



## Changes in Livelihood Pattern of the Slum-Dwellers after Rehabilitation in the Ganesh Vadi Area, Mumbai

Buddhadev Hembram<sup>1#</sup> and Dr. Narayan Chandra Jana<sup>2</sup>

<sup>1</sup>M.Phil. Research Scholar, Department of Geography, The University of Burdwan, West Bengal

<sup>2</sup>Professor of Geography, The University of Burdwan, West Bengal

# Corresponding Author

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### Abstract

Mumbai is one of the major cores for employment opportunities in India. This city provides employment opportunities up to various levels. Slums have constituted an integral part of city space for several decades. Slum can be defined as a residential area where dwellings are unfit for human habitation by reasons of dilapidation, overcrowding, lack of ventilation or sanitation facility and having drinking water facilities in unhygienic conditions. Many of them stay in slum colonies because of lack of better alternative. Work is an important part in everyone's lives. Different people get involved in different types of work. Here the question is how these people choose their area of working, what is the criterion, the eligibility and so on. Hence, the present study aims to understand the changes in livelihood of people before and after rehabilitation; and to know the livelihood options in which they are engaged and what are the current problems they are facing in accessing their employment opportunities.

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### Introduction

Mumbai is one of the major cores for employment opportunities in India. This city provides employment opportunities up to various levels. Slums have constituted an integral part of city space for several decades. Slum can be defined as a residential area where dwellings are unfit for human habitation by reasons of dilapidation, overcrowding, lack of ventilation or sanitation facility, and having drinking water facilities in unhygienic conditions. Many of them stay in slum colonies because of a lack of a better alternative.

Work is an important part of everyone's lives. Different people get involved in different types of work. Here the question is how these people choose their area of work, what is the criterion, eligibility, and so on. From existing literature, we find that usually, slum dwellers engage themselves in work which is irregular or contractual or menial or sub-standard in nature giving low to average wages which are barely enough to lead healthy life. The present study tried to understand all these jobs, the salary they get, hardships faced by them, work participation among men and women, the age pattern of the working

population and to know the changes in livelihood of people before and after rehabilitation in the given area of study.

Slum economies play a critical role in consummating slum dwellers' livelihood and consumption needs. However, the economic opportunities of slum dwellers are constrained by consequential barriers, including unsupportive and in some cases, belligerent municipal environments, which fail to bulwark informal workers' rights and provide adequate infrastructure in slums; information asymmetries in the labor market that avert equitable access to jobs; and deficient access to resources (for example, skills, finance, and markets) that enable magnification. These barriers constrain the income generation and economic mobility of slum dwellers and constrain access to affordable goods and accommodations within slums (Rockefeller Foundation, 2013).

Amending the life of slum dwellers is a compelling mission. Engendering decent work for all is similarly a zealous goal. But the day-to-day authenticity for poor people living in rapidly expanding urban centers is the lack of congruous shelter and the absence of congruous jobs. The escalating situation is driving



them to work on their solutions, with their means (Marja Kuiper, 2006).

Due to ineluctable circumstances, the dwellers in these slums, lead an unhygienic lifestyle, and have poor standards of living. The regime of Maharashtra has brought an amendment to the Maharashtra Regional and Town Orchestrating Act 56 and introduced a nodal agency Slum Rehabilitation Ascendancy (SRA). SRA brought forth a Slum Rehabilitation Program that analyzes and reviews subsisting positions of slum areas in the city. The SRA then devises plans for the rehabilitation of these identified slum areas and ensures that the slum rehabilitation scheme planned is executed to the best of SRA abilities. The Slum Rehabilitation Authority (SRA), in India, enables property developers to rehabilitate slum-dwellers in-site and compensates the landowner and developer by awarding them with the Transferable Development Rights (TDR).

### Significance of the Study

A rapidly urbanizing population and the inadequacy of city governments to meet its demands have meant a critical housing and infrastructure shortage. The Slum dwellers are paramount contributors to the development of the urban by rendering their accommodations to the denizens & organizations. To bring this more impuissant section in to the mainstream of the society, it is indispensable to give them at least congruous shelter. It is believed that Slum Rehabilitation is imperious to raise the slum dwellers standard of living through a permanent authorized structure. This will also fulfill the dreams of a better living for citizens from the economically weaker section of the society. It is a truth that people living in slums usually delve themselves in informal sector of work and thus they are the prime victims of low wages/salary, workplace abuse, violence, low standard of living and so on. Then, there is a need to study the informal sectors that employ the slum dwellers, their work conditions and the challenges faced by them at their work place. So there was a need to study the impact of rehabilitation on slum dwellers so as know their living condition with reference to employment in Ganesh Vadi area.

### The Study Area

Slum dwellers are situated at Ganesh Vadi in Mumbai. The reason for rehabilitation was that area was a project affected area. The proposed project in that area was construction of freeway which we commonly known as an eastern freeway. The Eastern Freeway Project was undertaken by Mumbai Metropolitan Region Development Authority (MMRDA) during the year 2004.

