



BREAKING THE CYCLE OF POVERTY: EXPLORING THE MULTIDIMENSIONAL POVERTY INDEX AND INSTITUTIONAL INTERFACE TO PROMOTE COMMUNITY WELL-BEING

"Community wellbeing should be at the heart of any rehabilitation process. It's not enough to simply rebuild structures or infrastructure. Displacement due to development projects is a violation of human rights. Communities have the right to be consulted, to participate in decision-making, and to give their free, prior, and informed consent before any development project that may affect their lands, territories, and resources is approved.

Rehabilitation is not just about repairing physical damage, but also about restoring social bonds, cultural identity, and a sense of community. We must ensure that the rehabilitation process promotes community wellbeing, empowers local people, and addresses the root causes of vulnerability"

- Helen Clark, former Prime Minister of New Zealand and Administrator of the United Nations Development Programme

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LIST OF ABBREVIATIONS

BPL	Below Poverty Line
FGD	Focus Group Discussion
MCGM	Municipal Corporation of Greater Mumbai
MMRDA	Mumbai Metropolitan Regional Development Authority
MPI	Multidimensional Poverty Index
NGO	Non-government Organisation
NHRC	National Human Rights Commission
PDS	Public Distribution System
R&R	Resettlement and Rehabilitation
SDG	Sustainable Development Goals
SRA	Slum rehabilitation authority
SRS	Slum Rehabilitation Scheme
UNDP	United Nation Development Program
YUVA	Youth for Unity and Voluntary Action

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ABSTRACT

This report presents key findings about the prevalence, effectiveness and legitimacy of the Institutional framework as a part of community led well-being in the densely populated slum of Vashi Naka in Mumbai city. While India and more specifically Mumbai have successfully lifted millions out of poverty over the past few decades, the report is a step towards interpreting poverty and the many latent reasons that may result in social and political poverty in addition to economic and the extent to which these factors prevent the residents from realizing their capabilities and potential. The dynamics and social standings of how poverty can be envisaged today have been researched and discussed in great length in this report. Poverty is indeed a multi-pronged menace that needs to be read over and above the monetary parlance of GDP and industrialisation. Incorporating Amartya Sen's approach of interpreting development, poverty can be seen as an "unfreedom" that deprives individuals of a good life. Development as he said is both the means and the end, making the availability of basic conditions such as good health and education, economic opportunities, political liberties and social participation becomes incumbent on the society and the institutions that govern them. The focus of this report is centered on the realization of individual freedoms via Institutional frameworks. The question of legitimizing institutions, both public and private to promote well-being and disseminate material and social needs finds an answer in this field report about the inhabitants of Vashi Naka. The anthropogenic institutionalization of rehabilitation centres in the form of storeys of buildings, the proliferation of private health centres in the face of subsidized government hospitals, the effectiveness of the Police as an institution of security and justice, the high enrolment rates in privatized educational institutions over public ones, every aspect has been observed and recorded to get a perspective on the state of poverty and development in the study site. The participants of study are traditional families who mainly constitute as beneficiaries of social safety nets. The Research questions have been designed keeping in mind the diversity of issues and aspects that the study site would represent. The qualitative nature of the fieldwork and data collection made it possible to get a bird's eye view of how development and deprivation is understood by the people of Vashi Naka vis-à-vis colloquially by people responsible for such policy design and formulations. The report is also an attempt to record and absorb the difference, bridge and agents of quick access to civil rights that YUVA as an non-governmental institution has made in the lives of the people of Vashi Naka.

Keywords: horizontal slums, pyramidal cities, suburban sites, unfreedom, institutionalization, multi poverty, human development, capability approach

I. INTRODUCTION

1.1. OVERVIEW OF MULTIDIMENSIONAL POVERTY INDEX, COMMUNITY WELL-BEING, AND INSTITUTIONAL INTERFACE

The Multidimensional Poverty Index (MPI) is a measure of poverty that considers multiple dimensions of deprivation. The index was developed by the Oxford Poverty and Human Development Initiative (OPHI) and the United Nations Development Programme (UNDP) in 2010. It measures poverty in terms of education, health, and living standards, with the aim of providing a more comprehensive picture of poverty than traditional measures, such as income-based poverty measures. The MPI considers a household to be multidimensionally poor if it is deprived in at least one-third of the weighted indicators in the three dimensions (health, education, and living standards). The weightings of the indicators are based on a survey of what people in the country consider to be the most important dimensions of poverty.

The MPI is closely related to community well-being because it provides a more comprehensive picture of poverty and deprivation that can inform policies and programs aimed at improving the well-being of communities.

By using a multidimensional approach, the MPI helps identify sites of deprivation that may not be captured by traditional income-based poverty measures. This can be particularly relevant for communities that face multiple forms of deprivation and are, therefore, at greater risk of being left behind. By identifying these forms of deprivation, policymakers and program implementers can target interventions that address the specific needs of these communities, improving their well-being in a more holistic way.

Furthermore, the MPI can be used to track progress in reducing poverty and improving well-being over time. This can help ensure that policies and programs are effective in achieving their intended goals and can inform ongoing efforts to improve community well-being.

In addition to this, the institutional interface facilitates access to resources, information dissemination, advocacy, coordination, and capacity building, promoting community well-being. The MPI provides a comprehensive picture of poverty, informing policies and programs aimed at improving well-being. The institutional interface helps implement these programs by facilitating collaboration among stakeholders. Together, they address complex community needs and improve access to resources and information.

1.2. COMMUNITY WELL-BEING

Community well-being refers to the overall health, happiness, and prosperity of a group of people living in a specific site. The components of community well-being can vary depending on the context, but some common elements include:

- **Social connections:** strong social connections within a community can lead to increased feelings of belonging, support, and social capital.
- **Physical health:** access to quality healthcare, nutritious food, safe environments, and opportunities for physical activity can contribute to improved physical health outcomes.
- **Mental health:** access to mental health resources and support can lead to improved mental health outcomes, including reduced stress, anxiety, and depression.
- **Economic stability:** access to employment opportunities, living wages, affordable housing, and financial resources can contribute to economic stability and security.
- **Education:** access to quality education and learning opportunities can improve individual and community outcomes, including higher levels of income, improved health, and social mobility.
- **Environmental quality:** access to clean air and water, safe and healthy living conditions, and green spaces can contribute to improved overall health and well-being.
- **Civic engagement:** opportunities for civic engagement, including participation in decision-making processes, volunteering, and community service, can promote social cohesion, empowerment, and a sense of community ownership.

1.3. IMPORTANCE OF INSTITUTIONAL INTERFACE IN PROMOTING COMMUNITY WELL-BEING

Institutional interface refers to the relationship and interaction between different institutions or organizations, whether they are formal or informal, public or private, such as government agencies, non-governmental organizations (NGOs), private sector entities, and the community. It involves the exchange of information, resources, and expertise between these institutions to achieve common goals or address shared challenges. Institutional interface can take various forms, such as partnerships, collaborations, networks, and alliances, and can occur at different levels, from local to international. Its aim is to promote effective communication,

coordination, and cooperation among institutions and to optimize their collective impact on the community and society as a whole.

The institutional interface plays a crucial role in promoting community well-being by providing a bridge between the community and various institutional systems, such as government agencies, non-governmental organizations (NGOs), and private sector entities. Some key reasons why the institutional interface is important for promoting community well-being are **access to resources** such as funding, expertise, and technology, which can be vital in addressing their needs and promoting their well-being; **information dissemination** like communities receive accurate and timely information about policies, programs, and services that are relevant to their needs which can help to enhance their decision-making processes and improve their overall well-being; **advocacy** can help to advocate for the rights and interests of the community, by providing a platform for community members to voice their concerns and influence policy decisions; **coordination** can facilitate coordination and collaboration among different institutions and stakeholders, which can help to address complex issues and promote effective solutions; and finally **capacity building** to build the capacity of community members and institutions, by providing training, mentoring, and other forms of support. This can help to enhance their skills and abilities and improve their overall well-being.

Overall, it can serve as a critical link between communities and institutional systems, helping to promote community well-being by enhancing access to resources, information dissemination, advocacy, coordination, and capacity building.

1.4. PURPOSE OF THIS STUDY

The purpose of this paper titled "*Breaking the Cycle of Poverty: Exploring the Multidimensional Poverty Index and Institutional Interface to Promote Community Well-Being*" is to discuss the role of institutional interface in promoting community well-being. The authors argue that an effective institutional interface is necessary for addressing the multidimensional nature of poverty and achieving sustainable development goals.

Overall, the paper aims to provide insights and recommendations for YUVA and other policymakers, researchers, and practitioners who are working towards poverty reduction and community development.

1.5. VASHI NAKA: MAPPING THE SITE UNDER STUDY

Mumbai, the financial capital of India, is a city of stark contrasts, with towering skyscrapers and sprawling slums existing side by side. One such site is Vashi Naka, a densely populated slum, one of the 32 R&R sites, located in the suburbs of Mumbai. The site is home to a large number of families who live in cramped and unsanitary conditions, lacking access to basic amenities like clean water, sanitation, and healthcare. Vashi Naka is located 3.5 kilometres from Kurla and three kilometres from Chembur Railway Station in the eastern suburbs of Mumbai. Thus the site is far from the local train stations. It is surrounded by petroleum refineries (HPCL, BPCL, RCF) and therefore the site is highly polluted.

Figure 1- Satellite Images of Vashi Naka in 2000 (above) and 2014 (below). Source: Google Earth



In 1997, the State of Maharashtra in India launched a program for in-situ slum redevelopment for those living in censused slums, pavement dwellers, and those whose names and structures appeared in the electoral rolls of 2000 or earlier within the Municipal Corporation of Greater Mumbai (MCGM)¹. The program, known as Appendix IV of DCR 33(10), offered each household a rehabilitation tenement of 27.88 sq. m. and amenities at the same location in exchange for their current dwelling. Promoters/builders were incentivized to construct these tenements in exchange for floor space index. The rehabilitation tenements were then handed over to the Slum Rehabilitation Authority (SRA) and allotted to eligible slum residents. At least 51% of eligible residents had to support and consent to the project under this scheme. The program could be undertaken through private developers, NGOs, public authorities such as MCGM, MMRDA, MHADA, or by the residents themselves by forming a cooperative housing society.² This program was regulated by Regulation 33(10) of the Development Control and Promotion Regulations for Greater Mumbai, 2034, which laid out the manner in which such redevelopment must be undertaken. These regulations were a part of the Development Plan for Greater Mumbai issued under the provisions of the Maharashtra Regional and Town Planning Act, 1966.

The government of Maharashtra has undertaken several initiatives to rehabilitate slum dwellers, including the implementation of Slum Rehabilitation Schemes (SRS) that aim to provide better living conditions and basic facilities to the residents. However, the implementation of such schemes has been riddled with challenges, including the lack of coordination among various stakeholders, limited resources, and bureaucratic hurdles.

In this context, mapping the site of Vashi Naka slums and assessing the progress of rehabilitation efforts becomes crucial. The exercise can provide insights into the spatial distribution of the slum settlements and their socio-economic characteristics. It can also help identify the infrastructure gaps, including the availability of basic amenities, transportation, and healthcare facilities, that need to be addressed.

¹ Government Gazette dated 2 May 2014 amended the date from 1 January 1995 to 1 January 2000.

² Originally 70 percent under DCR 1991, DCPR 2034 reflects the amendment to 51 percent vide Government Resolution No. SaGruYo2018/Pra.Kra.85/14-S dated 4July 2001, Government of Maharashtra.

This information can be used to develop evidence-based policies and interventions that can improve the living conditions of slum dwellers and ensure the effective implementation of rehabilitation schemes. This mapping exercise can also serve as a valuable reference for researchers, policymakers, and non-governmental organizations working towards the goal of slum rehabilitation in Mumbai.

In this paper, we will also discuss the process of mapping the Vashi Naka slums and the challenges faced by rehabilitating slum dwellers in Mumbai. We will also explore the implications of this exercise for policy and practice, highlighting the need for a coordinated and evidence-based approach to slum rehabilitation.

