

**A STUDY OF PROBLEM FACED BY TENANTS DURING REDEVELOPMENT AND
THEIR SATISFACTION FROM REDEVELOPMENT****Prof. Vinod Kamble**

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Bharati's M.J.P. College of Commerce, Kandivali, Mumbai**Abstract**

In the last few decades, migration from small villages and towns all over India, to metropolitan areas like Mumbai has increased tremendously. This problem of increasing migration in metropolitan cities has become a major concern due to the rise in the numbers of slums which lack basic amenities. In many parts of Mumbai, slums are being demolished and high rise buildings are being constructed, which is called as slum rehabilitation. Under this scheme tenants are temporarily shifted to houses on rent and buildings are constructed on the land where these slums had been located. They are given new flats to stay in those buildings after few years say 5-6 years. But it has been observed that many tenants are facing problems during rehabilitation from the builder like delayed payment or non-payment of rent, delay in construction work due to non-fulfilment of legal formalities on the part of the builder and personal problems like relocation every year, change of school of children, adjustment in a new place etc. This paper highlights the various problems faced by tenants in slum rehabilitation scheme in Mumbai western suburban region through structured questionnaire getting filled from 30 tenants from Borivali to Andheri area of Mumbai suburban.

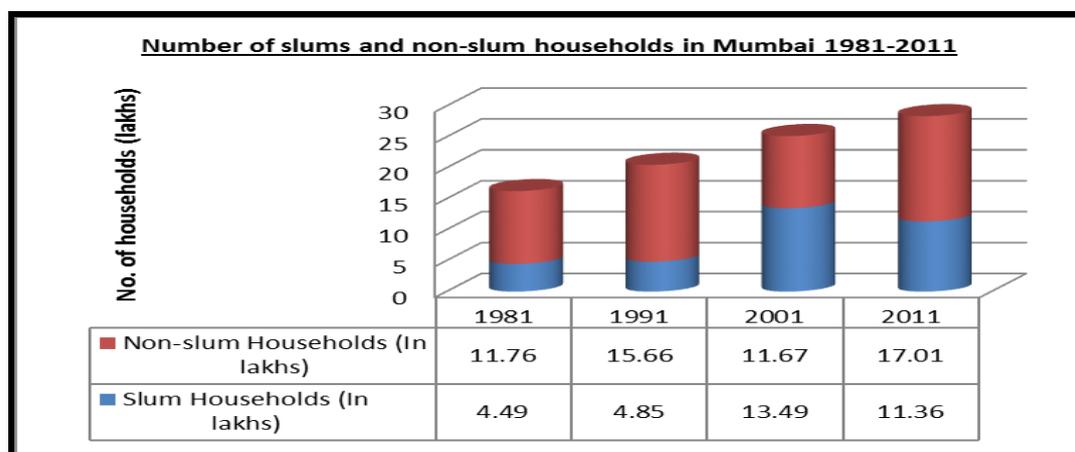
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1. INTRODUCTION

OVERVIEW OF SLUMS OF MUMBAI AND REDEVELOPMENT

Mumbai, formerly known as Bombay, India's financial capital, attracts people from all over the country. Mumbai western suburban region has the largest slum areas like Hanuman Nagar (Kandivali), Appa Pada (Malad), Malavani (Malad), Prem Nagar (Goregaon), Pratap Nagar (Jogeshwari) and many more. In the past few years' massive rehabilitation of slums is taking place in Mumbai suburbs wherein the slums are being demolished and high rise buildings are being constructed with better amenities made available to the tenants. This scheme is a win-win situation for both tenants as well as builders where tenants get better houses with all the amenities and the builder gets space where they can construct building and sell out flats to make hefty profits.



Source: Population Enumeration Data, 2011 Census, Office of the Registrar General & Census Commissioner, Government of India

In 1981 there were 4.49 lakh slum households and 11.76 lakh non-slum households in Mumbai. There was an increase in the number of slum and non-slum households in 2011 as it reached 11.36 lakh and 17.01 lakh non-slum households.

(PUBLIC) HOUSING STOCK CREATED IN MUMBAI SINCE 1995

<u>Agency/Scheme</u>	<u>Completed Units</u>	<u>Units under Construction</u>	<u>Status as on Date</u>
MHADA	20,121	19,267	October 2014
SRA	1,57,402	86,069	April 2014
MMRDA (SRA CELL)	26,101	3,565	October 2014

Source: www.mhada.maharashtra.gov.in; www.mmrda.maharashtra.gov.in

Till 2014, MHADA completed 20,121 units and 19,267 units were under construction, SRA completed 1, 57,402 and 86,069 were under construction and MMRDA (SRA Cell) completed 26,101 and 3,565 were under construction.

