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A CULTURAL ANTHROPOLOGY OPEN BOOK

## FROM HOUSE TO HOME: Towards a Relational Politics of Inhabitation Beyond Policy and Finance

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Over the past thirty years, Mumbai has implemented three key policies to address mass housing for the poor. The Slum Rehabilitation Authority (SRA) schemes, introduced in the early 1990s, aim to rehabilitate notified slums. In the mid-1990s, a policy was introduced to redevelop old tenanted buildings, known as “cessed properties,” which pay a nominal tax for maintenance. The early 2000s saw the launch of the Rehabilitation and Resettlement (R&R) program to relocate slum dwellers from land needed for infrastructure projects.

All three policies financialize land, using incentive development rights to generate housing stock. In slum and old building redevelopments, developers provide free housing for existing residents in exchange for additional real estate rights to produce “sale houses” that they can sell in the open market to subsidize the free housing. In the R&R program, landowners who build free housing for displaced residents receive transferable building rights, often profiting from low-value land while housing the poor.

These policies overwhelmingly produce high-rise apartments with minimal open spaces, setbacks, and gaps between buildings due to regulatory relaxations that favor developers. Lower floors often suffer from poor light and ventilation

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**Figure 1.** The vibrant transactional spaces of the Zaobawadi chawl in Mumbai. Photo by Sunil Thakkar.

contributing to high tuberculosis rates in resettlement sites (Pardeshi et al. 2020, 303). These apartments also limit communal spaces, weakening social networks. Unlike slum homes, they lack flexibility for workspaces, incremental upgrades, or adaptations to residents' changing needs. In contrast, older housing types—slums, chawls, and site-and-services schemes have spatial configurations that produce a sociality that supports several low-income residents in the city, making them thrive, in turn producing a rich urban culture for the city. These housing types afford higher transactions, densities, community interactions, care, safety, diversity with much lesser strain on spatial and infrastructural resources (Gupte and Shetty 2022, 553).<sup>1</sup>

The 1990s marked a turning point in Mumbai's housing policy, shifting toward financialization and incentivizing developers, sidelining earlier approaches like upgradation and improvement programs. These policies have drawn both praise and criticism. Proponents highlight their innovative use of land markets to provide free housing without government spending (Valambhia 2021). They argue that formal housing enhances dignity by including private toilets within houses and creates assets that can be traded or inherited. Critics contend that these policies primarily benefit developers and financial institutions (Mukhija 2003; Nijman 2008; Indorewala 2018) and even perpetuate structural violence (Bhide 2023).

This essay argues that, while these criticisms and celebrations have occupied housing researchers, people have continued to inhabit and live life in fascinating

ways: finding stop gap solutions while waiting endlessly for the housing to be delivered; appropriating existing financialized house forms to cater to several social needs or completely bypassing the unreachable delivery goals by finding alternative access to housing through myriad urban processes. Four vignettes of home-making in this paper present the obdurate practices that work within the thickets of urban living, where inhabitation is constituted through a constellation of networks, material practices, incrementality, practices of extended occupation and through appropriation and the design of non-standard habitation.

The first vignette explores an SRA apartment building, exposing the precarity of financialized housing and its soft evictions. It shows us how the financialization of housing has reduced the space of possibilities that older house forms had afforded. The second vignette takes us through the story of one family in a suspended wait for an SRA project, showing the practice of waiting as an active relationship to both time and inhabitation. It points to how the making of inhabitations reaches out to mobilize multiple urban forces to incrementally upgrade the home in non-standard ways. The third vignette takes us through a process of appropriation of the housing scheme built under the Rehabilitation and Resettlement Policy, where residents have “settled”<sup>2</sup> a place, filling the gaps in the social infrastructure in the area, created by a financialized housing policy that finds provision of social infrastructure wasteful and burdensome. In doing so they have extended the boundaries of home, creating an extended living room for themselves. The fourth vignette takes us through the story of an informal plotted development for migrant workers, that provides access to housing to a large labor pool that has been left out by the financialized housing delivery mechanism. By following the story of one migrant through the city, we get a sense of the multiplicity of needs of shelter that are reduced by the current policies to a “house” that works around standards and delivery mechanisms that make it unaffordable to the majority. All four vignettes show that home is much larger than the house, asking if the reduction of the questions to “house” and “housing” scuttle other ways of inhabiting.

