It was July 2008, my first visit to Traasi rehabilitation and resettlement (R&R) housing colony. I went there with C.

You walk into Traasi, and a number of six- to seven-storey boring, somewhat jaded buildings stand out to greet you. The wide street between them bustles with activity in some corners; in others, groups of boys, seemingly unemployed, stand in bunches, either chatting among themselves or watching people pass by. I feel uneasy as I walk, but I am not afraid because C. is with me. In yet other corners, you notice a lone woman frying potato **vadas** on her cart, and a person or two buying the snack from her.

The second time I went to Traasi, I was alone. This time, I sensed nervousness and tension on my skin. Something seemed wrong/incorrect/out-of-place here. Why the fear? Is it the layout of the space? Or is it the groups of (unemployed) boys standing in the street? Or is it because of the dark and dingy atmosphere inside the buildings that makes you feel uncomfortable when you simply walk into one of them? Or is it the proximity of Traasi to that part of Mumbai city which is known for gangs and crime, and the question of whether moving people en masse into Traasi has changed the social dynamics and networks in, and of, the city? Or is it all of these and more?

Traasi is one of the many R&R housing colonies that have been developed in Mumbai to re-house squatters and slum dwellers residing along railway tracks, on pavements and in areas which were coming in the way of developing roads and railway infrastructure under the Mumbai Urban Transport Project (MUTP) and the Mumbai Urban Infrastructure Project (MUIP). This move was preceded by (and continues to be legitimised by) discourses and policies about security of tenure and housing and property rights – the material and legal tools that
are now being deemed as most crucial for poor people and their lives. There is agreement among many individuals and institutions at different ends of the ideological spectrum that poor people should have secure tenures, property titles and housing/shelter, so that they can live their lives without the perpetual fear of demolitions and evictions (World Bank, 1993; De Soto, 1989; Das, 1995).

Property titles and ownership documents, in the manner in which they have been conceptualised, have legal and economic significance (De Soto, 1989, 2000). They (seemingly) establish legal security because the fact of possessing a title is evidence of legal ownership, empowering the owner to move court of law against an ‘encroacher’ or persons violating his/her property rights. In economic terms, property titles facilitate transfers of property from one person to another, enable poor people to obtain loans from banks on account of their titles, and allow individuals to participate in speculation and notional transactions. This conception of property titles has been interrogated and challenged by researchers and scholars of various disciplines (Benjamin, 2005, 2008; Razzaz, 1993; de Souza, 1999, 2001a, 2001b).

My aim in writing this piece is not to provide a critique/interrogation of property titles. My interest lies in exploring the spectrum of insecurity/security which pervades the lives and experiences of various poor groups as they try to occupy land and start residing in a place, and when they are resettled from seemingly ‘informal’, ‘insecure’ conditions into ‘formal’ housing. In what follows, I narrate a few accounts which individuals who have experienced evictions, demolitions and resettlement have shared with me during my fieldwork. Their life experiences and stories provide important insights for understanding security, fear, the nature of demolitions and life in squatter settlements, slums and rehabilitation housing. I am grateful to them for giving me entry into their lives.

Here we go.

**When a People Settle**

I was sitting in Amiya’s house in Valmiki Nagar, one of the other large R&R housing colonies on the edges of Mumbai city. Amiya was earlier residing on a plot of land near the railway tracks in South Mumbai’s Loka area. She has been moved into a building in Valmiki Nagar along with other people living on the same plot. It was felt that the ‘community’ should not be fragmented/destroyed in the process of rehabilitation, and hence the attempt was made to move people living in shared surroundings into the same buildings.

I met Amiya to understand how her life was in the Loka area settlement and how things were (or were not) different for her now. Amiya began by explaining to me how she started living on the plot of railway land in Loka.

