary and utilised for self-aggrandisement, protection in local feuds, maintenance and expansion of the sphere of influence. The local power structure, (in the manner of the slum-level community leadership) maintains itself by manipulating its patrons and coercing the local community. It is useful to the patrons because it can control the slum settlement as it has some form of social sanction. It derives this sanction from the settlements because it can solve some problems and represent the patrons - the "ideological" leadership (Pendse 1990).

The local apparatus at the ward or settlement level derives its legitimacy from its "middle-person" role. It "represents" the leadership to the masses and the masses to the leadership. It is also the most concrete and direct unit of class power of the ruling class. It combines the functions of coercion and consent generation. The consent is coercive, and in periods of relative stability and well-functioning coercion is consented. This apparatus often serves as a buffer. The discontent and wrath of the masses is directed against the members of this apparatus, but the system and the leadership are not questioned. The fact that the members do not belong to the ruling class insulates them even more from the anger of the slum dwellers.

In spite of the distrust and resentment of the slum dwellers, the

above mentioned apparatus survives and functions reasonably well. Even the very same discredited persons whose corrupt and/or criminal activities are no secrets can win elections. Over a period of time some of them may even win a modicum of respectability. The main reason for the functioning of the apparatus is the real and apparent powerlessness of the slumdwellers. Not only are the people deprived of all political power but they are made to see themselves as bereft of any power. This powerlessness is precisely in relation to this very apparatus. The slumdwellers are confronted by the bosses and officials. They depend on the actions of these people in their daily life. They have no direct way of influencing these actions and the only way of even reaching out to the administration is through the community leaders and the patron fixers. This seems a stupid proposition at the first sight to middle class perception. A knowledge of the prevailing conditions however reveals the reality. Meeting an official means usually the loss of a day's wages. One meeting, if it takes place at the first attempt, does not even yield a definite negative answer. The people are by and large ultimately always referred back to the "known representatives" of the settlement. Participation is discouraged by these low returns and high costs. The alternative of acceptance of the established norms and channels is cheaper and more efficient.

NON-GOVERNMENT ORGANISATIONS AND SLUMDWELLERS:

The slumdwellers in the three slum settlement needed a name, a banner, to represent themselves to the state. What seems to have happened is that, the more the slumdwellers feared and depended on the government, the more they wanted to organise themselves politically.

This indicates how a movement spreads by itself and creates a demand from the people, thus preparing the ground for the entry of the non-government organisation. This suggests that an approach of a non-government organisation may have to be

practised first successfully at local level so as to gain the confidence of the community in its strategy and then to stimulate action from within the communities in the neighbourhood. In such instances, the activities of a non-government organisation could grow into a movement.

The massive areas in which the People's Participation Programme (PPP - the NGO) was operating, and the large number of schemes undertaken by them in other slum settlements, indicated to the slum dwellers the financial and organisational strength and capability of this NGO. Although the regulations of the government and funding agencies restricted the functioning of the NGO, they projected an image as though they were the ultimate decision-makers in order to show the slumdwellers and others that they had the power.

Similarly, although the power to make decisions in the slum settlement remained with the bureaucrats who had only minimal interaction with the slum dwellers projected an image that they could influence decision making in the NGO and hence that they had the power in their respective organisations. This made the slum dwellers in the operational area of Wadala, Worli and Kurla associate more with the members of the NGO. Thus the members of the NGO emerged as the key link between the NGO and the slum dweller.

APPROACHING THE NON-GOVERNMENT ORGANISATIONS:

The non-government organisation (here PPP) was approached by the slumdwellers in various ways: in the slum of Kurla they persuaded the president of the non-government organisation to accompany them to the police station with regard to an enroachment case.

In the other two slum settlements the slumdwellers had heard about the success of the non-government organisation and this gave them confidence in the strategies of the non-government organisation.

In particular, Narayan from the Worli slum had heard about the non-government organisation through a political leader who knew that the non-government organisation are the representatives as architects in the housing scheme for Wadala slum. He later got in touch with the NGO and met them requesting that they visit their slum.

Interviews and informal conversation with the community leaders during the field trip highlighted that in the non-government organisation the slumdwellers saw a source of power and, hence, they considered the non-government organisations as an external resource in their strategic effort to confront the governmental departments and the state in order to achieve a better livelihood. They wanted to use every possible aspect of their relationship with the non-governnment organisation to show the state that they were powerful. It is with this in mind that I argue that a positive climate of the slumdwellers wanting to undertake collective action to improve their wellbeing had already existed before the actual commencement of the work by the non-government organisations.

The community leaders on behalf of the slum dwellers approached the non-government organisation who had legal recognition with the state, having formally registered with the government under the Societies Registration Act. It also has a formal structure of an organisation such as a president, secretary, treasurer and members.

The slum dwellers think of the non-government organisation as a permanent institution. This on the one hand improved confidence of the NGO in themselves, and on the other hand bureaucrats and political leaders recognised the NGO as an influencing factor.

The non-government organisation would relate to the community leaders (who were also office holders and functioned as representatives of the slumdwellers). The emphasis was to unite

and accommodate both formal and informal leaders so that no group would become antagonistic to the implementation of the NGO's programmes. What the NGO members looked for was acceptance of their ideology by, and cooperation with, the community leaders. The NGO believed that the community leaders could also contribute to the formulation and improvement of their own policies which was also simultaneously carried out in other slums of Bombay.

The NGO believed in an increased but not independent role for women in communal activities. Intra-familial gender issues were not on the agenda of the organisation. Their ambitions were limited to improving the housing condition of the slum dwellers. They believed in such improvement at the micro-level through micro-level political action such as representation, co-optation and clientelism, without a partial change or reform of the macro political system.

They also believed that the power generated at slum level was sufficient to influence decision-making. The non-government organisation had a Marxist ideology because it believed that it was the "exploitative class structure" (here the builder's lobby) which caused a shortage in the housing supply to the poor, and that the political structures and actions of the state were in support of the class structure. Therefore, it had to act as an intermediary, thus protecting the slum dwellers, and not take a direct confrontational attitude. The work of this non-government organisation was part of an overall strategy of a network of non-government organisations in Bombay. They believed that conflicts of interest existed between the urban poor and the state. They also believed that the conflict of interest within the slum community could be resolved by changing the traditional beliefs and superstitions through education and other means, but they never played any role or adopted any programmes in this direction.

The question that emerges after the above section is how ideology influenced practice. Since the ideology of the non-government

organisation evolved from its members' own life experiences, the gap between what the members believed and what they practised was not so great. Its central activity was mobilisation[1] of the slum dwellers around the housing issue. The non-government organisation members were willing to be associated with the slum dweller and to confront the government at times. They admitted that at times confrontation was inevitable. They formed the view that the urban political leaders and the state were colluding with each other. Apart from the mobilisation work, the non-government organisation did not take part in the economic development. That was left to organisations such as the Maharashtra Workers Welfare Centre in the slum of Wadala, while in Kurla and Worli slum such economic development issues were not taken up at all. I observed that the slum dwellers expected neither moral nor financial support from the non-government organisation. Their political actions were totally independent of the non-government organisation.

The NGOs have to compromise their long term objectives by fulfilling the short term expectations of their target groups (here the slumdwellers). There were also other reasons, such as non- cooperation between the non-government organisations within Bombay, and the unwillingness of the political parties to associate themselves with the entire slum issue.

The NGO working in the three settlements did not have a class or religious bias, but took up issues of housing common to all communities and religions. This brought the groups under one umbrella to confront the state, according to the non-government organisation.

The NGO did not let its name be used in the hand bills printed

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[1] A differentiation is made between mobilisation and organisation in that mobilisation is a one-time and time-bound activity of collecting people together in order to achieve a specific objective. Organisation is a process of enabling people to build their own institutions in order that they may use the organisations so formed to achieve certain objectives.

or distributed during any protest or agitations organised by the community organisation. Though the members of the non-government organisation published articles in journals and newspapers commenting on government schemes and housing issues in general and individually wrote to the bureaucrat concerned regarding any demand for any slum settlement or regarding the protest. The NGO believed that changes in the micro level were possible, independent of changes at the macro political system. They focussed on individual slum settlements and want to unite all factions in order to confront the rehabilitation of slums. I argue that the practice of the ideology depends upon the expectations of the slumdwellers and the members of the NGO. These different standpoints explain the strategy of the NGO evolved from their beliefs and ideologies.

NGO did not believe in implementing economic development projects on the supposition that such projects would create dependence of the slumdwellers upon the organisation, nor did they have any resources to fund such projects on their own. The NGO is effective to the extent that people's priorities and approaches (the ways by which the slumdwellers want their priorities to be taken up) match those of the NGO.

Two-way communication promotes a match of priorities and approaches between the community leader and the non-government organisation only when the non-government organisation's policies are accommodative. When this is so, interaction with the leaders in the slum communities provides an opportunity for the slum community to influence decision-making in the non-government organisation. This may be said to promote community participation, but it is inhibited by its practice without adaptation to the local situation.

This also means that slumdwellers have the option of choosing between the non-government organisations to suit their varied priorities in ways acceptable to them. So non-government organisations with different ideologies are not really a threat

to each other in contrast to what is often being thought.

NON-GOVERNMENT ORGANISATION AND BUREAUCRACY:

As a result of involvement in the struggle for infrastructural facilities, the community leaders were known to the bureaucrats of all government departments and agencies at all levels. The bureaucrats also knew of the non-government organisations which were behind the community leaders. But if a large scale political movement or upheaval was organised by the slum dwellers, the bureaucracy tried to curb the movement of more demands from the slum communities in Bombay. On the one hand, the bureaucracy took all possible steps to curb a mass movement and harass those behind such a movement, yet, on the other hand, it took positive action when it encountered a single community with a specific demand.

When a higher level official is bureaucratic, i.e. wants decisions to be made only on formal criteria, then the lower level officials also become bureaucratic and resist pressure from below. They either do not entertain any request from the slumdwellers at all, or suppress the actions of non-government organisations actions totally. When the government takes the view that political power of the people is a threat to its existence, and their collective action is a threat to law and order, then the bureaucracy emerges as the weapon of the state to repress it. It is in this context that I argue that in an encounter by a single slum settlement with the state in order to fulfil its communal need, without the state viewing it as a threat, the chances of success are much greater than when several slum communities jointly encounter the state. This was true when the non-government organisation from the slum settlements in this study took up issues with the state. But if the higher level official was not in favour of the non-government organisation, the entire bureaucracy at the lower levels was against them and would go to great lengths to suppress their activities. This change occurred especially when these high officials got

transferred and another official took over who was in favour of the NGO and favourably oriented towards slumdwellers - the same bureaucracy at lower levels also became favourably oriented towards the NGO and people, to such an extent that the non-government organisation succeeded in obtaining resources from the government to implement its programmes and schemes. These type of officers even visited the slum and the non-government organisations' offices. These visits changed the entire orientation towards the NGO of the government officials at the lower level and the local politicians. The visits legitimised the work of the NGO.

The functioning of officials belonging to higher levels also is interesting. A community-oriented higher level official, e.g. one who heads a department at the state level or a Municipal level, seems to make extra effort to persuade much higher-level officials, such as secretary (who is a higher official than a Head of the Department) to the minister, to take community-oriented decisions. A state level officer said during the interview that - "I was very much convinced that a particular non-government organisation was doing good work and needed resources from the government. So I spoke to my Secretary to the government, took him into confidence and assisted the non-government organisation".

According to the NGO, many bureaucrats were not quick in their decision-making or rather were afraid to take dramatic or radical decisions on the spur of the moment even if they were convinced of the matter presented to them.

It appears that status consciousness - seeking or wanting to keep status positions in the government - is inversely related to commitment to the radical ideology one professes; the higher one seeks, the less becomes the commitment among bureaucrats.

The NGO in this study though had built up a good rapport with the state government, possibly because it had given up confronting

the government. Interestingly, many ministries of the central and state government, such as the urban development and health and social welfare ministries were in favour of non-government organisations. This is not surprising because the Government of India has provided funds for the former ministries to promote the involvement of the non-government organisations, and for the Home Ministry to monitor their performances as an issue of law and order. Hence it views with suspicion and distrust a NGO which receives overseas funding to organise and mobilise people. The NGO under this study does not acquire any overseas funding.

Thus to a NGO, the state is both a threat to its survival and an opportunity to grow. Repressive policies of the state make some NGOs survival-oriented and some growth-oriented. Adoption of such survival and growth strategies lead to the non- government organisations giving lesser priority to their radical political ideology, accepting the policies of the state and being coopted by the state. So building authentic non-party political people's movements is a function of a non-government organisation giving priority to its own radical political ideology, adopting a non-survival and non-growth strategy, and being indifferent to the viewpoint of the state. Therefore the practice of radical political ideology and adoption of survival and growth-oriented strategies by non-government organisations are contradictory.

In practice, a non-government organisation cannot be indifferent to the viewpoint of the state because the state could withdraw its registration, thereby preventing a non-government organisation from receiving overseas funding and making it defunct. Conversely, if a non-government organisation does not receive overseas funding the issue of the state cancelling its registration would not arise. Overseas funding thus has a great negative effect on the extent a non-government organisation can practice its ideology. Consequently, a non-government organisation which adopts a survival strategy has to project different images to different ministries and one or more to its overseas funding agencies. In the process the ideology to which

a non-government organisation is committed is neglected and put aside. Thus survival and growth strategies, together with authentic radical organisation/mobilisation stategies, are mutually incompatible in an environment of oppressive State bureaucracy.[2]

The urban development department encouraged PPP to organise and mobilise the poor, without conceiving the action as political. Survival and growth orientation led to the non-government organisation playing a low-key role with regard to radical political ideology, which then remained mere rhetoric.