#### **LIVING IN AN SRA BUILDING: THE STORY OF NASEEM IN DIAMOND APARTMENTS**

Naseem lives in a Slum Rehabilitation (SRA) building called Diamond Juhu, located in an upscale Mumbai neighborhood. Over the past thirty years, SRA projects have met only 17 percent of the housing demand (Anthony 2022), largely located in high-value real estate areas.<sup>3</sup> These schemes free up land occupied by slums for development.<sup>4</sup> SRA projects are deemed to be in situ constructions, built to house existing eligible slum dwellers, in return for which

developers get an incentive building right to subsidize this housing. This should ideally lead to allowing the community ties built over years to sustain while improving their living conditions. In practice however, developers often club properties and mix people from various slums. People in Naseem's building, Diamond Apartments, have been brought together from three different slums. The building, built in 2016, is fourteen stories high with fourteen tenements on each floor and has a total of 192 houses. As people are brought here from different places there is not much bonding and trust in the community. The older settlements had consolidated over years and had generated many friendships and solidarities. Even after five years of being in this building Naseem still finds this place alienating. The building design further limits interaction. Interior access corridors are dimly lit and serve only as passageways. A lack of trust in the community makes them keep apartment doors locked, unlike in the slums, where open doors fostered connection and vigilance. The developer still controls the building and restricts outdoor space usage. The eighth-floor refuge area has been converted into a rental hall for events. The ground floor society office and welfare rooms are also rented out and are out of reach for community use.

Naseem and her extended family of eleven have lived here for five years in a cramped 25-square-meter (269-square-foot) apartment. Previously, they had two slum homes, but only one was deemed eligible under SRA rules as they were not able to produce the requisite papers for the second. Unlike her former self-built settlement, the apartment lacks spill-out spaces or lofts. Government regulations and market forces discourage developers from offering additional common areas, as these would count toward built up areas, allowed as per regulations. Historically, Mumbai's chawls provided generous shared spaces. The corridors, bridges, extended one's house to create a space of commons. Even with the advent of the concept of Floor Space Index (FSI) in the 1960s, early development control regulations in Mumbai, provided spaces like balconies and corridors free of FSI up to 10 percent of the floor space.<sup>5</sup> Later regulations changed as a response to people's appropriation of balconies by including them within their houses to accommodate growing families. For example, some of the generous balconies would become an extra room or a kitchen and the kitchen would be converted to a bedroom. These were cultural responses in lieu of extremely high real estate prices, where younger people could not afford to move out and continued to live with their parents. Instead of seeing these as positive cultural responses the regulatory authorities decided to come cracking down on residents. The new development control regulations have become tighter allowing no possibility of further appropriation. A somewhat dubious term, "fungible floor space index," brings any such area into the purview of calculations. Developers as a response to this regulation

do not provide any flexible spaces. Every single space is accounted for, creating an insular life where every space is privatized and belongs within the house. All outdoor spaces, shared spaces, etc., are minimized for basic functional needs like circulation and egress. These were the very spaces that had created transactions and affordances for a social life where people watched out for each other in older building types.

In Naseem's home, the absence of extended spaces forces family members to be indoors, sitting on the floor watching TV, resembling an incarcerated existence. The managing committee of the apartment building turns off the elevator during afternoons to save electricity, and frequent breakdowns discourage mobility. Residents often avoid going out except for work, fearing long stair climbs. Recently, after Naseem's husband passed away, they were briefly allowed to place a sofa outside to accommodate visitors, but the poorly lit corridor remains an unwelcoming space, unlike the lively shared areas in her old slum.

Monetization of SRA housing has caused family disputes. Naseem plans to sell the apartment and split the proceeds into four parts. Many SRA home-owners resort to "heavy deposit" rental schemes, where tenants pay a lump sum (a third of the market value) in exchange for rent-free occupancy. However, these arrangements carry financial risks. The sale proceeds are often insufficient to buy another home, and social obligations quickly deplete funds. High maintenance costs in these high-rises push many to leave, leading to "soft evictions." Unlike demolitions, these displacements are invisible and unchallenged, leaving families stranded between aspiration and precarity.



**Figure 2.** Diamond Apartments, the Slum Rehabilitation building in Mumbai and its alienating environment, where one of the walls on the building facing a so-called "sale building" is kept blank so as to conceal their presence. Photo by Rupali Gupte.

## WAITING FOR THE SRA BUILDING: THE STORY OF VISHNU AND PUSHPA

Vishnu, an office assistant at a college, and Pushpa, a house-help, live in Vile Parle, Mumbai, in a self-built settlement of two hundred houses. Like many in the city, they have awaited an SRA project for over twenty-five years because of unclear land titles. Meanwhile, they have continuously upgraded their house to meet evolving needs, desires, and aspirations.