I have been living here since I was in my teens. My mother got us here. In the beginning, when we occupied the land and tried to build and consolidate our huts, the demolition squads would come every now and then and then to move us out of the plot. Opposite the railway land plot we occupied was a large flyover. Below the
flyover, there was place for us to put up our shacks every time we were evicted from the railway land. We moved like this each time the demolition squads came – from the plot to the space below the flyover and then back again. This continued for some years. Meanwhile, NGOs associated with churches started to come to our settlement to help with our children's education and to provide us things like food and clothing. We also developed contacts with a powerful trade union leader, who later contested elections and became a politician. He would speak for us every time there was talk of demolishing our hutments or evicting us from the plot. There were railway employees also living in our settlement; they had given the houses the railway authorities had allotted them under employee housing out on rent to other people. The demolitions stopped eventually. And later, the railway authorities constructed toilets on the plot so we could use those instead of defecating on the tracks.

In 2003-04, we were moved from the plot. This happened because some of our local leaders and committee members went to court to claim ownership of the land. They lost the case in different courts about three times. Their victory enabled the railway authorities to carry out demolitions once again. When these started, we tried to mobilise an NGO to help us remain on the plot. The NGO helped us a few times. But we were constantly facing the demolition squads and kept going to the NGO every now and then. The people from the NGO eventually said that we would be given houses, and they moved us to transit camps while these were being constructed. We did not know where we would get houses – in Traasi or in Valmiki Nagar. Also, not all the 80 families who lived on the plot were eligible for housing because many of them had lost their proofs of identity, such as their ration cards, voter ID cards and other documents, during the demolitions and at other times.

The NGO conducted a survey to determine which of us 80 families would get what and then we were moved into the transit camps...

[To be continued]

Apart from talking to people who were moved into R&R housing colonies, I went to sites and spoke to people who were being allotted land and housing under other government and private schemes and systems. Among these, I visited the Kalhanpur Gate Number 8 site. Kalhanpur is located in a posh area in Mumbai's western suburbs. During my visits there, I met with Baaji. Baaji and others residing on the Gate Number 8 plot had been evicted from the land four years ago because some large commercial builders had purchased it to develop properties for sale. But, even after the purchase, the people residing on the land were unwilling to move. The builders found it difficult to remove them, and so they started putting pressure on the Maharashtra state government to evict the people from the land. I asked Baaji to explain how he came to Gate Number 8 and started living there. Said Baaji:
Around the time of the 1992-93 communal riots in [the then] Bombay, some people found this plot of land and did ghuspaiti (trespass/surreptitious occupancy) upon it. They then started subdividing the plots and selling them to incoming people. During this time, demolitions took place on a daily basis. Especially in the neighbouring area, the demolition squads would come each day. One day, I met my friend Yusuf, who resided in that area. Yusuf invited me to his home for tea. When I went over, I saw his wife. Her skin had become pitch black. I knew that she was dark complexioned, but now she appeared darker. I asked Yusuf what the matter was. He told me that the demolition squads were coming each day and breaking down people’s hutments in the area. Eventually, people decided that they would build their hutments in the evening, stay in them and then pull the structures down themselves before the demolition squads came back in the morning. They would sit in the hot sun all day on their respective spots with their building material until the demolition squads went away. The idea was to hold firmly to lots people had originally occupied and not leave them. Eventually, the squads stopped coming.

Then, in late 2004, the bulldozers came. This time, they destroyed everything, including the mosques that were built in our area. We were ruthlessly moved out. The land was fenced in, and private security guards were appointed to keep us out. When the demolitions happened, people tried to salvage what little they could of their belongings. We attended rallies organised by an activist who was protesting at that time against the mass evictions of slum dwellers in Mumbai. Later, we approached her to ask her to help us.