1.6. ABOUT YUVA ORGANISATION

Youth for Unity and Voluntary Action (YUVA) is a non-profit organization that works to empower marginalized communities and help them access their rights. Founded in Mumbai in 1984, YUVA currently operates in Maharashtra, Madhya Pradesh, Assam, and New Delhi. The organization works on a range of issues including housing, livelihood, environment, governance, and natural disaster response (YUVA).

YUVA's approach includes community-level interventions, policy research, and partnerships in campaigns to drive change. The organization believes that development is a continuous struggle to create a humane society based on the values of equality, distributive justice, and secularism.



Figure 2- YUVA officials working at community level (Source: YUVA webpage)

YUVA's mission is to empower the oppressed and the marginalized, facilitate people's organizations and institutions towards equitable participation in the development process, and engage in constructive dialogue and critical partnerships with the government, civil society, and private sector to enable and strengthen people's empowerment processes.

YUVA's work focuses on the multidimensional aspects of poverty and aims to help marginalized communities access their rights and participate in decision-making processes. In

urban sites, YUVA works with the urban poor to help them access housing and basic services, and realize their 'Right to the City.'

Through its policy research, YUVA creates evidence-based knowledge to drive inclusive and equitable policymaking. The organization also partners with other organizations and movements to demonstrate solidarity and strengthen alliances to drive change. Overall, YUVA's vision is to create a humane society that sustains all human beings and nature, where all people enjoy universal human rights and are free from oppression and exploitation.

II. METHODOLOGY

2.1. RESEARCH DESIGN

Qualitative research methodology is chosen with the aim to gain an in-depth understanding of a phenomenon, such as the experiences and perspectives of individuals or groups. The research questions have been thematically arranged and would be analyzed in a similar manner. The answers to the above-mentioned research questions could possibly not be quantified in numbers and figures to reach a solution. As policymakers, one can still curate palliative strategies to lessen the thrust of multi-poverty precariousness even after economically lifting the people above the so-called poverty line. In such a scenario, assessing qualitatively made more sense than having questions designed objectively for the participants. A qualitative study is appropriate when the goal of research is to explain a phenomenon by relying on the perception of a person's experience in each situation.

2.2. DATA COLLECTION METHODS

In our study, we chose surveys and focus group discussions (FGDs) as our primary data collection methods for the following reasons:

Firstly, our research questions required us to collect both quantitative and qualitative data. Surveys are an efficient way to collect numerical data from a large sample, while FGDs can provide in-depth information on participants' perspectives, experiences, and attitudes.

Secondly, our target population consisted of individuals from diverse backgrounds and with varying levels of demographics such as education, age and gender. Surveys are accessible to a broad audience and can be conducted remotely, making it convenient for participants. FGDs allowed us to explore the cultural and social contexts of our participants, providing a deeper understanding of their perspectives and experiences.

Thirdly, we had limited resources and time constraints. Surveys allowed us to collect data from a large sample efficiently and cost-effectively, while FGDs provided us with valuable qualitative data that could not have been obtained from surveys alone.

To ensure the quality of our data collection, we took several steps, such as piloting the survey and FGD protocols, pre-testing the survey questions, and training the FGD moderators.

We also obtained informed consent from all participants and ensured the confidentiality and anonymity of their responses.

In conclusion, choosing the appropriate data collection methods is crucial for the success of a research study. Surveys and FGDs are valuable methods for collecting both quantitative and qualitative data, and their selection should be based on the research questions, the characteristics of the target population, and the available resources.

2.3. DATA ANALYSIS TECHNIQUES

In our research study, we chose to use a mixed methods approach to analyze our data, starting with a predominantly qualitative analysis followed by a quantitative analysis. We made this choice for several reasons:

Firstly, our research questions required us to understand the experiences and perspectives of our participants in detail. Qualitative data can provide rich, in-depth insights into the thoughts, feelings, and experiences of individuals, which is especially important when exploring complex social phenomena. Case studies provide an in-depth examination of a single or multiple cases and allow for detailed analysis of contextual factors.

Secondly, qualitative data analysis can help us generate hypotheses and theories that can be tested using quantitative data, in the long run. By starting with a qualitative analysis, we identified patterns, themes, and relationships in our data that can be further explored using statistical methods. This approach allowed us to have a more comprehensive understanding of the topic under investigation. Quantitative data analysis was then used to provide statistical support for the findings. Quantitative data helped us understand the prevalence, distribution, and patterns of the issues under investigation. Survey data also helped identify the most significant factors contributing to the issue and assess the effectiveness of previous interventions.

The use of mixed methods data analysis was particularly useful when developing policy recommendations. Policy recommendations often required a comprehensive understanding of the issues under investigation, and mixed methods analysis provided a holistic view of the topic.

By combining the results of the qualitative and quantitative analyses, we were able to develop policy recommendations that were based on a comprehensive understanding of the issue. These recommendations considered the context, perspectives, and experiences of the stakeholders, as well as the statistical support for the findings.

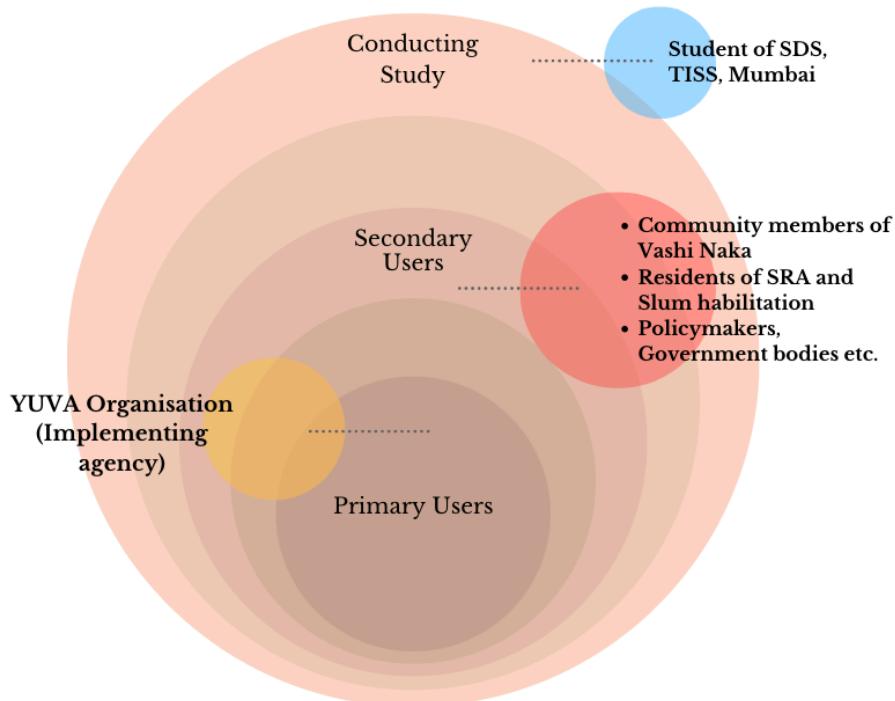
In addition, mixed methods analysis also helped us identify the limitations of the research, such as sites where additional data may be needed. By acknowledging these limitations, we were able to provide recommendations with a more accurate understanding of the scope of the issue and the potential impact of the recommendations.

In conclusion, the use of mixed methods data analysis was particularly useful in developing policy recommendations.

2.4. STAKEHOLDER ANALYSIS

The purpose of stakeholder analysis in this study is to identify and understand the stakeholders involved at different levels in promoting community well-being, and to analyze their roles, interests, and influence in achieving the goals of the study. This exercise also helps in understanding the level of engagement of beneficiaries with this research paper.

Figure 3- Stakeholder Mapping of the Beneficiaries of this Study



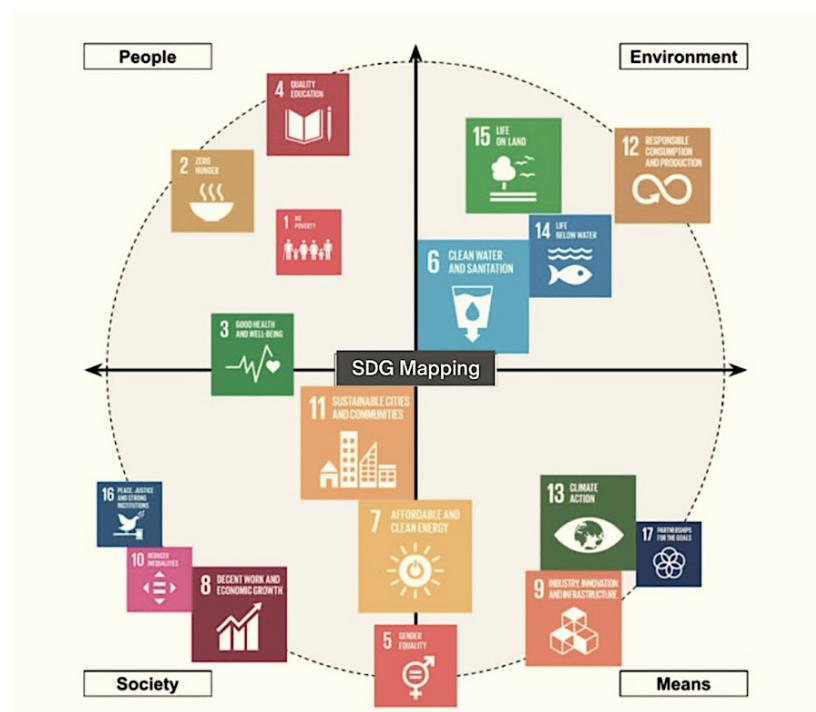
Similarly, a power interest matrix (Figure 3) has been created so the researchers can prioritize their engagement and communication strategies with different stakeholder groups to ensure that their policy recommendations are more responsive to the needs and priorities of the community and that they are more likely to be implemented.

Figure 4- Power interest matrix for various stakeholders

Stakeholder Groups	Power	Interest
Government Agencies	High	High
Local Institutions	Medium	High
Non-governmental Organizations	Medium	High
Community Members	Low	High
YUVA Organization	High	Medium
Researchers	Low	Low

2.5. SUSTAINABLE DEVELOPMENT GOALS MAPPING

The United Nations does not have specific guidelines on community well-being. However, the UN has a set of Sustainable Development Goals (SDGs) that aim to promote well-being for all, including communities. These goals have been mapped under 4 major categories, namely, people, environment, society and means. The purpose of SDG (Sustainable Development Goals) goals mapping is to align national, regional, or organizational development priorities and programs with the global SDGs. It also assists in identifying priority sites for action and investment to achieve the SDGs.

Figure 5- SDG Map for this Study

III. MAJOR FINDINGS OF THE STUDY

3.1 DESCRIPTION OF THE STUDY SITE

The name of the site (Vashi Naka) is based on the village name Anik Gaon. Five developers, namely Rockline, RNA, Runwal, Dinshaw and Kukreja were given the contract to construct multi-storied buildings for the rehabilitation and resettlement of the project-affected families (Figure 6). There are about 90 buildings within the Vashi Naka R&R colony. Each building consists of seven floors. Each tenement comprises a kitchen, bathroom, toilet, and a hall, which has a total carpet site of 225 square feet.

In the case of Vashi Naka slum and rehabilitation site, resource mapping involved identifying the various resources available within the slum and the surrounding rehabilitation site. This process helped in identifying the strengths and weaknesses of the site and can further assist in making informed decisions about resource allocation and development planning.

The slum is characterized by poor living conditions, including inadequate housing, lack of access to basic amenities such as water and sanitation, and high levels of poverty. The rehabilitation site adjacent to the slum was created to provide alternative housing for slum dwellers, but it has faced challenges such as inadequate infrastructure and lack of resources.

Vashi Naka R&R Colony	Approximate Population
Kukreja Compound (Nagababa Nagar)	5,100
MMRDA Colony (Diwan and Runwal Builders)	10,100
New MMRDA Colony (Rockline Builders and Runwal Builders)	5,500
New MMRDA Colony (RNA Park)	5,500
Bharat Nagar	5,800
Vishnu Nagar (empty)	-
TOTAL	32,000

Figure 6- An Overview of R&R Colonies in M (East) Ward, Mumbai (Source: YUVA Report)

Resource mapping of Vashi Naka slum and rehabilitation site involved identifying and documenting the available resources within the site, such as healthcare facilities, schools,

community centers, markets, public transport, and social services. This process helped in identifying gaps in the provision of essential services and create the pilot questionnaire and interviews to inquire into these gaps.



