Housing in the Urban Age: Inequality and Aspiration in Mumbai

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Abstract: In scholarly and popular texts, Mumbai is invoked as an iconic example of the problem of urban informal settlements in the twenty-first century. While such representations oscillate between tropes of accommodation and marginalization, they often obfuscate the compromised and historical successes of settler politics in the city. In this paper, the authors use an international urbanization conference as a starting point for exploring Mumbai settlers' housing practices. They examine the processes through which emergent forms of inclusion have been conceptually unhinged from longstanding struggles against inequality. By examining the complex interplay of housing politics, social mobilization, and municipal policy in Mumbai, the paper argues for more careful attention to new regimes of governing that accompany aspirations for “inclusion” in the cities of the urban age.

Keywords: Mumbai, rights, inequality, housing, citizenship, urban development, political economy, inclusion, difference

Introduction: Inclusion, Inequality and Resettlement
In early November 2007, a group of planners, architects, politicians, and activists assembled at Mumbai’s five-star Hilton Towers for a conference called Urban Age India. This was the latest in a 6-year sequence of Urban Age conferences held between 2005 and 2010 in different cities across Africa, Asia, the Americas, and Europe. The expressed intent of the conferences, referenced collectively in this paper as the Urban Age, is to:

construct the framework for developing a network of individuals that exchanges information, experiences and data, emphasizing the relationships between concrete investment, design and building, and the economic, environmental, social, political and cultural processes that shape city life.1
On 2 November in Mumbai, a large crowd gathered in one of the Hilton conference rooms for a session called “Housing the Urban Poor”. Given the intensity of Mumbai’s contemporary housing and class politics, the topic attracted a sizable and interested audience. An impressive roster of speakers—some local, others international visitors—promised a lively debate about urban inequality, particularly in the housing sector, in Mumbai and beyond.

The problem of inadequate housing—often shorthanded simply as “slums”—has long occupied policy attention in Mumbai (see Echanove and Srivastava 2009). More recently, the city’s housing stresses have attained a particularly global visibility, as special “urban” issues of scholarly journals from Social Text (2004) to Science (2008) supplement a wealth of recent literature on the contemporary global urban condition. Recent titles like Planet of Slums (Davis 2004), Shadow Cities (Neuwirth 2006), Maximum City (Mehta 2004), and the film, Slumdog Millionaire (Echanove and Srivastava 2009) have constructed and reinforced understandings of a global, and yet simultaneously Southern, urban predicament marked by seemingly intractable problems of poverty, marginality, and uncontrolled growth (Zeiderman 2008). With remarkable consistency in this literature, Mumbai is invoked as an iconic example of the problem of urban slums in the twenty-first century.

It was presumably no accident, then, that Mumbai was selected as one of the global cities to host an Urban Age conference sponsored by the Deutsche Bank, and rather unsurprising that a session on housing and inequality was in many ways Urban Age India’s main event. The meeting hall was packed, and the panel discussion featured presentations from a wide range of local and international housing experts.

Among the presenters from Mumbai was the Maharashtra State Housing Secretary, who conveyed an official, “state” version of the city’s vision of housing in the Urban Age. In his introductory comments, he announced:

We’ll plan for making cities without slums. That does not mean bulldozers will be there . . . We have moved far . . . a long way from that, and our policy is that we are going to provide in-situ housing for slum dwellers wherever they are residing, except for where the land is required for a vital public project, like an airport, road or railway line (Kshatriya 2007).

The Secretary continued, describing an enlightened and humanitarian government that regarded all city slum dwellers (hereafter, settlers)2 as entitled to humane resettlement. He invoked bulldozers as if they were a relic, suggesting that violent or unannounced evictions belonged to the past, not the present era of the urban age. While the Maharashtra government may have previously undertaken forced evictions, he
suggested, this was no longer a matter of policy or a condoned official practice.

Yet the bold semi-public declaration was only partly true. Indeed, over the last two decades, the state government has formulated a slum development program that mobilizes the private real estate market to provide apartments to qualified settlers. Though we shall describe the different kinds of Slum Rehabilitation Authority (SRA) housing projects in the following section, at this point, it is sufficient to note that the initiatives of which the Secretary spoke—also the focus of this article— are in-situ rehousing projects undertaken on the same site where an informal settlement previously existed. Here, apartments are provided to eligible settlers free of cost. Referenced by the official agency through which it is administered, the Slum Redevelopment Authority, the program is generally shorthanded simply as “SRA”.

In contrast to the gated communities and enclaves that spatialize and separate inequality in many cities (Caldeira 2001; Low 2003), in-situ SRA developments highlight, and in some ways concentrate, the experience of urban inequality. This is due in part to the fact that, in addition to apartment buildings for settlers, private developers may construct luxury apartment buildings on the same site. Since high real-estate values generally characterize the settlement areas that are redeveloped in this manner, the opportunity to produce SRA rehousing schemes tends to excite developers and many of the city’s informal settlers alike. For the latter, who are living on valuable land, it affords an opportunity to negotiate the terms of resettlement, and to acquire formal housing free of cost in the general neighbourhood in which they already reside.

Contrary to Kshatriya’s claim, however, in-situ SRA initiatives have not replaced state-initiated demolitions and evictions. In fact, bulldozer demolitions took place in a nearby suburb of Ghatkopar on the very day that the Maharashtra State Housing Secretary declared them to be a thing of the past. Furthermore, only three years earlier, the Secretary’s own administration had overseen Mumbai’s most extensive demolitions in decades, in which tens of thousands of informal homes were bulldozed (Anand 2006; Mahadevia 2006). Secretary Kshatriya’s declaration therefore met with considerable contest at the Urban Age India conference. Prominent city architect, and member of the Nivara Hakk Sangarsh Samiti (Housing Rights Struggle Committee), P.K. Das, and National Slum Dweller Federation President, A. Jockin, were fellow presenters on the Secretary’s panel. They vehemently refuted Kshatriya’s declaration of a benevolent new housing policy. Echoing the claims of scholar David Harvey (2008), they argued that state and municipal housing policies were more attentive to the demands and petitions of private developers than to those of slumdwellers. The state often acted in concert with developers, they charged, to further
marginalize the poor to the hinterlands of Mumbai, using the combined coercive compulsions of the state and market.

