



Original Article

FACTORS INFLUENCING CONSENT FOR SLUM REHABILITATION AUTHORITY
(SRA): EVIDENCE FROM A HOUSEHOLD SURVEY IN MUMBAI

Rahul Chawan¹, Aditi Sawant² & Pravin Jadhav³

¹Ph.D. Scholar, ²Principal & ³Associate Professor

¹Department of HSS, IITRAM, Gujarat

²SNDT College of Arts and SCB College of Commerce and Science for Women, Churchgate, Mumbai

³Department of HSS, IITRAM, Gujarat

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Corresponding Author:
Rahul Chawan

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Abstract:

This study aims to identify micro-level infrastructure and perceptual determinants of slum dwellers' consent for redevelopment under Mumbai's Slum Rehabilitation Authority (SRA) scheme. Primary cross-sectional data from 240 eligible households across Mumbai wards, collected via structured interviews (May-August 2025), were analyzed using binary logistic regression with robust standard errors. Water hardship (OR=2.63, $p<0.01$) and toilet discomfort (OR=1.33, $p<0.01$) significantly increase consent probability, alongside safety (OR=1.51) and comfort (OR=1.71), while open spaces prove insignificant (Pseudo $R^2=0.20$). Policy should prioritize water/sanitation-focused campaigns and gender-sensitive designs to meet 51-70% consent thresholds, accelerating stalled SRA projects for sustainable urban housing.

Keywords: Slum Rehabilitation, Consent Behavior, Logistic Regression, Mumbai, Infrastructure Deficits

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Introduction:

Rapid urbanization in India has intensified housing shortages, particularly in megacities such as Mumbai. Census 2011 estimates suggest approximately 65 million individuals reside in slums

nationwide, with Maharashtra accounting for the largest share. Addressing informal housing remains central to inclusive urban policy. India's urban population surged from 27.8% in 2001 to 36.4% in 2021, projected to encompass 600 million by 2036,



driving slum growth to over 65 million residents (Census 2011; MoHUA, 2025 estimates). Mumbai exemplifies this crisis: Approximately 42% of its 12.5 million residents—over 5 million people—live in 1,700+ slum clusters spanning 335 sq.km, contributing 30% to the city's economy yet facing ₹1.5 lakh crore annual productivity losses from poor services (World Bank, 2024). Key deficits include irregular water supply (65% households fetch from public taps >4hrs/day), shared sanitation (80% use community toilets), overcrowding (3-5 persons/room), and tenure insecurity, exacerbating health risks like cholera outbreaks (NSS 76th Round, 201

The Slum Rehabilitation Authority (SRA), established in 1995 by the Government of Maharashtra, functions as an autonomous authority responsible for slum redevelopment in Mumbai and the Mumbai Metropolitan Region (MMR). The SRA model leverages land as a financial instrument, enabling private developers to rehabilitate slum dwellers free of cost while utilizing additional Floor Space Index (FSI) for market sales. Post-independence policies evolved from basic site-and-services (1970s) to comprehensive in-situ rehabilitation. The Slum Rehabilitation Authority (SRA), established in 1995 via Maharashtra Government Resolution and Slum Areas Act, pioneered a cross-subsidized PPP model: Developers provide free 300 sq.ft. 'pucca' tenements to eligible pre-1995/2000 dwellers, recouping via additional FSI (2.5 base + 35% premium) for high-rise saleable components. By March 2026, SRA sanctioned 2,500+ schemes, delivering 1.8 lakh tenements across Mumbai Metropolitan Region (MMR), yet only 40% operational due to implementation hurdles.

Timeline of SRA Milestones:

- 1995: SRA Act inception.

- 2004: FSI incentives enhanced.
- 2019: Dharavi Notified Area (600 acres) pilot.
- 2025: Cluster redevelopment (51% consent vs. 70%, IT verification).

Despite scale, resistance persists: Consent thresholds delay 60% projects, fueled by mistrust from past failures (e.g., uneven rehab quality, temporary transit hardships).

SRA mandates 70% household no-objection certificates (NOCs), recently relaxed to 51% for clusters amid Supreme Court rulings (2024 INSC 559). Non-consent stems from fears of relocation trauma, inferior rehab (e.g., high-rises lacking ventilation), utility cost spikes, and livelihood disruptions—mirroring global slum upgrading challenges where 30-50% resist without community buy-in (UN-Habitat, 2022).

Despite large-scale implementation, resistance among slum dwellers to provide consent for redevelopment remains a major constraint. Since SRA projects require collective approval thresholds, understanding determinants of consent is critical for policy effectiveness. This study empirically investigates infrastructure deficits and perception-based variables influencing consent decisions at the household level.