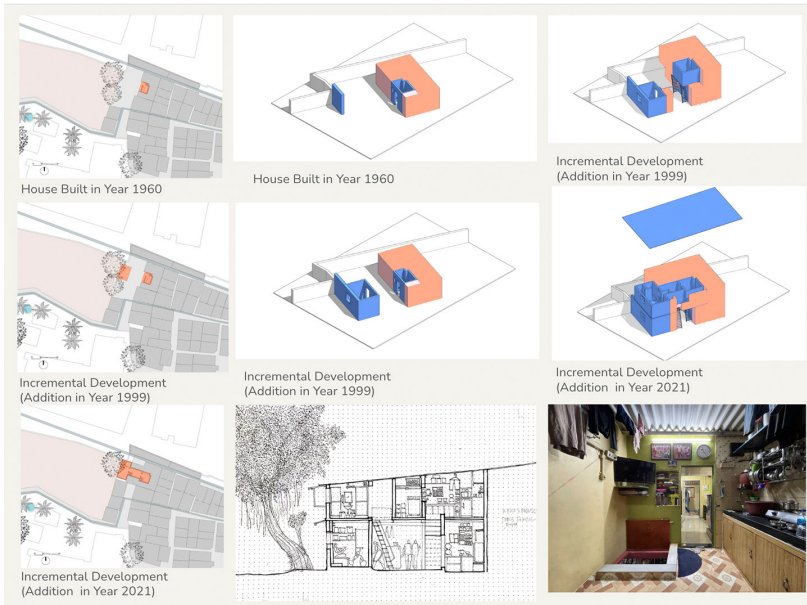
Vishnu's grandfather, who moved there in the 1960s, struggled with employment and alcohol. In 1971 after the Slum Act was passed, this slum was notified.<sup>6</sup> The slum dwellers had to go to the Mumbai Collector's Office to register their names. Vishnu's grandfather went with two other friends for the registration, but they ended up registering only one person's name as he was the only educated person in the group and could speak to the officials. In the 1980s, Vishnu's father and uncle subdivided their inherited house, giving Vishnu's father an 8' x 6' space. The men slept outdoors and the women indoors, with the furniture designed to hang so that their feet could be stretched below it. This is how they managed to inhabit the 8'x6' space.

In 1997 Vishnu spent money in consolidating the earlier mud house with permanent materials. At the same time, he decided to claim some of the land in front of his house to extend it. He first consolidated the ground and fenced it with galvanized iron sheets. A local builder started harassing Vishnu claiming the land was his. The builder would pay people to file complaints in the municipal office, against Vishnu. Vishnu tried to pay off the complainants, but the builder continued to harass him. At one point the builder built a brick wall to claim the space. Vishnu's mother, oblivious to the politics of claims, would give the workers tea and snacks while they built it. Later they had found out that the land did not belong to the builder either. Vishnu as a young boy was active with the local political party. With the support of a local politician, Vishnu managed to reclaim the space. He demolished the wall built by the builder and used the same material to rebuild his space. In 2003 Vishnu got a ration-card and an electricity meter installed in the room.<sup>7</sup> This would further consolidate his claim to the house. At the same time, they built a common washing space for clothes and a bath space that could be shared by three households. Since the drain for the entire settlement ran under the house, it could be used to drain off the grey water.

In 2002, anticipating marriage, Vishnu constructed a second floor extending over the access street. He married Pushpa in 2003, and they had two children. The upper room housed their family, the lower one accommodated Vishnu's brother's family, and their parents slept in the front space. By 2022, the

space felt cramped again. Vishnu and Pushpa expanded over the 1997-claimed land, taking a private loan of ₹250,000 (\$3,000 USD). Vishnu's brother had promised to pay for some of the construction, but was unable to do so. Vishnu and Pushpa nevertheless decided to share the space with the brother's family as they were close. Although the entire room of 14' x 10' was shared by both families, there was a tacit understanding of how many tiles belonged to whom. Vishnu and Pushpa, while building, also made two ladders to this space so that the room could be subdivided later into two clear properties in the event of a fight between the two brothers' families. The extended room was made using mild steel sections and brick masonry work with plaster and paint and vitrified tiles for the flooring. The mild steel sections required for the span would have been too large to transport inside the slum. They were therefore brought in two parts and then welded on site. They built a bridge over the access alley so that the new room could be connected with the old house thus forming a bridge-room. The bridge-room housed utilities like the washing machine, a water tank etc. Vishnu and Pushpa worked with the local contractor to attach a toilet and a bath space to this new room. Moving the toilets inside the house proved a big relief to the family, particularly his aging mother, as the common toilets were rather inadequate. The furniture was obtained from various sources and fitted in place. At Pushpa's workplace someone was giving away a cupboard made of plywood. This was a standard cupboard 6' x 6' in size. It had to be cut by one foot to fit into place in the bridge-room. Vishnu got his colleague, a carpenter, from the college where Vishnu worked to do this. Vishnu also repurposed furniture in the college workshop from materials students had used for various experiments. He made a stool, a dressing unit, some storage units, etc., from the left-over material. In the older section of the house, he had repurposed material obtained from exhibitions organized by a cultural organization he had previously worked with, to make a storage loft, kitchen shelves, etc. In the new extension, the older window was repurposed into a storage shelf. Vishnu had an original painting from the days he worked with an art dealer. The art dealer had passed away and Vishnu did not know who to return the painting to. Vishnu hung the painting on the wall of the new room, where the second staircase came into the house. He painted the backdrop a lime green to highlight the painting. The new room houses a cupboard belonging to his brother's family but the space is used by the children of both families to sleep. The family is content with this additional space and feels like this will suffice their needs for some time.