### Objectives

- 1) To assess the changes in livelihood pattern of people before and after rehabilitation.
- 2) To know the livelihood options in which they are engaged and what are the current problems they are facing in accessing their employment opportunities.

### Methods of Data Collection

The research study conducted was a qualitative study which describes the living condition of slum dwellers after rehabilitation and its impact on their livelihood. The following

were the tools used for collection of data:

- a) **Walk through observation:** To be familiar with the community and understand the community structure and its population.
- b) **Social Mapping:** Social Mapping was carried out to get an overview about the various Resources where the slum dwellers have been resettled.
- c) **Key informant Interviews:** The basic purpose of the key informant interview was to gather information from certain people who have first-hand knowledge and good information about the community.
- d) **In-depth Interviews:** The In-depth Interviews were undertaken for the purpose of getting information from the people to know their living conditions after they have been resettled.

### Study Design

- a) Key informant: 3
- b) In-Depth interview: 30

### Tools used for data collection:

- a) Check list
- b) Semi structured Key informant Guide
- c) Semi Structured interview guide
- d) Camera

### Sample Size

In the qualitative analysis, the sample size is usually small. In order to meet our objectives, we conducted three key informant interviews and 30 in-depth interviews. The key informant interviews helped us to understand the history of the community, various public facilities available, general behavior, nature, working conditions of our study population. The key informant gives the insider's view on the key construct of the study. Our three key informants were:

- 1) A developer office worker.
- 2) A social activist.
- 3) The wife of an active political party member

### Methodology

The study was a documentary analysis. The record for study comprises 30 key informers and 3 in-depth interviews from the past to be worth studying.

### Key-Informant Interviews

**1:Deepika** (name changed) is born and brought up in the same locality and is of 33 years in age. She studied up to class twelve and then got married. She said that the locality was heavily populated before seven years compare to today. In addition to this she said that some people were shifted or in other words demolition of many shacks was done in order to construct freeway. Talking about the religious composition of Ganesh Vadi she said that majority are Buddhists than Hindus and Muslims and very few are Christians. Coming to caste composition the locality is dominated by Scheduled Castes (SC). And people generally speak Marathi and Hindi. People residing in the area are migrants from other parts of Mumbai, some districts of Maharashtra and a handful from other states. Basic level of education over here is standard twelve. She also



mentioned that compare to men women are less educated in the locality.

Talking about the general problems of the community before she said that there are no private toilets in every household but now have to use public toilets. Other problems are consumption of alcohol, substance use and gambling which is very common in young and old men of the area. Although supply of clean drinking water is there at specific time on the regular basis but have to carry from a distance. She mentioned that there are no electricity issues in present scenario. According to her approximately 20,00 to 25,00 people reside in Ganesh Vadi. Coming to employment topic she said that about more than half of the population works regularly from which female participation is more than the males. Females are usually self-employed and work under household industries or as a maid or a babysitter or helper and some go to work for housekeeping agencies. While males of the community usually engage themselves in housekeeping, driving or transport agencies and a few go for construction sites.

Evidences of child labor were not found. She said that mode of payment for those who work under an organization is usually monthly but few get paid on a weekly basis. Average working hours is eight hours a day and Sundays are half for those who are employed. Problems of the community regarding work are low wages, transportation problems, for example they have to walk down the hill to get any means of transportation to reach their work place and did not comment on irregularity of work of the unemployed.

**2: A 29 years old**, working as a development officer in the Ganesh Vadi locality for the past 10 years; gave us detailed information about our study area. According to him the community has undergone few changes during the last decade i.e., eradication of 3500 shacks, construction of freeway, slight increase in the level of education and regular supply of water and 24 hours electricity. He was of the view that majority residing in the Ganesh Vadi slum are migrants and have in-migrated from the nearby districts of Maharashtra such as Satara, Sangli, Solapur, Kolhapur, Beed and Nagar while the others come mostly from states like Uttar Pradesh and Madhya Pradesh (approx. 5 to 10 percent). The approximate number of households is 4000 whereas the average population stands at 30,000.

The general level of education of the area comprises of 70 to 80 percent illiterates and 20 to 30 percent of literates who completed schooling up to standard twelve and a handful of graduates. On the whole, approximately 60 percent of the adults are employed and the rest are unemployed. Talking about the employed, 40 percent of the residents are engaged in regular work out of which around 5 percent work in the government sector, some work on contractual basis in the private sector and the remaining are engaged in irregular work. The work participation of the males is less compared to the females. Working age of the males in the locality ranges normally from 20 years to 45 years whereas for females it is between 18 to 60 years. Males normally engage in occupations of driving, tailoring, house-keeping, vending, construction and factory work. Females engage themselves mostly as house maids, vegetable vendors, house-keeping staff, and shopkeepers. There

are no incidences of child labor evident in the given area. People on an average travel up to 4-5 kilometers to reach their workplace. Common workplaces are offices, institutes, schools and private homes. People work normally six days a week. The employed generally work for 7-8 hours per day. The salary is given on a monthly basis and normally ranges from Rs.6000 to Rs.10,000 per month. Paid leave is granted according to the sector of employment and depends mostly on the employer.