To make sense of these divergent accounts, our focus in this paper is on the practices of settlers as they try to establish durable homes in the city. Interestingly both accounts—claims of a universal right to resettlement and counterclaims of accumulation by dispossession—largely ignore the stated aspirations of settlers themselves. Often narrating their own positions neither in terms of full dispossession nor universal and automatic access to SRA housing, settlers draw on the graduated, compromised forms of citizenship they have attained over time through civic mobilization strategies and political institutions in order to secure what they consider to be adequate housing.

Disjunctures between competing narratives of housing heard at the Urban Age India conference and the actual practices of Mumbai’s settlers suggest far more than the existence of a simple and common chasm between “global discourses” and “local realities” of urban housing. As Anna Tsing (2004) and others have shown, all globally circulating discourses meet with the mediating forces of local context and practice. If there is an accurate truth about the condition and experience of inadequate shelter in Mumbai, it forms “…in negotiation, however messy, with aspirations to the universal” (Tsing 2004:1)—in this case, a universal right to adequate urban housing and humane resettlement practices.

We focus in this paper on SRA as an optic through which to demonstrate how the housing access practices of settlers elude conventional theoretical approaches to housing rights. Drawing on the work of activists, politicians and private developers, many settlers in Mumbai actively seek inclusion in Mumbai’s SRA housing regime. Doing so, we will argue, does little to shift sedimented patterns and processes of inequality. Yet it also produces some movement toward making Mumbai a more “inclusive” city. It contributes to a contemporary urban condition in which inclusion has in some ways supplanted equality as a guiding aspiration for urban development. Since in this sense inclusion and equality are not co-constitutive, new forms of settler mobility are neither fully captured by logics of accumulation by dispossession (Harvey 2008), nor by logics of market-based inclusion through mass in-situ titling (De Soto 2000).

SRA resettlement projects are often understood as paradigmatic neoliberal housing interventions (Nijman 2008). Yet this fact alone does not explain why in-situ rehousing in the specific form of SRA initiatives occurs in Mumbai and no other Indian city, nor does it explain why state bulldozers continue to operate in certain locations. Moreover, it cannot explain why bulldozers don’t operate on tenements constructed before 1995. How has it come to be more “costly” to bulldoze these settlements than to house their residents in SRA high-rise structures? We suggest
that while the diagnostic of neoliberal restructuring is important, it is also inadequate to fully understand rehousing and urban inequality in Mumbai. We contend that, in Mumbai, particular forms of political empowerment, NGO movements for political rights, and real estate markets have converged to produce SRA initiatives that are specific to time and place and consistent with a broader movement toward urban inclusion despite persistent inequality.

Our analysis takes as a departure point the declaration recounted above, and the generalized discursive forms that circulated publically at the 2007 Urban Age India conference. Drawing from recent field work on aspects of urbanization and housing in Mumbai, our intention in this article is to consider some of the ways that settlers’ expressed concerns and demands have influenced Mumbai’s current housing policy over time. We then suggest that the genealogy of SRA policies enables a distinction between “new” practices and rationalities of government (such as Urban Age India policy recommendations and their location in times of neoliberalism), and older ones (such as urban restructuring undertaken by the Maharashtra state’s bulldozers). To the extent that contemporary SRA policies may be more accommodating of settlers, we point to the critical importance of voting practices. The voting power of Mumbai’s poor compels postcolonial government officials, unlike their counterparts in the colonial period, to be, or at least to seem to be, accountable to the demands and petitions of their constituents. Universal suffrage makes it necessary for state and municipal officials to appear responsive to settlers’ needs (Chatterjee 2004). Thus, in this paper, we also note how political practices by settlers, changing legal regimes, and powerful city developers operate simultaneously to undergird policy interventions that enable a form of urban citizenship that is both unequal and more inclusive.

It is important to stress that while this paper assumes an analytical posture, no analyst operates outside the realm of praxis. Our observations place us neither above the fray of policymaking and housing experience in Mumbai, nor as fully objective observers. Rather, we grapple here with analytical and practical challenges signaled by aspirations to create more inclusive cities, and we consider some ways that associated initiatives can also consolidate preexisting forms of inequality.

Capital Cities
Mumbai is a city of many meanings and myths. It is a city of spectacular cash, commerce, consumption, and cinema (Appadurai 2000), and one that may be understood as a place of profound uncertainty and profound possibility. It is a city of many layers, and layered experiences; this is as true in issues of housing as it is in other facets of its urban life. Today, over half of Mumbai’s population of over 15 million lives in settlements,
occupying only 8% of the city’s area (McFarlane 2008). Eighty per cent of these live in homes less than 100 square feet in area (Sanyal and Mukhija 2001).

Over the last century, the Maharashtra state and Mumbai municipal governments have attempted to address this situation through differential processes of accommodation, regulation and demolition (Chatterji and Mehta 2007). As in municipal governments in other parts of the world, Mumbai’s officials have vacillated between providing municipal services to urban settlements in-situ, and building ex-situ resettlement colonies at the city’s margins (Durand-Lasserre 2006; Payne 1997; Sharma 2000; Tarlo 2000).

Over the last two decades, however, SRA projects represent a new housing paradigm that seeks to re-house settlers in 225 square foot apartments in mid- to high-rise buildings on a portion of the same land that they previously occupied. Unlike conventional in-situ projects that provide municipal services and upgrading to settlers in their existing homes, in-situ SRA projects require qualified settlers to move out of their homes during a reconstruction period. They then move back to the same area to subsequently occupy a new apartment in a designated SRA high-rise building. Developers who agree to provide slumdwellers with these new apartments, free of cost, are in turn granted development concessions that enable substantial profits. These are realized by building luxury housing on the land that remains after verticalizing previously extant slum area housing stock. The high profit margins guaranteed through this policy make it an appealing scheme for many of Mumbai’s most powerful real-estate investors and builders.

Not all settlers, however, are eligible for these in-situ rehabilitation projects. Only those who can prove continuous occupation of their settlement since 1995 qualify. Moreover, if the land is required by the government for any “public purpose”—an airport, road, or railway project, for example, even “qualifying” settlers can be evicted from their homes to ex-situ housing at the city’s margins (in areas like Chandivali and Mankhurd; see Doshi nd). This housing is also provided free of cost, and the developer receives incentives. However, because ex-situ SRA housing is constructed a considerable distance from the social infrastructure of the previously existing settlement, it is far less popular, and far more contentious (Roy 2009).