I argue that it was the no-direct involvement strategy adopted by PPP and the use of slumdwellers's own community organisation to represent them that enabled PPP to withstand any state pressure or influences.

THE BUREAUCRACY AND THE SLUMDWELLERS:

Government officials at the ward office and the housing board were responsible for various fields of administration, such as community development, providing infrastructure, education, land tax and registration etc. A number of committees are formed in the slum authorities to administer various aspects. Nowadays every household has to interact either directly or indirectly with the Municipal Officers (e.g. to register births and marriages, to pay taxes, to register the hut, to apply for electricity etc.) The principal theme in all official development in the study site was the further integration of the slum into wider structures of state and market. This was the main element in official development discourse.

The approach advocated is that of a stern teacher-parent towards a delinquent and/or retarded child. There is also another

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[2] Extensive dialogue is going on at the national level both within and outside Government of India on the relationship between the state and the non-government organisations.

erroneous point of view, which with the lack of information and perceptions glorifies the slum dweller and his existence. Both misconceptions are useless for anyone working with slumdwellers because both fail to see them as human beings. The failure to see contradictions within human beings, is the failure to relate to slumdwellers as individuals and to groups as collectivities.

Bureaucrats organised meetings along with the community leaders to mobilise the slum dwellers. The meetings also tried to explain the reasons for and the way in which the issue needed to be taken up. The responsibility to mobilise the slumdwellers was given to the community development officers and their staff. This responsibility was given to the particular staff to whom the slum settlement had been allotted. The responsibility of the staff was to ensure that the entire slum settlement took part. However it was the local community leader and his mediators who did the actual mobilisation on the day.

Moreover the bureaucrats visited the slums rarely, so that the slumdwellers came to see them as celebrities. All this made the level of interaction between the bureaucrats and the slumdwellers minimal. This contributed sometimes to the spread of suspicious rumors about the happenings. Nevertheless, the bureaucrats were regarded as powerful people by the slumdwellers because of their decision-making power.

The slum dwellers seem to have two options: one, to put sustained pressure on the lower levels until the issues are taken higher to meet their need; and the other, to go directly to those higher levels that have the decision-making power. When the higher level officials become favourable to the demands of the slum community, then the lower level officials function very efficiently to fulfil the decisions taken at the higher levels.

Political linkages, influence of officials and bodies at higher levels, and publicity by the media also seem to have a bearing on the outcome of decision-making by the lower level bureaucracy.

One important question is often raised about the level to which decentralisation in bureaucracy is desirable and beneficial to the slumdwellers. I argue that decentralisation to the level in which the already-resourceful groups are able to control decision-making can only be detrimental to the interests of the urban poor. Organisational theorists, however, suggest decentralisation as one way of bringing about people's participation.

Despite the political will and the actual implementation of decentralisation, changing a person's work situation does not necessarily change his work style. Nor does giving formal authority to the representatives of the people give people an effective counter to the power bestowed on the bureaucrats by virtue of their command of technical knowledge and ability to control the flows of information. The result is that the influence of the bureaucrats continues to be greater than that of the people in many important decisions. In a similar attempt in India, the Panchayat Raj, a body of elected local leaders, was intended to provide a mechanism through which popular participation would be brought to bear throughout India on the shaping of development projects at the local level. In general this has not happened.

In the case of Bangladesh, Huque (1982:7) states that changes in local government have generally strengthened the hold of existing local elites over the rural areas. Their power increased as they gained control of new local government institutions at the intermediary levels, which also seems true in the Indian context. It is perhaps because of this that the community leaders in the three slums seem to have realised that they could not accomplish their objectives through institutions and bureaucracy. This made them, as Huq (1982:7) points out, "....fall back on the patronage of local influentials, whose place in the locality is thus made even stronger". However, the slum community seems to fall back on more powerful influences (which is discussed in the section on mobilisation and political parties in this chapter)

ROLE OF RELIGION AND ETHNICITY:

Bombay is one of India's most cosmopolitan cities. Its migrants constitute a wide variety of linguistic, religious and cultural communities which were already competing for political power and educational opportunities in the nineteeth century (Dobbin 1972:217-46). Bombay is one of the few Indian cities in which for many residence in the city becomes a dominant element in their identity. Here they call themselves Bombaywallas to signify they belong to, and identify with, a culturally and linguistically heterogeneous city. But once the state of Maharashtra was established (in 1960), Marathi speakers sought to turn Bombay, the state's premier city, into a Marathi city. They argued that the city belonged to Maharashtra, that native Marathi speakers had special rights within it, and that its residents had to speak Marathi at least as a second language. The Marathi nativists explicitly rejected the residential concept of the Bombaywalla in favour of ethnic identities of origin. Their demands were articulated by a political party, the Shiv Sena, which demanded that jobs in the city should not be given to immigrants from other Indian States. Within two years of its founding in 1966 the Shiv Sena became the largest single opposition party in the municipal elections, supported by a majority of the Marathi-speaking people in the city. The Shiv Sena did not gain power in the state government, but the governing Congress Party adopted many of its stands: it put pressure on private employers to recruit Marathi-speaking people rather than other migrants, it gave preference to local people for employment in the state government, and it tacitly supported placing Marathi signs on public and private places (Katzenstein 1979; Weiner 1978). At the same time many Marathi-speaking slum settlements sought patronage with the Shiv Sena party which is in power in the Municipal Corporation of Bombay and is now also contesting as an opposition party in the state elections. Many Shiv Sena politicians are active in low-income neighbourhoods of Bombay and have been very successful in turning these neighbourhoods into vote banks in the past elections. The Wadala

slum is one of them.

HARIJAN OR DALITS:

Many studies show that traditional socio-religious institutions and rituals such as bhajans, kathas, folk dances and dramas etc. were used in various peasant movements and the independence movement during the colonial period, as also in the post-independence period for arousing consciousness and articulating grievances. Shah (1974) for example observes that the language of both the direct and indirect communication media during the Bardoli Satyagraha political movement was highly indigenous and full of familiar referents. Political issues were conveyed to the people through social and religious symbols which appealed to the tradition-bound masses. Kapil Kumar (1984) gives ample evidence to show how the Ramayana was used by peasant leaders, drawing on religious symbols for the mobilisation of the masses. This seems to continue even today and was evident in all the three slums.

Murphy (1977:321) maintains that caste and community factors do not seriously inhibit the development of class consciousness in India and that the strength of caste and communal loyalties varied markedly in different regions. For example in Maharashtra, the non-Brahmin movement included both an elite-based conservative trend and a more genuine mass-based radicalism. It attained conservative goals but not radical goals. The Maharashtrian Brahmin intelligentsia, though still dominant in educational and cultural institutions, has been swept from political power by a rich peasant non-Brahmin elite, with strong roots in the villages and with an institutional basis in rural cooperatives and educational societies.

Some slum dwellers and one formal leader in the Kurla slum settlement are harijans (also called Dalits i.e. the oppressed).

According to the movement of Dr. Babasaheb Ambedkar[3] the Dalit community were asked to abandon Hinduism which enslaved them and turn to Buddhism, an alternative religion which was an indigenous Indian religion of equality, opposed to caste. He used traditional conversion as the basis for the formation of a social organisation and control system, and used Buddhist religious symbols to persuade the harijans to act collectively in voting for the particular candidate their leaders had decided upon.

The Dalits of Maharashtra launched the Dalit Panther movement in the early 1970s. Initially it was confined to the urban areas of Maharashtra; now it has spread to Gujarat, Karnataka, Andhra Pradesh, Uttar Pradesh and other states. The Panthers condemn and discard the dominant culture and attempt to build an alternative socio-cultural identity for the oppressed classes. The Dalit Panthers organise demonstrations against injustice towards the scheduled castes. However, most of their activities are limited to propagating their ideas by publishing original literature such as poems, stories, plays which are used as a means of protest against the Hindu intellectual tradition, the Hindu religion and Hindu ethics. As the dissatisfaction among the poor dalits mounted in the seventies, various state governments granted reservations for backward castes in government jobs and educational institutions which have continued into the eighties.

A vast majority of the lower backward castes, however, do not possess even the minimum assets that are the prerequisites to take advantage of the reservations. Hence the benefits have gone to the upper backward castes and certain higher backward castes. As a result of increased education and the reservation of jobs in government offices a tiny middle class has emerged among the scheduled castes and scheduled tribes, to which Kumar, the leader

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[3] No leader of comparable authority or esteem has risen among castes for whom Dr. Ambedkar spoke. He remained their leader, the man they honored above all others; he is almost deity. In every Dalit house, I have been to, there was a photograph of Dr. Ambedkar. He died in 1956.

from Kurla slum, belongs. Unfortunately the backward caste movements in post-Independence India are mainly confined to electoral politics. They function as pressure groups to seek reservations in jobs and educational facilities.

The Muslim leaders in Kurla meanwhile invoked the symbols of their religion and community and hence split the vote in the elections in their constitutiency. They tried to secure political patronage to enable and acquire certain facilities according to their religious leanings and gain access to government resources but could not confront either the political parties or the state departments, as in the case of the Wadala slum (which is predominantly composed of migrants from within Maharashtra and a Marathi-speaking population who could identify with the Shiv Sena party). The leader of the Dalit made a show of its strength through meetings and public statements. They adopted the existing institutional mechanism for expressing grievances and it confined its political activities to electoral engineering.

THE SHIV SENA PARTY:

Shiv Sena entered the field of trade unionism with its Bharatiya Kamgar Sena and is still active in a number of companies. The Shiv Sena's participation in various trade unions makes apparent connections between local politics and higher level unions but it also helps to reinforce their attitude that all is politics and a matter of manipulation and negotiation. It is also generally believed that it was employed by powerful vested interests for breaking the communist unions in the city. In spite of its stormy and long life which includes its involvement in the riots against the Muslims of Bombay in April 1984, Shiv Sena has not been a force outside Bombay. Even in Bombay it has waxed and waned (and waxed again with its spectacular success in Bombay's municipal elections of May 1985), with changes in the political climate of the city and the state. Its strength in the Municipal Corporation has gone from 42/140 in 1968 to 21/170 in

1978 and 74/170 in 1985. Its resurgence has to be understood in the light of its ability to exploit rising Hindu militancy. While it maintains an illusion that it determines the course of action for much of Bombay's politics, it is obvious that, in the absence of a statewide support base, a clear cut programme and a stable constituency, it has become an instrument of oppression to be used by those who can afford to pay the price.[4]

Party discipline and commitment have been increasingly replaced since the early 1970s by individual factional loyalty, command over physical and financial resources, and manipulative political skills. Party leaders have no inhibition in using religious sentiments.

In Wadala - the Shiv Sena represents primarily the interests of the Marathi speaking people of Maharashtra. For the Wadala slumdwellers it is, then, a symbol as well as an organisational contact with their linguistic roots and their culture. They take pride in telling of the beauties of the language and culture. This is all very important in Bombay where there are lot of

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[4] The renewed salience of religion in politics in 1989 [in the 1989 elections to the Lok Sabha, of 529 seats, Congress (I) won 191, Janata Dal 141, BJP 86, CPI(M) 32 and CPI 12 respectively] and 1990 brought the Bharatiya Janata Party (BJP) to power in Madhya Pradesh and Himachal, and expanded its role in Rajasthan and Gujarat as a partner of the Janata Dal. It revealed yet again almost inexhaustible possibilities in the Indian context for exploiting social and religious identities to divide and split the poor. This resurgence of religious sentiment, first came into sharp focus in Punjab, as the Congress(I) secretly manipulated divisions between moderate and fundamentalist Sikhs as a means of defeating the Akali Dal. The same tactic was subtly employed by the Congress(I) in the 1984 national elections which appealed to anti-Sikh sentiments to buttress support from Hindu voters in northern and central India. Such subliminal religious appeals by the Congress(I) created a favourable climate for the better organized BJP, in an electoral alliance with the Janata Dal, to displace Congress(I) in several areas. This new climate was further charged by the rise of the Jammu and Kashmir Liberation Front which mounted a seccessionist movement on the heels of the terrorist movement in Punjab, arousing renewed debate about the meaning of secularism under Indian conditions.

immigrants speaking foreign tongue and possessing a foreign sub-culture. One slumdweller explained this to me thus: "We live in Maharashtra state therefore we should emphasise the Marathi language and the culture of this land". While a slumdweller from Worli informed me "It is no good if we become like Maharashtrians and learn Marathi and forget our motherhood, Why? because even then we are treated like south Indians and discriminated against". He further cited the example of the south Indians at Kirkee in Poona who can only speak and read Marathi and have forgotten their southern Indian language; yet they are in a very bad condition because they are treated like south Indians and not Maharashtrians. "What good, therefore, does it do to try and become full members of this state with its language and culture, when we are not treated as full members of this state? They see a name which is south Indian and immediately they discriminate".

The ideology of all the political parties is to appeal to all slum dwellers that they are the party concerned with the poorer classes and stress on egalitarianism. The Congress politician whom I interviewed made the following statement to me: " This is the only party which works for the poorer classes. We have promised people that we will eliminate both poverty and untouchability.[5] We don't add the caste, religious or community name to our party. In the party we acknowledge all as the same". On the other hand, during many informal conversations with the slum dwellers, they made statements such as "the government does not help the slum dwellers because it is in the control of the rich people". I argue that among the slum dwellers there are some class, as opposed to caste, religious and ethnic issues. The housing issue, as no other, generated consciousness of a kind which temporarily atleast crossed caste, ethnic and religious boundaries in slum settlements. This is not surprising when a number of factors are considered:

(1) The untouchable slumdwellers from Kurla slum said, "We are

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[5] During the 1971 parliamentary elections no other issue generated more enthusiasm or discussion than Indira Gandhi's promise to eliminate poverty.

free to go where we wish and eat what we want. Nobody here pays any attention to our caste. It would be foolish for Dalits to identify themselves in this city as scheduled caste and to add the stigma of untouchability". One of the politicians remarked to me - "There is certainly not pride in caste identity". I am prone to believe that statement as I myself found during my visits in slum and also as no one asked me to which caste I belonged.