People residing in the Ganesh Vadi slum as such do not receive any specific benefits from the Government schemes; however, a number of micro-financing organizations are operational in the area. Schemes offered by these organizations are namely, Bandhanyojana, Annapurna loan, etc. Benefits derived are mainly invested in the household industry and renovation purposes. Problems faced regarding work include transportation problems like walking long distances for work, low wages and unpaid leave in times of emergency. Problems rampant among the inhabitants, especially among the unemployed include alcohol intake, gambling and substance use. When further enquired about the plight of the unemployed the key informant rightfully quoted *“Baki sab Vagaban kbharose”* (Everything else upon god's grace).

**3:Subhash** (name changed), 24 years old person informed that previously there were greater number of slums in Ganesh Vadi. However, they had shifted to Vashi Naka, Mankhurd, due to high population the Government had displaced them from the slum. There were around 4000 household and nearly 20000 population staying in Ganesh Vadi. According to the respondent the general level of education was very low due to the lack of educational institutions around the locality. Most of the people had completed 10th standard of schooling. Further he stated that majority of the older adults had completed their 5th to 8th class of education whereas the young on an average had completed their 10th or 12th class (higher secondary education). Handful of people were graduate in the community. He had also stated that except 4 Anganwadi center there were no other educational institute in the community.

As per the information provided by him the average income of the people in the community ranges between Rs.5,000 to 25,000 per month. According to him most of the people were engaged in unorganized sector except those who were working in BMC. 30 percent of the people were working as drivers (viz auto, four wheelers, truck etc.,) 20 percent were working in BMC, some of them were maids dabba service. Some of the people were seasonal workers such as construction workers and painters. Very few of them were engaged in tailoring and outsource industries. Majority of the females were working as maids. Some of them were working in Bhabha Atomic Research Centre and the rest were working within a radius of 5 kilometers from their home.

As per the information received from him people who work in private companies and BMC work minimum for eight hours and ten hours. Those who work in beauty parlours and as maids work for 4 hours a day. Female working as a maid does not get any holiday where as those who are working under Government sector get holiday on Sundays and national holidays. People working under government sector has the provision of paid leave where as those working in private sector do not get any



paid leave.

Based on the details given by the respondent people in Ganesh Vadi are not aware of any government schemes. Most of them have received loan from different financial institution which they have invested in their business and housing purpose. There is only one labor union in the community consisting of 7 to 8 people. Irregularity of the work was a major problem for the painters and construction workers, who are mainly a seasonal worker. Seasonal workers generally remained unemployed during the monsoon season. Poor transportation was a serious problem for the people in the community. They had a provision of one community toilet which consists of 16 toilets for males and 16 for females which is really insufficient for the community of 20000 population. Also, they had to pay 2 rupees per use which is not affordable for them. They had a supply of 24 hours electricity with electric meter available at each household, however they have to pay a huge amount on electricity bills. Apart from this robbery, theft and other criminal often take place in the locality. Many of the people were alcoholic, drug addicted and also engaged in gambling. Fights among the alcoholic often seen in the community. Domestic violence also prevails in the community which was a consequence of aforesaid addictions (viz. ganja, drug, alcohol etc).

### *In-Depth Interviews*

**Respondent-1:** 43 years old **Reshma** (name changed) migrated after marriage from Ahmedabad to Mumbai and has been living here since the last 25 years. She lives along with her two sons and her husband and they practice Buddhism. She said she is not educated and is permanently employed as a housekeeping staff under the private school run by the Bhawna trust from the past twelve years. The school is located in the nearby vicinity and thus she prefers to walk to her place of work. Her monthly income is Rs. 6000 and she is not a member of any labor union. She goes for work at 7 a.m. in the morning and comes back around 3 p.m. She is granted paid leave on Sundays and all national holidays. In addition to her eight paid leaves she can also avail paid medical leave.

Regarding her place of work, she claims that her employers have been very helpful and supportive all through these years and have provide her with all the basic amenities at her place of work including toilet facilities, monthly payment at fixed dates and advance payment in times of need. But there has been no increment in her salary due to the fact that her sons have been provided free education from the same trust up to their twelfth standard. Recently she has been deriving benefits in the form of soft loans at a low rate of interest provided to a group of women in the area from the micro-financing organization named Janlaxmi Bank, Govandi.