According to the director of the housing advocacy group the Society for the Promotion of Area Resource Centres (SPARC), approximately 50,000 in-situ and 80,000 ex-situ tenements have been completed under the Slum Redevelopment Authority as of February 2008. While some may argue that both forms of housing improvement are insignificant given the magnitude of Mumbai’s settler population, they are nevertheless the most significant housing interventions effected in Mumbai in the last two decades. Several researchers have therefore
taken notice of the procedures and politics of SRA projects (Chatterji and Mehta 2007; Mahadevia and Narayanan 1999; Mukhija 2003; O’Hare, Abbott and Barke 1998; Weinstein and Ren 2009), and pointed to the asymmetrical power relations that SRA projects draw upon and produce. Such relations create new dynamics between settlers, residents, and housing advocacy groups that are increasingly implicated in policy making and in actual housing construction.

In their insightful account of two SRA projects in Dharavi, Sanyal and Mukhija (2001) show the perils and pretensions of SRA projects by describing how settlers bypassed the NGO that sought to represent them, and began to deal directly with relevant politicians and private developers. These authors convey the contentious and uncertain aspects of SRA redevelopment. Indeed, as the wide gap between the number of SRA projects approved and those completed suggests, most SRA projects—rife as they are with contestation, connivance and conspiracy—are never brought to fruition. Yet also evident in Sanyal and Mukhija’s account is the considerable interest that SRA projects generate among settlers. Notably, they constantly and consciously seek out the transformative opportunities that SRA projects promise.

In this paper, we take settlers’ claims, imaginaries, and aspirations to in-situ SRA housing seriously (Appadurai 1996) in order to ask what they might suggest about inclusion and inequality in the Mumbai of the “urban age”. As a particular hybrid that sits between more common in-situ upgradation projects and ex-situ resettlement strategies (Bromley 2008; Calderon 2004; Payne 1997; Sjaastad and Cousins 2008), we contend that SRA projects are not exclusively a neoliberal solution to the problem of urban housing (Nijman 2008), nor are they a continuation of historically repeating processes of accumulation by dispossession determined by the new interests of international financial capital (Harvey 2008). Instead, we draw from the allochronous histories of informal housing in Mumbai (Chatterjee 2004; Chatterji and Mehta 2007) to suggest that SRA projects are politically situated, specific arrangements that emerge through an articulation of influential mobilizations for housing rights, political patronage, the power of developers (that accrue from the city’s high real estate values), and the neoliberal housing policies of the Maharashtra state government.

**Allochronous Histories**

Housing struggles have long been a central political, social, and environmental issue in Mumbai. According to SS Kshatriya, the Secretary for Housing Development, approximately 55% of Mumbai residents presently live in settlements, and another 25% in low-quality, dilapidated housing. Despite anxious literatures that suggest otherwise,
settlements have been central features of Mumbai’s housing landscape for much of the city’s history.

Since the beginning of the twentieth century, the city government has permitted the poor to inhabit, settle and convert previously uninhabitable wetlands in the city’s frontier regions. Through such “urban pioneering”, Mumbai’s wetlands have been rendered habitable by the poor (Sharma 2000; Tindall 1982). Informal settlers have consistently invested their material and financial resources to make wetland areas into developable land, after which the state has intervened to appropriate the urban terrain that they quite literally made. Sharma demonstrates how it is only after this process is completed in a given area that the state begins to exercise its sovereign power by employing brutal destruction and demolition tactics. Settlers, in turn, are exiled to new urban margins to begin the process afresh. This has created a pattern in which settlements precede, and in fact make possible, formal urban development in much of Mumbai today.

In the colonial and postcolonial periods, however, settlers have experienced dramatically different forms of access to institutions of state government. Whereas in the colonial era settlers had few means of political recourse (Chandavarkar 2007), in the postcolonial period they have been able to realize a significant degree of political power. This has been achieved through a combination of large mobilizations, political party advocacy, and NGO collaboration (Chatterjee 2004; Mukhija 2001). Thus, even as Mumbai’s housing policy has shifted with the changing prerogatives of multilateral development institutions, settlers have made these policies progressively—though, we stress, not sufficiently—more responsive to, and inclusive of, their needs. Attention to the history of slum regulation shows that settlers have played a direct and critical role in its development.

The postcolonial city’s first Slum Clearance Plan, passed in 1956, continued colonial era preoccupation with regulation by “eradication”. It authorized aggressive bulldozing, eviction, and subsequent police surveillance of “reclaimed” government lands (Burra 2005). Evicted settlers were entitled neither to resettlement nor to rehabilitation under this policy. As Mumbai grew rapidly in the 1960s, the Municipal Corporation realized that the problem of housing could not be contained or controlled by practices of “clearance” alone. By the 1970s, when clearance measures proved to be as ineffective as the state’s attempts to build public housing, state policy expanded to include promises of slum upgrading. In 1971, the state government passed the Slum Areas (Improvement, Clearance and Redevelopment) Act, which drew on a legacy of slum eradication programs to promote demolitions, but also contained mechanisms for slum improvement. Under this program, a Slum Improvement Board oversaw extensions of municipal infrastructure into declared slums (O’Hare, Abbott and Barke 1998).
The Act remained in effect through much of the 1980s, enabling simultaneous and selective improvement projects (for those inhabiting city or state land) and clearance projects (for those on other lands).

The introduction of slum *improvement* programs was largely a result of popular pressure, articulated in protest marches by elected representatives, NGOs, and housing rights movements. Moreover, city councilors elected by Mumbai’s settlers, and funding bodies like the World Bank, both favored “improvement” projects as a strategy to manage Mumbai’s housing problem.

