Assessing the Impact of Slum Rehabilitation Authority (SRA) scheme on Socio-economic Status of Slum Dwellers: A Pilot Study on Mumbai

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Abstract:

Urbanization and the concomitant rise in urban poverty have emerged as significant challenges for policymakers worldwide, particularly in developing countries. Urban slums, a byproduct of unplanned and rapid urbanization, have long been a focal point for researchers and policymakers alike. In response to this pressing issue, the Slum Rehabilitation Authority (SRA) scheme was introduced as a strategic policy intervention aimed at providing affordable housing and improving the living standards of slum dwellers. This pilot study seeks to assess the socio-economic impact of SRA tenements on beneficiaries, with a particular focus on their living conditions, economic stability, and overall well-being. Employing a mixed-method approach, primary data was collected from 70 respondents through a survey research method, utilizing statistical simple random sampling to ensure representativeness. This primary data was supplemented by secondary data sourced from government records and reports. The findings reveal that slum dwellers continue to face significant challenges, with many reporting substandard living conditions and limited socio-economic mobility. Based on these insights, the study recommends targeted policy interventions to enhance the long-term sustainability of slum rehabilitation programs. Key recommendations include prioritizing the socio-economic upliftment of beneficiaries, improving access to basic amenities, and ensuring the overall well-being of those residing in rehabilitated tenements. This research underscores the need for a holistic approach to slum rehabilitation, one that not only addresses housing needs but also fosters economic and social development for marginalized urban populations.

Keywords: Urbanization, Urban Poverty, Slum Rehabilitation Authority (SRA), Socio-economic Impact, Affordable Housing, Slum Dwellers, Policy Interventions, Sustainable Development.

Introduction:

India, the world's largest population with 1.5 billion people in 2024. This rapid growth has gone together with near-explosive urbanization. According to the World Bank (2013) report, only 13% of the population lived in urban areas in 1950, whereas this figure increased to 32% in 2013 and is expected to rise to 55% by 2050. One of the most significant and prevalent aspects of urbanization in India and many other developing nations is the growth of unofficial housing settlements that are not subject to governmental oversight or supervision. The unprecedented urbanization of Mumbai, India's financial capital, has led to a significant expansion of informal settlements, with approximately 42% of its population residing in slums (Maharashtra Housing and Area Development Authority, 2023).

There are legal and structural components to the definition of a slum. Legally, slums are unapproved and unlawful communities whose inhabitants do not have official ownership or legal

title to the property they live on. These informal settlements have developed in Mumbai on land that has been encroached upon by private landlords, as well as on land that is owned by municipal corporations, state governments, and the federal government. From the standpoint of quality of life, slums are defined by UN-Habitat as places that lack basic services and are marked by filthy, crowded, and unhygienic conditions. These environments are dangerous places to live because they present serious threats to the residents' health, safety, and general well-being. The vast majority of urban households in India lack legal property rights and adequate urban amenities, suggesting that urbanization has occurred in an informal manner. Informal urbanization, which is typified by the growth and permanence of slums, not only compromises the quality of life for urban dwellers but also restricts their advancement in other domains, including welfare, education, and employment opportunities in the official sector.

As of 2024, Mumbai's estimated population is approximately 21,673,100 (World Population Review, 2024). Regarding the slum population, estimates vary. A 2023 study indicates that approximately 52.5% of Mumbai's population resides in slums. The movement of rural impoverished people, especially to large metropolitan regions, has caused this rapid rise. These impoverished migrants frequently seek refuge in slums and squatter communities after arriving. The requirement to provide housing for all segments is not only a current issue but will continue to be crucial in the future due to ongoing urbanization. When there is a supply of housing from private developers, choosing a residential location typically involves balancing accessibility and individual affordability. These settlements, characterized by precarious living conditions, inadequate infrastructure, and limited access to basic services, represent both a housing crisis and a complex socio-economic challenge that has persisted despite numerous policy interventions (Bardhan et al., 2015; Sibyan, 2020). According to Zhang (2018) rapid urbanization and economic disparities, grapples with a significant proliferation of informal settlements, commonly referred to as slums, which have become an intrinsic part of the city's socio-economic and political landscape in Mumbai city.