(2) In a large city such as Bombay, class but not the caste system exist. The caste system of rural India in which there is a hierarchical arrangement of politically, religiously, economically and socially inter-dependent castes, each with its own rights, duties, functions and customs, does not exist in the large heterogeneous cities. In such places the principles of social organisation are different, more complex, rationalised and bureaucratic. In such a system castes cannot and do not interact according to the traditional principles of the rural caste system. Rather the principles of caste interaction are primarily political and competitive, the valency of the system is political. This fact has been quickened by the advent of parliamentary politics and universal suffrage.

(3) The slum dwellers themselves are in many ways heterogeneous. They come from different villages, they are of different religions, they work at different jobs in different parts of Bombay; there exist among them latent sub-caste differences, they are mobile geographically as well as occupationally, and as individuals in Bombay they are freer from caste restraints, control and customs than in their native places. Given such heterogeneity there are few traditional leaders and principles of organisation to which all give assent and respect. Some other form of organisation and symbolism than that of caste panchayats and leaders is necessary to overcome and incorporate this heterogeneity.

I have given the above explanation for two reasons:

(1) To indicate the essentially non-antagonistic caste situation in Bombay's slums.

(2) And for the benefit of academics who see the only reality in caste struggles, to try to point out to them the complexities of the situation in which the power conduits cut across caste lines.

The slum community's political-party-linkages seem to over-ride the influence of caste over bureaucratic decision-making. Moreover, for political leaders, party interest such as the consideration that a slum community as a vote bank seems to be more important than their caste affiliation.[6] Through the political party linkages not only are the slum communities able to meet key decision makers but the community leaders can also bring pressure to bear from the level above on decision-making.

The linkage a political party provides seems to be effective to break caste barriers. It appears to provide the slum community with an additional channel to reach the decision-makers independently from the non-government organisation. Moreover, a slum community is able to reach higher levels of decision-making directly and indirectly through its party linkages and to have issues taken up on its behalf. The experiences of all the three slums in this study support this view.

Ethnic Polarisation is a process whereby under urban cultural and social constraints rural forms of caste organisation are superseded by those of an ethnic form of organisation. The phenomenon of ethnicity has largely been overlooked in India because it has been assumed that caste organisation subsumes or substitutes for that of ethnicity. Yet, there are reasons which negate such an assumption and which on closer inspection make

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[6]. Quoting a number of studies Huque (1982:5-6) states that the main purpose of the patronage is to garner support for the political party which is achieved by building up personal followings. "The following are usually retained through the patronage networks based on land wealth family connections and the ability of the leaders to help their followers. One way of achieving this seems to be by manipulating the allocation of public resources."; See also in this respect: Ann Schults (1979), Local Politics and Nation-States: Case Studies in Politics and Policy, Clio Books, Santa Barbara, California pp.63-64.

ethnic forms of group organisation particularly salient. Ethnicity has been defined as "the members of interest groups who cannot organise themselves formally will thus tend to make use, though largely unconsciously, of whatever cultural mechanisms are available in order to articulate the organisation of their grouping. And it is here, in such situations, that political ethnicity comes into being" (Cohen 1974:xviii). Ethnicity is, then, essentially a political phenomenon, and a form "of interaction between cultural groups operating within common social contexts" (Cohen 1974:xi). In the case of the slumdwellers, caste organisation has been replaced by that of political party organisation at the local level.

The study of ethnicity in India has much to offer in terms of a general theory of ethnicity. First of all, it forces us to look at the definition of the situation which by and large determines the cultural form and symbols a group will select. This is to some extent overlooked by theorists of ethnicity such as Cohen (1974). Secondly, it shows that ethnicity can be expressed directly through political organisation rather than through para-political organisation. Finally, it suggests a different and intriguing approach to the dynamics of urban social structure and movements in India. It is an approach which to some extent pulls aside the now leaden sociological blinders of caste and casteism and asks us to look at India afresh.

Most of the slumdwellers are immigrants and foreigners, as well as culturally distinct in Bombay society. The Shiv Sena articulates the symbols and beliefs of Maratha culture and separateness and provides the organisational structure within which they can unite as a group in Bombay. There is structural conflict over access to strategic resources and in cultural opposition to other groups, such as the Shiv Sena among Maharashtrians and the Jan Sangh among north Indians who are also seeking those resources. In this sense, the Shiv Sena and the Jan Sangh arise out of similar causes and out of similarly structured definitions of the situation. Caste associations

cannot articulate or organise such a definition of the situation in which migrancy and ethnicity are paramount.

Shiv Sena party provides the myths and symbols of ethnic identity and organisation in a way that other parties, such as the Congress, cannot and could not because of their all India orientation and heritage. So the stronger the alliance of the Bharatiya Janata Party with Shiv Sena in Maharashtra and in New Delhi the more likely are ethnic demands for defence or help in Bombay to be heard and needed.

Local level parties, as ethnic phenomena, are also more salient than caste associations because they are symbolically caste-neutral but structurally allow caste interests to be aggregated and expressed. By the same token they are class neutral but allow the class-based demands of an urban proletariat to be aggregated and expressed.

All politicians continually emphasised their strategy of neutrality and their attempts to avoid public attention and conflict between and among the various groups which reside in slums.

Naik is a elected member of the state legislative assembly and belongs to the Shiv Sena Party. He had grown up in the textile mill area of Naigoan, Parel and Lalbagh, in one room in a chawl (as his father was a mill worker), and he still lives in a chawl, though it was open to him, as a man of position, to live in better accommodation in a better area of Bombay. His father earned Rs. 400 a month, a little over £10. The one room they had all lived in was the standard chawl room, 10 feet by 10 feet, and it had worked out quite nicely when he was a child. The chawl was a decade old and was originally attached to the mill and was meant to accommodate millworkers. Technically, the millowner still owned the chawls but (because of rent-control laws) the millowners no longer looked after the chawls, had virtually abandoned them, and tenants were nowadays free to sell the lease

of the rooms they held. A buyer paid a premium to the sitting tenant, and then the buyer paid rent to the millowner, which is about Rs.12 to 30 which no doubt explained why the millowners had stopped looking after the chawls.

At the time he began his association with Shiv Sena he had a bad and violent reputation. In his words "the Indian society was criminalized". What he meant was that, with all the frustrations of India, political parties and business people were using gangsters to get their things done or to spend things up: to deter political defections; to encourage political donations; to enforce payment of a debt, to compel adherence to an unwritten "black money" contract. Crime was paying very well. The gangs fought like politicians for territory, and the gang wars of Bombay were in the news.

When I visited his house for an interview with him I saw the gold coloured plaque displayed with the new Marathi slogan of the Sena I had heard about: *Say it with pride: "I"m a Hindu*. The Sena, as it had become more powerful, was trying to be less regional. It was appealing now to a more general Hindu sentiment, and some people found this as worrying as its earlier call of Maharashtra for Maharashtrians. Sena pride was his anchor, he felt with everything else - old ideas of honour and correctness.

The local politicians like Naik are known for their social work, and the poor felt they could approach him as he had experienced the communal life of the slum in his own environment and the other such densily packed areas made political mobilisation far easier for the Shiv Sena with politicians like Naik.

ROLE OF MOBILIZATION AND POLITICAL PARTIES IN SLUMS:

A slum can be said to be mobilised when three conditions exist:
(1) There must be some awareness of issues or needs which are political or which can be so defined.
(2) There must be leadership and/or associations which can

organise group action, if only intermittently, on these issues or needs.
(3) There must be linkages between local issues and action groups and higher levels of the political system such that, in one way or another, responses to these issues or needs are possible. The linkage of local-level politics in a slum with higher level city, state and national politics in an arena is, therefore, of particular importance in the analysis of the process of mobilisation and social movements.

The process of political mobilization is not seen here from above as the marshalling of support for political parties. Rather it is seen as a process from below through which individuals (community leaders) and groups respond to, affiliate with and choose to become involved with or remain in political scenes and community organisations.

All the community leaders in this study had organisational skills and experiences as well as first hand contacts with party members throughout their area. These contacts are constantly renewed by visits to the politicians and bureaucrats' offices and houses. The ability of the leaders to mobilise the community depends to some extent upon the presence of an external threat.

Regardless of the original conditions of emergence, political mobilization of the different segments of slum society shows a tendency towards eventual routinization into competitive, pluralist arena politics. This occurs, by and large, through internal stratification in which the leaders develop a vested interest in the perpetuation of the system.

The street lamp posts, water, toilets as well as electric connections form a basis of public debate between the political parties. Each claim that these things were done by them and therefore people should join their party and vote for them. In addition to the public meetings they also attack one another through public signs and leaflets. Given this competitive

development of party consciousness and identity, it comes as little surprise that even factions in the slums often take a political form, with both sides seeking support from their respective parties.

While the active involvement of elected local politicians has been helpful in tempering bureaucratic insensitivity, interference of vested interests and local political conflicts has delayed many schemes, though an attitude of paternalism dominates both the bureaucracy and the politicians.

The state politicians are just as deeply involved in money-politics as their national counterparts. The financial strain of winning elections is, in itself, perhaps the most powerful engine of corruption. The most dismaying feature of this system is its stability, because everybody it touches has a stake, of sorts, in its preservation. Even the people at the bottom - voters and taxpayers - believe themselves to be buying a better standard of living. They cash in especially at election-time, when politicians come shopping for votes with promises of new roads, better sanitation facilities, better water supplies.

The slum dwellers of Wadala are highly politicised and easily mobilised for political ends and around political issues and symbols. They are politically conscious, aware and involved. On the whole political life in Wadala slum is divided between two political parties, the Congress and Shiv Sena, while in Kurla it was Congress, Muslim League and the Republican Party[7] (which is not well organised nor popular).

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[7] The Republican party was founded in 1956 by the late Dr. Babasaheb Ambedkar, himself an untouchable who became the first minister of law of Independent India. The party is primarily of and for untouchables. Unlike other parties, it appeals to those who feel strongly the sting of untouchability. The Republicans consider themselves as a national party, not a sub-national one like the Shiv Sena. Moreover, the party has a following in the state of Maharashtra where it is supported by the Mahar caste, Ambedkar's own community.

Some politicians have spent almost their entire career fighting to get a water supply for slum dwellers. A well known political activist of Bombay, Mrinal Gore, is fondly referred to by her admirers as "paaniwali bai" (the water-providing lady).

During elections, meetings for various parties were organised within the slum and they are at a peak. Before the elections, election lists were checked and potential voters contacted. On election day itself these lists were assiduously checked to get lazy voters and women to the polls. Children were also paid a few rupees to go up and down the roads chanting slogans, to carry banners, to ride on loudspeaker trucks and to distribute campaign literature. Socialisation into politics is, then, very much a part of becoming a slumdweller in Bombay. Political interest and contact are thus kept high. In my field trip I was not able to discover whether the slum dwellers had raised any money to support electoral campaigns of the political party or politician they affiliated to, nor do I have any evidence to state so.

More striking than these community organisational and defensive activities, however were the rallies and meetings which the politicians and their parties were continually running and sponsoring. These events are attended by large crowds. Whether or not one attends, reports of what is said travel quickly and by the next day are the subject of conversation.

From the early part of this century different political parties have been mobilising the peasants and launching their struggles. In order to build a mass-based party, the Congress started involving peasants in nationalist movements from the early 1920s. The Congress mobilised the peasants and linked some localised peasant movements such as the Bardoli Satyagraha in 1928 with the national movement for Independence. However, the Congress discouraged any movement which sharpened the conflict between landlords and tenants, the reason being that it was the aim of Congress to form an alliance of all classes of rural society for the purpose of conducting a united struggle to achieve

Independence. The Congress did not let the peasants participate in direct action beyond a point, so that they remained under the control of the rich and middle peasants. The same could be said about the slumdwellers. The Congress, which was responsible for mobilising the peasants in mass movements, was "equally responsible" for holding them down. Consequently, by 1940, the Congress became the party of rich peasants in many places throughout India. Studies on the Bardoli Satyagraha (Shah 1974; Dhanagare 1983) show that the Congress leaders tried to maintain unity among the various strata of peasantry as well as the landed class and landless labourers.

The studies on the Telengana movement, the Tebhaga movement, the Naxalite movement, the Land Grab movements in the sixties and agricultural labourers' struggles in Kerala since the 1940s reveal the role of leftist political parties in the mobilisation of the peasants. Many other studies point out that the Communist Party was in a commanding position in the struggles in Bihar, Uttar Pradesh, Bengal and Andhra Pradesh. Barry Pavier (1981) observes that the Telengana movement became extensive and continued for a long period because of the political intervention of the Communist Party, while the Communist Party was not active in the issue of housing in Bombay. The Congress has been able to exercise social control and the Shiv Sena party has evoked communal feelings for its own ideology and interest. Under the circumstances political parties have not been able to mobilise slumdwellers on the housing issue, but rather have maintained social control.