ORGANIZATIONS WORKING FOR UPGRADING SLUMS

In the Mumbai Metropolitan Region (MMR) various organisations are working towards upgrading

slums in order to improve the urban environmental quality of Mumbai. Some examples are: Mumbai Metropolitan Region Development Authority (MMRDA) and City and Industrial Development Corporation (CIDCO), which are regional planning authorities; the Maharashtra Industrial Development Corporation (MIDC) a planning entity for the industrial estate developed under the control of state government. In addition to these, Slum Rehabilitation Authority (SRA), Slum Rehabilitation Society (SRS), Maharashtra Housing and Area Development Authority (MHADA), BrihanMumbai Municipal Corporation (BMC), etc. are also working towards the improvement of slums in Mumbai. In 2006, it was reported that there are more than 60 registered non-governmental organisations (NGO's) working towards the development of Mumbai slums to make it a good habitable place (Karmayog, 2006). Also, the long-term vision of SRA is, "to make Mumbai slum-free by the year 2015" (Dutt, 2004). Most of these organisations are funded by various sources such as World Bank, Central Government, State Government, and corporations. (Sheth, Velega, & Price, 2009)

HOW THE SLUM REHABILITATION PROJECTS WORK?

Slum Rehabilitation Society (SRS) is one of the oldest and active non-governmental organisations (NGO) in Mumbai and working with a different approach to slum rehabilitation. Its strategy is to improve slums by promoting the "self-development" approach to prohibit the profiteering by an individual or organisation. The main beneficiaries of self-development approach are both the occupants and the city. A slum rehabilitation scheme can be taken up on the plots that are notified, categorised and approved as a slum by the local government. If any of the plots covered by a slum is reserved for non-buildable reservation, then during the resettlement and rehabilitation the plot area should be more than 500 sq. meters and minimum ground coverage should not exceed 25 percent by the slum rehabilitation. With a self-development approach, slum dwellers get an opportunity to appoint a developer for the execution of proposal. Slum rehabilitation and self-development in Mumbai is financed by 're-housing the slum dwellers' in multi-storeyed buildings on one part of the land and selling the other part at commercial rates in the city. Also, 70 percent of the eligible slum dwellers from hutments can come together to form a society to implement the slum rehabilitation project. If the area is too dense and difficult to get a satisfactory sale component (as declared by the local government), then the rights for developing the commercial area can be transferred to the northern suburbs under the scheme called TDR (Transferable Development Rights). The Floor Space Index (FSI) permissible for a project depends on the number of slum dwellers to be rehabilitated, but should not exceed 2.5. Also, after providing low cost housing, ex-slum dwellers living in an apartment receive help in the form of subsidies; tax reductions over a 20-year period and concession for an apartment maintenance. The tenement assigned to a slum

dweller is for a minimum period of 10 years from the date of allotment and cannot be sold during that period. Every slum structure existing on or before 1st January 1995 are eligible for rehabilitation and cheap housing. All the eligible residential slum structures are provided with an alternative tenement admeasuring 225 square feet preferably at the same site, irrespective of the area of their slum structure. However, tenements can be transferred to a legal beneficiary if approved by the Chief Executive Officer (CEO) of SRA. A one-time sum of INR 20,000 per tenement is recovered from the developer for subsidising the monthly maintenance of the building. Flats are allocated by an open lottery system and in rare cases families do get a chance to choose flats depending on individual circumstances (handicap, old age, etc). (Sheth, Velega, & Price, 2009)

2. LITERATURE REVIEW

The paper titled “Rehabilitation of Slum: A case study of West Zone of Surat City” highlights the sustainable planning for slum dwellers and their housing strategies. The researcher states that slum population makes positive contribution to the city economy by active participation in productive activities. Efforts must be mobilized to control the future growth of unhygienic slums and improve the living conditions of the people. Many researchers have derived general housing strategies for urban dwellers, but there is no such housing strategy for providing affordable housing to the slum dwellers. Therefore the study is carried on rehabilitation of existing slum pockets of various sites of west zone of Surat city. (Patel & Padhya, 2014)

The paper titled “Revisiting Upgrading: Low-Income Housing and Infrastructure” compares some of the main models of housing provision being debated in India at present. These models utilize a variety of actors and sources of funding to deliver housing to low-income residents. This paper looks briefly at some of the main categories of housing solutions being discussed in India today – slum upgrading, market provision of housing for lower income groups, and mixed models that recommend the development of a mix of rental and ownership housing by both the private and public sectors. (Hingorani, 2011)

The paper titled “A Review of Slum Housing Policies in Mumbai” has described the slum and squatter settlements in Mumbai and the changing policy response to the problems they present. This paper has examined the city of Mumbai in the context of these changing ideas on housing the urban poor. (Greg, Abbott, & Barke, 1998)