In the floods that ravaged Mumbai in July 2005, we used the opportunity to reoccupy the land. We collected around our land, which was still being watched over by the private security guards. The authorities came and asked us what was going on. We told them a survey was being carried out, and that’s how we surreptitiously reoccupied whatever little plots we could settle on. Afterwards, we organised protests and meetings outside the state government headquarters in Mumbai to get permission for us to stay. We sent delegations and petitions to the chief minister and the government. The activist continued to support us. In the meantime, the district collector allotted some people plots on the Gate Number 8 land, based on their eligibility and possession of identity cards and proof of residence documentation. Those of us who got the plots built our own houses. Now, we live at Gate Number 8 with some people on plots they got from the collector, and many, many other people still occupying the land. The activist who gave us help is very important for us because her support, even if symbolic, keeps the police away. They are afraid to come here because they say “this is the activist’s area and we will not touch it” [meaning, they will not harass the people living here].
Demolitions and Evictions – Security/Insecurity?
The accounts narrated to me by Amiya, Baaji and many other slum dwellers during fieldwork led me to rethink the fear of demolitions and the notion of insecurity. In general, the manner in which we comprehend demolitions and evictions has implications for how we understand and conceptualise security of tenure and property ownership. Demolitions and evictions are usually viewed as violent experiences where people’s homes are destroyed and their belongings are either taken away or stolen or strewn ruthlessly around. Yet, much as demolitions are real, they are also symbolic acts which state agencies, police authorities and municipality demolition squads carry out from time to time. In a way, demolitions are carried out to prevent claims of ownership over the space occupied. Demolitions can also be viewed as a form of threat which state agencies issue to occupying persons. In the initial stages of occupancy, demolitions are likely to be more frequent to scare away the occupants, as we can see from the accounts of Baaji and Amiya. Demolitions have also been carried out as part of tenurial arrangements between landlords/owners and tenants (Shetty, 2007). Such demolitions are performed to prevent the tenant from making any ownership claims. This does not necessarily create a condition of insecurity for the tenant. Rather, the tenant agrees to this arrangement in order to secure his/her claims and, at the same time, make the owner/landlord feel secure about his possessions/property.

But the nature of demolitions and their symbolism have transformed in the last one-and-a-half decades. Bhagwati Prasad, researcher at Sarai-Centre for the Study of Developing Societies (CSDS), lucidly explained to me how he comprehended changes in the nature of demolitions in recent times:

Earlier, in Delhi, demolition squads would come into squatter settlements and simply break things here and there, but would leave the building materials behind after the symbolic act had been performed. This enabled the occupants to reconstruct their houses and rebuild the settlement. Now, not only are the building materials, things and people packed away in trucks, but a fence is constructed around the cleared land, and security is installed as soon as the land is cleared. Workers are immediately called in, and the foundations of the proposed infrastructure are laid down by nightfall. The workers labour day and night to complete their assigned tasks. Within a week or so, the once-occupied land looks completely different and even unrecognisable. This prevents people from coming back and reclaiming it.

In the present day, not only have land values increased enormously, but the pressure on various administrative agencies to clear slums and ‘encroachments’ on public and private lands has intensified. The pressure on administrative agencies (chiefly municipalities) is applied by chief ministers and offices of the Central government (Benjamin and Bhuvaneswari, 2006), owing to which, these bodies have to execute their orders immediately. Given this climate, the demands for, and the discourse of, housing are only legitimised further.
In Transit
Amiya continued talking to me, this time about the surveys which took place in Loka and about her stay in transit camps.

We were living in a hutment [in Loka], which we were renting from my maternal uncle. It was his house, and we were living in a part of it. When the NGO said that we would be given housing, they conducted a survey to determine who was eligible. Housing was to be given only to those people who owned hutments and who had identity cards and proofs of residence. The night before the surveyors came, my family and I put up four bamboo poles and spread plastic sheets on top for covering. The next day, the surveyors marked our makeshift dwelling as one house, and so we became eligible for housing. But many people did not get houses because they did not have proof of residence and documentation. Some are still struggling over their unfulfilled claims.

Some time later, we were moved into transit camps. Trucks came and we were loaded into them with our things. In the transit camp, some families lost people because of illness and the trauma of rehabilitation. Others lost some of their documents in the transit camp phase, and they are now in limbo. Then it also happened that people who had been living in the transit camps before us tried intimidating us when we first arrived. They told us that a number of crimes were being committed in the transit camp, including robbery, rape and murder. They were trying to scare us away. But we decided to stay, despite the fear. We lived in the transit camp for six months.

When a People Resettle
Amiya continued:

Six months later, we were allotted houses in Valmiki Nagar. When we first came here, people who had been living here before we moved tried to frighten us off again. They would tell us that Valmiki Nagar was haunted. But we decided to stay. Nothing happened.