During my field trip one slum dweller from outside the Worli slum settlement built a shed within the Worli slum. This evoked a wave of anger. This was detrimental to the people's interest (as all slum households are counted and authorized for the implementation of the slum rehabilitation or the co-operative schemes of the government). Some people verbally attacked the slum dweller. They had been instigated by the Congress (I) politician. It felt like the organisational interests and party

differences were being set aside for the common interest, but this was not so. The slum dweller received prompt police protection. The Congress (I) activists also made a protection deal with him (This was a shocking cynical manoeuvre. The Congress (I) activists were in no position to provide any protection. They could not have prevented the people from demolishing the shed, nor did they try to. Such direct action was avoided by the young activists themselves on their own. The cost in terms of police cases was undesirable). The features of the episode were curious. The Shiv Sena councillor from nearby areas rushed to Worli with promises of help, provided the activists pleaded their allegiance to their party. Secondly, as a result of petitions, the chairman of the standing committee of the Municipal Corporation wrote to the ward officer asking him to inquire into the matter and take action. He refused to do so and did not even meet any community leader from the community organisation delegation.

The last event in the chain is ludicrous. A close associate of the Congress (I) politician in the area was assaulted by another not so-close associate of Shiv Sena. They had no contact with the community organisation. Both had connection with informal activities in the area. The Congress (I) politician sympathized with the victim. The assailant was arrested. His wife approached the young activist who refused to intervene since the persons concerned had no connections with the community organisation and the quarrel-resolving norms had not been adhered to. Upon his release on bail, the assailant and his supporters joined Shiv Sena which promised him protection.

For all community events, politicians were called in to act as impartial judges and mediators in important disputes. The politicians have particularly tried to cultivate their contacts as mediators with the police. At many events, there is a speech by the local politician from the political party the slum is affiliated to. In one meeting that I attended at the Kurla slum, the politician also spoke of Ambedkar's teaching.

In Kurla slum Ambedkar Jayanti celebrations were led and joined only by the Dalit slum dwellers there were no Muslims. The Muslims opposed the celebration. Anger, amazement and indignation were the first reactions of the people. Protest meetings, spontaneous and angry, were held. This was the first time that the local Congress (I) politician was publicly criticised and strongly condemned in the slum settlement. The Congress (I) activists (henchmen of the politician), could not at that moment oppose this. They did not however give up. They were active subtly, participating in meetings as well as talking to people. After 2-3 days the mood began to change, though not directly or necessarily as a result of their efforts. Demoralisation set in among the people, as they felt they could protest but were powerless to change the situation.

Heated discussions through the night between prominent local activists and the external activists led to a decision to withdraw the celebration. The thinking was that, though the celebrations could be easily defended, it would be unwise to let a clash take place. The vast majority of the people wanted to be neutral, it would not be their conflict. Meeting the Congress (I) coercion with green flag counter-coercion was logistically possible but such small group resistance, which could not involve the people, served little purpose. A confrontation would effectively equate the two groups. The young activists might be victorious and emerge as the new leader of the area, but its relationship to the people would be essentially the same as that of the Congress (I) group. It would be a leadership established by muscle power. Had it been a confrontation between the Congress (I) group and the people in general, a physical clash would have been permissible.

The logic was not very well understood by even the young activists. The people wanted to remain neutral but at the same time wanted a clash to take place. That would have been the familiar pattern but conscious elements strove to break this

pattern. This effort was not however appreciated. The withdrawal was felt to be somewhat cowardly. The activists felt demoralised. Slackness set in and they did not assert themselves after this for many months.

In view of the mutual fears and suspicion between the political parties at these two levels, the lack of new development effort is not surprising although routine developmental activities implemented through local and state bureaucracy continue to take place.

In Maharashtra, competitive, democratic politics is synonymous with Congress party politics up until 1971. Since then things have changed dramatically. The Congress party was responsible for monitoring the competition for access to public resources. The major competitors were the established elites. The native Marathi-speaking population has shown, historically, the kind of flexibility and openness which effectively conceal substantial economic and cultural disparities and emphasize kinship and community. Potential conflict zones are systematically dissolved by conscious application of that ideology.

One important consequence of the decay of the Congress party is that elections have become difficult to win. In order to secure electoral majorities, therefore, new strategies are being tried. A confrontational attitude toward opposition parties, the personalization of rule, and flirtation with right wing communalist politics are all part of such experiments. None of these augur well for stable democratic polity.

The patronage - based alliance between the state and India's dominant classes is not without costs; the alliance generates its own "contradictions". The growing share of patronage within public resources is a primary cause of declining public investments. This decline, in turn, has created serious infrastructural bottlenecks and has thus contributed to low economic growth in general, and to low industrial growth in

particular. The politics of patronage create a further drag on economic performance by contributing to a poorly managed public sector and associated high and growing capital - output ratios. Additional consequences of party decay include the fact that policies have become difficult to implement. There is a general decline in confidence in the state's capacity to solve pressing socio-economic problems.

Political interference has corroded organizational norms, introduced widespread corruption, and demoralized the slum dwellers. Leaders who have politicized bureaucratic organisations for short-term benefits find, over the long term, that they lack an effective organisation to maintain orderly rule. The complex dynamics of institutional breakdown are partly rooted in a socio-economic development that has produced interest group activism and sharp value changes.

Yet in my interviews with the slum dwellers there was a definite uncertainty and ambiguity in their feelings about whether or not the political parties really were for them and there helping the slum dwellers with the housing issue. Why then do they identify with these parties and their goals? From my field work I could identify three main reasons for this:

(1) Identification with any political party in Bombay provides an identity in which they can take pride. I believe that caste issues and feelings are evoked by outsiders and not by the slum community.

(2) There is at work here a "compensatory superiority" whereby an individual may overcome the frustrations of a low status role through identification with a movement deemed on the "right" side of a universal struggle against evil and corruption. This kind of identification allows the slum dweller to be sceptical of politicians, while still rationalise their participation in politics. 98% of slumdwellers responded that they did not believe in the promises of politicians seeking elections. Distrust for politicians is great. Yet behind all this they go for voting as there is still enough expectation or hope of

getting something from the system that participation in it continues. Political mobilisation, then, remains at a high level in spite of widespread scepticism about local politicians.

(3) The final reason for identification with the Congress lies in the fact that the slum dwellers in Bombay, especially those who are immigrants, speak a foreign language, and have different customs than those of the native Maharashtrians. In such a situation ethnic identity becomes relevant both structurally and culturally when there is a struggle for scarce resources. The Congress is structurally opposed to the Shiv Sena in Bombay. This situation gives shape to the symbols and organisations selected to protect and enunciate the demands of foreign migrants versus local indigenes. Moreover in India and in Bombay in particular, where access to strategic resources for publicly defined groups is through political channels, where the government is the ultimate mediator of public conflicts, and where overt caste and communal symbols are frowned upon in the political arena, it is not surprising that ethnic identity crystallises into political organisations and symbols rather than into caste associations.

PARTICIPATION AND URBAN SOCIAL MOVEMENTS

There is an effort on the part of some "social action groups" in India to give a broad meaning to the concept of housing and to convert it to a strategy for social struggle and change in the existing housing situation. Around land use and redevelopment, there follows an endemic conflict of interests between the rich, the middle classes and the poor. The emergence of non-government organisations (social action groups), exclusively focussing on the field of housing, is a significant development in the last decade in India. The last decade has also been the period during which institutional intervention in housing activity has increased. According to the National Campaign for Housing Rights (NCHR) a voluntary professional group, the main objective of these social action groups is "to launch peaceful struggle for the life-going housing resources and to create awareness on

housing rights across the country". The members of this Campaign have in fact drafted a Bill for Housing Rights in view of the inadequacy of the present laws dealing with housing for the poor. They seek a constitutional amendment to include a fundamental right to live in security and dignity. Certain corrective provisions are proposed to bring about equality between sexes in adequate housing, and to emphasis the special needs of women in securing shelter and basic services. The Draft Bill of NCHR expands the definition of "Homeless Communities" to cover all categories of disadvantaged persons, including the victims of disasters and riots, the handicapped and the old. It emphasises the aspect of social control and monitoring and the right of the people to know about housing policies - which is missing in the existing laws. In sum, the people's movement does not trust the existing laws and the official machinery, the way it is constituted, to serve the cause of housing for the poor. It makes housing an integral part of the efforts and struggles being made to bring about social and economic changes in the country to enforce the Directive Principles of State Policy in the Constitution. In this regard, there appears to be the influence of the Latin American experience of the urban movements initiated by voluntary action groups which mobilised the urban poor to agitate for their rights to social services such as housing, health and education. There are more than thirty voluntary action groups in Bombay alone which aim at mobilising the urban poor to press their rights to housing.

It is important to understand the network that exist in low income settlements which could influence the movement. To understand the new sources of social change which could exist in the urban social movements. Research could start with the reality, the importance and the increasing number of urban protest movements. Analysing the housing question in the context of the political economy provides a wider scope to the researcher to examine the validity of this perspective on housing and also to assess the possibility of emergence of urban movements in the Indian situation. Relating to the political

economy of housing, it invites attention of researchers, particularly sociologists, not to treat the concept as merely a physical entity but a process with wide socio-economic and political implications.

Studying one of the problems of a city like Bombay, with the economy of the city completely dependent on industries, trade unions and strikes cannot be ignored. After the recent textile mill strikes in Bombay one might ask why, with such a strong industrial working class movement, this cannot encourage or stimulate an urban movement since the majority of the participants in both these movements are slumdwellers. Ravinder Kumar observes, "that the textile workers could behave in such a way, despite the absence of any clear class consciousness, and also despite the absence of any working class organisation, was largely due to the fact that they were linked to each other through a variety of institutions; through ties of community, through allegiance of jobbers,[8] and through the sheer physical proximity in which they lived and laboured in the city of Bombay" (1983:238). All these characteristics are available in two slum settlements of this study and to a lesser extent in the third (Kurla).

Analysis of strikes during the 1950's, shows that industrial unrest increased between 1955-60 due to price rises (Pradip Kumar 1964). He concludes, "there is a marked correlation between strike and economic situation". Karnik (1974) and Harold Crouch (1979) also take a similar position. According to them, the success or failure of strikes is closely related to economic

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[8] The role of jobbers or sardars (who recruited labour for the textile and jute industry) in the strikes at the turn of the last century and the first quarter of this century, is a matter of controversy among scholars. There is, however, no disagreement on their key position in the factories and about their providing leadership in the strikes. The differences of opinion is on the emphasis: whether the jobbers were primarily initiators of the strikes or the workers themselves took the initiative in which the jobbers played a contributory role (Murphy 1977, Sen 1977, Lieten 1982, Newman 1981, Kumar R. 1983).

conditions. The strikes succeeeded in days of economic prosperity and failed in days of economic depression which may be one of the reasons why no social movement on urban issues ever got well organised or successful in Bombay.

Like other sections of society, industrial workers, of both organised and unorganised sectors, resort to various types of collective actions such as strikes, satyagrahas, hunger strikes, bandhs and hartals (general strike), gheraos, demonstrations, mass casual leave, work to rule, cutting of the supply of electricity, etc. Striking is one of the commonest methods widely used by workers to secure their demands while the urban poor slumdwellers cannot do so with respect to their housing.

Going through the literature on studies of strikes it is found that there are no studies on strikes by unorganised workers employed in small scale industry and other sectors. This is because they are very small in number and do not grab the attention of the media or other sources to make an impact.

Studies on movements seem to me to be centred on two questions regarding the participants. (1) who among the slumdwellers participate in the movement? (2) which class of slumdwellers has the greatest potential to bring about revolutionary or radical changes in the housing structure? Those who do not follow class analysis could believe that slum dwellers constitute a homogeneous class. For them economic differentiations among the slum dwellers are irrelevant. For example, in the peasant movement in the 1920s and 1930s in India the scholars who were active in the nationalist movements treated peasants as one class of people engaged in agriculture and allied activities, irrespective of the ownership of land in studies on Champaran (Prasad R. 1928) and Bardoli (Desai M. 1929). They also maintained that the peasants movements were a part of the nationalist movement, and that national consciousness was shared by the peasants irrespective of their economic position.

The Kisan Sabha, the leading leftist organisation, believed that "the interests of the agricultural labourers and the kisans were the same". This belief was reflected in the Telengana and Tebhaga movements launched by the Communist Party of India. In both these movements rich as well as poor peasants were mobilised to capture state power, though one class was more active than the other (Ram 1973; Pavier 1981; Dhanagare 1983). In the Naxalite movement in West Bengal in 1968-69, the participants ran from "rich peasants to agricultural labourers" (Mukherji 1979). Similar efforts have been made by Sharad Joshi and Naidu in mobilising rich peasants and labourers in the rich peasants' movements in Maharashtra, Punjab and Tamil Nadu (Omvedt 1980; Talib 1986).

Hamza Alavi argues, "where several modes of production coexist, classes cannot be arranged in a single linear hierarchical order because they must be structurally differentiated" (1973:293). Hamza Alavi further argues that the middle peasants, who are economically somewhat more independent, have greater potential than other peasant classes to play a revolutionary role. He argues that the poor peasants are initially the least militant class because of their dependence on landlords or rich peasants, which is also true of slumdwellers. Dhanagare disagrees with Alavi and states that until recently the chief source of agricultural credit for the middle peasants was the village moneylender, landlord or rich landowner. In terms of class solidarity, the middle peasants are weaker and moreover, historically speaking, middle peasants have always been a transitional and fluid social category. Under the pressures of prosperity or pauperisation, the middle peasantry had to cope with in-and-outflows (1983:221-22).

Dhanagare (1983) in his study of the Telengana shows that the rich peasants dominated the movement and manipulated the alliance in such a manner that their interests were protected. This was also the finding of Sarkar (1979) in a study of two villages involved in the Tebhaga movement. He states that the poor

section had the maximum involvement in the movement, whereas the middle section of the peasants remained passive. In several cases, the rich peasants or zamindars succeeded in seeking support of poor peasants and labourers to meet their own class interests (Azad 1975).