**Respondent-2: Govind** (name changed) aged 33 years has been living in Ganesh Vadi from the last 14 years and his family comprises of his parents, wife and two kids. He is a native of the neighbouring Ratnagiri district and has done his schooling up to eighth standard. In his early days he started working in a chemical factory then switched to work as a wedding decorator for around 2 years, was then jobless for around 4 years and now finally works on contractual basis under a house-keeping agency at the Vikas Centre. He has to travel a distance of 5 kilometers regularly to reach his place of work. His work

basically involves dusting, cleaning and moping. He works for eight hours a day at a monthly income of Rs. 8500 per month according to the yearly contract which is renewed every year. He enjoys leave on Sundays and is required to go for unpaid leave whenever necessary. He makes use of separate toilet facilities for the working staff. He reports no increment in his salary even after working continuously for 4 years under the same agency. No bonus is imparted during festivals and there is absolutely no provision of advance payment. He expressed high dissatisfaction with his present job salary which according to him is not enough to raise his family.

**Respondent-3: Arbaaz** (name changed) aged 53 years is a driver by occupation and has settled down in Ganesh Vadi since 1984. He is a migrant from Jammu and has a family of four. He has received no formal education but has made constant efforts to educate his children. He started work as a security guard for the initial period of four years where he was paid a meagre amount of Rs. 250 for twelve hours shift. He then engaged himself in supplying milk for the next three years after which finally he took up the occupation of a driver. As a driver he initially worked under a hotel and later as a personal driver employed by a high court judge and currently working for a doctor. Following his stay in Mumbai he learnt to speak fluent Marathi.

He travels approximately 5 kilometers to serve the doctor and has fixed working hours (11:30 a.m. to 9:30 p.m.) which earns him Rs. 12000 per month and is raised further by Rs. 1000 every year. When he works overtime, he is paid an extra amount of Rs. 100 on an hourly basis. In addition to this he receives one month salary as a bonus during Diwali. Besides having off on Sundays, he is allowed fifteen days of paid leave in a single year. Along with these all the basic amenities at the place of work include toilet facilities, monthly payment at fixed dates and advance payment in times of need. He was modest enough to admit that his work is apt according to his educational qualifications and wished that he had at least some formal education in order to earn a better living. The only complaint was regarding his lengthy working hours.

**Respondent-4: Lalita Biswas** (name changed) is a young unmarried lady of 21 years who has completed her higher secondary education and is currently working as a PC Operator in a Café to support her five family members who were previously dependent wholly upon the father who had to leave his job because of his deteriorating health conditions on account of high diabetes (180 mg/dl). Other than her father she has to take care of a mother, a grandmother and a younger brother. Prior to this job she had worked as an assistant for a journalist for a year where her duties were to maintain the office, schedule the meetings, and arrange the documents and to take notes whenever necessary. Next she joined as a receptionist in a private clinic for 8 months. Later she took part actively as a polio drop officer in an immunization campaign held for the same.

Her current workplace demands her to walk a distance of 5 kilometers regularly. She earns Rs. 6000 on a monthly basis where are working hours starting from morning 10 a.m. to evening 6 p.m., a total of eight hours. She is allowed to go for only two paid leaves per month besides holidays on Sundays. In case of extra leave an amount of Rs. 200 per day is deducted from her salary. Though there is no system of bonus she can opt for advance payment (maximum of Rs. 2000) whenever needed. Among the problems faced at the workplace she had mentioned that the major drawback was the lack of basic services such as



toilet facilities for the staff and so she has to reluctantly use a general toilet located at a distance from her office. Other than this, low salary and transportation problems were also highlighted by her.

**Respondent-5: Sarla** (name changed), is a 50 years old widow who is living with her four sons and a daughter. All her sons were married and her elder son had two children. She has been living in Ganesh Vadi for the last 35 years after migrating from Tamil Nadu. She is a Hindu and belongs to Scheduled Caste. Her mother tongue is Tamil but due to her long stay here in Mumbai she has learned to speak fluent Hindi and Marathi. She has received no formal education. She works as a maid in a house at Raheja Building which is located near Deonar Depot. She has to travel around five kilometers to reach her workplace. She earns Rs.3000/- per month. To earn only this amount of money she has to work for 2 to 3 hours per day throughout the year. Usually she received salary within ten days of a month. She received extra money of Rs.50 to Rs.100 for doing over time.

She said that she used to pay Rs.60 everyday as transportation expenditure. Due to long distance from her home to workplace, she has to travel one hour every day. Diwali bonus is given to her by her employer. She reported that once she applied for Rs2 lakh to renovate her home but due to very low income she was not able to take loan from bank. She said that whenever she needs money, she borrows from her neighbors. At the time of returning the money she has to pay 5 percent as interest. She has two paid leaves in a month and if the number increases her per day wage is deducted from her main salary.