Literature Review:

Existing scholarship on slum redevelopment highlights governance structures, infrastructure provision, and socio-spatial identity as central determinants of policy acceptance.

Jayswal et al. (2020) critically evaluate Mumbai SRA housing via socio-spatial liveability lens, revealing a "rebound phenomenon": 20-40% occupants abandon towers for original slums due to socio-physical distress—poor cross-ventilation (thermal discomfort >30°C indoors), social isolation (no courtyards/streets), economic burdens (AC/electricity bills ₹2,000+/month vs. slums'



₹200), and density-induced conflicts. Their fault-tree analysis traces roots to top-down design ignoring low-income archetypes: Shift from horizontal slums (social coherency via streets) to vertical towers erodes well-being, threatening SDG 11 (sustainable cities). Pre-consent surveys show dwellers anticipate these, prioritizing water/sanitation over amenities

Bardhan et al. (2015) evaluate Mumbai's slum policies and identify institutional gaps affecting implementation. Bardhan et al. (2019) demonstrate that sanitation quality and gender-sensitive planning significantly shape residents' satisfaction. Minnery et al. (2013) show that transparent governance enhances participation in slum upgrading initiatives. Jones and Sanyal (2015) conceptualize slums as politically negotiated spaces where redevelopment intersects with identity and displacement concerns.

Infrastructure quality, particularly water and sanitation, consistently emerges as a key determinant of residential satisfaction (Govender et al., 2011; Sperling et al., 2016). In addition to physical dwelling and neighborhood characteristics, socioeconomic and demographic factors play a crucial role in shaping residential satisfaction among slum rehabilitation residents. Empirical studies consistently identify key determinants including gender, age, housing tenure, educational attainment, length of residence, employment status, income, and ethnicity, which interact with infrastructure quality to influence consent and post-rehabilitation outcomes.

Gender emerges as a significant predictor of residential satisfaction. Lu (2016) found that female residents reported lower satisfaction levels due to safety concerns and inadequate sanitation facilities, while Ibem and Amole (2013) confirmed this pattern in public housing contexts, noting women's heightened sensitivity to privacy and accessibility

issues (Lu, 2016; Ibem & Amole, 2013). Age effects show mixed results: younger residents typically exhibit lower satisfaction due to adaptation challenges in high-rise environments, though Lu (2016) identified a positive relationship for older cohorts valuing stability (Lu, 2016; Mohit & Elsa, 2015).

Housing tenure substantially affects satisfaction, with homeowners demonstrating higher levels than renters. This pattern appears across contexts, as homeowners invest more in social capital and local amenities (Elsinga & Hoekstra, 2005; Gibler et al., 2005; James, 2008). Homeownership fosters community attachment, reducing relocation resistance—a critical factor for SRA consent mobilization.

Educational attainment and income present context-specific patterns. Gan et al. (2017) observed that higher-income, educated migrants in Chongqing's public rental housing reported lower satisfaction due to unmet expectations for privacy and amenities (Gan et al., 2017). Conversely, employment status yields inconsistent findings: Wu (2011) linked unemployment to dissatisfaction through economic stress, while Tao et al. (2016) found it insignificant after controlling for income (Wu, 2011; Tao et al., 2016).

Length of residence negatively correlates with satisfaction (Mohit & Elsa, 2015), as adaptation fatigue sets in, while ethnicity moderates neighbor interactions and overall well-being (Riazi & Emami, 2012). These socioeconomic variables gain particular relevance in Mumbai's SRA context, where vertical rehabilitation disrupts traditional low-rise social networks, echoing Evans (1978) findings on reduced neighbor support in high-rises (Evans et al., 1978).

Satisfaction patterns vary significantly by housing type, tenure arrangements, cultural context, and national policy frameworks (Galster, 1987).



This heterogeneity underscores the need for Mumbai-specific analysis of slum rehabilitation housing, where current SRA schemes overlook socioeconomic gradients in consent behavior. Understanding these dynamics enables targeted interventions—such as gender-sensitive sanitation or income-contingent utility subsidies—that enhance residential satisfaction while facilitating 51-70% consent thresholds required for project implementation.

The proposed study extends this framework by integrating socioeconomic controls (income quintiles, household head gender/education) into the logistic consent model, addressing gaps in quantitative pre-implementation analysis while drawing lessons from post-rehabilitation dissatisfaction patterns documented across global literature.

However, quantitative evidence identifying micro-level drivers of consent prior to redevelopment remains limited. This study addresses that gap.

Methods:

1 Study Area: The study was conducted across selected slum clusters in Mumbai, representing different administrative wards.