SRA scheme, introduced in 1995, emerged as a groundbreaking initiative, distinctive in its market-driven approach to slum redevelopment and its ambitious goal of transforming Mumbai's urban landscape while ensuring dignified housing for its most vulnerable residents (Nijman, 2006). The evolution of Mumbai's housing crisis is deeply rooted in its historical development as a commercial hub, where rapid industrialization and economic growth have consistently outpaced urban planning and infrastructure development (Weinstein & Mishra, 2022). The city's geographical constraints, coupled with exponential population growth and limited affordable housing options, have resulted in the proliferation of informal settlements that now house nearly half of Mumbai's population of 20 million. Within this context, the SRA scheme represents a unique policy experiment that attempts to leverage private sector participation in slum rehabilitation while ensuring free housing for eligible slum dwellers (Shinde & Darade, 2017). Despite nearly three decades of implementation, comprehensive evaluations of the SRA scheme's impact on beneficiaries remain surprisingly limited, particularly regarding the multidimensional aspects of rehabilitation (Cronin, 2013). This research gap becomes particularly significant given the growing recognition that successful urban rehabilitation must extend beyond mere physical infrastructure to encompass social cohesion, economic opportunities, and community well-being.

As slum dwellers live ill lives as a result of their lower socioeconomic circumstances. Even though slum dwellers' living conditions are worse than those of rural residents. They are more susceptible to malnourishment and infectious infections, and they also run a higher chance of having an accident at work (Ameratunga et al., 2006; Kamruzzaman & Hakim, 2015). In

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developing nations, the majority of slum dwellers are below the poverty level. They have no reliable source of income. A sufficient supply of potable water is a fundamental human necessity (Kamruzzaman & Hakim, 2016; Ompad et al., 2007).

Slum upgrading is widely recognized as an effective approach to addressing urban poverty. However, for such initiatives to be sustainable, it is essential to integrate economic activities that promote long-term livelihoods (Minnery et al., 2013). Planned modifications to the built environment can enhance the socio-spatial quotient, ultimately improving the socio-physical liveability of rehabilitated communities. By fostering better living conditions, such interventions have the potential to alleviate poverty and contribute to the overall well-being of slum rehabilitants (Sarkar & Bardhan, 2020). Additionally, the role of governance and institutional frameworks is critical in ensuring the success of these programs. Equally important is the active participation of the community and civil society, whose contributions play a vital role in fostering inclusive and sustainable urban development. As all human beings are inherently born free and equal in dignity and rights. Recognizing this fundamental principle, the (Universal Declaration of Human Rights,1948), emphasizing the commitment to ensuring a secure and dignified life for all individuals. This declaration serves as a foundational framework for protecting and promoting human rights globally, reinforcing the principles of freedom, equality, and security for all.

The slums of Mumbai face a range of escalating challenges, including overcrowded housing conditions, inadequate access to basic services such as safe drinking water, sanitation, and healthcare, as well as a lack of educational facilities and tenure security. Additionally, the absence of essential utility services, including gas connections, electricity, and piped water supply, further exacerbates the hardships faced by slum dwellers. Poor solid waste management and inadequate infrastructure contribute to unsanitary living conditions, leading to a high prevalence of seasonal and waterborne diseases.

This study examines the Bhai Bandarkar Machimar nagar, which come under BMC Municipal Ward No. A, Cuffe Parade, Colaba , Mumbai,400005. It is one of the largest informal settlements in South Mumbai, where living conditions remain highly congested. The SRA has undertaken initiatives to resettle and improve these areas, yet comprehensive studies assessing the impact of SRA interventions remain limited. This research highlights the necessity of analyzing the socioeconomic and health conditions of slum dwellers, providing insights that can inform future development and policy planning aimed at enhancing urban liability for marginalized communities.

The above scenario the current study has objective to analyze the socio-economic condition of the Bhai Bandarkar Machimar nagar slum people and to know the opportunities and other difficulties regarding their life and livelihood.

Framework and Data Sources:
1. Study Type: The study was a pilot study.
2. Population Selection: There were taken a total 70 slum dwellers from the slums Bhai Bandarkar Machimar nagar, BMC Municipal Ward No. A, Cuffe Parade, Colaba, Mumbai, 400005.
3. Sampling Method: Since the exact number slum dwellers is unknown, we used Cochran's (1963) sampling technique to estimate a representative sample. For large populations, Cochran (1963, p. 75) developed an equation to determine the sample size for proportions. Using the formula:

$$n_0 = \frac{z^2 \cdot p(1-p)}{e^2}$$

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Where

n_0= sample size

Z^2= Z-score corresponding to the desired confidence level

p= estimated proportion of the population

e= margin of error

Using a 95% confidence interval, an unknown population size, a proportion (p) of 0.5, and a margin of error of 0.05, the required sample size for this study was determined to be 384. Accordingly, a sample of 384 respondents was selected to ensure a representative dataset of slum dwellers.