Problems at her work place involve issues like no increment in salary, no advance, heated argument with her employer. One day accidentally utensils slipped off from her hands for which the owner of the house talked harshly to her; she recited the statement as “Besharamauratsharamnahiatihaikeyatujhe? Bartankaysegirjateyhai?” They never allow her to use washroom. Only if it is emergency she would get permission to use security guards' toilet. She expressed highly dissatisfaction with her salary and duration of work hour.

**Respondent-6: Rupa** (name changed) a 45 years old woman lived with her husband and son in Ganesh Vadi slum area. She was Hindu and belonged from Scheduled Caste category. Her mother tongue was Marathi she could speak in Hindi as well. She was an illiterate and migrated from Worli, after getting married she migrated from Worli to Ganesh Vadi. She had garment business. Once she got heart attack and doctor suggested to take rest at home. Then she decided to start garment business at home and took capital from agent to start business. She informed that she had never taken loan from bank. There was a person who gave loan for a huge amount like Rs.10,000 to 15,000 in a group. They had to clear loan within first ten days of a month. She had stated that she worked for ten months in a year. She usually invested 4 hours per day i.e., 2 hours in the morning and 2 hours in the evening. Almost every day she opened her shop except she went to her parent's house for two months. According to her at the time of bringing cloth from outside she feels very tired due to long distance of the market from where she brings cloth as she has not fully recovered yet. She brings cloth from Dadar wholesale market. She said that she would like to register Government license for her business and for this purpose she would pay Rs.550 in a year.

**Respondent-7: Ruby** (name changed), 45 years old woman told us that she has 6 members in her family (her husband, son,

daughter in law and two grandchildren). She had completed 4th standard of schooling. All her family members' practices Buddhism and they belong to SC caste. Her entire family had migrated from Solapur before 30 years. Marathi is her mother tongue but she knows Hindi very well too. She is working as a maid in two households from last 25 years. She is working on a regular basis in these two households and as a maid her job is to cut vegetables, wash utensils and to sweep the floor. Her workplace is located near BARC colony and it is located at a distance of 5 kilometres from her house. She travels to her workplace through a sharing auto and she spends Rs.20 on for the same but sometimes she covers the distance by walking to save on transportation cost. Babita is not aware of any schemes that are provided by the government thus, she has not taken any benefit of these schemes. Normally she takes loan from Bandhan Bank. Usually this loan is taken in a group consisting of 5 women and later they distribute the amount among themselves (i.e. Rs.10,000 per women). This loan is received at the interest rate of 3 percent and they have to pay it back on the monthly basis. The agent of the bank visits the community on every 2nd Tuesday of the month to collect the money from the loan borrower.

The respondent stated that her monthly income is Rs.3,500. She gets 2000 from one household and 1,500 from the other. She works 4 and half hours a day and 28 days in a month. She has two paid leave in a month but if she takes extra leave (usually when she visits her native place) the employer deducts the money from her salary. Usually this amount is paid to that maid who substitutes her for that leave period. Currently she is not a member of any labor union. She told us that she has to pay a very high transportation cost (i.e. Rs.60 per day) if she does not get the sharing auto to travel to her workplace. For a slum dweller who earns just Rs.3500 per month and paying Rs.60 is really a pinch to her pocket. She cannot afford to walk also everyday as she gets pain in her knee. She has also stated that she has to work a lot in one of the household. Sometimes she works extra then her scheduled work. She feels that she is paid less and she does not get any bonus.

**Respondent-8: Surekha** (name changed) 40 years old woman told us that she has 5 members in her family (her husband, son, daughter in law and a grandson). She has never attended the school thus, she is illiterate. Their whole family practices Hinduism and they belong to SC caste. She was originally from Shirwal, Pune and she had migrated after her marriage along with her husband before twenty five years ago. Marathi is her mother tongue but she knows Hindi very well too. Her principal occupation is papad making and she is working in ShriMahilaGrihaUdyogLijjatPapad making which is a women's cooperative involved in papad making, which is located in Deonar. It is located at a distance of 5 kilometres from her house. She is engaged in this work since last 14 years and earlier she was a house wife. The industry provides the transportation services (pick up and drop up facility) to its employee thus; she does not have any transportation problem. Surekha is not aware of any schemes that are provided by the government thus, she has not taken any benefit of these schemes. Normally she takes loan from Bandhan Bank. Usually this loan is taken in a group consisting of 5 women and later they distribute the amount among themselves (i.e. Rs. 10,000 per women) at times she has taken loan up to Rs. 30,000. This loan is received at the interest rate of 3 percent and they have to pay it back on a monthly basis. The agent of the bank visits the community on every 2nd Tuesday of the month to collect the



money from the loan borrower. The respondent stated that they are paid on daily basis for making papad. Currently she is paid Rs. 30 per Kg of papad and she makes 5-6 Kgs of papad per day and thus she gets Rs.150-180 per day (it varies based on the kilograms of papad she makes). Hence, her monthly income is around Rs. 4,500.