Figure 7- Slum Rehabilitation Authority (SRA) buildings near Kukreja Compound. (Image source: YUVA)

Additionally, resource mapping helped in identifying the strengths of the site, such as local businesses and community organizations that can be supported to promote economic growth and social development. It also helped in identifying opportunities for collaboration between different stakeholders, including government

agencies, non-governmental organizations, and the local community.

Overall, resource mapping of Vashi Naka slum and rehabilitation site was an important process that constituted the first phase of field work and provided valuable insights into the available resources and the needs of the community.



Figure 8- Since the slums are built on hillside, they are accessed through steep stairs, with pipes laid by residents to access water visible on the side (Image source: Authors)

3.2. BASIC DEMOGRAPHIC PROFILE OF RESPONDENTS

GENDER PROFILE

The survey was administered to a sample of 70 respondents, of which 47.8% were male and 52.2% were female. This suggests that the study had a relatively equal distribution of gender representation, with a slightly higher proportion of females.

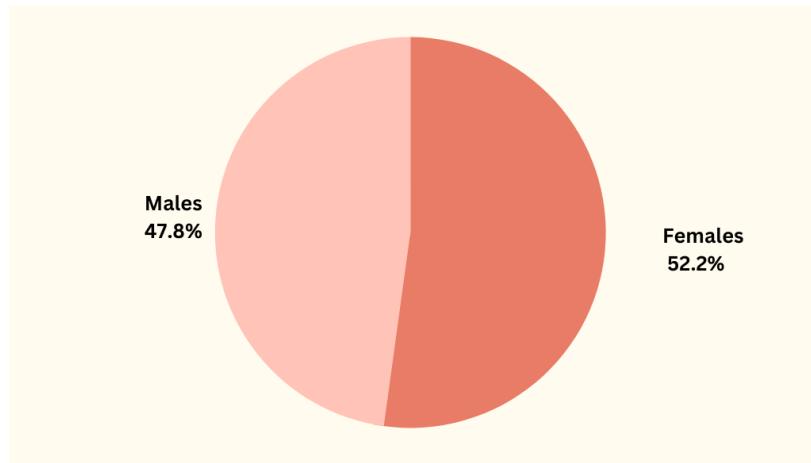


Figure 9- Proportion of Respondents based on Gender

AGE COMPOSITION

Of the total 70 participants in this study, the data in Figure 10 shows the number of participants based on their age groups. Only a few adolescents (4) participated, while a significant number of adults (59) were included, with the majority falling in the age groups of 20-39. A smaller number of older adults (7) were also represented.

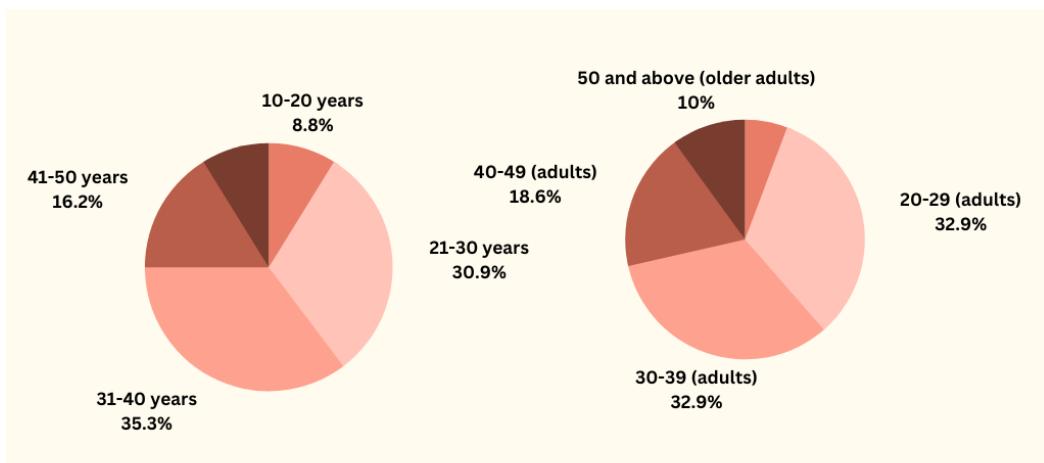


Figure 10- Composition of Age of Respondents

EDUCATION PROFILE

The data pertaining to the educational qualification profile of respondents is divided into four categories based on the level of education completed by the respondents.

The first category is "till 9th standard", which includes 17 respondents or 24.3% of the total. This suggests that almost a quarter of the respondents have completed their education till the 9th standard or less. The second category is "10th standard", which includes 20 respondents or 28.6% of the total. This indicates that just over a quarter of the respondents have completed their education till the 10th standard. The third category is "12th standard", which includes 17 respondents or 24.3% of the total. This suggests that an equal percentage of respondents have completed their education till the 12th standard, indicating that a significant proportion of respondents have completed their secondary education. The fourth and final category is "graduate", which includes 16 respondents or 22.9% of the total. This indicates that a little less than a quarter of the respondents have completed their graduation.

Overall, the data suggests that a significant proportion of the respondents have completed their secondary education (till the 10th or 12th standard), with a smaller proportion having completed their graduation. Only minority of respondents have completed their education till the 9th standard or less. This could have implications for policy-making related to education, skill development, and employment opportunities for individuals with different levels of educational qualifications.

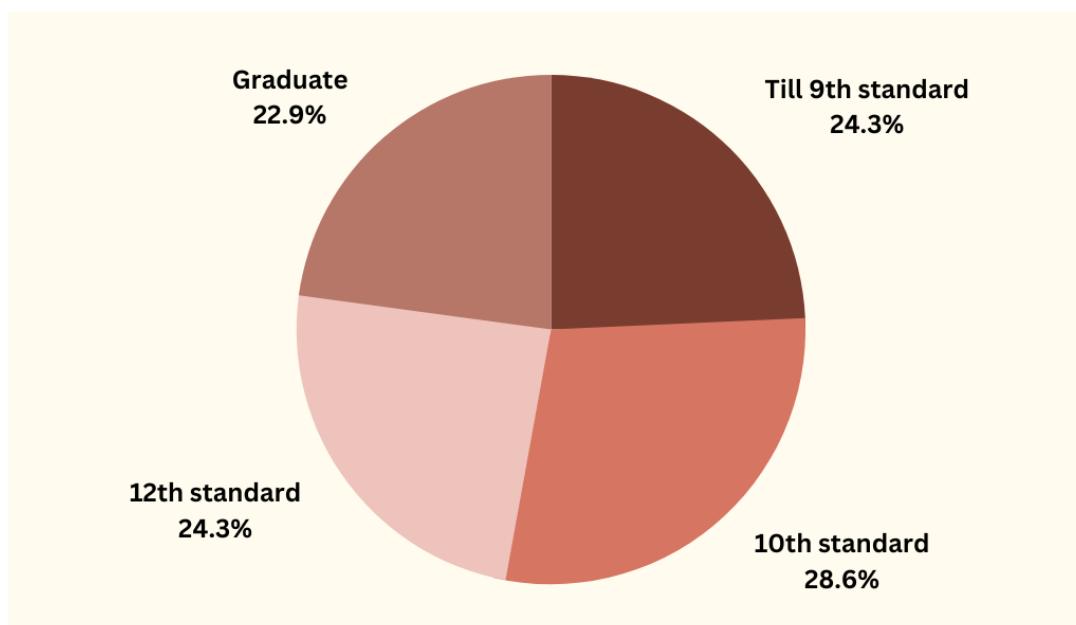


Figure 11- Educational profile of respondents

RELIGIOUS PROFILE

The data represents the social profile of respondents based on their religion in the study, with Hindus accounting for the majority of respondents at 68.6% (48 individuals), followed by Muslims at 27.1% (19 individuals) and Buddhists at 4.3% (3 individuals).

The higher representation of Hindus in the study may have implications for the generalizability of the findings to other religious groups. Additionally, the sample does not include other significant religious groups such as Christians, Sikhs, Jains, and others. Therefore, the study may not provide a comprehensive understanding of the social profile of the site of study.

Furthermore, the data does not provide information on the religious diversity within each social group, which may influence the findings of the study. Therefore, caution should be exercised in drawing conclusions based on this data alone.

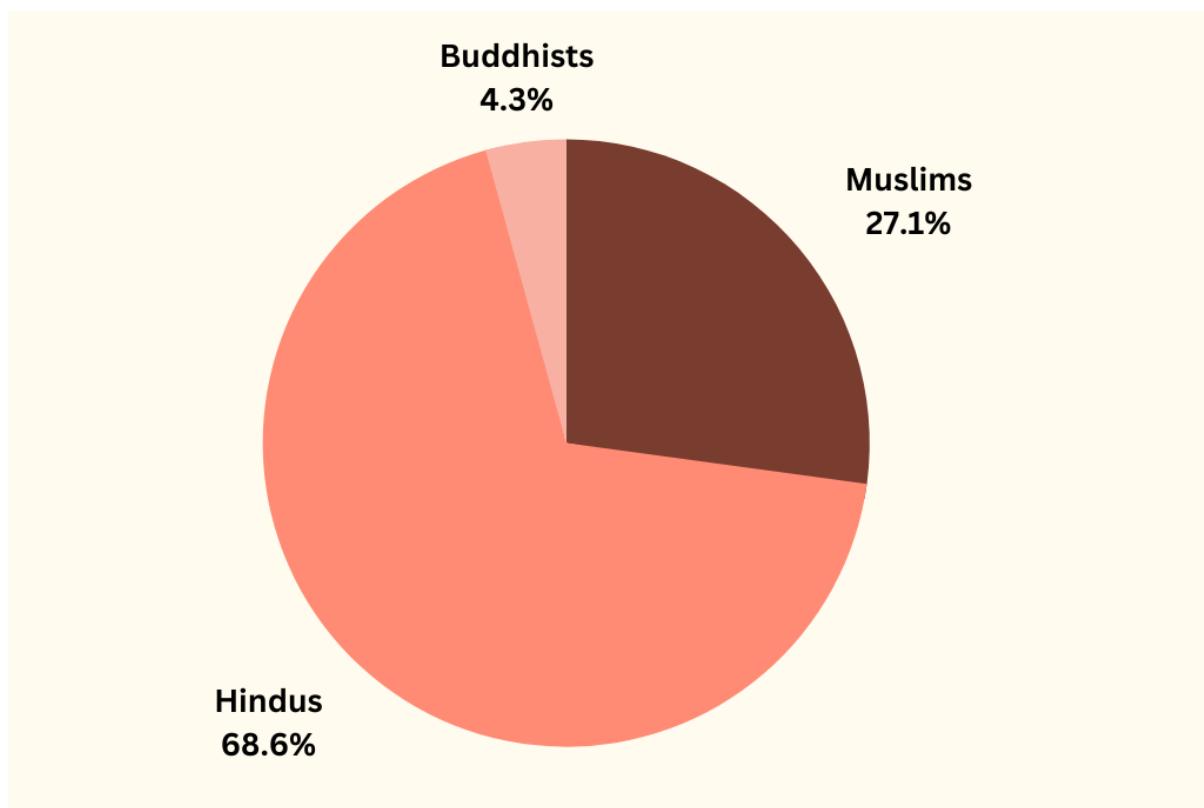


Figure 12- Social profile of respondents based on their religion

CASTE PROFILE

The data shows the social profile of respondents based on caste in the site of study, with 45.7% belonging to the General category, followed by OBC at 15.7% and SC at 11.4%. A significant proportion preferred not to say (14.3%) or didn't know (12.9%). The study's findings may be influenced by the lower representation of certain caste groups.