In the 1960s and 1970s, the rights activist Mrinal Goré led several marches for water and sanitation services in Mumbai’s settlements. After a series of neighbourhood victories consolidated her reputation, Goré decided to march on the headquarters of the Bombay Municipal Corporation (BMC) in the early 1970s. Many settlers—who had by that time begun calling her *Paniwalli Bai*, or “water lady”—participated in protests, arriving *en masse* at the BMC offices brandishing rolling pins. In an interview in the summer of 2009, Goré recounted the protests she led:

We took out big *morchas* [protest marches]. First, because we brought water [to Goregaon], people had confidence in us. So when we went to the BMC for other work, we decided to take *morchas* there . . . The BMC had never seen such big *morchas* till then. I remember the view of Azad Maidan from the BMC building. Officers would see the sight and say, “*arre baba* so many women have come, we will have to listen to their demands”. Also I was there [inside] as an elected councilor. So inside I raised my voice in the assembly, and outside the *morchas* . . . We asked [the BMC administrators]: do you think people living in slums want to live there, and not in buildings? It is not like that. If you can give *pucca* [permanent] homes they would definitely live there. But can you afford it? If you can’t give everyone a house, then let’s talk about improving the slums at least. Take care of the three responsibilities—water, sanitation, and roads. Slums are bad because they lack these facilities . . . Slum eradication *nahi*, *slum sudharane ka kaam karo* [Don’t do slum eradication, do the work of slum fixing/solving].

In protest slogans and demands, slum residents learned and articulated strategies for framing and demanding entitlements. Goré sought to transform official approaches to settlements by arguing that they were not a problem of the poor, but rather the result of the state’s inability to meet its responsibility to provide housing for all. If the state could not afford to build public housing, protestors like Goré reasoned, then it should at very least grant basic services to residents. In the 2009 interview, Goré described how she amplified protestor demands in city council meetings. Simultaneous protests outside the municipal council building gave her the legitimacy and authority to speak inside the
building as a city councilor. Her words as a city official, and those of other councilors supporting her, thus had a proximate, audible, and popular mandate inside the chambers of the municipal government.

From its days under British rule, Bombay has been governed by unelected, state-appointed municipal administrators. In the colonial period, they would implement urban development and regulation programs while keeping the city’s population, and their city councilors, in check. Following political independence and the deepening of democratic institutions in everyday governance, city councilors have become increasingly vociferous in matters of Mumbai’s urban development. Through successive elections and re-elections, state and city political leaders have recognized that their power is based on their ability to intervene in settlements: by discreetly halting demolitions on one hand, and through the construction of roads, sewage lines and water lines on the other.

Thus, combined with the increasing influence of politicians, protests of the kind Goré described played a critical role in making slum “improvement” part of the Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act. Interestingly, it also resonated with the latest ideas of development specialists at the World Bank, who by the 1970s were funding slum improvement and slum upgradation projects as a component of their development assistance to the city, through programs like the Slum Upgradation Program (O’Hare, Abbott and Barke 1998). Since that time, the World Bank has consistently pressured the city to acknowledge that problems of informal settlement have to do with the absence of property rights and lack of critical public infrastructure like water and sanitation. By the late 1970s, the World Bank required the municipal administration to extend water infrastructure into the settlements as a pre-condition of funding the city’s large water infrastructure projects.

Responding to pressure exerted by its funders and its voters, the state and municipal government acknowledged the need for a mechanism to provide “legitimate” urban services to those living in the city’s settlements. To operationalize this recognition, the government began a program to measure, count and map populations living in settlements on government land.

During the 1970s, for a variety of reasons relating to both equity and practical considerations, slums began to be viewed as “housing solutions”. Legislation was developed to provide civic amenities in slums, and it became a matter of policy that when slums were demolished, some form of resettlement should be provided. In 1976, a census of huts on government lands was conducted and “photopasses” were issued to all those found eligible by certain criteria. Those who
received photopasses had, for the first time, some security (Burra 2005:70).

The 1976 census, and the resulting “photo passes” that were issued to upgrade settlements of eligible residents, were particularly important. Those who acquired photopasses achieved a measure of perceived tenurial security, as well as the promise of public services including electricity, water, and garbage collection. At the same time, the census also created a constitutive split between those settlers who were deemed entitled to services and rehabilitation, and those who went uncounted and were therefore left vulnerable to demolitions by the state’s bulldozers (see Chatterji and Mehta 2007).

The legacy of this split in the classification of Mumbai’s settlers is all too evident in the waves of settlement demolitions undertaken every decade or so. In the early 1980s, a few years after the slum census, the Antulay administration unleashed a set of demolitions on those who lacked photo passes. In response, new housing rights organizations formed. These included groups that remain influential in the present, such as Youth for Unity and Voluntary Action (YUVA), Nivara Hakk, and SPARC. These groups tended to interpret state actions in terms of destabilization and mass displacement; their strategic responses included mass resistance mobilizations (Chatterji and Mehta 2007:156). In the years that followed, such groups worked to oppose demolitions and evictions, but they also worked to organize critical state documents for settlers. These documents included the ration cards, voting cards, and water connections that furnished settlers with a degree of formalization in the eyes of the state, and therefore some amount of protection from demolition.

Mobilizing international support from multilateral funders such as the World Bank, housing advocacy NGOs employed the discourses of participation that were especially popular in international development institutions in the late 1980s. With the World Bank and local housing organizations both insisting on the importance of “consultation”, NGOs like SPARC and YUVA undertook housing negotiations with political parties and the government. Absorbed into state processes and procedures, they began to perform many of their functions, including providing input for housing policy and housing construction (Sanyal and Mukhija 2001). Working on housing policy from the inside, they made some compromised gains. They successfully argued that it was necessary to provide in situ resettlement through the SRA regime. They also succeeded in getting those living on sidewalks and footpaths an entitlement to alternative (ex-situ) housing.

Together with municipal councilors and state legislators hailing from the settlements, NGOs regularly pressure the state government to forward the “cutoff date” of eligibility (Hansen 2001). Recall that
those who could prove continuous residency since before that date would be assured of rehabilitation in the event that their homes were demolished or required for “public purposes”. As a result of engagement, pressure, and negotiation, the cutoff date has been revised roughly every 5 years, from 1980, to 1985, to 1990, to 1995 (Mahadevia and Narayanan 1999; McFarlane 2008). Most recently, there are indications that the date will shift again, to 2000, including even more of the city’s settlers within the scope of SRA improvement and rehabilitation programs.

Thus, since 1980, Mumbai’s government has passed and implemented a series of urban infrastructure programs for “declared slums” (Burra 2005). Once a slum is “declared”, through processes that include proving that it existed before the cutoff date, its residents are in theory entitled to receive formal municipal water and electricity services, as well as rehabilitation in case of eviction. Yet the services that accompany “declaration” are not instantaneous or even wholly assured. These entitlements, including postal service, water, electricity, toilets, and drainage, are provided very slowly. Ultimately, declaration is consolidated by politicians with connections to the municipal administration, so securing the entitlements of declaration depends in part on election cycles as well. A full experience of housing formality thus depends on the effectiveness of the politicians and NGO workers who effect pressure on the city administration to turn policy into action. Nevertheless, the benefits that accrue as a result of declaration-based policies are real; they mark, as noted above, a significant break with the past.