Despite high real estate value, the slum's redevelopment has been stalled due to unclear land titles. Recently, a builder claimed to have resolved the issue, raising



**Figure 3.** Incremental home upgrades in a slum in Mumbai.  
Photo by Rupali Gupte. Drawings by Rushikesh Hirulkar.

Vishnu's hope of securing two houses under an updated cut-off date of 2011.<sup>8</sup> Still, uncertainties remain. In the meantime, Vishnu and Pushpa have transformed their home into a dignified living space. The next step will depend on many forces operating around them.

However, the home for the family is much larger than the house they have been investing in upgrading. At the entrance of the settlement is a small access street, which houses a community hall on the ground floor and the corporator's office on the top. Right next to it is a reading room or *vachanalaya* and a society office, flanking which is another society office. There are factions in the community created on the basis of tenure: between those who have originally squatted and those who have arrived later; those who have ration cards and those who don't; and those who have managed some document from the government and those who haven't. These disputes are not resolved nor are these tensions permanent. However, on occasions of festivals like Ganesh Chaturthi or Janmashtami, people forget their differences and the entire community gets together to celebrate, turning the street into an extended home.

### APPROPRIATING THE R&R PROJECT: THE STORY OF SINDHU SOCIETY

By 2010 in Mumbai, more than 35,000 houses were built under the Resettlement and Rehabilitation (R&R) policy by the Mumbai Metropolitan Regional

Authority (MMRDA). Lallubhai Compound in Govandi was among the largest R&R sites. The settlement consists of multiple five- and seven-story buildings, each floor housing twenty apartments of twenty-five square meters (or 269 square feet). The buildings stand just three meters apart due to relaxed setback regulations. The lower floors receive little light or ventilation, creating health hazards, while extreme density strains the failing sanitation infrastructure.

When they first moved here, people had next to no infrastructure in these locations. Many people lost their jobs as this place was very poorly connected to most workplaces. Over time Lallubhai Compound has begun to settle. There are shrines built at road corners, small gymnasiums called *vyayamshalas* inside some of the buildings, playschools running from homes, street markets, makeshift playgrounds, and many more. People have started occupying and consolidating the place. While some community formations are informal, others are official groups and associations, registered with the Registrar of Cooperative Housing Societies as “societies” that are legal entities that can take care of the building maintenance.

Residents of Sindhu Cooperative Housing Society elected Srikhande as chairperson. A photographer who worked with the police, Srikhande leveraged his contacts, elevating his social status. His building bordered Sathe Nagar, a large slum. When Lallubhai Compound was completed, a four-meter strip of land separated the slum from the R&R buildings. A boundary wall was built along the slum’s edge. Sindhu Society, located at the end of the row, had excess land housing underground water tanks. Srikhande saw an opportunity to claim the free space between the slum wall and the water tank boundary. He wrote to the MMRDA requesting permission to raise the walls, citing concerns about drug use and nuisance from Sathe Nagar residents. Using his influence, he secured a letter from a low-level official to extend a wall. Srikhande then extended the two walls edging the slum and the water tanks and built a third wall creating a space with three walls. He then added a platform and a shrine for Dr. Babasaheb Ambedkar on the third wall. Residents began gathering there for prayers. He later enclosed the space with a collapsible grill, and over a weekend—avoiding municipal scrutiny—a tin-sheet roof was installed. Tiles were laid, a door added, and water and electricity drawn from Sindhu Society. The space became a community hall, hosting weddings, birthdays, meetings, and death rituals. When questioned, Srikhande brandished his permission letter. Though its wording was ambiguous, the official seal lent it legitimacy. Higher authorities never investigated as they found it too trivial to involve themselves in this matter.

A group of artists received a grant from an art project whose brief asked to create an art work around the idea of the “public realm.” They decided to use

the funds received to create the infrastructure for a public realm in the R&R colony, where opportunities were abysmally low. One of the members of the group knew a resident of Sindhu Society and approached them. That is when they saw the shed that Srikanth and others had built. When they met the residents, however, the shed had fallen into disrepair. A recent tragic death involving a brutal railway accident, where a dismembered body was brought to the shed for the last rites, had created fear amongst the residents who chose to stay away from it. The group decided to upgrade the space and bring it back to life. They worked with the residents who had already invested a lot in the place.