When demolitions were taking place in 1975 to 1980 in Bombay, simultanueous legalisation of slum was declared in many areas, so in a way a movement which would have taken place was distorted by granting legalisation at the very last moment. As later the community leaders and the slum dwellers did not feel it necessary anymore to unite and protest as they had the security of tenure for which they were protesting for sometime before then.

CONCLUSIONS:

From the above discussion in this chapter, a few general conclusions can be drawn:

(1) The resentment of the slumdwellers fails to find an organised expression.

(2) The community by and large does not like a confrontationalist or agitational approach. After initial anger had given vent to, the slum dwellers felt that they were powerless in the face of the authorities. They also felt that the standard agitational means had no chance of success. Only legalistic legislative manipulation, through one patron or the other, they felt, might yield returns. As one community leader put it, "their demand may be logical, ethical and just but these criteria would never influence the deaf, impervious, powerful and punitive authority".

(3) Discontent is easily dissipated by the community leaders.

(4) Local feuds and the political divide by and large coincide.

(5) Setbacks in one particular activity can lead to an abrupt weakening and virtual dislocation of the community organisation.

(6) The local politicians and their activists do not oppose the people's aspirations or their anger. On the contrary they posed as the people's representatives. They tried to contain the dissent by opposing direct actions at a tactical practical level.

They proposed instead petitions and representatives as practical measures which had a chance to succeed. They pointed out the futility of the forms of actions available to the people. Only indirectly did they inculcate or rather heighten and reinforce, the attitude of cynicism among the people towards possibilities of change and the utility of the prevalent forms of struggle.

Because the overwhelming majority of India's poor also belong to traditionally low status groups, their mobilization around economic issues most often raises ethnic problems, or at least invokes ethnic identities and idioms. Numerical strength is an important factor for a community with a particular ethnic background which attempts to organise itself politically. This is very clear with the Wadala slum dwellers and the Shiv Sena party. Backward castes which are relatively small and scattered in different parts of the country have less potential for launching political struggles, as seen in the Dalit Movement in Maharashtra. But in course of time their opposition against the upper class fizzled out because they had no patrons from the middle or upper class of the society.

Many studies and scholars have romanticised the middle peasants in the peasant movements in India for their ability to lead struggles.

Although the initiators (community leaders) approached the government directly and through their political contacts, they were unsuccessful in influencing decision-making. Political patronage per se they realised had limited utility. Hence the community leaders came to feel the need to approach the non-government organisation to help them with their communication links and to cope with the extensive bureaucratic network and paper work.

While the ideology of the non-government organisation seems to have influenced the strategies and approaches they adopted, the practice of the ideology depended upon the expectations of the

slum dwellers. This also explains how the strategy of the non-government organisations evolved from their own beliefs and ideologies, which in turn influenced their choice of target group.

The community organisations are issue based. Their activities are defensive. They generally only respond to actions of the administration. They defend rights and win some concessions sometimes. They politicise some individuals. They sensitize sections of the intelligentsia. They may even have an impact on the thinking and decisions of policy makers. But they are generally not able to create stable organisations of the slum dwellers. The more the community organisation becomes political, the political parties are in an advantageous position. The general social and political weight of a party may help it to sustain the organisation, even if it is not effective on the slum level.

Despite all the initiatives and advocacy put in by the non-government organisation, its fruition still depended on support from the government departments for allotment of land and provision of services. Non-government organisation could be viewed as a movement that has resulted in the creation of a strong and viable organisational base for the slum communities. However, non-government organisations are largely uncoordinated among themselves to form a mass movement to make an impact.

The slum dwellers mobilisation is much more politically defensive than it is offensive; it is more a reaction to the threat of removal than it is a threat to what all the others hold dear. Mobilisation is in part a reaction to the threat rather than a form of radicalism or lower class irrationality. It is, moreover, an attempt to work in and through the system rather than an attempt to rebel against it. The slum dwellers have attained some pay-offs by working through the present political system; they have also successfully defended themselves from outside threats. Learning from such successes, slight though

they may be, their participation in, though not necessarily commitment to, the system is reinforced, and their mobilisation maintained. Hence Hirschman (1973) statement on heterogeneous societies, like India, seems very true - "where the many lines of culture and status do reinforce the lines of class, the initial expectations may be lower, the period of expectation shorter, and if and when the expectations are not met, the reaction less fierce".

In fact, the dominant socio-political ideology in the state negates the ideology of "class consciousness" as "dangerous" for the development of society. Nevertheless, the poor and exploited strata of society are increasingly becoming aware of their economic interests. They have often undermined directives of the dominant strata of their respective castes, and resisted caste sentiments when their economic interests have been threatened. They protest and revolt against exploitation and injustice. More often than not their agitation is sporadic and spontaneous, though occasionally it is widespread and organized. These agitations are crushed by the state machinery and dominant elites and/or their leaders are co-opted into the power structure. Welfare programmes are launched to pacify the simmering dissatisfaction of the exploited poor. Thus the social situation in Bombay is not quite clear. Caste as a social organization based on the principles of pollution and purity is crumbling, though not disappearing. While different classes cutting across caste boundaries are being formed, class consciousness as such is yet to develop. This situation works in favour of the upper classes in perpetuating their hold over society.

The structure of the social system in large cities such as Bombay is such that group demands, needs and issues are largely diverted into political channels rather than into religious, social work, or private channels. In other words, access to strategic resources, at least for disadvantaged lower class groups, is through political rather than other channels. Slumdwellers in Bombay need water, electricity, schools, testimonials to good

character and the like. These are obtained largely through political pressure and contacts. The system is such, too, that politicians need support and bargain for it through promises of patronage and favours. There is then a political valency in the system which links, even catalyses, local needs and demands to the survival of politicians; in a word, there are mutually sustaining pay-offs built into the system. The Republican Party and the Shiv Sena are in part generated by this valency in the system.

While there is little evidence of a growing class consciousness and identity there is some evidence of growth of consciousness of issues that are class rather than caste based. I have shown in this chapter that the social factors played a stronger role than the class factor in motivating the slum dwellers' to participate spontaneously in the political process, in securing political patronage. This analysis of political mobilisation at the micro-level is important, because it provides some understanding of the kind and extent of change which is taking place in urban areas of India. What is already clear, however, is that the consequences of governmental action and inaction in India have been to exacerbate the multiple heterogeneity with which the country came to independence (Hawthron 1984:155).

The class and political structures at the slum dweller level and the government administrative structures have reinforced each other in affecting negatively the wellbeing of the slum community. The slum dwellers are therefore the most disadvantaged sociopolitically and the least endowed economically: they are the poorest groups both in absolute and relative terms.

It was Barrington Moore (1966)[9] who noted that, irrespective of whether nations followed the communist or the capitalist route to modernity, the poor always seem to be the victims of the great

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[9] especially in chapter 9.

historical transformation. India's "mixed economy" does not seem to provide an exception. The puzzle that India raises, however, is how such victimization has been maintained within the framework of a democratic polity and how long it can be sustained.

Valiant efforts to activate landless labour, tribals, women, Dalits and poor labour-tenant-cultivators are going on in different areas of Maharashtra. I have not discussed them. Perhaps out of these efforts an encompassing theory and practice will emerge such that these critical and creative responses will successfully resist becoming incorporated into the Congress system through reactive policy formation. Such a prospect seems distant. I have presented here what I see as the most formidable obstacles in the path of true political mobilization, guided by an interest in the emancipation of all. Many of the well-meaning efforts at organizing segments of the poor are either being diffused, co-opted or subjected to repression. Lasting mobilization that can critically understand dominance of the elites and destroy it from within will make sense only when juxtaposed with the interest-oriented pluralistic mobilization of today. It calls for a universalistic, humanist theory of society, rooted in the history of the people, in this case, the people of India. Such a theory can only be built out of the life experience of suffering of the working population and in terms of their shared symbolic self-understanding. That was the dream of Phule and Ranade and, even more so, of Ambedkar. A contemporary manifestation of that dream, rooted in the reality of our times, is not yet on the horizon.

CHAPTER EIGHT: SUMMARY OF THE FINDINGS

Since I have already presented concluding remarks at the end of each chapter, I here only briefly summarise the different aspects of community participation which this thesis has dealt with. They are as follows:

PARTICIPATION:

The question in this thesis is: who co-operates with whom in what ways and on what grounds? What groups the slum dwellers formed depended on the kind of criteria for uniting and distinguishing slum dwellers. The amount and kind of co-operation varied between groups. There is no single clear theme of co-operation or individualism running through the socio-cultural milieu of the slum; or rather, both themes co-exist as each slum dweller co-operates in different ways with a variety of members of a variety of groups of which she/he is a member. However, it is not useful to characterise "the slum" as an essentially coherent social unit.

Chapter Five ("Access To Power - Participation & Exclusion") considers the extent to which "ordinary" slum dwellers are involved in the decision-making process. It was shown there that, despite an established system of representative political institutions and a pro-participation rhetoric in bureaucratic discourse, most slum dwellers have no say in the decisions which affect their community. This is a general development issue in itself. Future research should focus on this failure to involve slum dwellers in decision-making, in order to help facilitate greater participation in this sense.

Thus it seems that many slum dwellers neither have much idea about policies nor much enthusiasm for "participation". The very idea of participation is something that has been imposed upon them and it is not surprising that they seem unenthusiastic/uninformed. It seems that "participation" is the

language of the planners, bureaucrats, developers and other state-aligned elites. The slum dwellers themselves have little conception of community participation. Paradoxically, the more the bureaucrats try to get them to participate by electing their representatives the more the slum dwellers see these as leaders who will take decisions of their own accord. The very rhetoric of "participation" is something deemed good for slum dwellers by bureaucrats and policy-makers, yet it excludes the slum dwellers from the decision-making process. Parry (1972:16) describes a situation "where (participation) is a mere facade because the outcome is structurally predetermined" (parenthesis added) and calls it unreal participation.

With regard to the urban poor, we are essentially concerned with the powerless. This powerless stratum needs to mobilise power to achieve what it wants. Thus empowerment of the poor and use of power by the poor becomes inherent aspects of participation. This makes participation a process. This leads to two inferences: (a) while power is a key factor for the success of participation and, therefore, an important ingredient of participation, its incorporation in the definition, as argued by Richardson (1983), would imply that the presence of power would need to be established ex ante to accept that an action is participatory. Since power can be recognised only when one gets what one wants, and not before, power cannot be an aspect of the definition, and while participation is about achieving a goal/objective, success or failure to achieve the goal/objective does not negate the action (taken by the poor) which we call participation. And (b) the object of participation is not to have an absolute but increased and, ideally, a balanced control over decision-making or resources. Participation is about achieving a balanced relationship, a greater equality between the poor and the decision-makers. Thus for development workers participation is a method, a technique or a programme, and for the poor it is a means of achieving development.

Although it is arguable that ".....no single form of

participation is relevant to all situations...." (Oakley 1989:12), there are common characteristics. Different forms of participation do not seem to make participation different.

The participation process has some clear-cut characteristics: The three slums studied in this thesis show that the process of participation in slums commences with the community leaders who are normally the most respected in the slum, playing key actor roles on behalf of the slum community. The only asset of which these leaders are aware, and which is the basis of their strength, is the number of voters in their slum community. They use this to secure patronage from political leaders and to seek their assistance in resolving issues concerning the slum communities, and they barter it at the time of elections for infrastructure facilities. To unite the slumdwellers as a political group and make them vote for the candidate selected by them, the community leaders may use religious feelings or ethnic identity.

For the political leaders, members of the legislative assembly and members of parliament, either the relative or the absolute number of voters can seem important. So the extent and the levels at which a slum community is able to secure political patronage depend upon the number of voters it has. The greater the number, the more is the political patronage and the higher is the level of offices that can be contacted. Moreover, to win votes, the political leaders bring benefits particularly to those slum communities having a larger number of voters. Hence, there exists to some extent a positive relationship between the number of voters in a slum community, the extent the slum community is able to secure political patronage, and the well being of the slum community. Hence perhaps concentrating power in their leaders for negotiation becomes crucial. This thesis has also reflected the various dimensions of participation which seem to be the dynamics of participation of the poorest in contexts in which power is unequally distributed to their disadvantage.

The three case studies of slums illustrate there is a critical interlinkages between the state, the non-government organisation and the community organisation (represented by the community leader). Midgley (1986:25) and Hardiman (1986:66) have argued that deprived communities are not homogenous. But, since they are hetrogeous groups, the ways the linkages develop between them are quite different.

Thus, the non-government organisation cannot function without tha approval of the state, and the slum dwellers need the support both of the state and of the non-government organisation. Hence, although the prospect of achieving authentic community participation within the framework of the state may be remote (Midgley 1986:150) and even though it needs to be conducted outside the confines of rigid bureaucratic structures (Oakley and Marsden 1984:87) the state remains a key actor in the process of participation.

The state, thus, needs to be "included" in any effort towards bringing about authentic participation. Although it is the non-government organisation which will play the key role, its survival and the extent to which it can perform is a debatable issue.

POLITICIANS:

Although the slum dwellers are poor, most of them have secure employment, and for a large number, particularly those who were originally migrants from rural areas, life in the city will have represented a major improvement in living standards. Material benefit is found to be supplemented by more subtle forms of social and political control: patron-client networks in which residents offer their support to high-ranking government officials or to politicians in exchange for assistance to the slum. But by cooption or buying-off of local leaders these government officials ensure that community leaders moderate their demands. For authorities these mechanisms usually work well; for

the poor, demands are curtailed, most of the slum dwellers are excluded, and in return they acquire limited material improvements. Despite this, the state has been integrally involved in monitoring the infrastructure services of these settlements. Such action is essential to maintain political stability in a socio-economic environment where the poor are clearly limited beneficiaries of economic growth in the city.