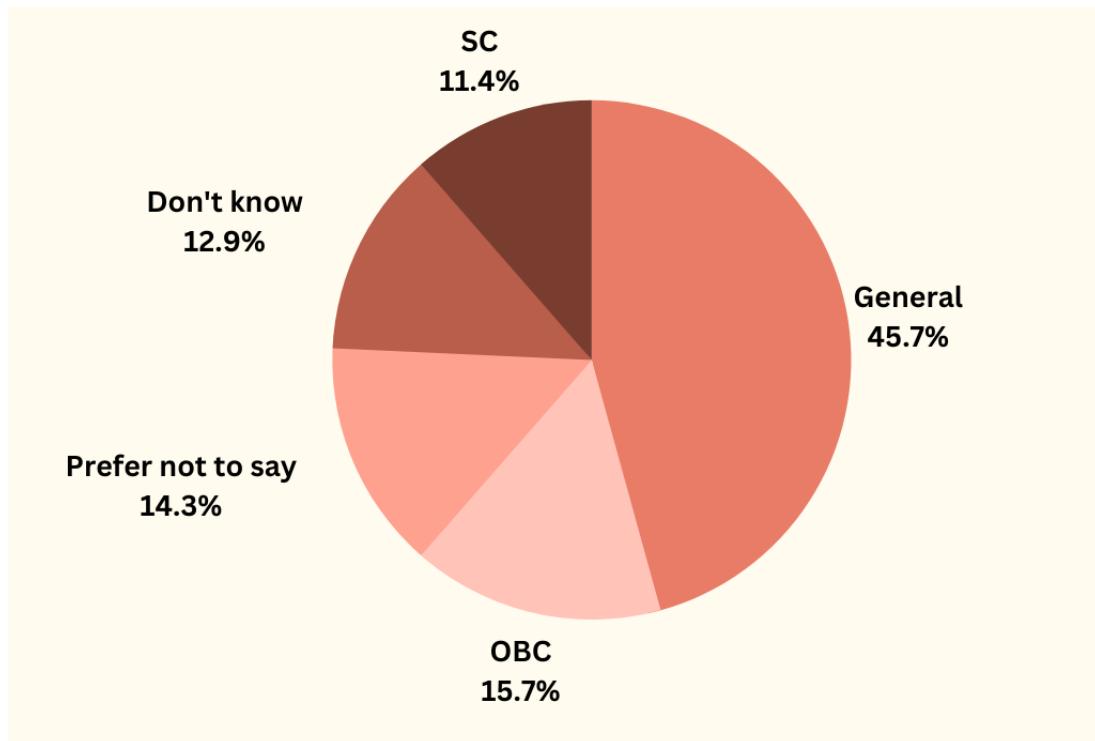


Figure 13- Social profile of respondents based on caste

REGIONAL PROFILE

The data represents the places of origin of respondents in the study. Maharashtra had the highest number of respondents at 42.9% (30 individuals), followed by Karnataka at 21.4% (15 individuals), and UP at 15.7% (11 individuals). Bihar and Odisha accounted for 11.4% (8 individuals) and 7.1% (5 individuals), respectively. Hyderabad had only one respondent.

The data shows that the majority of the respondents are from Maharashtra and Karnataka, indicating that the study may have a regional bias. The findings may not be generalizable to other regions in India. The representation of UP, Bihar, and Odisha is relatively lower, which may impact the study's findings regarding these regions.

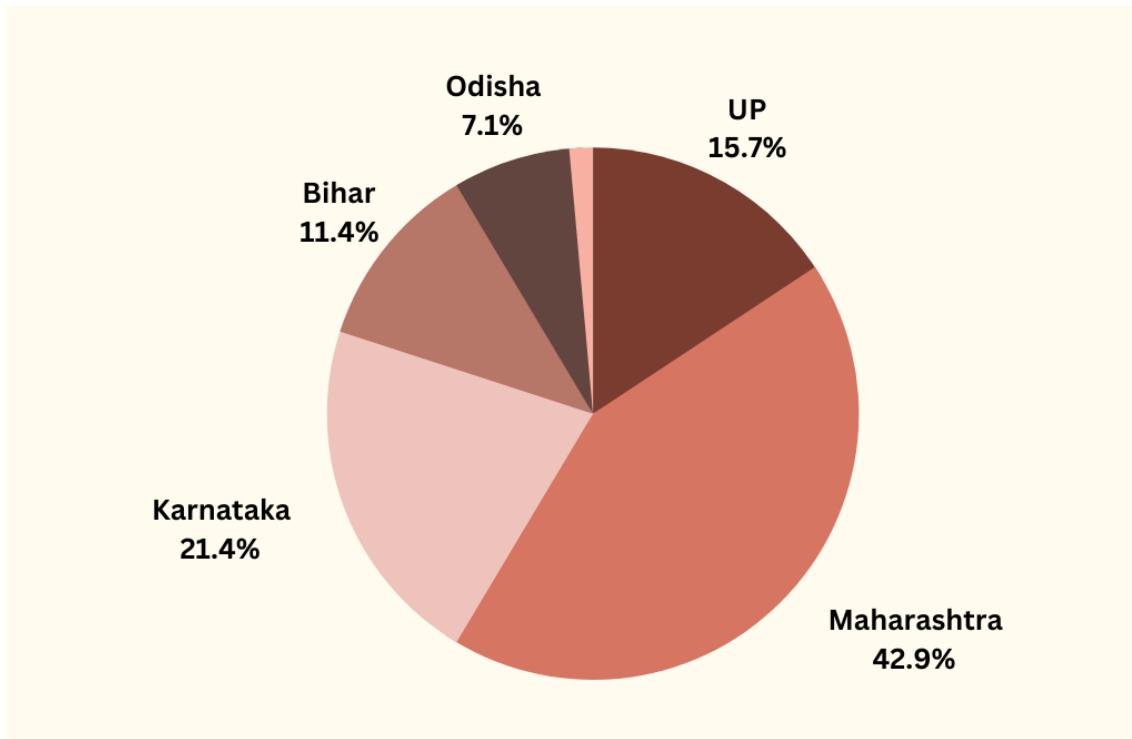


Figure 14- Places of origin of respondents

MONTHLY HOUSEHOLD INCOME

The data presents the monthly household income of respondents. The data is divided into five categories based on the range of income.

The first category is "upto Rs. 20,000", which includes 38 respondents, or 54.3% of the total. This suggests that more than half of the respondents have a monthly household income of up to Rs. 20,000. The second category is "Rs. 21,000-40,000", which includes 16 respondents, or 22.9% of the total. This indicates that a little less than a quarter of the respondents have a monthly household income in the range of Rs. 21,000-40,000. The third category is "Rs. 41,000-60,000", which includes 8 respondents, or 11.4% of the total. This implies that a small percentage of respondents have a monthly household income in the range of Rs. 41,000-60,000. The fourth category is "Rs. 61,000-80,000", which includes 5 respondents, or 7.1% of the total. This suggests that a very small percentage of respondents have a monthly household income in the range of Rs. 61,000-80,000.

The fifth and final category is "Rs. 81,000 and above", which includes 3 respondents, or 7.1% of the total. This suggests that only a very small percentage of respondents have a monthly household income of Rs. 81,000 and above.

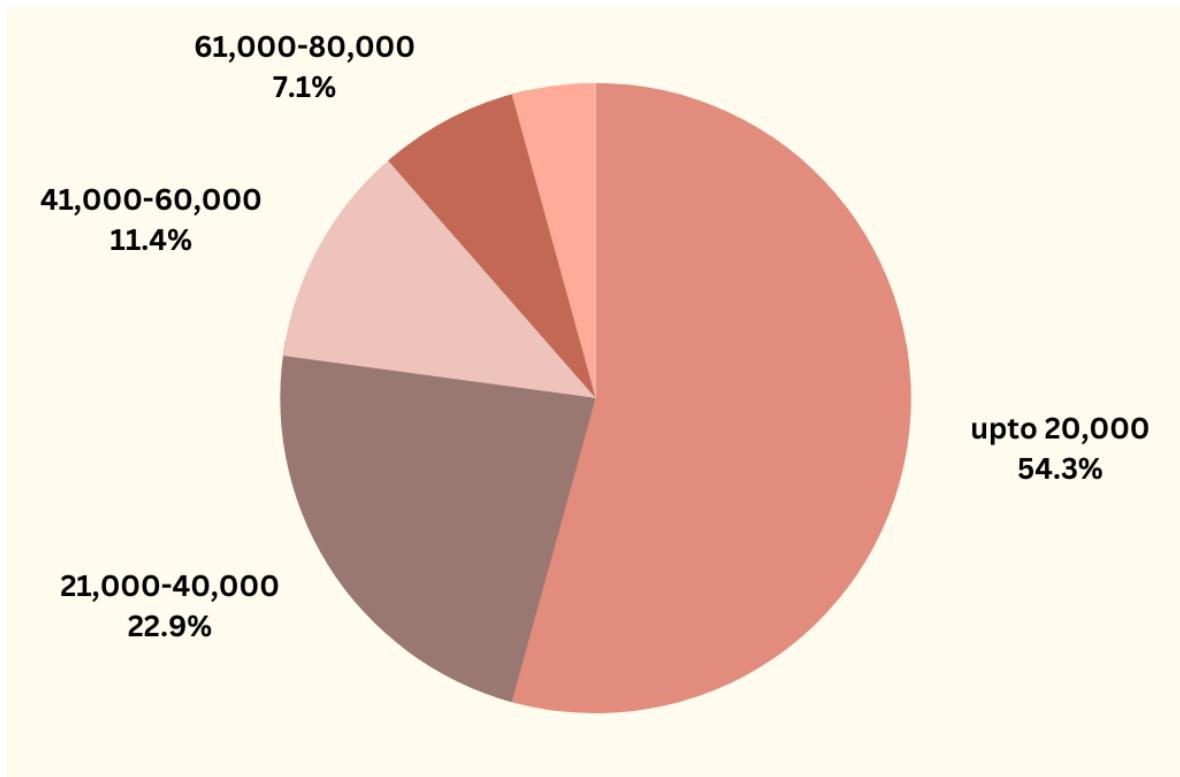


Figure 15- Monthly household income of respondents

FAMILY SIZE

The data presented here pertains to the family size of respondents, specifically in urban sites. The mean household size in urban sites is 5.16 members per household.

The data is then divided into two categories - "within 5.16" and "above 5.16". The former category includes 57 respondents or 81.4% of the total, indicating that the majority of respondents have a family size of up to 5.16 members per household. The latter category includes 13 respondents, or 18.6% of the total, suggesting that a minority of respondents have a family size of more than 5.16 members per household.

Overall, the data indicates that the mean family size of respondents in urban sites is 5.16 members per household, with the majority of respondents having a family size equal to or less than this value. However, a significant minority of respondents have a larger family size, which could have implications for policy-making related to social welfare programs or housing policies.

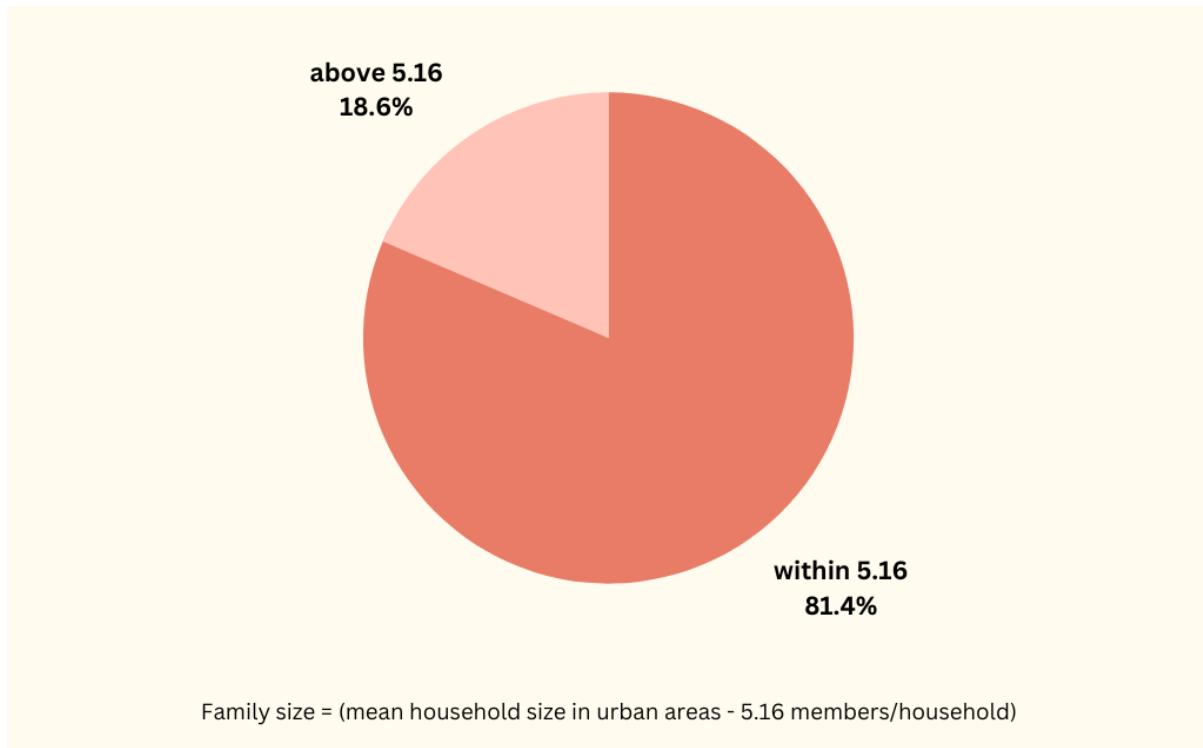


Figure 16- Family size of the respondents

RESIDENTIAL AND OWNERSHIP PROFILE

The data presented here pertains to the duration of stay of respondents in the site of study. The data is divided into five categories based on the length of time the respondents have lived in the site.