Heinisch (1965) suggests that the ideal sample size for a pilot study should be 10% of the total sample size. Based on this guideline, the minimum required sample size for the pilot study was 38. However, to enhance the accuracy and consistency of the results, a total of 70 samples were collected for this pilot study, ensuring greater reliability and robustness in the preliminary findings.

4. Data Collecting Techniques:

In order to gather information through in-person interviews with the respondents, a prepared questionnaire comprising both closed-ended and open-ended questions was created. The survey was pretested in locations remote from the sample areas, and it was updated based on input received at the field level. The purpose of the questionnaire was to gather pertinent data while taking into account social, economic, household, and personal factors.

5. Data Verification:

The questionnaire was reviewed daily while doing the interview, and once all the data had been gathered, it was thoroughly reviewed again and coded before being entered into the computer system. When discrepancies were noticed, the data was corrected (doubt entry, erroneous input, etc.)

6. Statistical Analysis:

The SPSS Windows application was used to process the data for statistical analysis. The tabular and chart icons were created using Microsoft Word and Excel.

Results:

The findings of this study reveal that 48.6% of slum dwellers belong to the 36–59 age group, making it the largest demographic segment. This is followed by 34.3% of residents who are above 60 years of age. Additionally, 11.4% of the population consists of individuals below 18 years, while 5.7% fall within the 19–35 age group.
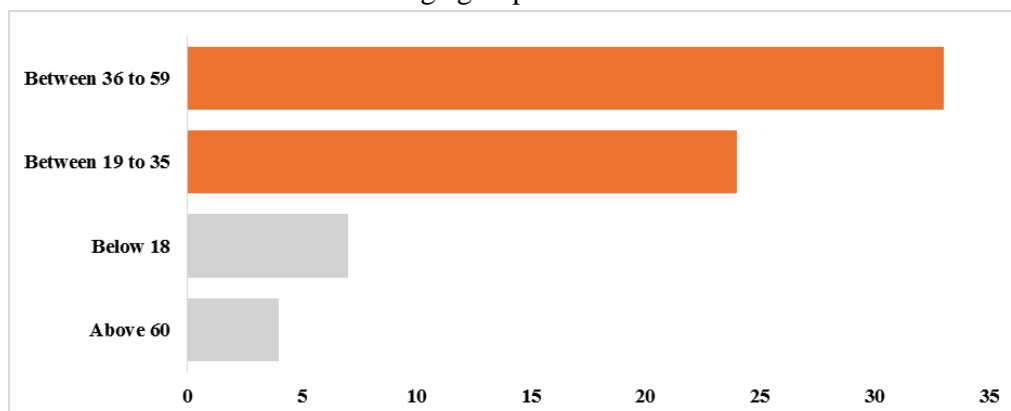
Figure-1: Age of the Respondents

Literate individuals have a higher rate of marriage (69.2%) compared to illiterate individuals (62.5%). There are no widowed individuals among both literate and illiterate groups.

The data clearly demonstrates the influence of literacy on marital status, with a significant proportion of literate individuals being married.
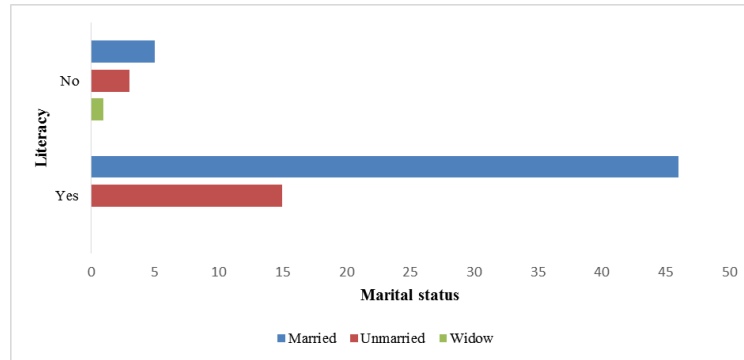