It is perfectly clear that certain improvements are made. Since low-income settlements have become so widespread, government can no longer afford to ignore the demands from residents for services and land titles and indeed the politicians recognise the opportunities that low-income communities offer for social control, political manipulation and vote catching.

Older and more consolidated settlements are likely to be serviced more quickly due to formation of patron client relationships over the years. Political patronage is a critical variable in determining the rate of servicing. The extent to which politicians are directly involved in the servicing of settlements depends in part upon the political situation in each settlement area and upon its community leaders. Party political interference has had effects upon whether or not services are granted to a slum, though the influence and involvement of politicians appear to increase around election times. Household owners occupying legalized dwellings with services do not necessarily integrate more into their community organization or their settlement.

Although the nature of response vary through time, the need for social control has been a consistent ingredient governing community-government relationships. Better servicing could be achieved by higher levels of community mobilization but the authorities are well accustomed to handling such demands.

The political leaders extended their support to the slum community by making representation at the higher levels of

bureaucracy and political bodies on behalf of the slum communities. Their considerations seem to be purely political - i.e. the fact that the slum communities voted for them seemed to over-ride caste affiliations.

COMMUNITY ORGANISATION:

The state has established formal channels through which the settlements can make demands. Formal community organisations have been encouraged, which has served the interest of the state more than those of the communities. Partisan political links were apparent in most community organizations and such links dominate the patterns of demand making and community affairs.

Only about 30 % of households declared that they were active in the community in some way or the other. Participation obviously varied in the three settlements according to the services acquired; the lack of water and electricity generates higher levels of community participation than the lack of utilities such as health centres and schools. Despite low levels of participation, the communities are well aware of the major personalities within the settlements.

A major problem of slum activities is that of continuity. To start activities is difficult, but to continue them is even more so. Stable organisations are very difficult to build, particularly in slums which have received basic amenities. Names and flags of parties may change, slogans and idols may be replaced, but activities remain the same. Welfare activities (day-care centres, training classes etc.) are generally not controversial and do not precipitate any conflicts. These programmes may provide certain services and at times bring about certain changes in the living conditions, but they do not organise the slumdwellers which would bring about change in conditions.

Vertical and horizontal linkages appear to complement and

reinforce organisation allegiance. When slum dwellers see their community organisation as a branch of a larger organisation (NGO) and thus as a source of power, they tend to want to associate with it and use it. Generally, slum dwellers seem to associate themselves with a community organisation when they see it as a source of power, even if the vertical and horizontal linkages are weak. The mere existence of such linkages seems sufficient to generate confidence in the minds of the slumdwellers.

COMMUNITY LEADERS:

Leaders are generally better educated, better employed, more prosperous and more highly motivated than most of their community. But the difference is not that vast and leaders were normally members of the same class as the rest of the community. The characteristics of leaders, their levels of motivation, linkages with outside influential contacts and contribution to slum improvements varied. Wadala slum had a close liaison between political parties (especially with the Shiv Sena) and the community leader in comparison to others. The representative role they play on behalf of the slum dwellers depends rather on their personal initiatives, although they approach the decision-makers independently and/or through the political leaders at higher levels whenever it is possible. While most slums receive services from, the Municipal Corporation, a more important criterion is a leader's ability to demonstrate a settlement's need, and to promote a willingness on the part of residents to put up some of the costs. A personal patron-client relationship between government functionaries and community leaders is more important, both in determining the community leaders' power as well as the level of services and physical benefits that he could win for the slum community.

However, the community leaders are able to influence the decision-making of the political leaders only in a limited way and by using the number of voters as a bargaining tool. The community leaders are certainly skillful in mobilising the slum

community to perform certain activities as they wish. The community leaders and a small group of men associated with them (the mediators) take the leading part on behalf of the slum community. Others in the slum play a passive role - as directed by the community leaders. Youth and women are completely excluded from any decision-making in the community.

It is at this stage that the community leaders (the initiator) realises that: (1) they are powerless by themselves and are incapable of mobilising the entire slum community.
(2) for this they need to associate themselves with an external source of power such as a non-government organisation and political leaders.

The case studies suggest that the real base of power of the community leaders is their external linkages with the bureaucracy and political leaders, rather than their socio-economic position.

NON-GOVERNMENT ORGANISATIONS:

The NGO has mostly acted as intermediary between the government and the slum-dwellers. According to the NGO the problem of slums in Bombay is vitally linked with the city administration. Any non-government organisation naturally cannot do much without the sanction and/or the support of the government, politicians and the city administration.

Mobilisation by an external organisation seems to be a necessary condition when there is lack of confidence and fear in the community leaders. This association raises the confidence of the slumdwellers in themselves and in the mobilising efforts of their community leaders.

VALUES & BELIEFS:

Poor slumdwellers' responses to their predicament should be reconsidered in the light of the findings of this research. The

economic and social elements of their system of values and beliefs impede their pursuit of "rational" survival strategies as perceived by the middle class of the society. This point is important to development planning and the implementation of development programmes, and should be taken into consideration when evaluating development initiatives. It is found that many specific development initiatives are not sensitive to these economic attitudes of the poor. These I feel have the most important implications for the success of any projects and schemes in any developing country.

CONCLUSION:

Various factors, to some extent, feed into one another. This is so in a number of straightforward ways. For example, data presented in the different chapters show that community leaders' political knowledge and influence is in part based on their access to important contacts. Likewise, it is claimed in the chapters that poor slum dwellers are excluded from political knowledge and participation and that community organisations fail to increase their grip on the entire slum.

Nevertheless, the ways in which various factors of exclusion and participation are integrated are not always straightforward. Similarly, a clearer picture of Bombay's "bureaucratic culture" constructed in Chapter Three shows the characterisation of Municipal-level local powers. This helps elucidate supra-local structures with which the slum interacts - as does the political culture.

It is assumed that the masses have no politics of their own, and that they are manipulated by the ruling classes. At most, they reflect on the decisions made by the political elite and opt for the choice offered by political parties and leaders. This is not only an oversimplification of the political situation but also, to an extent, erroneous and detrimental to the efforts of building a democratic egalitarian social order. The masses do

have their own politics. The politics of the elite and the politics of the masses are not generally identical. The politics of the masses decide the fate of governments and also of the state. Our understanding of the politics of any society will remain superficial irrespective of the theoretical perspective one holds, without understanding the politics of the masses. Intervention of political parties and leadership in articulating issues, organising people and evolving strategies for struggles are important for sustained movements. Communication channel linking various units has to be studied adequately.

Since the state now dominates the lives and affairs of its citizens to an extent previously unknown, community participation advocates cannot ignore the activities of the state in social development. It is naive to argue that state involvement in social development is superfluous and that local communities in the Third World can solve the serious problems of poverty and deprivation wholly through their own efforts. But it is equally naive to assume that a cosy relationship between the centralized, bureaucratic state and the local community will emerge and that political elites, professionals and administrators will readily agree to the devolution of their authority to ordinary people. Although the boundaries are ill-defined and likely to overlap, this review of professional roles for social planners in development suggests that social planning is substantively different from economic and physical planning.

Planners, architects and engineers are not usually trained to be able to make such enquiries or undertake the social actions required to convince residents that they would benefit from participation in a project. Problem identification and attempts at solutions, therefore, require skills often absent from project agencies. These are the skills of the sociologist, the social worker, or the community development officer. Probably one of the biggest mistakes made in self-help programmes has been the attempt to undertake them with essentially the same type of staff as would deal with conventional housing projects. Self-help

programmes, however, are different and require additional manpower to confront the different problems involved. Low-income residents need to be involved in planning if they are seriously to be considered as participants in implementation and, to an even greater extent, in maintenance.

To understand non-government organization and cope with residents' problems and objections throughout the life of the project implies spending considerable time on interviews, meetings, demonstrations, and so on. Obtaining people's views, determining their priorities, explaining the project to them, training them in certain project tasks, and dealing with problems which arise in the participatory exercise are some of the time-consuming elements which will be imposed on the agency. It must, therefore, be accepted that participation demands time and patience. This will be frustrating for the officials who evaluates project efficiency in terms of speed of execution of pre-defined implementation stages, myopic as this approach may be.

Participation can never be precisely planned. Hoped-for participation may not be forthcoming; in other cases, new opportunities for participation may unexpectedly arise. The planner, however, is not redundant. Certain expectations (perhaps only hopes) can be used as initial indicators of project elements which could form the basis of participation.

FUTURE RESEARCH:

The role of the non-government organisations (NGOs) is an interesting emerging area of research in Development Studies, yet in the present study I analyse only the relationship between non-government organisation (PPP) on the one hand, and community leaders, community organisations, bureaucrats and governmental agencies on the other. This was because there is only one non-government organisation working in all the three settlements under study in this thesis, making possible analysis only of the

various approaches of this one non-government organisation but not comparison with different organisations. Consideration of such comparisons, besides being infeasible given the data collected to satisfy the narrower aims of this project, would vastly expand the field of research.

The present study may provide a useful background for future studies on social movement, which could have the following aims:
(1) It is important to understand the network of voluntary action groups existing in low-income settlements which influence these movements.
(2) To understand the new sources of social change which could exist in the urban social movements.
(3) Research could start from two major facts, viz. the reality, the importance and the increasing number of urban protest movements; and the ambiguity of their social and political significance.
(4) Analysing the housing question in the context of the political economy provides a wider scope to the researcher to examine the validity of this perspective on housing and also to assess the possibility of emergence of urban movements in India. Relating to the political economy of housing, it invites attention of the researchers, particularly sociologists- not to treat the concept as merely a physical entity but a process with wide socio-economic and political implications.
(5) To compare the emergence of these urban movements in India to those in Latin America as they have been more successful in their outcome.
(6) The role of social action groups in such urban movements.

The other topics which I also identified in this pre-survey research as interesting for future research were analysis of urban housing policy and its effect on slum dwellers and its effect on land and housing prices in Bombay, and analysis of migrational aspects by comparing a village community from a rural area and its survival methods in the city.

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APPENDIX ONE: SURVEY ONE (SOCIO-ECONOMIC ASPECTS)

QUESTIONS PUT TO ALL SLUMDWELLERS:

(A) Demographic Aspects:

(i) Name of the interviewee (head of the household)

(ii) Religion:

(iii) Members of this household residing in this dwelling

Members	Sex	Age	Marital Status	Relationship with HoH
Head of household				
Spouse				
Son				
Daughter				
Others				

(B) Mobility:

(i) Native Place:

District:

Village:

State:

(ii) Do you have any relatives in the village or native place?

(iii) If yes, what relations do you have in the village?

(iv) Reasons for leaving native village?

(v) Period of residence in this neighbourhood?

(vi) Period of residence in Bombay?

(vii) Period of residence in Urban areas other than Bombay?

(viii) Name localities or settlements of your previous residences in Bombay (from the earliest to the present)?

(ix) Length of residence in each place?

(x) Reasons for leaving them?

(xi) Do you have any relatives in this settlement or in the city? If yes, who?

(xii) Did you acquire any help from them for your migration to the city?

(xiii) Why did you prefer Bombay instead any of the other city?

(C) Background history of the household:

(i) What did his/her father/mother do for a living?

(ii) What was he/she doing before coming to Bombay?

(iii) What was his educational background?

(D) Job/Income/Workplace

(i) Give description of yours and other resident members present main and secondary occupation?

Members	Type of Occupation	Average monthly income	Distance to work place	Mode of travel	Length Occupation
HOH					
Spouse					
Son					
Daughter					
Others					

(ii) Total monthly income of the entire household?

(iii) Give description of your previous occupations if any (from earliest to the latest). Starting from the time of leaving village?

No.	Job Description	Period (From - To)

(iv) Reasons for leaving them?

(E) Assets:

(i) Do you have any kind of assets in the village?

(ii) If yes, what kinds of assets do you have in the village?

(iii) Do you send any part of your present income to anybody back at the village?

(iv) Do you bring any money or foodgrain from your village to support your family?

(F) Living Conditions:

(i) How did you come to know of the present settlement?

(ii) On what basis did you occupy your present dwelling?
(iii) Did you buy the dwelling, purchased it or rented it? If yes, how much deposit did you pay?
(iv) Are you still paying the rent to your landlord?
(v) If you are paying rent to the municipal corporation how are you paying?
(vi) On arrival in the present neighbourhood how was this house constructed?
(vii) What was the cost involved? (Specify the year)
(viii) Give brief description of the housing and environmental conditions on your arrival in this slum?

(a) Roof (condition & material used)
(b) Flooring
(c) Sidewalls
(d) height
(e) sq.ft
(f) water
(g) sanitation
(h) electricity

(ix) Since then have you done any alterations or improvements in your dwelling (including extentions)?
(x) If yes, how many times and can you inform, the year and expenses incurred?
(xi) How did you fund these alterations?
(xii) Describe the alterations?

(a) Roof
(b) Flooring
(c) sidewalls
(d) height
(e) sq. ft.
(f) water
(g) sanitation
(h) electricity

(xiii) Has the value of the land or the hutment changed over the years -if so, why and by how much; will the value change in the foreseeable future-if so why?

(G) Other Facilities:

(i) School:

(ii) Vocational Training School:

(iii) Hospital:

(iv) Ration card:

(v) Do you have any problems with any of these facilities?

(H) Neighbourhood Relations:

(i) Are there any relatives residing in the neighbourhood?

(ii) Why did you prefer this particularly settlement?

(iii) Have you received any help or assistance in your stay in this neighbourhood?

(I) Credit:

(i) After living costs, is there usually money left over? If so, how is it usually used?

(ii) Has household income ever been insufficient to meet living costs? If so, is this the case often? How does the household respond to a shortfall; if the usual response is to borrow money, where is the money usually borrowed from and on what terms; do they sell or pawn items?