I am happy I got a house here because I can now travel by the easier railway line to the city and not the difficult and uncertain one. But when we first came here, there was no transport to go to the closest train station. We had to ply on the only bus there was, one a madrasi [indicating a person from Tamil Nadu or, generically, southern India] was running between our housing colony and the station. Now, we have the public bus service.

Then, also, the water in the taps was yellow in colour and smelly. Power cables were running below the sewage drains. So electrocution would happen. We organised a dharna [protest demonstration] to the local ward office and got that straightened out.
During my later sojourns to Traasi, I met with Akshaya and Aaliya, who were also moved into this R&R housing colony from their earlier settlements along railway tracks in cities. They made similar remarks about the initial phase of settling in at the resettlement housing colonies. Akshaya said:

When we first came here, the land was barren and there were only a few buildings. The plot you see there was a garbage dump – there were no buildings on it then. At first, we used to feel frightened. What would happen? But we continued to live here.

At a later time, Aaliya said to me:

You know, the people who were moved here, they had to face very rough conditions. Some people are worse off now than they were before. Many of them sold the houses allotted to them here, took the money and went off to live elsewhere.

I asked Aaliya how she felt, living in Traasi.

I was living close to the railway tracks earlier. I loved my life there. Our people did not want to move. We were unsure of when we would be allotted housing and also what kind of houses would be given to us. We have physically fought the police when they came to evict us from our place. We did not want to move. Then, we saw the better-looking state government housing given to some of our people, and so we decided to move. But now, look what we have got – matchboxes with open drains!

It is somewhat well known now that people who were rehabilitated lost employment, and a significant number have only been impoverished further. The question that lingered in my mind was, how does ownership of a house change the lives of people who were perceived to be living in previously ‘insecure’ circumstances? Amiya said to me:

I wanted to make some improvements to the house we have been allotted. But then, my husband reminded me that we have not received our registration papers and that the process of registration is not complete. Hence, we should be careful about spending any money on improving this house. **What if we are evicted from here tomorrow?**

On the spectrum of post-resettlement security/insecurity, people like Aaliya and Akshaya are placed in a position where they are forever trying to consolidate the gains they had made with the housing allocation. Said Akshaya:
It is nice that we have this house now. Better than being evicted time and again. I used to miss our former place earlier. After coming here, I have never gone back. I am now looking for space to open a beauty parlour in the area near the railway station.

Aaliya, meanwhile, earns a rental income from one of the two houses that she was allotted in lieu of her two hutments.

While trying to understand the experiences of security and insecurity post-resettlement, I encountered Rose. Rose has rented out her house in Valmiki Nagar and is living on rent in the central city area because she did not want her children's education to suffer. The rent from her house in Valmiki Nagar suffices for the rent she pays on the central city flat she lives in. Amiya also tried to return to the central city area by letting her Valmiki Nagar flat. But:

We came back to Valmiki Nagar. The settlement in the central city area where we rented a hutment for ourselves had no toilet inside. My daughter and I had to go out to use a toilet. My daughter is in her teens. I do not wish for her to go out like that because I am afraid something might happen to her. Hence, my husband and I decided to come back to our flat in Valmiki Nagar. We don't like it here sometimes. But, maybe, down the line, in some years, Valmiki Nagar will become like Loka – posh!

**Contestations : Navigating and Traversing Security-Insecurity**

The process of resettlement and the fact of being allotted a house do not, as we have seen above, automatically bring security for poor groups. Even when the state allotts them a house, they have to negotiate with governments, the city administration, bureaucrats, officials and politicians to secure their possessions and consolidate on them. During fieldwork, Aaliya narrated to me, in a most matter-of-fact way, the contestations which the women living in Traasi were dealing with while trying to regularise (though not in a legal sense) a market they had set up on a corner of vacant land, deemed 'public space', to sell vegetables and small goods in order to earn incomes. The NGO mainly responsible for developing the housing and later supervising the premises initially reported these women's occupancy to the municipalities, on the count that it and their hawking activities were against the rules of use on public space. The municipality officials sent demolition squads to impound the goods the women were selling. They, in turn, tried to mobilise hawker leaders from the central city area to enter into talks with the municipal officials. Says Aaliya:

The municipality eventually allowed us to continue with our market activities because our leader spoke with them, and we also pleaded with the officials and made claims of life and livelihood before them. Now, we have an agreement with the municipality – at the end of each day, the women in the market will make sure that the premises are clean when they leave in the evening. The demolition squads continue to come once a month. And I believe that they should come. **They should**
come so that our women are kept in check, kept in check in terms of the amount of space they are occupying and in terms of the claims on the space they make from time to time. They should come, the municipality should come, aana chahiye [must come].