The first category is "less than a decade", which includes 15 respondents or 23.1% of the total. This suggests that a significant proportion of the respondents have lived in the site for less than a decade. The second category is "1 decade", which includes 30 respondents or 46.2% of the total. This indicates that almost half of the respondents have lived in the site for 10 years. The third category is "2 decades", which includes 15 respondents or 23.1% of the total. This suggests that a quarter of the respondents have lived in the site for 20 years. The fourth category is "3 decades", which includes 2 respondents or 3.1% of the total. This indicates that a very small percentage of respondents have lived in the site for 30 years. The fifth and final category is "4 decades", which includes 3 respondents or 4.6% of the total. This suggests that only a small percentage of respondents have lived in the site for 40 years or more.

Overall, the data suggests that a majority of the respondents have lived in the site for 10-20 years, with a significant proportion having lived in the site for less than a decade. A minority of respondents have lived in the site for 30-40 years or more. This could have

implications for policy-making related to urban planning, community development, and social integration.

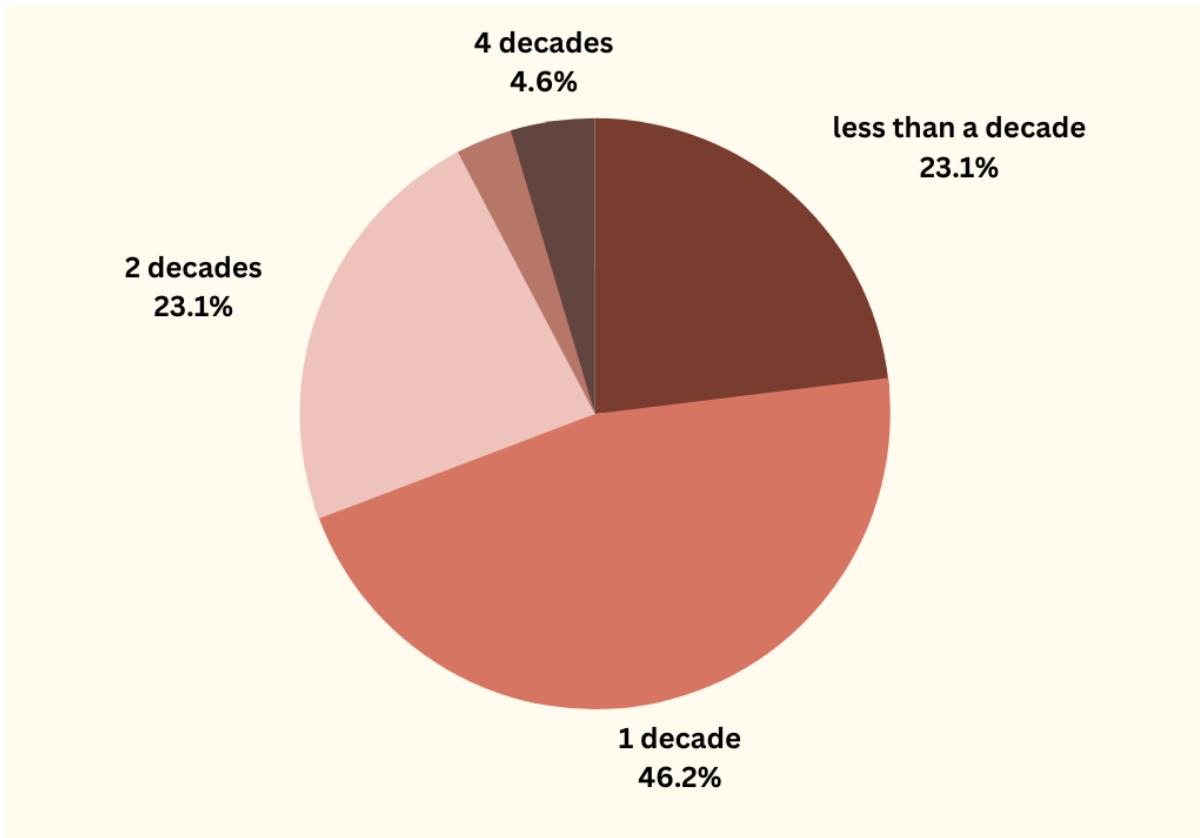


Figure 17- Respondents duration of stay in the site of study

The data presented here pertains to the residence ownership pattern of respondents residing in a rehabilitation site. The data is divided into four categories based on the type of residence ownership.

The first category is "Own", which includes 2 respondents or 5.6% of the total. This suggests that only a small percentage of the respondents own their residences, which may indicate low levels of home ownership in the site. The second category is "Own (May not be official)", which includes 21 respondents or 58.3% of the total. This indicates that a majority of the respondents own their residences, but their ownership may not be officially recognized or documented. This could imply that there may be informal settlements or informal ownership patterns in the site. The third category is "Renting", which includes 11 respondents or 30.6% of the total. This suggests that a significant proportion of the respondents rent their residences, which may indicate a high demand for rental housing in the site. The fourth and final category is "Renting, Heavy Deposit", which includes 2 respondents. There is not enough information to interpret this category effectively.

Overall, the data suggests a mixed pattern of residence ownership among the respondents, with a majority owning their residences, but a significant proportion also renting their residences. The high percentage of respondents owning their residences unofficially could have implications for policy-making related to formalizing property ownership and addressing informal settlements.

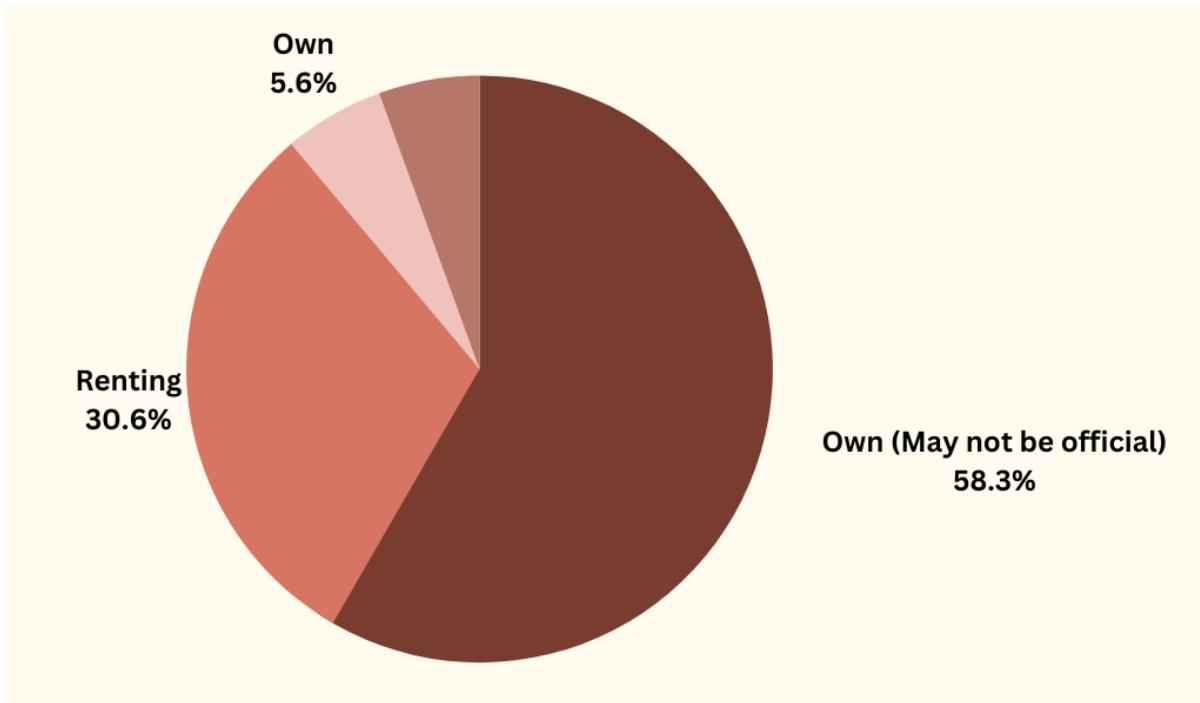


Figure 18- Residence ownership pattern of the respondents

The data presented here pertains to the spatial sites from which the rehabilitation of the respondents took place. The data is divided into five categories based on the spatial sites.

The first category is "State District", which includes 18 respondents or 25.7% of the total. This suggests that a significant proportion of the respondents were rehabilitated from their own state district. The second category is "Village site", which includes 10 respondents or 14.3% of the total. This indicates that a minority of the respondents were rehabilitated from a rural or village site. The third category is "Suburban site", which includes 24 respondents or 34.3% of the total. This suggests that a significant proportion of the respondents were rehabilitated from a suburban site, which may indicate a trend of suburbanization. The fourth category is "Residential-cum-industrial site", which includes 12 respondents or 17.1% of the total. This indicates that a minority of the respondents were rehabilitated from a site that combines residential and industrial functions, which may have implications for the quality of the living environment. The fifth and final category is "Residential locality", which includes 6

respondents or 8.6% of the total. This suggests that a minority of the respondents were rehabilitated from an urban residential site.

Overall, the data suggests a mixed pattern of rehabilitation locations, with a significant proportion of respondents being rehabilitated from suburban sites and their own state district. The presence of respondents rehabilitated from residential-cum-industrial sites could have implications for policy-making related to urban planning and the provision of basic services in such sites.