The building work had to start on a Friday and end on Sunday to avoid municipal scrutiny. The rest of the work could then continue within the building skeleton. Steel sections were obtained from the largest recycling industry in Kurla, in Mumbai. Rafiqbhai, the fabricator who put the building together, had a small workshop in Kurla that largely made security grills. These grills are ubiquitous devices installed in the balconies of most apartment buildings in Mumbai for security against theft, but also for the little additional space, to store things, to grow plants, to dry clothes, etc. Rafiqbhai had never made a building before. But he knew the craft of assembling and welding steel. Long stanchions seventeen feet in length were brought to the colony in a medium sized truck. The truck had to be stopped a few meters away as it could not maneuver through the thin alleys of the R&R colony.

Multiple agencies were invited to complete the building; a mason, a carpenter, and a plumber, who all coordinated with Rafiqbhai. On the north side the steel frame that was installed had a cladding of yellow, orange, and blue PVC sheets that washed the space with a golden glow around 5 P.M. The roof was made with compressed recycled tetra packs, which sparkled with the reflected light from the two-foot yellow tubes installed all over. A blue door made by Ali, the carpenter, beacons passersby into the space and large swivel grill doors opened the space to the backyard that was always potentially a garden in the making. Loose pieces of furniture were welded together from metal sections and then clad with recycled plywood. Long plywood shelves adorned one of the walls. A mezzanine floor housed a library and a small breakout balcony. A mobile staircase was installed to be moved around for multifunctional use. Small bends in the railing allowed it to act like the backrest of a seat but also to turn around and sit, using the parapet to gaze at the space below. Here benches sometimes became railings and at other times became seating spaces. The mezzanine also doubled as a balcony space to watch films from.

As soon as R&R opened, kids from the area would make a beeline for the place after school hours. It was like a living room for them. They played, read,



**Figure 4.** A community art space and spatial appropriation in a resettlement colony in Mumbai.  
Photo by Rupali Gupte.

and made things in this space. Rohan was a frequent visitor. One day he brought a translucent plastic box from his mother's kitchen to R&R and fixed an LED light on it. He attached some batteries to it, carefully tucking them away inside the box. He then attached a switch he managed to lift from a scooter. The LED box light was ready. He planned to use it at home as a backup light when the electricity failed. R&R had all kinds of visitors, from kids like Rohan to church organizations, to trade unions, and rap groups.

As the funds received from the art project ran out, R&R attained a life of its own. One of the partners continues to support it from their own organization. Over the years there are myriad people continuously settling the place, repairing it, claiming it.

#### **OUTSIDE THE SRA, R&R, AND OTHER POLICY-LED HOUSING DELIVERY MODELS: THE STORY OF SUNIL AND HIS GURU**

Sunil, a carpenter, lives in Nalasopara on the outskirts of Mumbai in an informally plotted settlement. He rents his house from his carpentry guru Shivram's brother, who has moved elsewhere. Sunil arrived in Mumbai from Uttar Pradesh in North India at thirteen, seeking medical aid unavailable in his village. His uncle, living with his family in a cramped Kurla slum, took him in and found him a cleaning job at a flour mill. Working late hours, Sunil soon realized

he was a burden to the family and moved to the mill, sleeping there until the owner forbade it. He then took refuge at an abandoned construction site under a small shelter. When his uncle discovered this, he was upset, prompting Sunil to plead for another job. He saved enough for his treatment and returned to his village for his sister's wedding. The wedding had exhausted his father's savings. A relative offered him work in Mumbai making sliding windows. Sunil accepted and entered the building industry. A year later, his relative introduced him to Shivram, a master carpenter working on home renovations. More than 50 percent of the settlement's residents were working in the building industry.

Before the 2000s, Mumbai's suburbs had cattle sheds, but a government directive forced their relocation. Many owners moved to Mira Bhayandar or Palghar on the outskirts of Mumbai. One such owner, Dube, bought farmland in Nalasopara and sold small plots (15' x 10', 20' x 10') to migrants seeking affordable housing. In Mumbai, 70 percent of households cannot afford homes over ₹22.5 lakhs (\$26,000 USD),<sup>10</sup> and even the smallest house costs over ₹1 crore (\$120,000 USD).<sup>9</sup> Dube's scheme provided an affordable alternative. He built roads, shared toilets, and a temple with open space for community functions. Residents constructed single-story row houses, gradually adding extra floors. The settlement, well-connected by railway, offered affordable healthcare and education.