Figure-2: Literacy vs Marital status

Figure-3 depicted that in the 1-5 Lakh income range, 25% are unemployed, 50% are self-employed, 12.5% are in services, 7.5% are government employees, and 5% are retired. In the <1 Lakh category, 37.5% are unemployed, 25% are self-employed, and 12.5% each are in services, government employees, and retired. In the 5-15 Lakh and above 15 Lakhs income categories, 100% are self-employed. This indicates that higher income levels are dominated by self-employed individuals, while lower income levels have a mix of employment statuses.
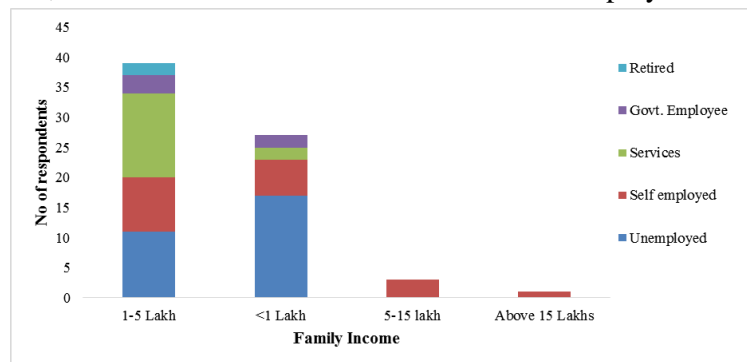

Figure-3: Occupation vs Family Income

Following figre-4, illustrated the hardship in sourcing in drinking water and access to safe drinking water. Where For individuals who face hardship, 35 respondents (77.8%) sometimes have access to safe drinking water, 5 respondents (11.1%) have access, and 5 respondents (11.1%) do not have access. In contrast, among those who do not encounter hardship, 15 respondents (50%) sometimes have access, 10 respondents (33.3%) have access, and 5 respondents (16.7%) do not have access. It highlights that individuals encountering hardship are more likely to have inconsistent access to safe drinking water.
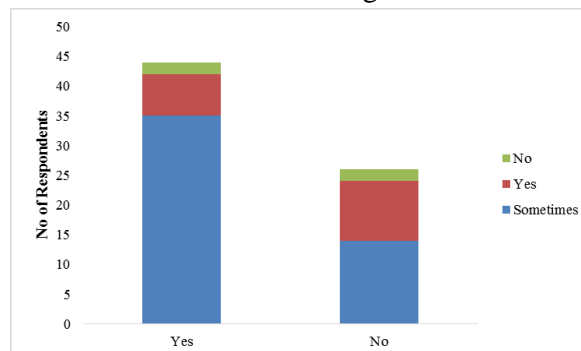

Figure-4: Hardship in Sourcing in Drinking Water and Access to Safe Drinking Water

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The pie chart, figure-5, illustrates the distribution of house ownership among four categories. Self-owned houses constitute the largest segment, comprising 62% of the total. This is followed by rented properties at 22%, inherited properties at 15% and shared accommodation at 1%. This data highlights the predominance of self-owned houses among the surveyed population
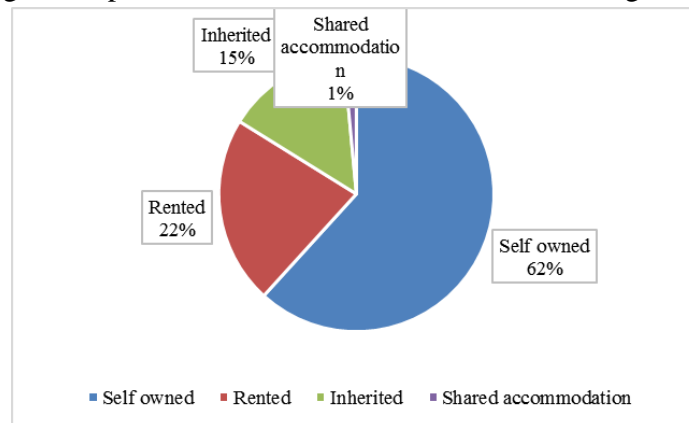
Figure-5: House Owner