(iii) Commercial Banks: Is there anyone in the household who has ever had an bank account in the Commercial bank? If so, who, how long for, and have they ever borrowed from there? If so, when, how much, what were the terms of the loan, what was the loan used for, and is/was repayment a problem?

(iv) Richer Households: has any member of the household ever borrowed from richer neighbours? If so, do they do so often - about how many times per year?

(v) Does the household have any other debts elsewhere; if so, what are the details?

(vi) Monthly expenditure pattern:

(a) Shelter:

(b) Food:

(c) Clothing:

(d) Transport:

(e) Education:

(f) Health or Medicinal

(g) Other

(J) Attitudinal:

(i) Would you prefer to live here or would you like to move on to a better place?

(ii) Do you desire to built a permanent house here or somewhere else?

(iii) Are you willing to pay monthly mortgage on a long term basis if you are given a permanent house?

(iv) If yes, how much monthly mortgage payment can you afford?

(v) Where would you go if you had to vacate this place immediately?

(vi) What are your plans for going back to your village?

(vii) What would you like; your children to continue education or to work and supplement your income?

(viii) What is your impression about different governmental programmes towards your settlements?

(ix) What is your impression about the voluntary agencies which are involved in your settlements?

(x) Which particular agency do you prefer? and Why?

APPENDIX TWO: COMMUNITY PARTICIPATION

SURVEY TWO :QUESTIONS PUT TO ALL SLUM DWELLERS:

(A) Slum Development:

(i) What has the slum received to help it develop?

(ii) What is the best or most useful thing the slum has received to help it develop?

(iii) The proposed newspaper reading centre: how much does the respondent know about it and what is the source of their knowledge? Were they consulted about the proposed centre - if so, in what way? Is the centre a good idea? (This question changed in every slum)

(iv) The road plan: is the road a good idea? Will all slum dwellers enjoy equal benefit from it? (This question changed in every slum)

(v) What does the slum lack which the respondent would most like it to have?

(vi) How would the respondent go about requesting it?

(vii) Have they ever requested anything in that way?

(viii) What is the most important current slum development problem, and in what way is it important?

(ix) What is the most important obstacle to slum development?

(B) Community Organisation:

(1) Membership

(i) Is anyone in the household who has ever been a member of the Community Organisation? If so, who, how long for, and have they ever had an official capacity there? Why did they join?

(ii) Has any member of the household ever been a Community Leader of the slum, an assistant to a Community Leader?

(iii) What does the respondent know of the Community Organisation, especially who are its members and what is its purpose?

(2) Meetings

(i) When did the Community Organisation last meet?

(ii) At its last meeting, what was discussed and decided?

(iii) Has the respondent ever attended a community organisation meeting; if so, how many times and in what capacity?

(3) Ojectives of the Community Organisation:

(i) Do you feel that this Community Organisation is their only access to resources for your development in the short or long run? If so, why?

(ii) Do you think your organisation has identified the felt needs as well as mobilized local resources for slum upgradation?

(iii) Do you think the improvements in your settlement corresponded with the needs and priorities of the slumdwellers?

(iv) Do you think your organisation represents the entire community residing in this slum settlement?

(v) Are you satisfied with the organisation's performance over the years?

(vi) Do you think you are represented in this organisation?

(vii) Do you think your needs are properly analysed and met by the organisation?

(viii) Are you satisfied with your leaders, and their role in this organisation?

(C) Participation:

(i) Do you feel that you are involved in the decision making process in your Community Organisation?

(ii) Do the various activities organised help in fostering local community welfare and community integration? Does this organisation heighten the sense of a community bond among the slum dwellers?

(iii) Do your grievances reach the governing body of the Community Organisation?

APPENDIX THREE

SURVEY TWO: QUESTIONS PUT TO ALL COMMUNITY LEADERS REPRESENTING THE COMMUNITY ORGANISATION:

These questions were answered by the Community Leaders on behalf of the Community Organisation.

(A) Formation of the Community Organisation:
(i) When was the community organisation formed/founded?
(ii) Is the Community Organisation registered? If so then since when?
(iii) Was it founded soon after the formation of the settlement? If so how soon?

(B)Membership:
(i) Who are the founder members of this organisation?
(ii) Are the founder members still active in the organisation? If so, how many?
(iii) What are the requirements for membership of this organisation?

(C) Activities:
(i) What were the initial activities of the organisation?
(ii) Was the organisation established for the upgradation of this settlement?
(iii) Does this organisation undertake any leisure activities (like organising festivals)?
(iv) Does this organisation undertake any welfare activities for the benefit of the slumdwellers?
(v) Do you think your organisation has made the slum-dwellers more conscious politically & of their rights?

(D) Slum Development:
(i) What is the role of the Community Leader in slum development?
(ii) What does the slum lack most of all?
(iii) Regarding slum development, what special attention is given

to the poor slum dweller?
(iv) How many petitions & representation has this organisation presented to the municipal corporation or other such bodies?
(v) Has this organisation, co-operated with the state and/or other development agencies in any project concerning this settlement?
(vi) Have the projects involved you as a community leader and your organisation in the designing stage for the project plans?
(vii) Do you think your organisation has been able to influence state action for the entire slum population of Bombay?
(viii) Has there been any state intervention in the slum upgrading process?

(E) Governing Committee:
(i) What is the value of the governing Committee?
(ii) How is the organisation governed and how is it elected?
(iii) How often does this governing body meet?
(iv) How do the grievances of the individual slum dweller reach this governing body?

(F) Community Participation:
(i) How would you define the community in your settlement and your organisation?
(ii) How important do you think it is to get slum dwellers to participate in the formulation of plans and to participate in the implementation of them, with regard development?
(iii) At the moment, in what way is the participation of slumdwellers achieved?
(iv) What programmes are there which will increase the participation of slumdwellers in the future?
(v) What are the obstacles to achieving participation among slumdwellers in any development schemes or programme today or have been in the past?
(vi) Do you think that everybody gets equal benefit from development? Do you think your organisation represents the entire community residing in this slum settlement?
(vii) Do the various activities organised help in fostering local

community welfare and community integration? Does this organisation heighten the sense of a community bond among the slum dwellers?

(viii) What is the role of the slum dweller in this organisation besides electing his/her representatives in the governing body?

(ix) Are the slum dwellers satisfied with the organisation's performance over the years?

(x) Do you think your organisation has identified the felt needs as well as mobilized local resources for slum upgradation?

(xi) Have the improvements in your settlement corresponded with the needs and priorities of the slum-dwellers?

(xii) Do you feel that the Community Organisation is the only access to resources for their development in the short or long run? If so, why?

(xiii) Which are the main issues in which you have acquired higher level of community participation?

(xiv) Has community participation ever declined in your settlement? If so, when and why?

(xv) What would you say - Is community participation grass-root initiated or state initiated in your settlement?

(G) Women & Participation:

(i) Has your organisation involved women from your settlement in any projects?

(ii) Are women consulted and do they participate in discussion, especially issues and responsibilities concerned with women?

(iii) Do men in your community support or actively collaborate in women's projects?

(iv) Do you incorporate women in all stages of slum-upgradation and development of your settlement?

(v) Have women taken up any projects on their own initiative in this settlement?

(H) Aid:

(i) Has there been any financial aid from international or voluntary agencies in any particular project?

(ii) Is your organisation dependent on this funding for its daily

working?
(iii) What are the other sources of finance?

(I) Voluntary Agencies:
(i) Which are the Voluntary Agencies you affiliate to or seek help from? What sort of help or guidance has this Voluntary agency provided in the past?
(ii) How did you come in to contact with this Voluntary Agency?
(iii) Who are the key people of this Voluntary Agency and what sort of relationship do you have with them?
(iv) Has the involvement of these agencies been a catalyst in achieving greater community participation?
(v) Has the voluntary agency been innovative and experimental in your settlement? or Has it tried new approaches and been ready to test new ideas and reformulate existing approaches?
(vi) Has this voluntary agency been sensitive to local needs? If not, in what way?
(vii) Does this Voluntary agency influence your decisions or take part in your decision making processs?
(viii) Have you found their suggestions and help, helpful in achieving your goals?

(J) Political Affiliations:
(i) Does your organisation have any affiliation to any political party?
(ii) Does it help any political party during election campaign in the settlement and surrounding areas?
(iii) Has affiliating to this party increased your organisations demand making capacity and made it more successful?

APPENDIX FOUR:

SURVEY TWO: QUESTIONS PUT TO COMMUNITY LEADERS:

(A) Characteristics/Nature of the Community Leader:

(i) When did you become the leader of this organisation?

(ii) How were you elected as a "Community Leader" of this organisation? How much support did you have for your election?

(iii) Where you actively involved before you became the leader of this organisation and if so then for how many years?

(iv) Were you before or are you at present a leader of any other organisation?

(v) What is your role in this organisation as a leader?

(vi) Have you been more capable than the other leaders in neighbouring settlements to obtain facilities and satisfy your fellow slum dwellers?

(vii) Have you as a leader mobilized the slum dwellers to obtain local resources or to identify felt needs?

(viii) Do you feel satisfied with your performance as a leader in this organisation?

(B) Participation:

(i) Do you personally feel that every section of this settlement has benefited by participating in this community organisation?

(ii) Has participation been spontaneous, by the slum dwellers?

(iii) How many percent of slum dwellers participate regularly in the activities for the community welfare?

(iv) Do you believe that significant changes can be secured through the involvement of slum-dwellers in Community Participation and that you can achieve real improvements in the social conditions of the slum dwellers?

(v) Do you think there has been a significant change in the condition of the slum dwellers since their time of arrival in this particular slum?

(vi) Do you think independent community organisations are more successful than state-directed schemes in encouraging community participation?

(vii) Do you interact with any other organisation in the

vicinity?

(C) Political Parties:

(i) Do you identify with, are you affiliated to or a member of any political party? If you do, why do you identify with this party?

(ii) Has this party been of great help to this settlement? If so, then what sort of help has this party provided in the past?

(iii) Do the politicians get more involved in your slum activities during election campaigns than otherwise?

(iv) Do you think your affiliation to this party has been of help to your organisation and its upgradation?

(v) Do you feel it looks after your needs and supports your work in this settlement?

(D) Bargaining & Negotiation

(i) Do you develop your strategies or bargaining tactics with government officials in accordance with the other organisations in the area?

(ii) Does the adoption of different tactics and strategies of demand-making make any significant difference?

(iii) Do you think you are pressured by any voluntary agencies, bureaucrats, or politicians to adopt certain methods of negotiation and demands?

(iv) Do you think decisions are imposed on you from outside (eg. politicians, bureaucrats, agencies etc.)?

(v) Do you think you are allowed to make only moderate demands to the politicians and municipal corporation? or Do you think your radical demands are curtailed?

(vi) Are the authorities accustomed to handling your demands?

(vii) Do you think your demands are met more easily during election period than otherwise?

(viii) Do you think your demands enjoy greater or lesser popularity depending on the preferences of senior administrators, politicians and planners?

(ix) Do social planners and bureaucrats give priorities to your needs in their planning process?

(x) Do you think migration from a Marathi speaking region is an asset in your demand making process?

(E) Patrons of the slum:

(i) Would you say some politicians have been loyal throughout your struggle for slum improvement? If so, could you name them?

(ii) Would you say some bureaucrats have been loyal throughout your struggle for slum improvement? If so, could you name them?

(iii) Would you say that some bureaucrats have been more helpful and recognize your needs much more easily than others? If so could you name them?

(iv) Have you benefited because you have gained access to influential people, who have interceded on your behalf and increased the chances of a successful outcome to your demands?

APPENDIX FIVE:

SURVEY TWO: QUESTIONS PUT TO THE BUREAUCRATS/POLITICIANS:

(A) Slum Development/Participation:

(i) What is the most important current slum development problem, and in what way is it important?

(ii) What is the most important obstacle to slum development?

(iii) How important do you think it is to get slumdwellers to participate in the formulation of plans and to participate in the implementation of them, with regard to development?

(iv) At the moment, in what way is the participation of slum dwellers achieved?

(v) Which are the main issues in which you have acquired higher level of Community Participation?

(vi) What programmes are there which will increase the participation of slumdwellers in the future?

(vii) What are the obstacles to the participation of slumdwellers in development?

(viii) What special attention is given to the poor slumdwellers while planning slum development in slum settlements?

(ix) Do you think that everybody gets equal benefit from development?

(x) Has your agency been innovative or experimental in order to increase Community Participation in slum settlements? If yes, then what was the response?

(B) **COMMUNITY LEADERS:**

(i) What is the role of the Community Leaders in slum development?

(ii) Are the Community Leaders sensitive to their Communities needs?

(iii) Have you implemented or taken considerations of the demands put forward by the Community Leaders?

(C) **COMMUNITY ORGANISATIONS:**

(i) What is the role of the Community Organisation in Slum Development?

(ii) How much Slum development and upgradation takes place through community participation and community organisation?

(iii) Does the community organisation represent the entire community residing in the slum?

(iv) Have the improvements in the Slum Settlements corresponded with the needs and priorities of the Slumdwellers?

(v) Does the quality of leadership become a critical ingredient in successful demand making and the success of project?

(D) **POLITICIANS:**

(i) Do politicians put external pressure on you for schemes and projects to be implemented?

(ii) Does the interest of the politician in a particular project increase the success rate of the project?

(E) **VOLUNTARY AGENCIES:**

(i) What is the role of the Voluntary Organisation in Slum Development?

(ii) Do you coordinate with the Voluntary agencies which are involved with the slum? If yes, then in what manner?