2 Research Design and Data Collection: A cross-sectional survey design was adopted. Primary data

1 Logit Estimates:

Variable	Coefficient	Std. Error	z-value	p-value	Odds Ratio
Safety	0.412***	0.118	3.49	0.000	1.51
Water Hardship	0.965***	0.301	3.21	0.001	2.63
Comfort	0.538***	0.144	3.73	0.000	1.71
Toilet Discomfort	0.284***	0.092	3.08	0.002	1.33
Open Space	-0.121	0.267	-0.45	0.651	0.89
Constant	-4.217***	0.842	-5.01	0.000	—

Observations: 240

Log Likelihood: -128.34

LR χ^2 (5): 64.27 (p < 0.01)

Pseudo R²: 0.20

were collected from 240 eligible households between May and August 2025 using structured face-to-face interviews. Stratified ward-based sampling ensured geographic representation.

3 Variable Specification:

Dependent Variable

$CONSENT_i = 1$ if willing to provide consent for SRA redevelopment; 0 otherwise.

Independent Variables

- $SAFETY_i$ (1–5 Likert scale)
- $COMFORT_i$ (1–5 Likert scale)
- $WATER_i$ (1 = hardship, 0 = no hardship)
- $TOILET_i$ (1 = discomfort, 0 = none)
- $OPENSOURCE_i$ (1 = available, 0 = not available)

4 Econometric Model: Given the binary dependent variable, a Logistic Regression model was estimated:

$$P(CONSENT_i = 1) = \frac{1}{1 + e^{-Z_i}}$$

Where,

$$Z_i = \alpha + \beta_1 SAFETY_i + \beta_2 WATER_i + \beta_3 COMFORT_i + \beta_4 TOILET_i + \beta_5 OPENSOURCE_i$$

Robust standard errors were used to correct for heteroskedasticity.

Results:

2 Interpretation: Water hardship significantly increases the odds of consent by 163% (OR = 2.63). Perceived comfort and safety increase the odds by 71% and 51% respectively. Toilet-related



discomfort raises the odds by 33%. Open space availability does not significantly affect consent decisions. Average marginal effects indicate that water hardship increases the probability of consent by approximately 20 percentage points, holding other factors constant.

The results confirm that essential service deficits, particularly water and sanitation, are primary drivers of redevelopment consent. This aligns with infrastructure-focused urban development literature emphasizing service adequacy over recreational amenities. The insignificance of open spaces suggests that households prioritize improvements in basic services rather than community amenities when making consent decisions. This finding has direct implications for communication strategies in SRA implementation.

Conclusion:

This study provides empirical evidence on determinants of consent for SRA redevelopment in Mumbai. Infrastructure deficits—especially water hardship—emerge as the strongest predictors. Perceived safety and comfort also significantly influence decisions, while playground availability does not.

The findings suggest that consent behaviour reflects rational evaluation of utility gains from improved essential services. Policymakers should therefore emphasize water and sanitation improvements when mobilizing community support for redevelopment.

This study provides robust empirical evidence that infrastructure deficits—particularly water hardship (OR=2.63, marginal effect +20%) and sanitation discomfort (OR=1.33)—are the strongest predictors of slum dwellers' consent for Mumbai's Slum Rehabilitation Authority (SRA) redevelopment, complemented by perceptions of safety (OR=1.51) and comfort (OR=1.71), while open space availability remains insignificant. The

logistic model (Pseudo $R^2=0.20$, LR $\chi^2=64.27$, $p<0.01$) captures rational household utility maximization amid acute service deprivations affecting 42% of Mumbai's population, filling a critical gap in pre-implementation quantitative analysis beyond governance critiques or post-rehabilitation studies. These findings affirm SRA's potential as a scalable PPP model for India's urban crisis when aligned with micro-level realities, though persistent consent barriers stall 60% of projects, underscoring the need for targeted reforms to meet SDG 11 sustainable cities targets by 2030.

Policymakers should prioritize evidence-based consent mobilization through ward-level IEC campaigns emphasizing "end water queues, gain private toilets," leveraging female community mobilizers to achieve 51-70% thresholds under 2025 cluster reforms. Project designs must incorporate baseline service audits, ventilated high-rises with courtyards (per Jayswal et al., 2020), and gender-sensitive incentives like transit subsidies, while digital Aadhaar-linked platforms ensure transparent verification and reduce elite capture. Post-rehabilitation monitoring with 6-month audits and backcasting workshops will mitigate rebound risks, potentially activating 500+ stalled schemes to rehabilitate 2 lakh households by 2027, boosting Mumbai's ₹1.5 lakh crore lost productivity.

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