The distance between home and school and work place depicted the following figure-6, responses based on the distance from home to school/college and workplace. For the distance <1 Km from home to school/college, 10 individuals (50%) have a workplace within <1 Km, 5 individuals (25%) have a workplace 1-2 Km away, and 5 individuals (25%) have a workplace >5 Km away. For the distance 1-2 Km from home to school/college, 5 individuals (20%) have a workplace within <1 Km, 10 individuals (40%) have a workplace 1-2 Km away, 5 individuals (20%) have a workplace 2-5 Km away, and 5 individuals (20%) have a workplace >5 Km away. For the distance 2-5 Km from home to school/college, 2 individuals (10%) have a workplace within <1 Km, 10 individuals (50%) have a workplace 2-5 Km away, and 8 individuals (40%) have a workplace >5 Km away. Lastly, for the distance >5 Km from home to school/college, 2 individuals (10%) have a workplace 1-2 Km away, 3 individuals (15%) have a workplace 2-5 Km away, and 15 individuals (75%) have a workplace >5 Km away. This data highlights that shorter distances to school are associated with shorter or mixed distances to the workplace, whereas longer distances to school tend to correlate with longer distances to the workplace.
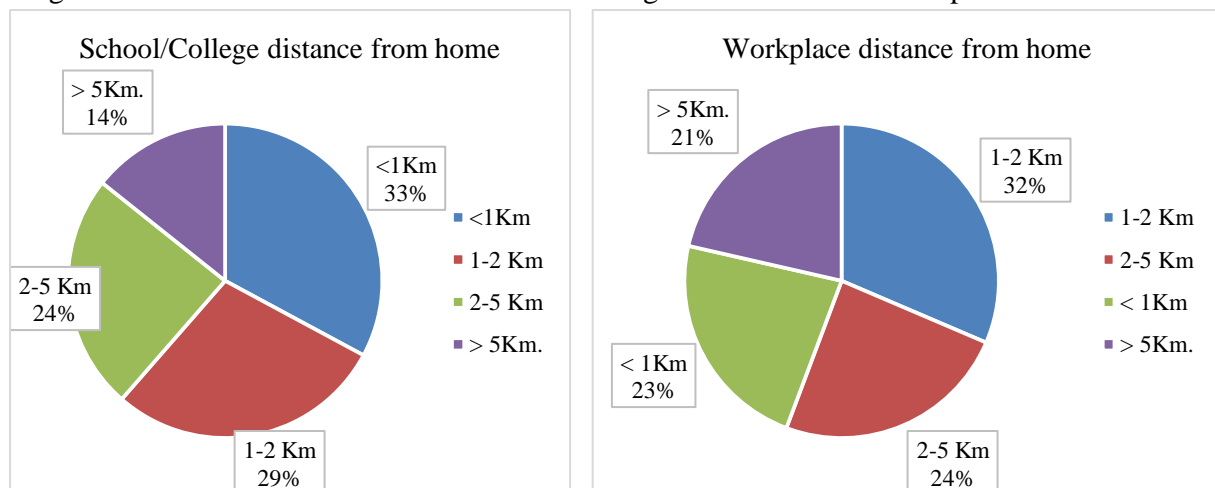

Figure-6: Distance of School/College and Workplace from Home

Figure 7 presents the consent and willingness of respondents regarding SRA projects. The findings indicate that 46% of respondents have given their consent to the project, while the remaining 54% do not support it. Additionally, 56% of respondents expressed willingness to pay for the maintenance of SRA projects, whereas 44% were unwilling to bear these costs. These

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insights highlight the varying levels of acceptance and financial commitment among the beneficiaries, which are crucial for assessing the feasibility and sustainability of SRA initiatives.
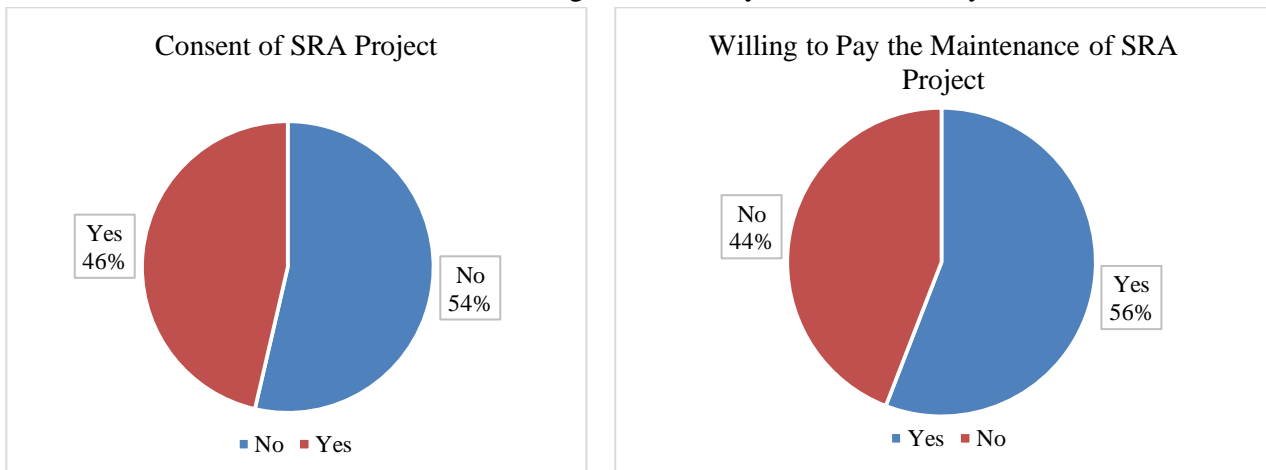
Figure-7: Consent and Willingness to Pay the Maintenance of SRA Project