In this way, settlers have worked provisionally with civil and political society—NGOs, elected representatives, and social movements—to realize housing security and prevent demolitions (cf Chatterjee 2004). Many have achieved conditional access to state services to stake tentative, yet effective claims to the city (Appadurai 2002; Chatterjee 2008). Through large-scale mobilizations, political representation, and a moral economy of petitions and favors, many settlers have thus been able to secure relatively reliable social and infrastructural services in many settlements. These services afford direct benefits, but they also serve as the grounds upon which future claims can coalesce and are consolidated (Chatterji and Mehta 2007).

Mumbai’s latest housing policy, the Slum Rehabilitation Scheme, was first formulated in 1995. This established the SRA to oversee the private redevelopment of declared slums (Mukhija 2003). As we have noted throughout, it is through this scheme that settlers who can prove residency in their current location prior to 1995 may form cooperative housing societies in their localities and negotiate directly with builders to redevelop settlements. Builders, in return for constructing and providing residential apartments for settler families
free of cost, are then granted extremely lucrative development rights which they may then use to construct luxury housing on the land released by consolidating settlement residents in high rise apartment buildings.

The provision of a house free of charge (not including monthly building maintenance charges), in a location that was previously occupied by the settlement itself constitutes a new, and now relatively established experience of slum “rehabilitation” in Mumbai. The in-situ SRA settlements have in turn produced a form of urbanism peculiar to Mumbai, through which resettlement blocks for settlers are frequently located adjacent to new luxury apartment complexes. The policy marks a critical shift in the state’s role, from bulldozing certain tenements and constructing public housing, to “facilitating” the construction of low-income housing, manipulating Mumbai’s complex zoning and density regimes to ensure development rights while protecting the promise of maximum profits for private builders. This happens at virtually no cost to the government (Nijman 2008).

We have drawn on the city’s longer history of housing to show that the SRA program is not simply a techno-managerial neoliberal policy from “above” that emerged in the nineties. It has been produced in Mumbai through a specific history of settler marginalization and mobilization, in which the enfranchisement and achievement of political rights by settlers has played a significant role.

**Popular Aspirations**

Critics of the new SRA regime point to its many problems, which include forged development proposals and widespread coercion of settlers who are unwilling to sign development agreements (Guzder 2002; Nijman 2008). At the Urban Age conference, housing activists A. Jockin and P.K. Das criticized the low quality of the apartment blocks provided to settlers, referring to such apartments as “vertical slums”. This point has merit. The buildings are often of poor quality and design, and their construction involves a contentious process in which entitled residents, developers, NGOs, and politicians all seek to consolidate their financial power and moral legitimacy (see Sanyal and Mukhija 2001 for a description of this process). Further, the state’s redevelopment regulations and builders’ interests often produce housing that may be too inflexible to accommodate the diverse forms of sociality and domestic economy that horizontal slums enabled. SRA buildings usually offer no possibility for residents to make their homes larger to accommodate growing families or paying tenants, for instance; nor do they make any provisions for renters or other settlers who may have recently shifted to the settlement in question.

Yet, what critics, activists and scholars often fail to fully acknowledge is that the SRA regime has been unexpectedly popular, not just among
builders, but—crucially—among the large number of settlers entitled to rehabilitation. It is precisely this popularity among Mumbai’s settlers that, we suggest, must be taken seriously, for it complicates any singular and homogenous category implied through the conventional usage of, or aspirations to produce, universal housing rights.

Research conducted by Anand between 2007 and 2009 points to settlers’ aspirations to access SRA housing. Respondents in the study were consistently and noticeably interested in how and where the next SRA projects would begin. At that time, in areas including Kurla, Santacruz, Jogeshwari and Goregaon, residents had formed, or were forming, housing committees that would allow them to negotiate directly with builders in the event that an SRA opportunity arose. Field notes detail how rival politicians regularly arrived with specific preferred builders to “convince” residents about the merits of a proposed private development/SRA project. In order to convince settlers of the legitimacy of their scheme, SRA developers competed with one another by hosting large parties for slum residents that featured free food, alcohol and images of future homes to be built in the settlement.

In late 2007, Anand interviewed Rakesh, a settler in an established settlement of Jogeshwari. Rakesh enthusiastically described how he had secured entitlement to a home in an adjacent settlement that was scheduled for redevelopment as an SRA project. The previous year, having heard that this particular settlement was on the verge of signing an SRA redevelopment agreement with a builder, he “sold” his home in a settlement with reliable municipal services to quickly buy a small house in the settlement that was engaged in active SRA negotiations with a builder. At the time of the interview, the negotiations had yet to conclude, but Rakesh remained confident, a bit restless, and very eager, to realize the promise of an SRA flat. His expectations were buoyed by examples of settler experiences in other developments; he cited “Housing Board”, for example, where residents were negotiating with builders not only for their cost-free flat in a new on-site building, but also an astonishing one-time payment of Rs 3,000,000 (approx US$65,000).

As of this writing, both “Housing Board” and Rakesh’s settlement have yet to realize full SRA development. Yet, regardless of this unfinished status, slumdwellers’ active and strategic pursuit of SRA resettlement demands our attention. The logic of “accumulation by dispossession” fails to fully capture their work and desire for in-situ SRA housing. In a process rife with power asymmetries, settlers seem emboldened by the promises of SRA resettlement; they actively seek to, and do, negotiate with extremely powerful builders about the intricate terms of slum redevelopment. Sometimes settlers argue for, and reap, more than what SRA laws automatically provide: could the maintenance cost, for instance, be underwritten for the first five years? Could there be some way to allot additional common space that residents could

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appropriate later? What kinds of tiles would be used in the apartments? How much money would the builder pay (ostensibly for rental housing) to compensate settlers for giving up their land during the construction period? Depending on the settlement location, builders generally engage in such negotiations, and are at times even willing to subvert the law to gain the settler consent that state policies require.