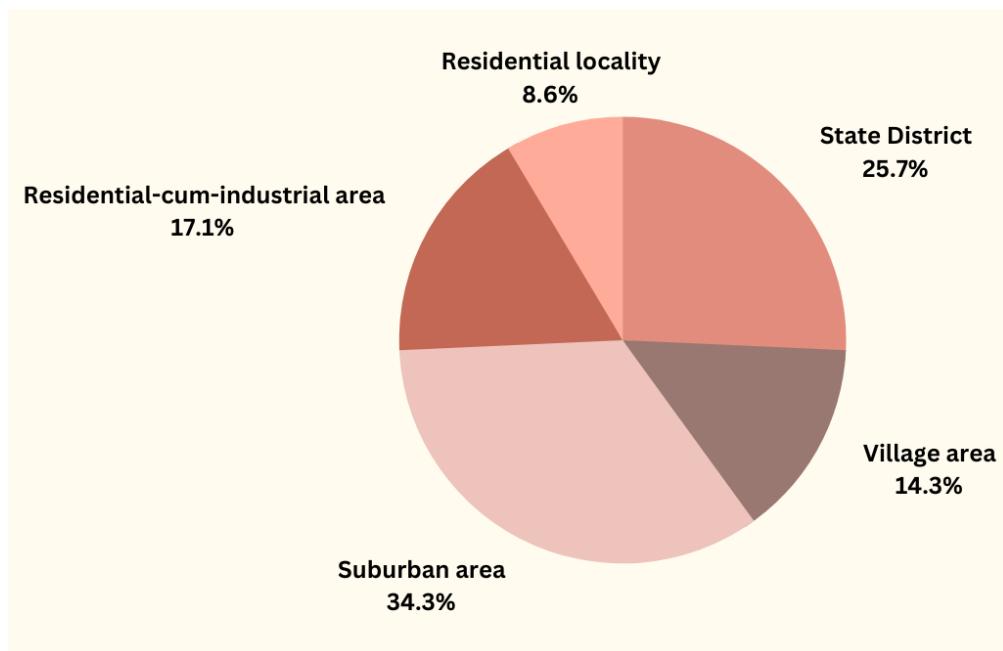


Figure 19- Spatial sites from where the rehabilitation of respondents took place

3.2. TYPES OF INSTITUTIONAL INTERFACES

1. **Formal institutions:** These are organizations or entities that have a formal structure, established rules and procedures, and are typically created by governments or other recognized authorities. Various types of formal institutions operated by the government were present in the site, namely, hospitals, schools, police stations, transportation, and other public amenities.
2. **Private institutions:** These are organizations or entities that are not operated by the government and are primarily driven by profit or private interests. Examples include corporations, businesses, and privately-owned schools. The study site had private school and hospitals.
3. **Non-formal institutions:** These are organizations or entities that operate without a formal structure or established rules and procedures, but still serve a specific purpose or

function. Examples include community-based organizations, volunteer groups, and informal networks. They had building and site secretaries which weren't registered under any act but acted as their point of contact for any issue and support. Study site had many religious and community organizations working in the site.

4. **Civil society institutions:** These are organizations or entities that are typically driven by a social or political mission and are independent of the government. Examples include non-governmental organizations (NGOs), advocacy groups, and labor unions. In this study, YUVA is an NGO working as a facilitator between the community and the government.

3.2.1. HOSPITALS

There is only one hospital that is run by BMC (Brihanmumbai Municipal Corporation) in the central city of Chembur, located at a distance of around 3 kilometres from the study location. The below figure represents the major illness with which people suffered in the past year.

Despite the high cost, people typically opt to seek medical assistance from clinics that are located nearby because of limited transportation.

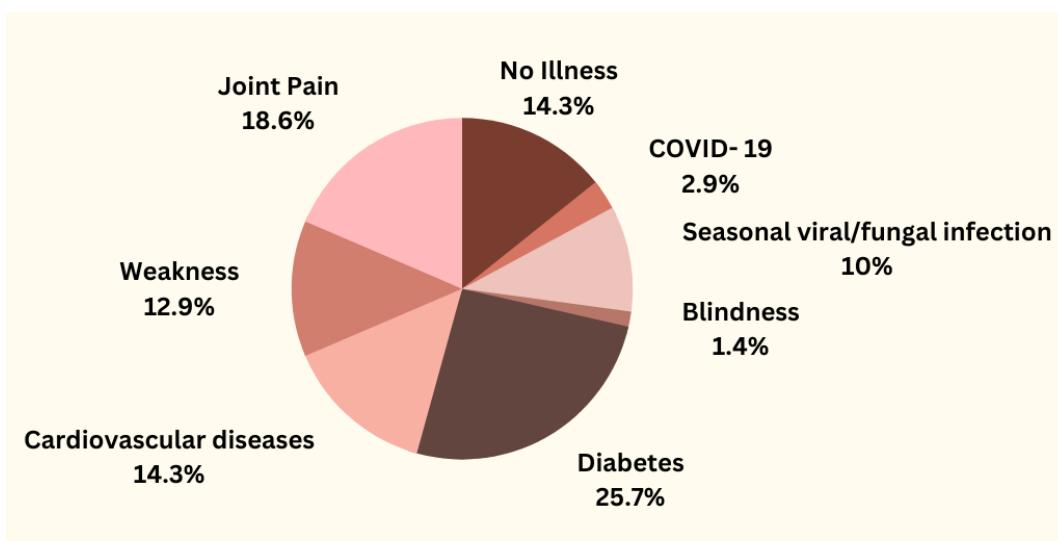


Figure 20- Most common types of illness faced by respondents

Government hospitals that are in the vicinity of Vashi Naka include:

1. Shatabdi Hospital: located at a distance of three kilometres (by auto-rickshaw it costs Rs 42 and takes about 10 minutes to reach the hospital).

2. Maa Hospital: located at a distance of four kilometres (costs Rs 50 by auto-rickshaw and takes about 10 minutes to reach the hospital).
3. Rajawadi Hospital: located at a distance of six kilometres (costs Rs 15 by bus and takes 30 minutes; by auto-rickshaw it costs Rs 82 and takes 20 minutes).
4. Sion Hospital: located at a distance of six kilometres(costs Rs 15 by bus and takes 35 minutes to reach).



Figure 21- Local clinics, near the intersection between the J-Plot SRA and the Bharat Nagar Slum Site, with Ayurvedic doctor (Image source: Authors)

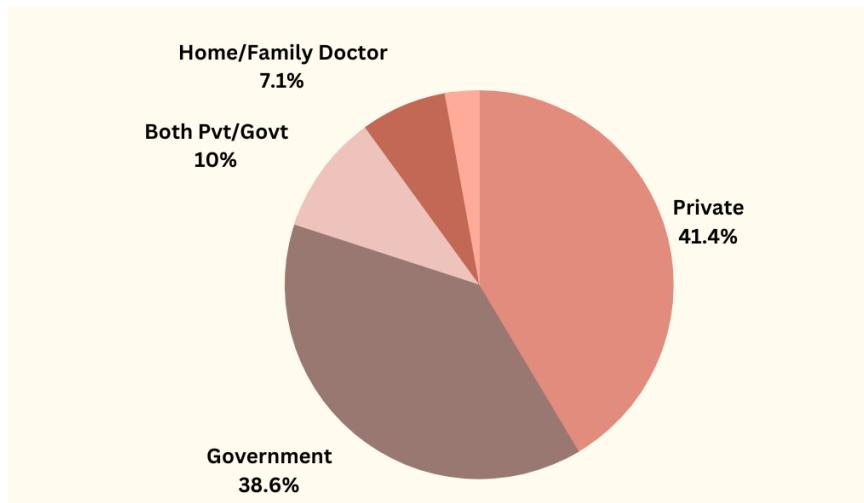


Figure 22- Type of hospitals/clinics visited for illnesses

The issue of distrust in government healthcare facilities was highlighted during the focus group discussion.

“Sarkari me kisiko jane ka hi nahi hai na.. Boht bheed hoti hai udhar, itna durr hai. Gharwale bolte hai udhar zyada dekhbhal nahi hoti hai,, facilities nahi milegi, to idhar pass m, private m hi jaate hai, but private wale paisa zyada lete hai.” (Nobody wants to go in the government hospital, it is usually crowded, with poor facilities, our families says that they don't take care of the patient properly, that's why we visit the private clinics nearby, despite their high cost). The site is also too congested, making it difficult for even an ambulance to enter in case of emergencies (Pushkarna & Jain, 2022).

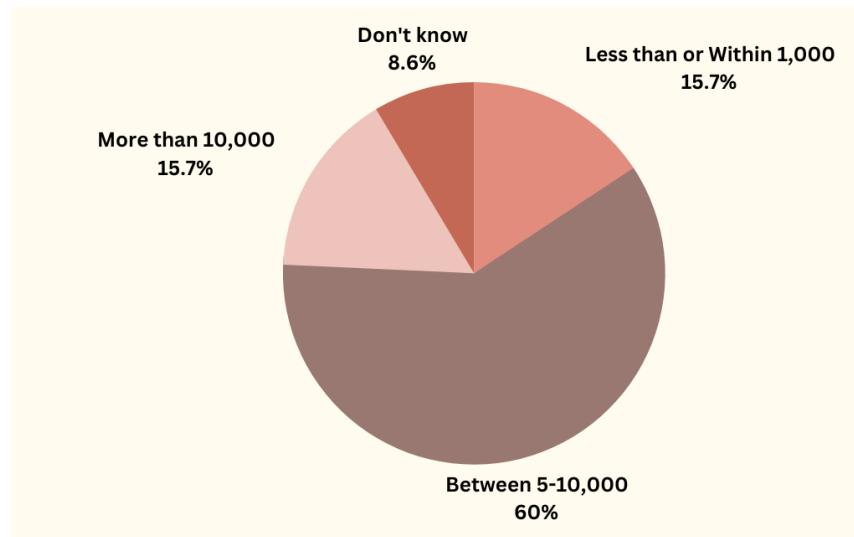
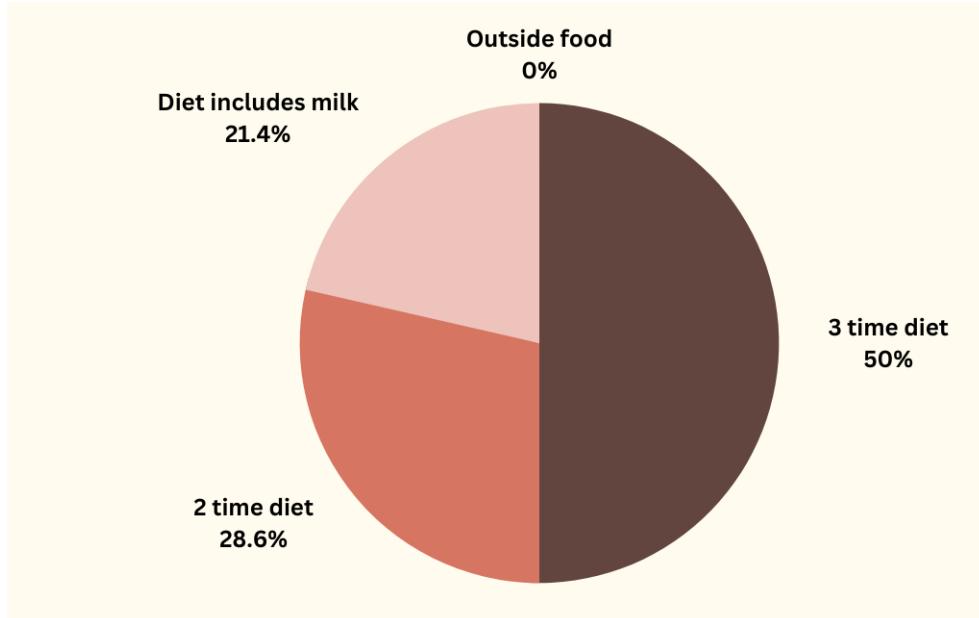


Figure 23- Expenditure on healthcare in the last one year

The poor quality of services and infrastructure, shortage of healthcare professionals, and waiting time contributed to a lack of trust in government healthcare services leading many individuals to seek care from private providers, even if it means incurring high out of pocket expenditures. The survey highlighted the yearly out of pocket expenditure which is represented in the Figure 24.

WELL-BEING THROUGH FOOD CONSUMPTION

Figure 24- Average dietary patterns of respondents



The given data presents information on the dietary patterns of respondents, with a sample size that is not specified. The information can be interpreted as follows:

1. The majority of the respondents, 50% (35 out of the total sample size), reported having three meals a day on average.
2. About 28.6% (20 out of the total sample size) of the respondents reported having two meals a day on average.
3. About 21.4% (15 out of the total sample size) of the respondents reported that their diet includes milk.
4. No respondent reported consuming outside food, which might suggest that the survey was conducted among a specific group of individuals who prefer home-cooked food or have limited access to outside food.

It is important to note that the given data provides only a snapshot of the dietary patterns of the respondents and cannot be generalized to the entire population without further analysis and investigation. Additionally, the sample size and characteristics of the respondents are not specified, which limits the applicability of the findings.

STATUS OF RATION CARDS

The data presented here pertains to the status of ration cards among the respondents. The data is divided into eight categories based on the status of the ration card.