Figure 8 illustrates respondents' awareness regarding slum development and its impact on public amenities, as well as their knowledge of slum dweller eligibility criteria. The findings reveal that 43% of respondents believe that slum development aids public amenities, while an equal 43% hold the opposite view. Additionally, 83% of respondents are aware of the eligibility criteria for slum dwellers, whereas 17% lack awareness in this regard. These insights underscore the divergent perceptions of slum development and highlight the need for enhanced awareness and policy interventions to bridge the existing knowledge gaps.
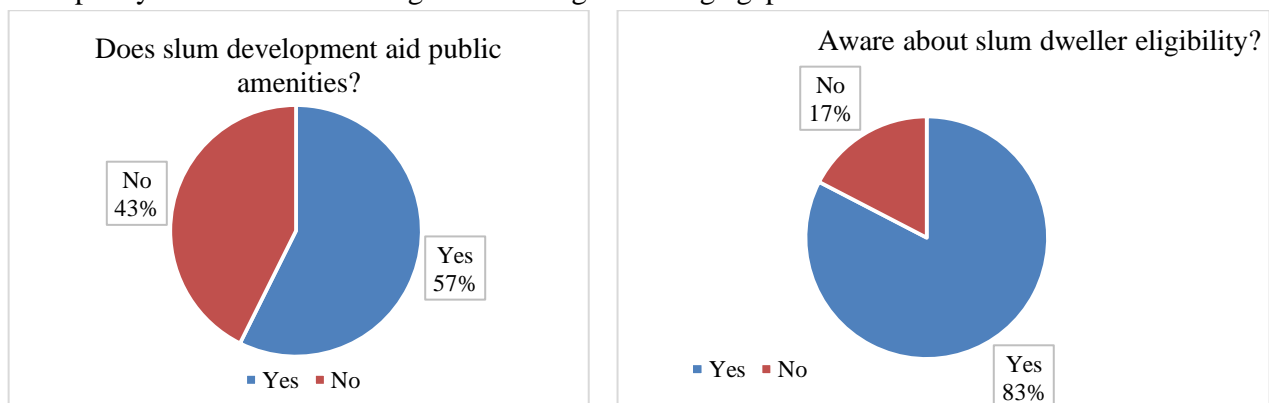
Figure-8: Awareness Regarding Slum Development and its Impact on Public Amenities

Conclusion:

Urban slums have emerged and grown throughout the nation as a result of the fast population expansion in urban areas since independence. Both the local urban population and rural migrants might find work thanks to the development initiatives in urban centers. Due to a lack of adequate housing, these low-income people were concentrated in slum neighbourhoods, which are marked by overcrowding, deteriorating housing, poor sanitation, and a lack of public facilities. Governments have put in place a variety of plans and initiatives to enhance the living conditions of those residing in slums after realizing how serious the issue is.

The study underscores the multifaceted challenges faced by slum dwellers in Mumbai, including inadequate housing, lack of sanitation, and limited access to essential services such as drinking water and healthcare. The demographic analysis highlights that the majority of slum residents belong to the 36–59 age group, with a considerable proportion of the population being

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elderly or below 18 years. The findings also reveal a strong correlation between literacy and marital status, emphasizing the role of education in social stability.

The findings on the Slum Rehabilitation Authority (SRA) projects highlight mixed perceptions, with nearly half of the respondents consenting to the initiative but a significant proportion expressing reluctance to contribute financially to maintenance costs. Awareness of slum development and its impact on public amenities remains divided, pointing to the need for targeted awareness programs and policy interventions to enhance public understanding.

Overall, this study emphasizes the urgency of sustainable slum redevelopment policies that integrate social, economic, and infrastructural improvements. Effective governance, participatory planning, and community engagement will be crucial in addressing the persistent challenges faced by slum dwellers, ensuring inclusive urban development that enhances their overall well-being and quality of life.

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