By Way of a Conclusion
The accounts narrated here provide some insights into the spectrums of security-insecurity which groups living in slums, squatter settlements and now in rehabilitation housing experience in their daily lives at various points of time. What becomes evident is that legal tools such as ownership documents, housing rights and property rights do not automatically (or necessarily) relieve poor groups of the insecurities and fears they face as they try to consolidate their (social, economic and political) positions in the city. At the same time, insecurity need not be a chronic and an absolute condition. Sometimes, insecurities and fear open up avenues of (material and symbolic) access for poor groups. Having said this, it must also be noted that it is not only poorer groups who experience security and insecurity of tenure in their daily lives in the city. Even propertied persons/groups are confronted with similar conditions, albeit on a much reduced scale, as mega infrastructure is being developed in Indian cities to turn them into so-called world-class habitats. Thus, propertied persons in Bangalore and Mumbai are fighting to secure their possessions which have been threatened by the onset of metro rail systems and through acts of widening roads, supposedly in order to ease traffic flows. We are, therefore, as the Chinese have famously said, “living in interesting times”, where we are now confronted with new regimes, systems, processes and moments that challenge conventional legal and economic notions of property.

Fear, security-insecurity, threats, negotiations, contestations – such is life in a city… perpetually… There is no end… perhaps new beginnings… new understandings… new challenges… new opportunities…

Notes
1. The names of all places and persons have been changed to protect the identities of the people who talked to me during fieldwork.
2. Discounting the fact that legal ownership is only one form of ownership, and that there are many other forms – cultural, social and historical.
3. The view that titles allow poor people to obtain loans from banks has been challenged on account of the fact that banks may not value poor people’s properties very highly, and hence poor people may not always receive loans, even when they possess titles (Shaﬁ and Payne, 2007).
4. In this essay, poverty is not conceived of as a static economic condition. Rather, the experience of poverty changes from time to time as individuals and groups face different life events, and become part of and/or are excluded from various social, economic, political and cultural networks from time to time. Hence, the notion of poverty is rather ﬂuid, and the understanding of it is derived from the individuals’ and groups’ current life experiences as well as historical trajectories.
5. During my later visits to Gate Number 8, I found people building houses with bamboo and tin on plots of land they had purchased through supposedly ‘informal’ dealings. Houses were built either overnight or within a span of two or three days. Thus, consolidation has once again begun at Gate Number 8 as people are navigating the fear of demolitions and are beginning to build their own hutments/houses.

6. During fieldwork in Johannesburg in November-December 2009, women from informal settlement townships explained that when they first came to reside in the townships, the earlier residents would try to frighten them away by saying that the area was haunted. This fieldwork was carried out with support from the Centre de Sciences Humaines (CSH), New Delhi, under the India-South Africa (ISA) project.

7. The ‘sale’ of the houses often happened through powers of attorney created in the names of the ‘buyers’. Legally, those who were allotted houses under the R&R policy could not sell their houses for the first ten years of their tenure. Hence, instead of sale deeds, sellers and buyers entered into their transactions with the buyer naming the seller in the power of attorney as the legal ‘caretaker’ of his/her house. Currently, the prices and values of R&R houses are rising in Mumbai because water supply has been somewhat regularised in most housing colonies, transport infrastructure in terms of public buses and trains has been created for people living there, and other amenities have been established. It is likely that those who have ‘purchased’ the R&R houses through powers of attorney may be faced with negotiations, contestations and confrontations by the ‘original sellers’, who may want to come back to claim the benefits of the rising prices and the speculation around their houses. What this also suggests is that the act of allotting a house to a poor family does not automatically confer security on them. Instead, even under the so-called ‘housing for the poor’ schemes, people do face insecure conditions, and they have to consolidate their tenure over time.

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