The aim of this research titled “Slum rehabilitation in the context of urban sustainability : a case study of Mumbai, India” is to examine slum areas and their effects on sustainable urban development. To accomplish the above aim, a case study based approach, engaging a series of face-to-face interviews, was used. As a part of this research, an urban development project funded

by the World Bank to achieve urban sustainability in Mumbai Metropolitan Region (MMR) was explored. Also, several visits to other slums and rehabilitated areas were conducted to identify the quality of life in slums and rehabilitated areas. Through this research, the reasons for slums and problems related to slums were explored. During the research, it is revealed that some people still think that urbanisation is responsible for unsustainable development and they are not in favour of resettlement and rehabilitation. (Sheth, Velega, & Price, 2009)

3. OBJECTIVES

- 1) To find out the problems faced by tenants from redevelopment
- 2) To study satisfaction level of tenants from redevelopment

4. RESEARCH METHODOLOGY

5.1 Source of Data:

The present study is based on primary data as well as secondary data.

5.2 Sample size:

30 tenants were taken as sample for research. The sampling method followed was convenience sampling method.

5.3 Data Collection:

The Primary data was collected by structured questionnaire method by getting it filled from tenants at whose place redevelopment is done or going on presently. Open and close ended questions were asked to get answers of the questions related to the objectives laid down in the study. Secondary data is collected from websites, various published books, Government reports and research papers.

5.4 Sample area:

The research was conducted in Mumbai western suburban region i.e. from Borivali to Jogeshwari.

5. LIMITATIONS

- Sample size of 30 is a limitation; the findings may differ with higher sample size.
- Sample unit and the area can be a limitation as the problems may differ in other areas.

6. DATA ANALYSIS AND FINDINGS

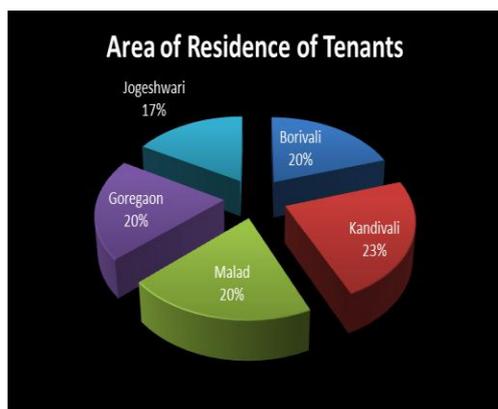


Fig.1 Source: Primary Data

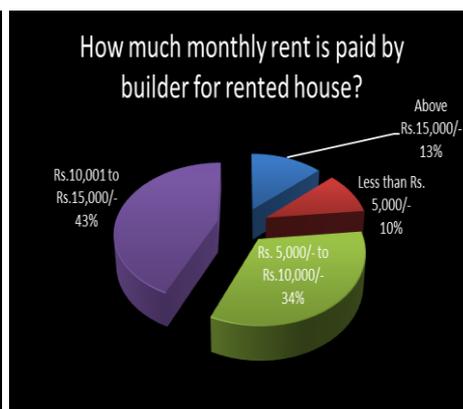


Fig.2 Source: Primary Data

20% tenants were from Borivali, 23% from Kandivali, 20% from Malad, 20% from Goregaon and 17% from Jogeshwari were selected to collect responses. (Fig.1). 10% respondents said they received rent less than Rs.5,000/- pm, 34% get Rs.5,000/- to Rs.10,000/- pm, 43% get Rs.10,000/- to Rs.15,000/- pm and 13% get above Rs.15,000/- pm (Fig.2)