Over the same period of field work, interviews with developers confirmed this. While meeting a senior state administrator for a mid-day interview, Anand was introduced to the administrator’s “friend”—a real estate developer by the name of Sathe. The conversation focused on an SRA project in which Sathe was engaged. In order to gain the consent of settlement residents, Sathe described forging documents on behalf of 18 settlers who would have otherwise been ineligible to receive a cost-free flat. The senior state administrator was visibly upset, and asked why Sathe hadn’t excluded the ineligible settlers as per government policy. The developer responded by pointing to the community opposition that would follow if they were excluded. “It would be a big headache”, he said, one that could endanger the entire project. Sathe also had a financial interest in including these residents. By including more of the initial settler population, the developer would himself receive additional development rights to sell on the private market.

SRA policies thus align the interests of certain settlers with developers seeking to maximize profits from the market. For every additional apartment allocated to settlers, developers get additional development rights to sell on the open market or utilize in their own projects. Where these rights are far more valuable than the cost of construction, developers try to construct as many tenements as possible, and to house as many people as the regulations allow. In a curious twist, when developers mobilize illegal means to include the maximum number of flats in their projects, NGOs and state bureaucracies seek to restrict their number (Sanyal and Mukhija 2001).

The desirability and potential financial benefits of SRA projects are contingent on the value of the land in question, the organizing abilities of settlers, and the kind of rehabilitation package to which the parties agree. Few projects are actually completed. Nevertheless, the promise of living in a building, and having the right to do so, function as incentives for millions of qualified settlers to leave unopposed the contemporary, and yet quite unequal, processes of urbanization and settlement redevelopment through which their formalized housing materializes. Instead of mobilizing against displacement by state administrators, private developers, and local politicians, settlers often seek better terms of redevelopment by working strategically with these same groups. In urban age Mumbai, then, “development” for millions of recognized settlers may be less about persistent cycles of displacement, and more
about strategic pursuits of what are perceived to be transformative opportunities to participate in a thriving real estate market.

At this point, however, we must clearly restate that legal entitlement to a free SRA flat is by no means universal. State policies mandate that beneficiaries of SRA redevelopment must prove residence in particular settlements for over 15 years. The large populations of renters who live in nearly every settlement in Mumbai often have difficulties claiming sufficient tenurial status, in part because their landlords, who are also settlers, prevent them from accessing government documents. For residents who cannot mobilize forged documents that show otherwise, SRA projects have an adverse effect. These residents are often forced to abandon their informal tenurial and rental agreements in the wake of an SRA development, and to find a new place to live and rent all over again. SRA policies, therefore, while creating transformative opportunities for some, do so while re-inscribing state constituted differences—between those who are eligible for and can claim rehabilitation in alternative housing, and those who cannot (Holston 2008). The new SRA policy continues to subject residents that cannot claim in-situ SRA housing—renters, recent migrants and those without documents—to the disciplinary strategy of bulldozers, displacement and dispossession. For these settlers, accumulation by dispossession has unquestionable resonance and clear experiential content.

Compromising Rights

Today, millions of settlers find themselves recognized as political subjects occupying potentially valuable land. Their engagements with the state are as much a matter of financial and material incentives as they are a matter of rights. As circumstances have changed, so too have politics and political patrons. For activists who have a history of sympathizing and working with settlers, contemporary settler politics and strategies are often deeply troubling. Many settlers, motivated by the promise of financial gain, no longer align themselves with the long-term goals for which activists have long fought on their behalf.

In July 2007, an impressive and extremely committed group of activists from various Mumbai housing rights groups met to discuss legislative revisions to the state’s housing policy at the School of Social Work, which Anand also attended. Many spoke of how the policy would only exacerbate current trajectories of marginalization for the city’s poor. When Datta Iswalkar, a veteran activist who spent over 20 years struggling on behalf of millworkers and their housing rights, rose to speak, everyone paid close attention. He began by criticizing the government’s new housing policy, but then moved on to speak of different challenges:
We have to realize that the amounts of money are so large for all these redevelopment projects. Builders are paying the poor large sums of money. Vilasrao [the Chief Minister] says he has nothing to do with this... How can we stop the poor from taking this money? [If they are getting] 2 lakhs, 3 lakhs ($5000) ... their income is nowhere near this amount...

Redevelopment incentives have produced deep divisions among activist and non-governmental organizations that have historically galvanized around the demand for settlers’ right to the city by establishing land tenure claims. Million of settlers benefitted when the official cutoff date for redevelopment eligibility was pushed forward to 1995. In its aftermath, when local politicians and builders validate their newfound status with large amounts of cash, many settlers are happy reap the material benefits (see Mukhija and Sanyal 2001).

Pratibha tai\textsuperscript{10} is one of the many housing activists disillusioned with the current state of housing politics in the city. She is seeking other channels of legitimacy these days, as she explained in a 2007 interview: “Our NGO does not work directly in bastis anymore,” she said, “after working for so many years organizing people, morchas [protest marches], getting them ration cards, starting groups, our work got appropriated by political parties ... They [settlers] were smarter than us. They took our help for ration cards, got papers and now tell us it’s ok—that we are not needed—they will handle their matters on their own.” Pratibha tai conveyed an acute sense of betrayal and disappointment that after spending years helping organize the residents of Sitawadi, they seemed to have abandoned her NGO for political parties. Yet embedded in her narrative of a weakened housing rights movement was also some evidence of its own compromised success.

Having organized state documents for settlers through protests, marches, and negotiations with sympathetic bureaucrats, NGOs have indeed been instrumental in helping many settlers achieve substantive rights to the city (Holston and Appadurai 1996). They have also done so by “participating” in state committees to promote subtle and compromised shifts in state policy (Chatterji and Mehta 2007; Li 1999; Rahnema 1992). It is precisely because of these partial rights that many settlers can now approach developers and local politicians directly. Most settlers no longer need NGOs to access state entitlements; instead, they do so through social workers and the grassroots activists affiliated with political parties.\textsuperscript{11}

Pratibha tai also described how many settlers with whom she had worked no longer live in the city. They have all sold their homes and gone away, she explained. Indeed this was a common story, shared particularly by those in Mumbai’s housing sector. Of course, while the reasons for their move have to do with the value they can extract...
from their new housing, it is also striking that many who have earned SRA flats continue to live in them once they are finished (desiring in part to remain in their neighborhoods for the social ties, services, and infrastructure that it provides).