The first category is "Saffron", which includes 34 respondents or 48.6% of the total. This suggests that a majority of the respondents have a saffron ration card. As per guidelines, families with an annual income of Rs. 15,001 to 1 lakh, with no member owning a four-wheeler vehicle and possessing four hectares or more irrigated land are eligible for saffron ration cards. The second category is "White", which includes 4 respondents or 5.7% of the total. This indicates that a small proportion of the respondents have a white ration card, which is available for families with an annual income of Rs. 1 lakh and above. The third category is "Yellow", which includes 2 respondents or 2.9% of the total. This suggests that a minority of the respondents have a yellow ration card, which is only available to families below the poverty line. The fourth category is "Got made through YUVA", which includes 4 respondents or 5.7% of the total. This indicates that a small proportion of the respondents obtained their ration cards through YUVA, which is the NGO operating in the site to provide community level services and assistance. The fifth category is "Lost", which includes 2 respondents. This indicates that a minority of the respondents lost their ration cards. The sixth category is "Applied", which includes 3 respondents or 4.3% of the total. This suggests that a small proportion of the respondents have applied for a ration card but have not yet received it. The seventh category is "Never got made", which includes 13 respondents or 18.6% of the total. This suggests that a significant proportion of the respondents have never been issued a ration card. The eighth and final category is "Have but cannot access", which includes 8 respondents or 11.4% of the total. This suggests that a minority of the respondents have a ration card but are unable to access it, which could have implications for their access to essential goods and services.

During an FGD with women at the site, they pointed out that though there are three PDS ration shops located within Vashi Naka, they supply only kerosene and not food grains. When the residents ask shopkeepers for grains covered under the PDS scheme, they say they are not available, and instead have reportedly charged 'black market' rates for grains. Families thus have to purchase food grains at higher prices from a market located at a distance of one

kilometre from the site. Women stated that at their original sites of residence, the PDS ration shops provided kerosene, wheat, rice, sugar and oil at subsidised prices, which were affordable.

After resettlement, only 2.9% of the respondents reported having a yellow 'Below Poverty Line' (BPL) ration card. This is because of the norm in Mumbai to revoke BPL cards after people receive a tenement in a resettlement colony. Denial of a BPL card effectively excludes access to many subsidised services. Residents complained of the unfairness of this practice, as their economic situation does not improve after relocation. On the contrary, in most cases, resettlement has resulted in a loss of livelihoods, decrease in income, loss of savings, increase in expenditure, and an overall deterioration in the family's standard of living and economic well-being. (YUVA, 2018)

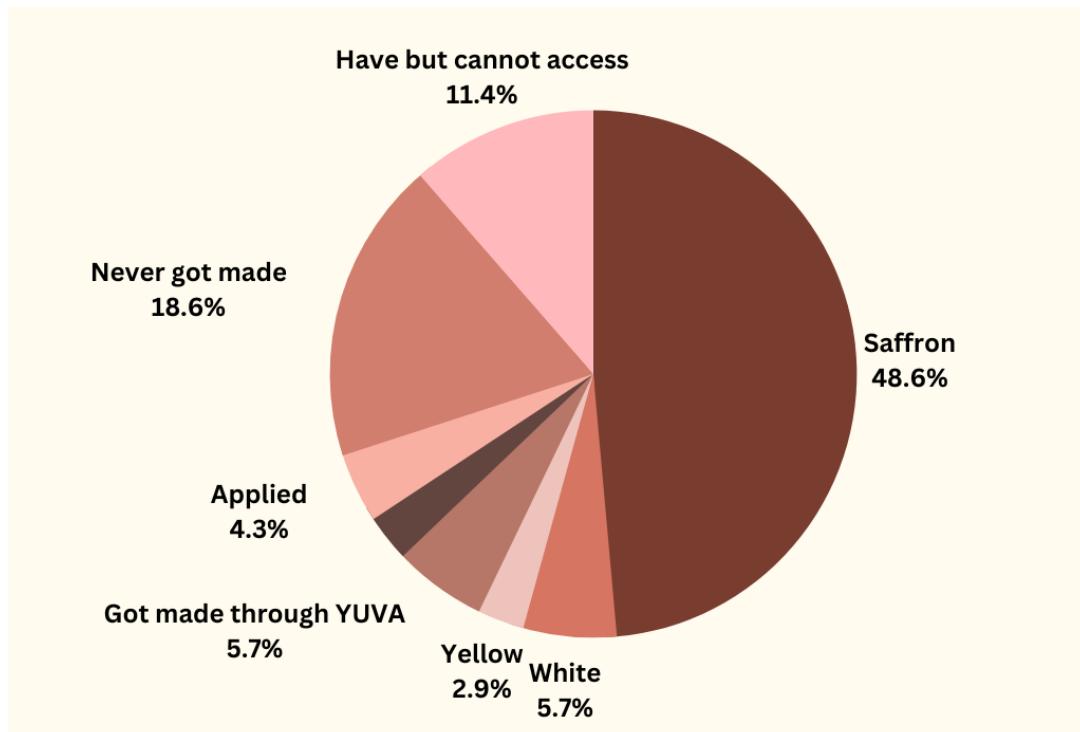


Figure 25- Ration cards status of the respondents

CASE STUDY

A fathers fight for his daughter's health: A construction worker's struggle to access healthcare

Ramesh, a construction worker, shared his story about his 4-year-old daughter who has been sick since birth. Despite seeking medical treatments from government hospitals, her condition has not improved, and the family has been struggling with the constant expenditure on her treatment. The child is underweight and has not yet started speaking. The doctors have

suggested a possible operation, but they cannot perform it until the child reaches a healthy weight. In a bid to seek better medical treatment for his daughter, Ramesh expressed his desire to consult with better doctors. He was informed about the possibility of accessing health insurance by obtaining membership in the Construction Workers' Welfare Board. YUVA has offered to help him with this process.

3.2.2 SCHOOLS

There is only one government school in the locality which is till class VIII. The next best school in the nearby locality is in Kurla, which is 6-7 kilometers from the site. The medium of teaching my Marathi or Kannada, which is not the first/second language of many of these rehabilitated people. Hence, they don't prefer government schools for their children's education rather a private one (NSSO, 2016). Moreover, the children during FGD also indicated their aspiration to study in an English medium school, as English is the language of their future profession and is required everywhere. "*Kannada and marathi seekh k kya karein, aage ko hum logo ko English hi kaam aayega job pe*". Nonetheless, the youth face their own set of difficulties when attending private schools. Many participants expressed concern over the high fees charged by these institutions, stating that "*private schools arbitrarily hike their fees*", and that it is simply a business for them.

The COVID-19 pandemic made paying these fees even more challenging, with some students being asked to pay for uniforms despite classes being held online. While some were able to get their fees waived with the help of political intervention and YUVA, most students were only granted a moratorium on their fees or were asked to pay in installments. This has proven to be a challenging and humiliating experience for some students and their parents. "*The schools now require us to pay both the previous year's fees and the fees for the current year in a single payment, which is difficult for many of us*" As a result, some students have had their results withheld by the school due to delayed payment. Additionally, some students have been denied entry to the exam center or have been allowed to enter only after a delay to pressure them. The schools have even gone as far as to humiliate some of us by calling us out in front of other students for not paying the fees. These issues have caused some students to drop out or miss a year of schooling. Some of the students have been unable to rejoin school, and are attending night school in Chembur, which poses many difficulties for them due to absence of transportation facilities, street lighting and so on.

According to the students, private schools have also engaged in aggressive exclusion based on social and regional factors. Even if a student has the means to pay the fees, they may be rejected by famous private schools simply because of their background. In one instance in the students' own neighborhood, a student was denied admission to a prestigious private school despite their parents' ability to pay the fees and other charges. The school made assumptions about the student's suitability based solely on their locality. The students from economically weaker sections reported feeling unfairly judged and discriminated against by these schools, even though the RTE act restricts the discrimination in admission (Singh, 2022).

During discussions with the residents, women mentioned that there is a Marathi and Hindi medium government school in Vashi Naka, which provides education only for the primary level. It also does not cater to the needs of the large number of families from southern India who do not speak Marathi or Hindi. This has resulted in most of the South Indian students commuting long distances to their former schools, which provide education in their mother tongue. No higher education facilities are available near Vashi Naka.

During 2004, when MUTP-affected families were rehabilitated, there were no street lights in Vashi Naka. Parents feared for the safety of girl children and thus did not send them to school. The absence of a secondary school near the site has made it difficult for many children to pursue higher studies. A large number of children thus stop studying after completing primary school. The other option for children is to either travel long distances in order to attend a government secondary school or to spend large amounts on education at private schools that are located in the vicinity. (YUVA, 2018).

Displacement often leads to loss of schooling, with children pushed off to far-away resettlement sites that are far from their schools. With the family's income coming under threat too after eviction, children tend to drop out of school and start working.

3.2.3. POLICE

“Police kuch karti hi nahi hai.” An institution that is responsible for enforcing law and order, maintaining public safety, and preventing crime is Police. According to the focus group discussion, participants highlighted that the slum site is susceptible to criminal activities such as murder, attempted murder, fights, and shootings, and that the police are unresponsive when contacted.

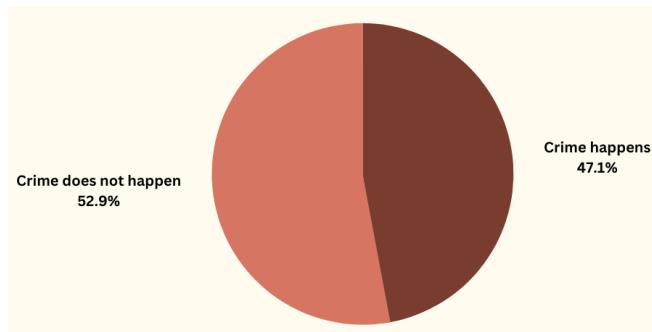


Figure 26- Awareness of criminal incidence among Slum Site respondents

Only forty-one percent of the respondents said that the crimes are reported and police surveillance is common in the site while others (fifty-nine percent) disagreed to it in the survey. There was an instance where the police were summoned to a location due to a landslide, but they failed to arrive for nearly 10-12 hours, they came only when the news was out in the media. “*Aati hi nahi hai, land slide bhi ay ana idhar, toh police ko laga hum jooth bol rahe*

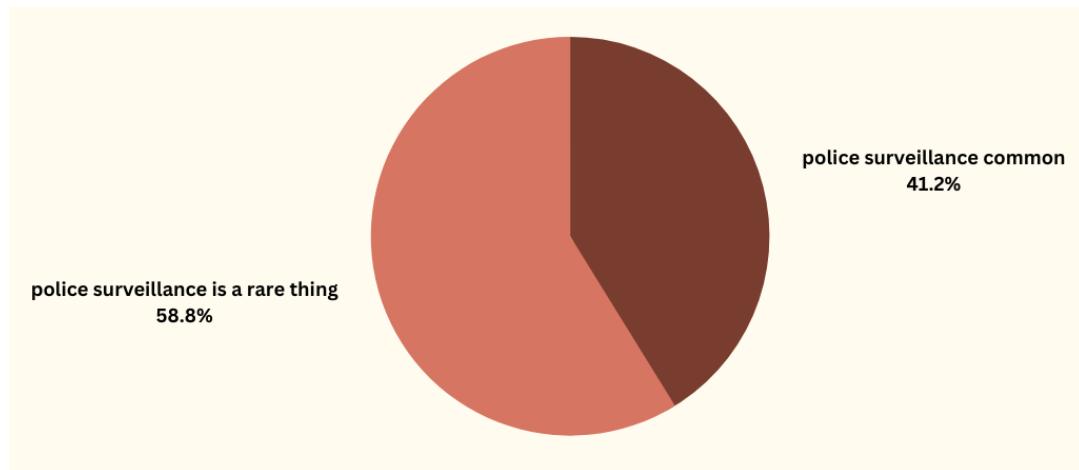


Figure 28- Efficacy of Police System in the Slums



Figure 27- Police station near the site

hai, media m dekhne k baad 10-12 ghante baad aaye vo.” This shows the callous attitude of Police towards the people of the community.

The participants also brought up an incident during the COVID-19 pandemic, where there was a physical altercation between a constable and members of the community. They mentioned that the community had beaten the police officer involved in the skirmish.