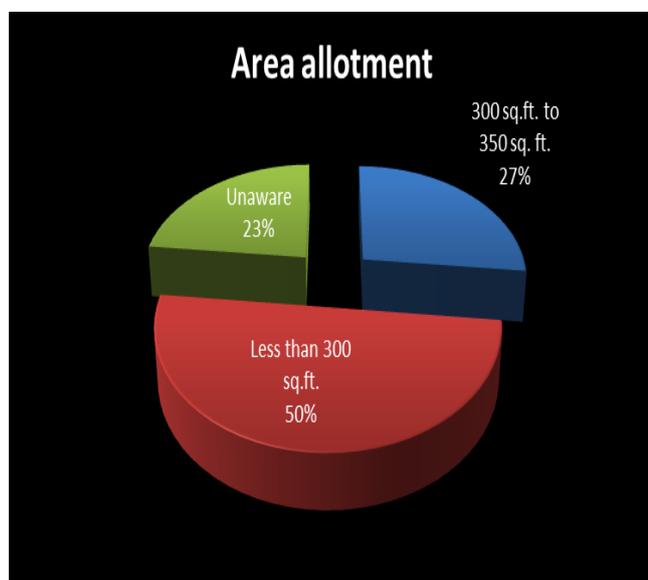


Fig.3 Source: Primary Data

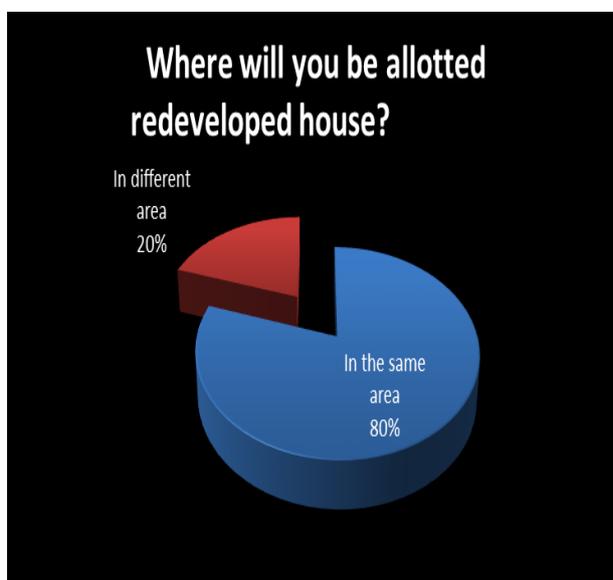


Fig.4 Source: Primary Data

23% respondents said they are unaware about how much area will be allotted to them after redevelopment, 50% said they will get less than 300 sq.ft. and 27% said they will get 300-350 sq. ft. (Fig.3). 80% respondents said they will be allotted redeveloped house in the same area and 20% said they will be getting a house in a different area. (Fig.4)

<u>PARTICULARS</u>	<u>STRONGLY SATISFIED</u>	<u>SATISFIED</u>	<u>NEUTRAL</u>	<u>DISSATISFIED</u>	<u>STRONGLY DISSATISFIED</u>
Regular payment of rent	16.67%	63.33%	6.67%	3.33%	10.00%
Amount of Rent	13.33%	56.67%	3.33%	16.67%	10.00%
Regular meetings to inform about progress of work	13.33%	33.33%	30.00%	10.00%	13.33%
Progress of Construction work	26.67%	30.00%	10.00%	20.00%	13.33%
Duration promised of	16.67%	30.00%	20.00%	23.33%	10.00%

possession					
Area allotted	13.33%	43.33%	20.00%	10.00%	13.33%
Formalities, terms and conditioned explained before redevelopment	20.00%	46.67%	10.00%	3.33%	20.00%
Support of society members	20.00%	46.67%	10.00%	3.33%	20.00%
Support of Builder	23.33%	26.67%	6.67%	23.33%	20.00%
Overall	30.00%	26.67%	10.00%	13.33%	20.00%

Fig.5 Source: Primary Data

Above table indicates the satisfaction of tenants from the redevelopment and most of the respondents were found satisfied with Regular payment of rent (63.33%), Amount of Rent (56.67%), Regular meetings to inform about progress of work (33.33%), Progress of Construction work (30%), Duration promised of possession (30%), Area allotted (43%), Formalities, terms and conditioned explained before redevelopment (46.67%), Support of society members (46.67%), Support of Builder (26.67%) and overall (30%)

<u>PARTICULARS</u>	<u>STRONGLY AGREED</u>	<u>AGREED</u>	<u>NEUTRAL</u>	<u>DISAGREE</u>	<u>STRONGLY DISAGREE</u>
Problem of finding rented house	23.33%	43.33%	-	13.33%	20.00%
Problem in shifting Schools/college of children	6.67%	36.67%	30.00%	13.33%	13.33%
Poor facilities availability at rented house (like water, bathroom, location)	16.67%	46.67%	10.00%	16.67%	10.00%
Problem of adjusting at new place every year	20.00%	46.67%	10.00%	13.33%	10.00%

Fig.6 Source: Primary Data

Above table indicates the problems faced by tenants during redevelopment and most of the respondents were agreed with the Problem of finding rented house (43.33%), Problem in shifting Schools/college of children (36.67%), Poor facilities availability at rented house (like water, bathroom, location) (46.67%) and Problem of adjusting at new place every year (46.67%).

8. CONCLUSION

From the data it can be concluded that tenants are satisfied with the redevelopment scheme. They are satisfied with the rent they are paid per month, periodic information they are provided in meetings, terms and conditions explained to them etc. But they are also facing certain problems like problem of finding new rented house every year, shifting school/ colleges of their children, facilities available at rented houses and adjusting with new place. Sometimes the construction work is stopped or delayed due to some legal formalities which are pending. In such case tenants don't get possession on promised date which creates different kind of problems.

9. REFERENCES

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