Shivram bought a 15' x 10' plot in 2000, built a house, and later added a floor with a local mason's help. As a carpenter, he designed the interiors, using recycled furniture creatively. He installed a metal staircase, built a kitchen with storage, and crafted a wash room for his daughter-in-law. Sunil, trained by Shivram, became a skilled carpenter and considered him his guru. During the COVID-19 pandemic, Shivram returned to his village, inviting Sunil to stay in his house with his sons, treating him like family. After the pandemic, Shivram introduced Sunil to his brother, who rented him a newly added floor in the same settlement. A neighbor expanded simultaneously, sharing construction costs, and Sunil secured the rental at a subsidized rate. He then brought his family from the village to the city.

Sunil's 20'x10' home sits atop a row of houses, featuring a multipurpose space, kitchen, and balcony. He values its affordability and finds it the most peaceful place he has lived in, in Mumbai. Each evening, he sits on his balcony to catch a breath of fresh air. Currently, he owns only a TV unit he built himself, with the TV gifted by Shivram. As a carpenter, he envisions improvements: an indoor toilet, running water, storage cabinets, a wardrobe doubling as a partition, solar lights, a folding bed, a shoe rack, and a false ceiling to reduce heat.



**Figure 5.** House in an informal plotted development in the urban peripheries. Photo by Rupali Gupte. Drawings by Manish Shrivane.

The absence of affordable housing in the city is filled by many such ventures, where a parallel housing market seems to operate, which manages to produce housing at rates that the average laboring class can afford. There are many lessons to learn from this as to how the absurd housing gap is somehow met, although inadequately, in the city.

### INHABITATION AND BEYOND

Current housing policies favor real estate, property, and financial entrepreneurs. They push people into “houses” that strip dignity and sever social networks. The first vignette, on slum redevelopment, highlights carceral conditions shaped by policy and financialized markets that impose resource-heavy housing solutions. It reveals how policy enables soft evictions—less visible, but more insidious. Similar conditions arise in rehabilitating dilapidated buildings, where developers are given incentive building rights to rehouse tenants free of cost.

The stories in this essay articulate a conceptual framework to rethink housing through “inhabitation.” The term “inhabitation” here is about the practices of home-making and a socio-visceral occupation of habitation that makes life dignified. It folds different dimensions of life, its practices, routines and rituals, its socialities and physicalities, and also its idiosyncrasies and absurdities, to help us

relocate “habitation” in an extended ecology, shifting the focus from the house to the home. The stories in the essay present the obdurate practices that work within the thickets of urban living, where inhabitation is constituted through a constellation of networks, incrementality, practices of extended occupation and appropriation, and the design of non-standard habitation created around material practices and the intimacy and experiences of bodies and their affordances.

*Inhabitation, as Produced Incrementally by a Constellation of Urban Forces*

The idea of inhabitation turns the housing problem on its head. Instead of a one-time, resource-heavy solution mobilizing market forces, which seem to be out of reach for the majority, inhabitation seeks to mobilize multiple urban forces, in incremental ways, in turn making life dignified. It shows us how the improvement of housing happens not by state intervention but by multiple often contradictory forces in the city. For instance, in the twenty five years of waiting for a policy to manifest, what Vishnu and Pushpa could cobble together to create dignified habitation did not come from a policy, but from a host of sources in their ecosystem, including a network of tradespeople, contractors, carpenters, masons with varied skills, materials salvaged from multiple sources, and a whole set of kinship relationships, friendships, solidarities that facilitated the making of habitation in non-standard ways. The relationship of time and inhabitation in this story speaks to the work of [Morten Nielson \(2011\)](#) whose ethnographic examination of house-building practices in periurban areas of Maputo, Mozambique argues that rather than working toward a fixed, successful endpoint, people’s efforts involve continuous internal adjustments, shaped by social and temporal contradictions. This making cannot be understood through a cartographic map or plan that requires clear definitions and attributes. What we see is the incremental nature of building as per resource availability and need. Modern ideas of planning that start from a tabula rasa idea of space and provide a one-time solution are unable to grasp and provide frameworks for this incremental development. This was also seen in the Nalasopara case, where incrementally resources were mobilized to keep updating the house and the settlement. Even in the most dire circumstances, such as the R&R colony, which is a deeply carceral space, the case of Sindhu society shows how a host of people are involved in incrementally settling the place, making it habitable. In Diamond apartments, the SRA building, the affordances are fewer and this being a newer building, we do not see much settling apart from some stretching of rules in situations like a death in the family, where people negotiate to push the boundaries of their house to make space to accommodate visitors and well-wishers. It will perhaps take a lot longer for this place to settle.