She told us that every day she has to report at 5:45 AM at her workplace to collect the dough for the papad. She carries that dough at home and she spends around 7 hours a day to make papad. She works for the whole year and she does not have any paid leave. She gets holiday only on national holidays. She receives her bonus twice a year, one is during the Diwali and other one is in the April. To get one bonus they need to complete 150 days of work. The bonus amount ranges between Rs. 15,000-16,000 at one time. Every time they have an increment of Rs. 1000 in a bonus. Sureka feels that she has to spend lot of time on papad making. Previously her daughter used to help her in making papad but one year before her daughter got married and she has no other person to help her at home. Besides, they are not given any bonus is they need it in case of any financial crises at home. In addition to these they have very low increment in the price of papad. Hardly they have got increment of Rs. 1 or 2 on per kg of papad.

**Respondent-9:**40 years old **Komal** (name changed) lives with her three children and her husband. She has migrated from Aurangabad to Mumbai after her marriage. Currently works under housekeeping agency and is placed in TATA institute for social sciences. She is working her for the past 17 years for the same agency on a contract basis which is renewed every year. Her family practices Buddhism, Hindi and Marathi. At her work place her work is to perform dusting and cleaning. She prefers to walk to her work place which is up to five kilometres from her place of residence. In hand she receives a total of Rs. 10,000/- to 11,000/- per month after the reduction of CL or PL plus tax. Her working hours are from morning 8 am to evening 5 pm which is a total of 8 hours. She enjoys all government holidays in addition to her leaves on Sundays. Adding on to this she is allowed to take 15 days paid leaves a year. Talking about the problems at workplace she mentioned that sometimes her supervisor misbehaves with her. Other than this as a member of housekeeping staff she has to work for an extra five to seven hours when shorthanded for which she is not paid. She doesn't enjoy any advances in emergency situations, however a bonus of Rs. 3,000/- is given on the occasion of Diwali. According to her she is paid less in proportion to the work done by her. On a yearly basis there is no increment in salary unless the employee has worked for at least five to six years. She is not deriving benefits from any financing organizations.

**Respondent-10:****Rasheeda Khan** (name changed) is a 51 year old women residing with her family of four members comprising of a son, two daughters and her husband. She completed her schooling up to standard twelve. She migrated from Goa to Mumbai along with her husband after a few years of her marriage. After shifting to Ganesh Vadi she started her own grocery shop by converting her living room into a shop and manages to live in one room. For the past twenty years she has been shop keeping the shop on her own which she opens early in the morning (6 a.m.) and closes late at night (10 to 11 p.m.). Her monthly income varies between Rs. 5,000/- to Rs. 10,000/-. She works seven days a week. As such she has not taken any big loan but is gaining benefit from Annapurna scheme which is a scheme of a micro financing organization. Talking about her

hardships she said that it is very difficult to run a house with such a low income as she has to pay fees of her three children who are still in school (daughter one-class twelve, daughter two- class tenth and son-class five).

**Respondent-11:****Sushma** (name changed) is a 45 years old widow who is living in a joint family of six members. She practices Buddhism. She has a good command on two languages Hindi and Marathi but has received no formal education. She has migrated from Beed to Mumbai after her marriage and started to work after the death of her husband (who was a textile contractor) which is for the last ten years. Currently she works as a maid, baby sitter and care taker for three households to support her family. She told us that she works on a part-time basis and works from 9 a.m. to 1 p.m. She does work in houses which are nearby her locality. She informed that she does not have any proper transportation facilities to reach the workplace. She goes by walk only.

She took a loan-18000/-- from RBL bank on 2% interest per month. Her total income is Rs. 7000/- per month. She mentioned that she had so many problems at workplace along with transportation issue. Her owner treats her ruthless and his/her don't involve her in festivals and don't provide any bonus on special occasions like festivals, marriage, functions etc. She doesn't have any week half and works on every day in a week. If she took any leave more than 3 days, her owner will dismiss her and replace with another person. Sometimes she was forced to do extra work. She doesn't get payment for leave days. Due to heavy work burden she frequently suffers from illness caused by tiredness, joint aches, body pains, etc. She stated that she is getting very low wage which is not at all sufficient to maintain her family. Sometimes she gets late payment also. She is not getting any bonus and may get increment in salary if she continues for 10 years in the same house. In few houses she gets breakfast at workplace. She is treated well there.