When settlers “cash in” on the very homes that have been the central demand and focus of intense, sustained social movements, activists like Pratibha tai convey disappointment. This is due in part to the fact that those settlers who “sell out” can be understood neither through a logic of “deserving” citizens nor one of resisting subjects. And although government officials have attempted to prevent SRA flat sales by making them illegal, their attempts have met with limited success. Pratibha tai conveyed her sense of betrayal by saying, “They were smarter than us.” Hers is a common disappointment, based on a politics in which settlers are imagined as agents of revolutionary change rather than the recipients of compromised gains (Conklin 1997; Tsing 1999).

Scholars and activists often explain settler decisions to sell their new SRA homes in terms of gentrification, in which hegemonic capitalist structures of domination and marginalization are reproduced via the peripheralization of the poor. Indeed accelerated gentrification is an important effect of the settler practices we have discussed in Mumbai, and it is an important analytical tool across many contemporary forms of urbanization. For example, David Harvey describes the critical structural inequalities in which policies that confer property rights to favela residents in Rio de Janerio are embedded:

The problem is that the poor, beset with income insecurity and frequent financial difficulties, can easily be persuaded to trade in that asset for a relatively low cash payment . . . I wager that within fifteen years, if present trends continue, all those hillsides in Rio now occupied by favelas will be covered by high-rise condominiums with fabulous views over the idyllic bay, while the erstwhile favela dwellers will have been filtered off into some remote periphery (Harvey 2008:36).

Harvey will undoubtedly win his wager. Yet, as our discussion of Mumbai’s housing politics suggests, the market effected marginalization that occurs when settlers sell the cost-free flats that they have secured through SRA policies likely has rather different effects for settlers than the state’s bulldozers have had in other (simultaneously existing) periods.

With real estate values at astronomical highs for much of 2008 in Mumbai, settlers stood to gain approximately 10–20 years of their annual income by making and selling their SRA flats in certain city neighborhoods. And why not? While choice is always already circumscribed by deep structural inequalities, and never “free” and rational as liberal theorists assume, it may also be a mistake to overlook the significance and meaning of settlers’ aspirations because
of inequality. As Ananya Roy notes, the “politics of compensation” that Mumbai’s SRA regime has mobilized “cannot be simply dismissed as coopted or compromised forms of insurgent citizenship” (Roy 2009; see also Holston 2008). Indeed, it must be taken seriously as a modality of inclusion, “one that makes possible resettlement, rehabilitation and dialogue” (Roy 2009:173). Like everyone else, settlers in Mumbai have contradictory and multiple relations with capitalism that simultaneously marginalize and enable them. Like most urban citizens, their decisions to retain rights to the city hinge less on structural transformation, and more on other conditions, like the desire to make life better for their children, to access work, and to cultivate the range of social and infrastructural relations on which their social worlds depend.

Though compromised and unequal, rights to SRA housing have been secured through a long history of struggle by social movements, the electoral compulsions of political parties, and the policy interventions of the World Bank and other multilateral development agencies. They have also been powered by the peculiar costs of land in Mumbai. They mark the latest iteration in a history of government slum policies that try to manage Mumbai’s inadequate housing. To recognize this history and its measured achievements in Mumbai is more than a simple scholarly gesture. It forces us to recognize the critical differences between the spatial marginalization effected by the “bulldozer state” and the spatial practices underway when settlers sell their tenements. Both these sets of governing practices coexist in Mumbai today. But by conflating them, and situating them in impact narratives of displacement and marginalization, activists and intellectuals risk obfuscating the compromised achievements of settlers, NGOs and political movements alike (see Gibson-Graham 1996; Hart 2002).

Conclusion

In Mumbai, in-situ SRA projects afford some settlers the opportunity to participate in a housing scheme that privileges capital accumulation for the developer and housing consolidation for the settler. Employing a mode of differential inclusion, the regime confers tenure to a significant subset of the city’s settlers, and entitlement to negotiate on-site, cost-free, new high-rise housing. Although only some settlers qualify for this hybrid form of rehousing, many aspire to it. We point to these aspirations, and their attendant practices, to raise two points. First, while Mumbai’s SRA regime is to a large extent a neoliberal solution to housing the urban poor, it has also emerged over a nearly three-decade history of settler mobilizations, advocacy, and negotiations. With settlers’ political power multiply constituted across arenas of activism and government, state agents often find it easier and politically necessary to accommodate settler demands than to bulldoze their homes.
Second, although many slum dwellers are unable to qualify for SRA housing, it is nevertheless analytically imperative that we take their SRA-related practices and aspirations seriously. As they actively negotiate with builders and politicians, many settlers engage in a “politics of compensation” that suggests important disjunctures between equality and inclusion in Mumbai. Settlers negotiate SRA housing agreements despite the knowledge that their own successful resettlement in an on-site high rise flat will reinforce certain forms of housing inequality. These forms may separate them from the upper classes on one hand, and from ineligible settlers on the other.

The promise of inclusion implied by SRA housing policy in Mumbai thus does little to directly engage, let alone solve, the broader problem of urban inequality. This shift in emphasis from equality as a core social problem of urbanization to the goal of achieving a general urban state of “inclusion” is not unique to Mumbai. For example, as Teresa Caldeira has recently observed, São Paulo’s latest development plan incorporates and assumes inequality in its very design by accommodating separate building codes for those who live in favelas (Caldeira 2009). A brief return to the Urban Age India conference is further instructive here: when diagnosing the problems and solutions to housing pressures in Mumbai, few international panelists referenced the importance of the city’s contemporary history of settlement, social mobilization, and everyday politics. Instead, they pointed to, and endorsed, urban development strategies that fostered inclusion amidst inequality in other cities of the world.

As a case in point, in a conference presentation given by the former Mayor of Bogotá (1998–2001), Enrique Peñalosa said, “As long as we have capitalist markets, we can’t do much about inequality ... but we can affect quality of life, and create a city where no one feels excluded” (Peñalosa 2007). This comment signaled a shift in the way that urban administrators frame their own aspirations in the contemporary urban age. The vision of the truly equitable city that guided modernist planning in the twentieth century was, in comments such as these, largely supplanted by an aspiration to facilitate “inclusion” instead.