APPENDIX SIX

Several of the effects considered in chapter 4 can be adequately identified and subjected to statistical testing only in the context of a properly specified statistical modelling framework. To that end I have collaborated with Dr I.P.Preston in detailed modelling of the data collected in the course of my fieldwork. I report some of the main results in this appendix, while making clear that they are only partly my own work and use techniques for which I claim no expertise, since they nonetheless both illuminate and to an extent underlie the claims made in Chapter 4.

SUMMARY OF TECHNIQUES USED AND GUIDE TO INTERPRETATION

LINEAR REGRESSION ANALYSIS is a technique primarily useful for investigating the determination of a continuous variable. It estimates a linear relationship between a set of variables, called explanatory variables, and the expected value of another, called the dependent variable. The estimated coefficient on a variable is the estimated effect of a unit increase in that variable on the expected value of the dependent variable. The standard error on the coefficient is a measure of the uncertainty associated with the estimate - to a rough approximation, and under standard assumptions, there is a 95% probability of the true value lying within two standard errors of the estimated coefficient. The coefficient on a variable is said to be significant at the 5% level if, roughly speaking, it is more than two standard errors away from zero. Estimates were computed using SPSS/PC+.

LOGISTIC REGRESSION ANALYSIS is a technique appropriate to investigating the determination of the probability of an event. It estimates a fixed relationship between a set of explanatory variables and the probability of that event. The estimated coefficient on a variable is related to the estimated effect of a unit increase in that variable on the probability of the event

occurring[1]. The standard error on the coefficient is a measure of the uncertainty associated with the estimate. Estimates were computed using SPSS/PC+.

LOGLINEAR ANALYSIS is a technique for modelling multiple interactions between the probabilities of related events. It is useful for modelling relationships between variables in a crosstabulation, where the events being modelled are the categories fallen into by the data. The simplest loglinear analysis would be one in which probabilities of all events being modelled were assumed independent, which is to say that the occurrence of any event would be taken to have no effect on the probability of any other occurring. The use of chi-square statistics to test compatibility of data with models of independence is widely understood. More often one might want to allow for certain sorts of dependence while wanting to restrict more complex interactions, maybe, for instance, wanting the effect of any one event on the probability of another to be unaffected by the occurrence of a third. Loglinear analysis provides a way of testing acceptability of data with models allowing specified interactions.

Models are denoted by bracketing together events according to the highest order of interaction allowed between them. This is the notation used in MICLOG and in Fienberg (1980), to which the reader is referred for more detail. If the description of a model brackets together a set of events then the model allows any order of interaction between these events. For instance, a model of relationships between events A,B,C, and D described as [AC][BC][D] would allow both A and B to interact with C but not each other and would make D independent of all three.

The G-squared statistic is a test of acceptability of the model concerned, higher values indicating rejection. The p value is the probability of recording a G-squared value as large as that given if the model were actually true. If the p value is low then it implies that data this unlike the predictions of the

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[1] Strictly, if p is the probability, then it is the effect on log [p/(1-p)].

model would have been very unlikely to occur if the model were true - a conventional criterion is to reject the model if p < 0.05. It is important to test not only the overall statistical acceptability of the model but also exclusion of individual interactions and to do so one considers the change in the G-squared statistic as a consequence of excluding the interaction in question.
Loglinear analyses were computed using MICLOG and SPSS/PC+.

RESULTS OF ANALYSES

For brevity, only a selection of models are reported here.

(A) BACKGROUND OF SLUMDWELLERS

1. Loglinear analysis of origin (O), parental occupation (P) and own occupation prior to arrival (A) confirms the impression of a relationship between own occupation prior to arrival and both the former variables. The following table summarises models none of which place any restriction on interaction between O and P. As can be seen neither model 2 which forces independence of A and P, nor model 3 which forces independence of A and O are statistically acceptable, since in both cases p values are below 0.05.

(LOGLINEAR ANALYSIS)

	Model	G-squared	df	p
1.	[AP][AO][PO]	3.9	3	.269
2.	[AO][PO]	50.6	6	.000
3.	[AP][PO]	14.3	6	.026

Notes:

A: Own Occupation Prior to Arrival (Farmer, Employed nonfarmer, Student, Unemployed)

P: Parental Occupation (Farmer, Nonfarmer)

O: Origin (Inside Maharashtra, Outside Maharashtra)

2. The table below reports the results of adding reason for preferring Bombay (B) to the loglinear analysis above. All models in the table allow any order of interaction between own occupation prior to arrival, origin and parental occupation. Neither model 5, which allows B to interact with none of these, nor model 1, which allows B to interact with each individually, are acceptable - the p values in each case are below 0.05. Of the other models considered, model 4, which allows B to interact with P only, seems parsimonious and statistically acceptable in terms of the associated p value. One cannot reject a model in which parental occupation, among those effects considered, is the only influence on reason for preferring Bombay.

(LOGLINEAR ANALYSIS)

	Model	G-squared	df	p
1.	[AOP][BA][BO][BP]	18.9	10	.042
2.	[AOP][BA][BP]	21.4	11	.029
3.	[AOP][BO][BP]	20.3	13	.089
4.	[AOP][BP]	22.6	14	.067
5.	[AOP][B]	36.0	15	.002

A: Own Occupation Prior to Arrival (Farmer, Employed nonfarmer, Student, Unemployed)

B: Preference for Bombay (Job Opportunity, Relatives' influence)

P: Parental Occupation (Farmer, Nonfarmer)

O: Origin (Inside Maharashtra, Outside Maharashtra)

3. Origin, assets at village and slum housing expenditure all figured significantly as explanatory variables in a logistic regression analysis of intention to return to village, all three with estimated sign of effect as indicated in the text of chapter four. Estimated coefficients in the regression including these explanatory variables only were as below. Among variables not found to have a significant effect were household income, presence of relatives in the slum and length of stay in Bombay. More detailed analysis (not reported here) suggested that

possession of a farm at village of origin might be more important than possession of a house.

(LOGISTIC REGRESSION)

Dependent variable: Intention to return to village of origin

Variable	Coefficient	St.error
Constant	-1.506	.715
Origin	-1.965	.803
Assets in village	1.639	.692
Slum housing exp	-.395	.194

-2 Log likelihood 78.04 (126 df)

Notes:
Origin: 0 if internal migrant, 1 if external migrant
Assets in village: 0 if no assets, 1 if house or farm at village of origin
Slum housing exp: Lifetime expenditure on current slum residence in units of ten thousand rupees at 1988 prices

(B) LABOUR MARKET CHARACTERISTICS

4. Loglinear analysis suggests that the data do not conflict with no influence from origin (O) on education (E) conditional on parental occupation (P). The table below summarises results of models all of which allow O to interact with P. While model 3, forcing independence between E and P has too small a p value to be acceptable, model 2, forcing independence between E and O cannot be rejected.

(LOGLINEAR ANALYSIS)

	Model	G-squared	df	p
1.	[OP][EO][EP]	5.6	3	.134
2.	[OP][EP]	11.9	6	.065

3.	[OP][EO]	14.5	6	.024

E: Education (None, Primary, Secondary, School Leaving or Better)

P: Parental Occupation (Farmer, Nonfarmer)

O: Origin (Inside Maharashtra, Outside Maharashtra)

5. The table below summarises loglinear analysis of the complex interactions between education (E), own occupation prior to arrival (A), skills in current job (J) and sector of employment (S). All models reported allow interaction between E and A and between J and S. The primary focus of analysis is on the remaining two-way interactions. Absence of interaction between A and J and between E and S are both easily accepted, as can be seen by comparing models 1 and 2. Removal of interaction between E and J (ie the step from model 2 to 3) or, to an even greater extent, removal of that between A and S (ie the step from model 2 to 4) result in large rises in the G-squared statistic, suggesting neither to be an acceptable restriction. This accords with the conclusion of chapter 4 that education seems primarily to affect current skills and original occupation to affect sector of employment.

(LOGLINEAR ANALYSIS)

	Model	G-squared	df	p
1.	[AE][JS][AJ][AS] [EJ][ES]	17.7	27	.914
2.	[AE][JS][AS][EJ]	23.3	33	.894
3.	[AE][JS][AS]	32.7	36	.624
4.	[AE][JS][EJ]	46.8	36	.107
5.	[AE][JS]	60.6	39	.015

Notes:

A: Own Occupation Prior to Arrival (Farmer, Employed nonfarmer, Student, Unemployed)

E: Education (None, Primary, Secondary, School Leaving or Better)

J: Occupation (Skilled, Unskilled)
S: Sector (Formal, Informal)

6. A regression of log earnings per hour on sector of employment, skills and slum settlement shows a significant positive impact from all three[2]. Variables found to have no significant effect included sex and dummies for slum settlements other than Wadala.

(LINEAR REGRESSION)
Dependent Variable: Log earnings per hour

Variable	Coefficient	St.error
Constant	4.438	.061
Wadala * Skilled	.585	.102
Formal	.363	.082
R-squared .380	St. error of equation	.423

Notes:
Formal: 1 if formal sector, 0 if informal sector
Wadala: 1 if resident in Wadala, 0 otherwise
Skilled: 1 if skilled, 0 if unskilled

7. The results of a regression of log hours of work on a number of explanatory factors is reported below. Hours worked seemed lower where the principal earner was female or working in a skilled occupation. Even controlling for such effects there seemed evidence of a significant difference between slum pockets with hours shortest in Wadala and longest in Kurla. There was

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[2] Confining the effect of residence in Wadala and skills to an interaction term between the two gave a markedly better fitting specification than allowing them to enter separately (suggesting that one cannot reject the hypothesis that skills influence wages only in Wadala and residence in Wadala influences wages only of the skilled).

also modest evidence of a slight effect from wages[3]. Variables which seemed to have no significant effect included secondary earners' incomes.

(LINEAR REGRESSION)
Dependent Variable: Log hours of work

Variable	Coefficient	St.error
Constant	1.395	.455
Predicted log wage	.180	.103
Skilled	-.143	.054
Female	-.273	.083
Kurla	.158	.049
Wadala	-.142	.067

R-squared .188 St. error of equation .215

Notes:
Predicted log wage: Predicted value of log earnings per hour
Skilled: 1 if in skilled employment, 0 otherwise
Female: 1 if principal earner female, 0 if male
Kurla: 1 if resident in Kurla, 0 otherwise
Wadala: 1 if resident in Wadala, 0 otherwise

8. Not surprisingly there is some evidence that loans are more

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[3] Modelling hours choices raises some tricky technical statistical problems since one would wish to allow for the possibility of an effect from wages onto chosen hours of work, yet the data on "wages" has been constructed by dividing earnings by hours and the correlation thereby induced with the dependent variable may bias the estimated coefficient. Taking as explanatory variable the predicted value of earnings per hour from the equation estimated above (in statistical terms using the explanatory variables from that equation as instruments) is one way of overcoming the problem. This is the procedure adopted in the regression reported here and can be seen to yield a modest positive (though not very well-determined) estimate of the impact. The coefficients on the other explanatory variables seemed fairly robust to inclusion or exclusion of wage effects.

likely to be taken out by those with higher incomes, presumably since they are more likely to be in a position to pay them back. Household income and slum settlement were the only variables to figure significantly in a logistic regression analysis, as summarised below.

(LOGISTIC REGRESSION)
Dependent variable: Possession of a loan

Variable	Coefficient	St.error
Constant	-3.353	.679
Wadala	1.765	.576
Kurla	-.380	.711
Income	1.275	.446

-2 Log likelihood 108.77 (122df)

Notes:
Wadala: 1 if resident in Wadala, 0 otherwise
Kurla: 1 if resident in Kurla, 0 otherwise
Income: Household income in thousands of rupees per month

(C) HOUSING CHARACTERISTICS

9. In modelling housing expenditure from the supply side it proved necessary to estimate separate equations for houses bought and houses occupied through unauthorised possession. In the former case, no significant influence could be identified from any housing material or other characterstic except roofing material as detailed below.

(LINEAR REGRESSION)
Dependent variable: Log housing expenditure

Variable	Coefficient	St. error

Constant	9.882	.122
Asbestos Roof	.625	.319
Iron Roof	.522	.196
R-squared .112	St. error of equation	.780

In the latter case, however, not only were the estimated influences of roofing materials greater but it was also possible to pick up an influence from the presence of an electrical supply and from the height of the house (though not incidentally from floor area). The details are given below.

(LINEAR REGRESSION)
Dependent variable: Log housing expenditure

Variable	Coefficient	St. error
Constant	7.245	.757
Asbestos Roof	.421	.244
Iron Roof	1.365	.289
Plastic or paper roof	1.662	.586
Log height	.664	.324
Electric supply	.662	.225
R-squared .452	St. error of equation	.777

Notes:
Asbestos Roof: 1 if asbestos roof, 0 otherwise
Iron roof: 1 if iron sheet roof, 0 otherwise
Plastic or paper roof: 1 if plastic or paper roof, 0 otherwise
Log height: Log height of dwelling in feet
Electric supply: 1 if electricity supply, 0 otherwise

Note that in neither case did slum settlement have any significant impact on expenditure.

10. Results of a logistic regression analysis of electricity supply showed Kurla to have a worse level of provision conditional on other factors. Possession of a photopass and high income per person also figured significantly.

(LOGISTIC REGRESSION)
Dependent variable: Electricity supply

Variable	Coefficient	St. error
Constant	-3.047	.998
Wadala	-.555	.697
Kurla	-2.302	.647
Photopass	4.294	.997
Income per person	.336	.153

-2 Log likelihood 115.00 (121df)

Notes:
Wadala: 1 if resident in Wadala, 0 otherwise
Kurla: 1 if resident in Kurla, 0 otherwise
Photopass: 1 if photopass holder, 0 otherwise
Income per person: Monthly income per household member in rupees