*Inhabitation, Where Home Is Larger than the House*

The idea of “inhabitation” unburdens the home from its “house” and “dwelling unit” connotations. The concept of inhabitation opens up a logic of living, where much of the living happens beyond the confines of the house. Vishnu and Pushpa’s story tells us that the home is much larger than the house. This is held together with friendships, solidarities, and networks, however splintered these may be. Here, spaces outside the house, the street, the welfare office, the reading room (*vachanalaya*), function as extensions of home, often using makeshift financial and legal arrangements. During festivals like Ganesh Utsav, the street becomes an event space, fostering temporary communal equilibrium. However, these solidarities often have a gendered dimension—men dominate urban spaces as festival organizers, while women participate primarily through cooking for large gatherings. Phadke, Khan, and Ranade (2011) advocate for women’s loitering as a form of protest and public-space reclamation. In fishing communities, women naturally occupy public spaces by selling in markets while men fish. But can cities create spatial affordances for women to inhabit spaces beyond the home? Could I, as a woman, find a shaded park space where I can nap freely with great abandon? Could Sunil, arriving from his village, access temporary housing with a bed, shower, and communal meal spaces embedded in the city’s urban culture? Cities could also provide communal kitchens, relieving women from the burden of cooking and enabling them to pursue other activities. The Bohra community in Mumbai, for instance, runs shared kitchens to ease daily household drudgery. Older housing types like Zaoba Wadi *chawl*, with its small tenements (around 30 square meters), offer generous shared spaces—corridors and bridges where women socialize, build solidarity, and enjoy liberatory solitude at the same time. However, the financialization of housing has eroded such possibilities.

In resettlement colonies, where residents have struggled for over two decades to adapt to alienating environments that severed their social and economic ties, they have transformed spaces—converting rooms into shrines, gyms, and makeshift playgrounds. The R&R library serves as an extended living room showing how relationships go beyond the nuclear family or standard household definitions used in housing shortage calculations. Similarly, Sunil’s movement across urban spaces highlights the need for diverse housing solutions—from temporary stays to rental models to communal extensions—all fostering a sense of home without requiring resource-intensive development.

*Inhabitation as a Non-Standard, Visceral Spatial Experience of Dwelling*

The experiential dimension is central to the idea of inhabitation. Both Henri Lefebvre, in *Toward an Architecture of Enjoyment* (2014), and Gaston Bachelard, in *The Poetics of Space* (2014), point to the experiential dimensions of space. Although Bachelard argues that one needs a home to dream in, we can extend the argument to include multiple scales of inhabitation that we see in the practice of life as seen in the four vignettes, from the scale of the house, to the neighborhood and the city. We would need to pay attention to the visceral logics of how these experiences are created. What are the material properties of space that produce these experiences? Here I argue that proportions of spaces, their scales, volumes, their porosity versus contained nature, their light quality, their temperature, are all contingent on the configuration of space and their material properties. These can be configured to shape the sensory experience of vastness, smallness, intimacy, the carceral, the liberating, etc. When Sunil speaks of the balcony in his house, which gives him peace of mind, he is invoking an experiential dimension of inhabitation that is produced through non-standard designs that brings the body to the center of the experience. Or when the library in R&R is created with a double height volume with its north wall made of recycled, colored plastic sheets, which gently washes the space in the evening with an orange glow that in turn bounces off the speckled gold roof made of recycled tetra packs above, we are thinking of the poetics of inhabitation and how a space of dignity can be produced through, drawing on Bachelard, an intimacy and imminence of spatial experience. Similarly, the second vignette points to a range of non-standard design interventions like the house that bridges over the alley, the two staircases leading to an intimate space adorned with a painting and a whole range of upcycled furniture that dignifies everyday life for its inhabitants. At the same time, we see a carceral space produced by the apartment type, where functional corridors in the SRA building fail to produce social spaces and in turn create an atmosphere of alienation.

The four vignettes remind us that the solution to absurd demand supply logics may lie in conceptually reframing the housing question around questions of inhabitation and its spatial dimensions opened up by myriad home-making practices outside current policy and finance regimes. Frameworks of inhabitation make a renewed call for seekers of spatial justice—it demands urban scholars, activists, urbanists, architects, planners etc. to tune themselves to the nuances of space, the networks that generate it, its affordances, its affective dimensions, and the life spaces and experiences it produces.