The urbanist Richard Sennett referred to a similar accommodation in his keynote address, which criticized the large scale of historical modernist efforts to transform urban spaces. Regardless of their intentions, he argued, historical large-scale planning interventions tended to reduce complexity, and thus often inadvertently increased social conflict. One way beyond this predicament, Sennett suggested, was to require urban professionals to use complexity itself as a metric for assessing the quality of their work. Rather than segregate, sequester and classify cities into non-overlapping zones and categories, he claimed, planners should design with, and despite, existing social and class
differences. In a world of multiple and competing struggles over urban space, then, the city to which planners should aspire was not one that eliminated differences in class or other identity categories, but rather one that worked in harmony with difference itself. Invoking Charles Correa’s comments from a previous session, Sennett declared that planners should try to shape their practices to allow people to “live with” their insurmountable differences (Senet 2007). He suggested that although urban professionals cannot make cities that create equal opportunities, they can design spaces that encourage social contact. Quite strikingly, he declared that in the urban age, “words like community become less important than words like recognition”. He asked: “How might we sensitize ourselves to (the ways that) the modern city separates and segregates and renders the mass of people invisible to those in power? That is the problem of capitalist modernity—we can’t solve it, but we can sensitize ourselves to it.” The implication was that planners in the urban age must not try to position their work against inequality, or hide it away, but rather be “sensitive” to, and reveal it instead.

Sennet and Peñalosa both suggested that since capitalism forms the context within which urban planners and administrators work, the best they can do is to “live with” inequality. We note their point with some ambivalence. For much of the twentieth century, several modernist urban planners and architects sought to produce egalitarian social orders through the built form and its attendant socialities. What many of these interventions actually did, however, was “contradict what was intended” (Holston 1989:23). In failing to make space for “marginal” social and economic activity (popular housing, vendors, etc), those same modern planners often inadvertently made conditions worse for those occupying marginal positions in the city. Thus many modernist and nominally egalitarian plans, (in socialist and capitalist contexts) were sometimes more effective at removing the poor from the city than at alleviating poverty itself (see Scott 1998; Tarlo 2000). Set against historical experiences of authoritarian planning, the sensitivity to diversity and inequality that Sennet suggests offers the promise to accommodate, rather than further marginalize, the city’s poor and their diverse needs.

Like Sennet and Peñalosa, we too recognize, albeit quite uncomfortably, that a neoliberal approach accommodating inequality is not only endorsed to different degrees by city administrators, property developers, and development banks, but also, quite critically, those among the poor and marginalized who actually live in the settlements in Mumbai. We urge attention to the history of struggles for inclusion and equality to better understand why and how SRA housing has emerged as an aspiration and goal for many in Mumbai’s settlements. Such desires, shared both by settlers who qualify for SRA today, and who
might qualify for it in the future, confound most conventional notions of housing rights and housing politics. The aspirations and practices recounted in this paper require many of us who organize our research toward promoting rights to the city to consider an uncomfortable proposition: in order to achieve certain kinds of inclusion and equality, we might be called upon to institutionalize other forms of exclusion and inequality. This is not a proposal set forth by the authors; it is an already emergent and articulated set of political practices among Mumbai’s settlers today.

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Endnotes
1 See http://www.urban-age.net/01_introduction/intro_idea.html (accessed 11 April 2009).
2 Marked by the imaginaries of criminality and vice, we chose not to use the labels slum and slum dweller, unless when we are referring to government programs for improvement and eradication (see Ghannam 2002, Echanove and Srivastava 2009). In this paper, we instead use the terms “settlement” and “settler”. In Hindi, settlement is also a better translation of the word basti, which also is a better representation of the process through which urban habitation has been made.
3 Anand conducted ethnographic fieldwork between 2007 and 2009 among municipal engineers, local politicians, and slum dwellers around the practices of water collection in a settlement in the western suburbs of Mumbai. During this time, Anne Rademacher was in Mumbai conducting multi-sited research for the ongoing project, “Producing green expertise: Architects and urban sustainability in transnational perspective”, an exploration of the ways that practitioners of green architecture engage, contest, and transform social and ecological knowledge in specific urban contexts.
4 In comparison, the state public housing authority, MHADA, has constructed only 4000 flats a year in Mumbai since its inception in 1977, with the number decreasing in the last two decades. In an interview given to the Mumbai Mirror (2 February 2009), MHADA officials point to the difficulty in acquiring land as the prime reason for this shortfall.
5 Of the 211,000 in-situ SRA tenements approved, only 50,000 have been completed.
6 In this paper, we have used the real names of persons that presented their work in public settings, conversations, workshops, etc. Those who were interviewed in private have been given pseudonyms, to respect their wish to retain anonymity.
7 Interestingly, Goré recounted how her earliest marches were to have the then village of Goregaon incorporated into the city’s limits, so it could benefit from the city’s water supply system.
8 The 1995 date was set by the previous government, and is part of a continuously shifting deadline that the state sets as the significant criteria for tenurial rights for slum
dwellers in the city. The date is subject to persistent election promises. The shifting cutoff date is a telling marker of the difficulty of state sponsored eviction drives, in favor of initiatives that effect rehabilitation and resettlement of existing slum dwellers.

9 In settlements, the landlord’s approval is necessary for connections to different urban services including food subsidies, electricity and water services.

10 Tai means big sister in Marathi, and was the kinship term Anand most frequently used while conducting fieldwork. All names and locations of field informants have been changed.

11 It is noteworthy that local politicians and social workers also require settlers to provide state documents to effect their requests for water connections or housing societies.

12 As per SRA regulations intending to ensure that slum dwellers not alienate their housing, they are not permitted to legally transfer their housing for a period of 10 years.

13 Anthropologists have often pointed to the demands placed on marginalized people to be noble, resisting subjects, unaffected by materials and money. Conklin writes of how Amazonian Indians were compelled to “act in a certain way that is natural and beyond material goods” so as to fit environmental activists’ conceptions of them as “authentic” (Conklin 1997). This is no easy task. As Tsing (1999) points out, “It is an enormously complex skill to reproduce the dominant group’s stereotypes so beautifully that they only see their imagined Other.”

14 For much of the twentieth century, modernist urban planning was broadly considered to be an effective strategy for managing capitalism’s adverse social effects. As such, modernist planners rejected not only the conditions in slums, but the social worlds that such conditions were thought to create (Scott 1998:116). Through large-scale planning interventions, they sought to build ordered and hygienic urban spaces that would create “better” social worlds (Scott 1998).

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