**Respondent-12:****Ravi** (name changed), 30 years old is living in a joint family of 15 members. He told us that he is physically challenged and his religion is Buddhism and belonged to scheduled caste. He knew Marathi, Hindi and English languages. He had a general higher level of education. He works in a BPO (Business Processing and Outsource) office. He started as a US verification process officer in 2006, in which he used to get Rs. 3500/- per month. Now he settled down as an employment verification officer, in which he is earning Rs. 15000/- per month, after 10 years' experience in that field. He told us that he had regular employment which is in private sector. He travels to Ghansoti, which is nearby MBP (Millennium Business Park), which is 10 km far above from his house. He hasn't benefitted from any government schemes yet. He mentioned that "though I am disabled I'm not getting any pension from the government." His monthly income is Rs. 15000/- and he is not a member of any labor union. He works for 9 ½ hours per day and works for five days in a week. His office facilities him 21 leaves per annum which are paid. He told us that since he is a physically challenged he has a lot of transportation problems to reach his office which is far away from his home place. He has to catch two buses those have low frequency half in hour. He mentioned that sometimes there is a very heavy workload and has to work until he reaches the target. Due to traveling more than 10 kilometers and extreme workload he faces problems frequently like no proper sleep, acidity, body aches etc. He said that his salary is low to maintain his family though he gets on a regular basis. Regarding wages, he

mentioned that he is facilitated to get a wage in advance and gets increment in salary if and only if he performed well at work. He is getting a bonus on festivals and on few occasions but he was not sure that he will get it in future.

### Findings

Based on the results the findings drawn are:

#### Walk through Observation

The very first step which we did was walk through observation to get familiar with community structure and its population. While entering the rehabilitated area, we observed that the spacing between the buildings constructed was very less and almost attached to each other, resulting in a lack of proper ventilation. As our visiting hours were in the working hours, we could watch older women's sitting idle and talking to each other. We also observed that few men were also sitting idle and playing cards near the barren land. We also met with the children residing there who helped us showing the whole area where they were living. The following were the things that we observed during our walkthrough observation.

- 1) Resettled Colony This was the locality where the slum dwellers resided. Five buildings were there all attached.
- 2) Temple The temple was located on the opposite side of the road, which was the worshipping place for all the community members staying there.
- 3) Playground We also observed that a small playground at the backside of the building was available. The playground/Garden was well maintained but was not used by the people residing in those five buildings.
- 4) Highway Highway was the freeway passing from the front of the building. There was a service road also beside the freeway which was passing from the front of their building.
- 5) Meeting Point The meeting place we observed was meant for several functions of the community and also for social purposes like marriages and other related ceremonies.
- 6) Barren Land Besides the garden and at the back of the building, there was a barren land which was unutilized.
- 7) Medical/General Shop At the entrance of the building, there was a medical cum general shop where the people from the building and slums situated opposite side of the constructed buildings came to buy things.

#### Social Mapping

Social Mapping was carried out to locate the essential resources of the community. Small children and youths were mobilized by all of us who helped us in doing the social mapping. The resources which we located with the help of community members are as follows. Types of information collected through social mapping: Settlements, Medical store, Community space, Water tank, Transformer, Garden, Barren land, etc

#### Key Informants

To collect information regarding the community and specifically to the topic, three key informants were selected. The informants included were:

- 1) A developer office worker.
- 2) A social activist.
- 3) The wife of an active political party member

In 2004 Survey was done for rehabilitating slum dwellers. Initially, the community was residing in slums in Bhim Nagar area. Later due to the proposal of Eastern freeway, the community was shifted to the Gautam Nagar area. Authorities of MMRDA gave information to the slum dwellers about the evacuation of slums. Benefits like permanent housing facility to

those who have houses in slums of Bhim Nagar and shops to those who were having shops will be given that was informed by the authorities. In 2010 people were rehabilitated in the houses constructed by MMRDA. About 2000 families were shifted to the Ganesh Vadi area in the houses constructed by MMRDA. Not much change in the occupation of residents as the rehabilitated place was close to the earlier place of residence. Flats with facility of personal toilets and piped water supply were provided. Flats were unable to accommodate a family of 7-8 members. Lack of proper facilities related to Medical emergency, Educational institution, Market, Playground, Transportation, Security. Lack of cleanliness as there is no facility for disposing of garbage. Proper hygiene not maintained by people also.

#### In-Depth Interview

To collect information regarding the life of rehabilitated people, an in-depth interview was conducted. The interview was conducted in three days. Twelve people were interviewed. People of ages between 22 to 55 years both employed and unemployed were interviewed. Family size varied from 4 to 7 people who are shown in the profile of the respondents. We could categorize people living there in three categories that are high-income group, middle income group, and low income group where the occupation also differed along with the income level. All of them lived in the five buildings constructed by MMRDA. We also found people who are living on rent in those flats which is illegal which means that the people who have rented them that flat is so well off that they don't stay in those flats but take the benefit from in the form of rent. No complaint regarding them has been made, and those living on rent are also living happily without any disturbances. Although there were people who had different status economically, no differences were seen among them socially. When it comes to employment as we have seen the above three categories in those categories also people had diverse occupations involved in business activities such as tourism, driving, tailoring & having a medical shop, another group were the wage workers comprising of engaged in activities like housekeeping, cooking, security guard, sale's person at Kalyan Jewelers, maid and lastly a group of salaried employees engaged as worker in BMC, Air India Ground staff, Police Constable.