**ABSTRACT**

*The essay argues that while criticisms and celebrations of Mumbai's housing policies have occupied housing researchers, people have continued to inhabit and live life in fascinating ways. Four vignettes of home-making in this paper present the obdurate practices that work within the thickets of urban living, where inhabitation is constituted through a constellation of networks, material practices, incrementality, practices of extended occupation, making neighborhoods and city as home, and through the appropriation and design of non-standard habitation created around the intimacy and experiences of bodies and their affordances. These processes of inhabitation far exceed the limits set by programs and policies to constantly keep paving ways for living life in dignified ways. They remind us that the solution to absurd demand-supply logics may lie in conceptually reframing the housing question around questions of inhabitation and its spatial dimensions. It is within these postulations that lie clues for a spatial justice. [inhabitation; housing; transactional capacity; upgradation; slum rehabilitation; slum resettlement; poetics of space; spatial justice]*

**NOTES**

1. See for instance the articulation of *transactional capacities* in [Gupte and Shetty \(2023\)](#), where *transactional capacity* is defined as the capacity of urban form to allow flows of bodies, commodities, ideas, money through it: higher the flow, higher the transactional capacity. A higher *transactional capacity* would mean higher accommodation of densities, higher activities, increased diversity, better security, safety, and care.
2. See, for instance, the concept of *settling* in [Gupte and Shetty \(2023\)](#) which argues that *settling* is a process by which city form evolves. As opposed to completion and permanence, it grows incrementally.
3. See [Hepzi Anthony \(2022\)](#), where she notes that “since its inception, the SRA scheme has built only 0.236 million houses” whereas, the slum population in 2001 was 7.4 million (approximately 1.4 million). Which means that the SRA has been able to provide houses only to about 16.8 percent slum households.
4. See for instance [CRIT 2007](#), 382–387.
5. Floor Space Index (FSI) is the ratio of built-up area to plot area. For example, if a plot area is 2,000 square meters and the allowed FSI is 2, then one can build up to 4,000 square meters built-up area on such a plot. In other places in India, it is also defined in percentage terms (for example 200 percent of plot area) and is called Floor Area Ratio (FAR).
6. The Maharashtra Slum Areas (Improvement, Clearance, and Redevelopment) Act of 1971 was articulated as: “An Act to make better provision for the improvement and clearance of slum areas in the State and their redevelopment and for the protection of occupiers from eviction and distress warrants” (1971, 1). According to the Maharashtra Slum Areas Act, the declaration of a slum is defined where “a competent authority is satisfied that (a) any area is or may be a source of danger to health, safety or convenience of the public of the area or of its neighborhood, by reason of the area having inadequate or no basic amenities, or being insanitary, squalid, overcrowded or otherwise or; (b) the buildings in any area used or intended to be used for human habitation are (i) in any respect, unfit for human habitation or (ii) by reasons of dilapidation, overcrowding, faulty arrangement and design of such building, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities or any combination of these factors, detrimental to the health [ . . . ]” (21). The Act further specifies the criteria for “determining whether the buildings are unfit for human

habitation,” which include “repairs, stability, freedom from dampness, natural light and air, provision of water supply, provision for drainage and sanitary convenience, and facilities for the disposal of waste water” (22). The Act directs that “the building shall be deemed to be unfit if, and only if, it is so far defective in one or more of the said matters that it is not reasonably suitable for occupation in that condition” (22). The full act is available at [https://media.sra.gov.in/sra-automation/sub-category/docs/1728392575829\\_9949\\_2.pdf](https://media.sra.gov.in/sra-automation/sub-category/docs/1728392575829_9949_2.pdf)

7. A ration-card is a booklet recording subsidised food provided through a public distribution system. It records names of all members in a household along with their age. Until the early 2000s, it was used as proof of identity and address in many parts of India.
8. In the state of Maharashtra, slum dwellers are protected against eviction if they have lived in the slum for a certain number of years, in which case they are entitled for a free house. These number of years is defined through a “cut-off-date,” which has become a popular term used in Mumbai to denote the date fixed with which the slum dwellers shall be entitled for a free house. As this is a politically attractive matter, various governments have every now and then established new cut-off-dates. A slum household should be able to prove that it has occupied the land and settled in the slum before such a cut-off date to be eligible for such entitlements.
9. This is extrapolated from household expenditure data published by Government of India through extensive household surveys, where the Monthly Per Capita Expenditure of the people in the 7th decile is Rs. 6710. The household size for urban Maharashtra is 4.37 persons, hence the household expenditure for people in the 7th decile would be Rs. 29,323. Considering this expenditure as proxy for income, we could conclude that household incomes for more than 70 percent people in urban Maharashtra (of which Mumbai is the largest part) is less than Rs. 30,000 per month. This income entitles them for a house loan of Rs. 1,800,000. And considering the loan amount to be 80 percent, the house cost could be a maximum of Rs. 2,250,000. The full report is available at [https://www.mospi.gov.in/sites/default/files/publication\\_reports/Fact-sheet\\_HCES\\_2022-23.pdf](https://www.mospi.gov.in/sites/default/files/publication_reports/Fact-sheet_HCES_2022-23.pdf)
10. Household according to the census of India is a group of persons who live together and have their meals from a common kitchen or common cooking unless the exigencies of work prevent any of them from doing so.

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