#### Living Condition of Slum Dwellers before Rehabilitation

Earlier people were living in an Inhuman and dangerous condition due to a lack of security. There was a constant fear of losing their homes. Lack of hygienic and sanitary facilities. No clean drinking water and a lack of proper drainage system. Common tap with limited water supply was there. Also, there were no paved roads and street lights.

#### Living Condition of Slum Dwellers after Rehabilitation.

After separate rehabilitation flats have been provided to people. Each flat has been equipped with a separate toilet facility and piped water supply. A small community center for gathering of people was also available. Size of the flat provided was an issue as it was not adequate enough to accommodate large families lack of proper space between buildings leading to improper ventilation. Parking facility was not available. Small space in front of the building was used as a parking lot. The problem of water supply still prevailed as there no fixed time of supply. Alcoholism was also a problem. Presence of an alcohol shop was leading to unhygienic condition around the residence.

### Conclusions

As per the observation and study, the overall living condition of people has improved after resettlement. The constant fear of evacuation from their homes is no more a problem. Livelihood option has not much changed because of rehabilitation. People are engaged in the same occupation as they were engaged earlier. Only a few exceptional cases were found who had to leave their earlier profession and work now at some other places. One such example is of a person who earlier had a vegetable shop is currently working as a salesperson at a jewelers shop. This shows the up-gradation of the person in terms of his income and his living standard. The perception of people varied about rehabilitation. The old age people had a view that the place was in isolation, so they felt as if they were put in a jail in small rooms with no proper ventilation whereas the youths residing there had a high hope to raise their living standard by getting engaged into different economic activities and make their children educated so that in future their lives' are secured. It was imperative to enhance the standard of living of this slum dweller for which a sanctioned dwelling unit is a first step in the right direction. This will, in turn, bring about marked improvement in their hygiene and health. Such steps taken by the state government are likely to allow more people to walk towards the road to literacy and civic well-being. The impacts on the social well-being along with safety would unarguably be positively affected.

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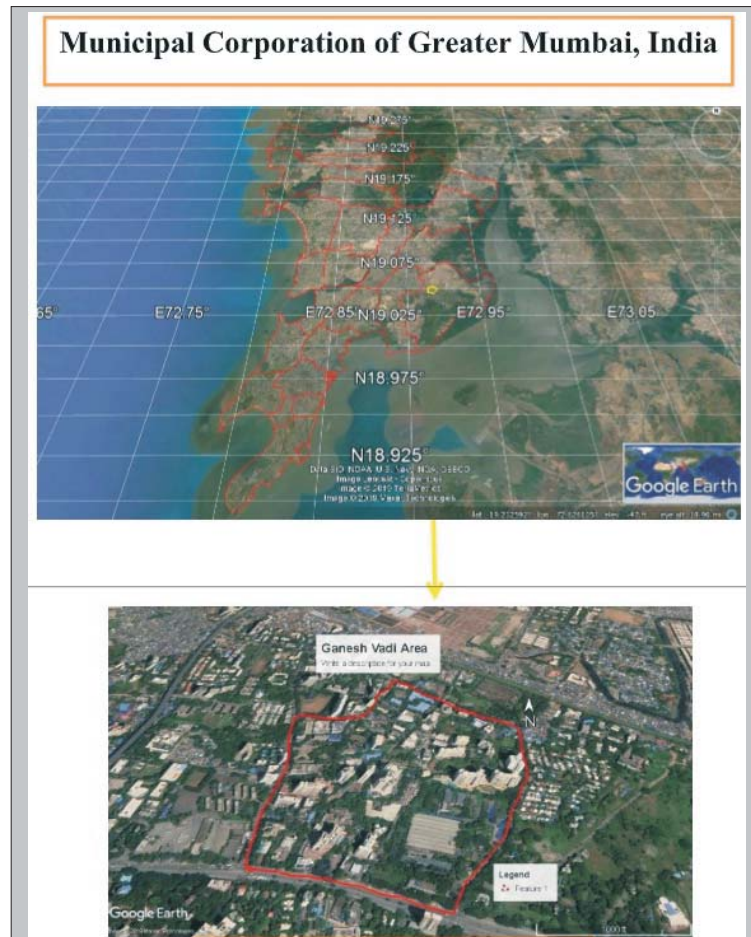


Fig.1: Location of the Study Area





Fig.2: Resettled Colony



Fig.3: People playing Cards



Fig.4: Garden-cum-Playground



Buddhadev Hembram  
M.Phil. Research Scholar, Department of Geography,  
The University of Burdwan, West Bengal  
Email: buddhadevhembram95@gmail.com



Dr. Narayan Chandra Jana  
Professor: Department of Geography,  
The University of Burdwan, West Bengal  
Email: jana.narayan@gmail.com