As evident from the incidents mentioned above, there is a considerable amount of tension and mistrust between the police and the community. However, without further data, it

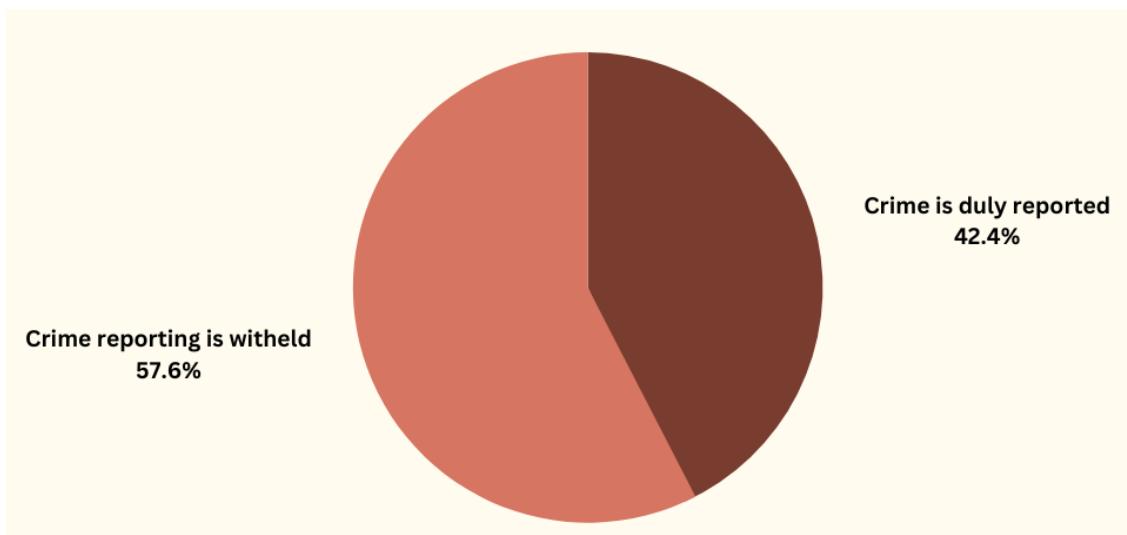


Figure 30- Incidence of reporting of crime among the slum respondents

is difficult to comment on the reasons and direction of this friction. Nonetheless, this mistrust can undermine the credibility and effectiveness of the police institution (Shukla & Bhattacharya, 2021). The following figure represents the count of people who trust the police and their efficacy in a situation of distress in the slum as highlighted by the survey.

The residents of the SRA provided a contrasting view to that of the slum site, stating that the police have a significant presence in their community. They also mentioned that the people themselves are responsible for most of the petty crimes in the site. The figure below

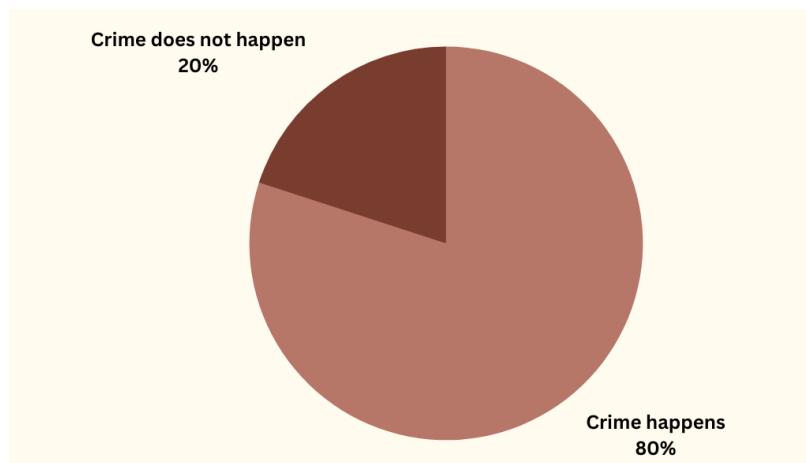


Figure 31- Incidence of crimes in locality of SRA buildings

represents the data collected in the survey regarding the crimes in the site.

Sixty-eight percent of respondents reported that crimes are reported and eighty-eight responded that the site is under regular police surveillance. Due to better surveillance and responsiveness of Police, the people of the rehabilitation site trusted the institution. The following figure represents the count of the same.

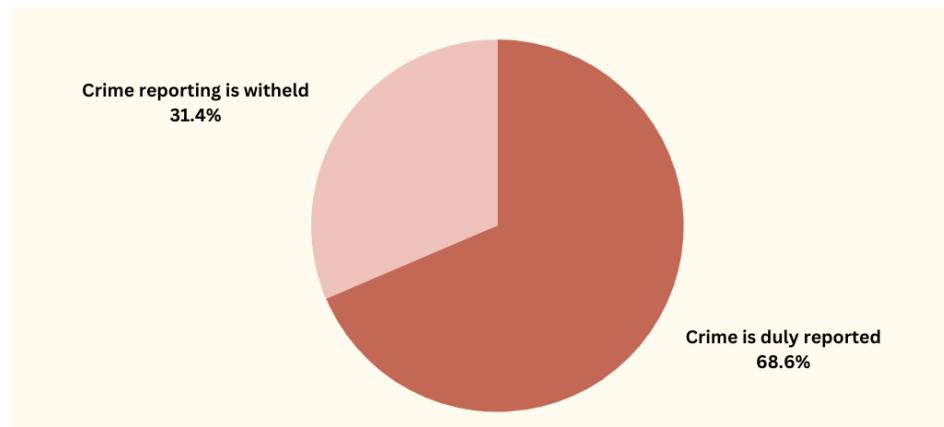


Figure 32- Incidence of Crime reporting near SRA Buildings

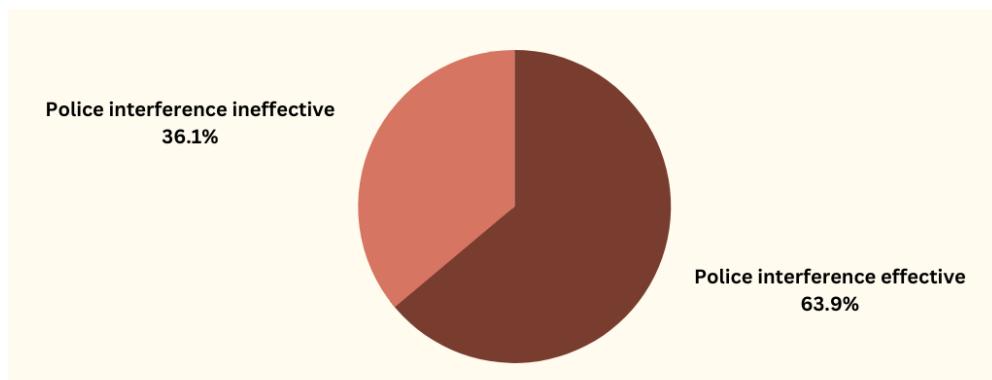


Figure 33- Police efficacy and trust sentiments towards police system amongst SRA building residents

3.2.4. TRANSPORTATION

There is a only one bus stop around the site, with the frequency of one bus every 20-30 mins, with a delay of 15-20 minutes at times. Due to infrequent and delayed service, people often arrive late to their schools and workplaces, and as a



Figure 34- "MHADA Last Stop": The bus stop (left) and auto stand that the majority of residents use to access transportation

result, they are compelled to take autos. The traffic makes every situation worse and hence if they plan on taking a bus, they have to leave early (Mishra & Srivastava, 2022).

“Traffic ki vajah se aane m late ho jata hai aur idhar koi streetlight nahi hai jisse aur dikkat hota hai.” They pointed out that it is not safe to travel back home late at night by bus, as the lack of streetlights from the bus stop to the house makes it unsafe to walk.

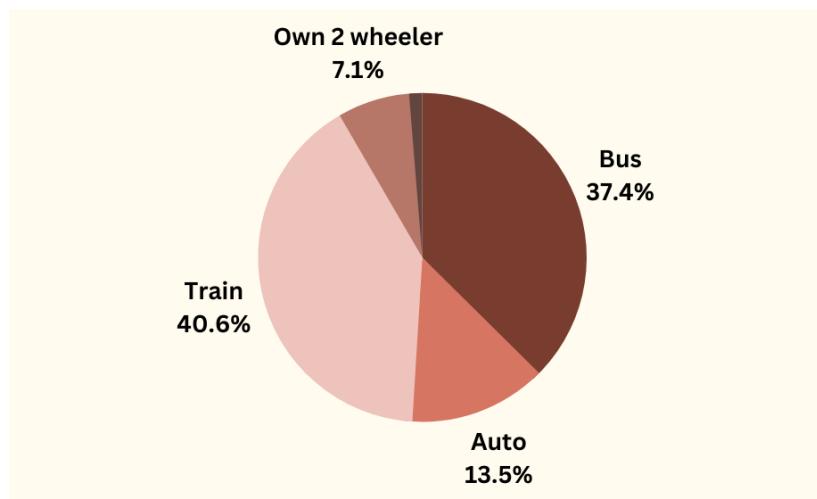


Figure 35- Preferred mode of transportation

3.2.5. BANKING AND CREDIT SYSTEM

The respondents varied highly in their access to credit and usage of institutional lending. While many had availed banking facilities and bank loans, the major source of borrowing, particularly in case of emergencies, as revealed in conversation, was neighbors, community and family.

The respondents in the slum site also informed us of the prevalence of “1 Rs loans”, i.e. loans at 1% interest rate, that were provided by smaller banks, that were being more commonly used. YUVA helped

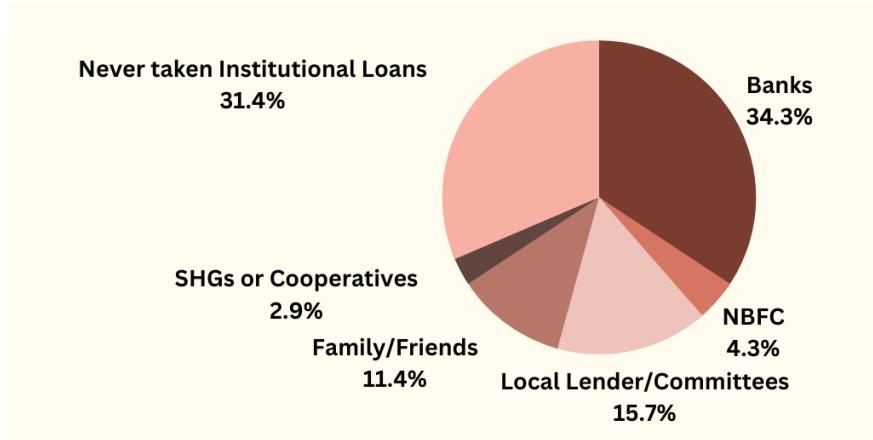


Figure 36- Institutional framework used for access to credit

them in accessing loans and opening bank accounts on zero balance.

CASE STUDY:

Empowered Women of Bharatnagar: A Journey of Financial Empowerment

In the Bharatnagar site, a group of around 20 women coming from diverse backgrounds, including those who recently moved to the site after marriage and those who have been living there for a few years. They have decided to venture into a financial endeavour and have learned about government assistance that caters to women from marginalized communities for starting such ventures. After contacting an official in the department, they have submitted all the necessary paperwork required to receive the grant, which they are currently awaiting confirmation for.

The group has been working on this initiative for several months, during which they have discussed various options on how best to utilize the funds. Some of the members want to start a restaurant or shop, while others have suggested dividing the funds equally among themselves. They have had differing opinions, and it remains unclear which direction they will take with their financial endeavour.

3.2.6. BUILDING SOCIETIES AND FEDERATION

In the SRA, the buildings have Building Societies, which form the major institution of the community. Most of the respondents indicated the Society as the first point of contact in case of issues of infrastructure or amenities. The Building Societies also form federations, which comprise of groups of buildings, to act as a pressure group in interacting with government institutions.



Figure 37- Interaction with members of a Federation of Building Societies, in J-Plot SRA

3.3. OTHER PUBLIC AMENITIES

In terms of infrastructure and amenities, there is a stark difference between the SRA and the slum site. The main points of infrastructure that came out in the study were sanitation, water supply, electricity, and lighting.

Vashi Naka, in general, lacks basic amenities such as sewage and drainage systems, proper roads, street lights, and garbage disposal facilities. While the tenements have piped water, the supply is limited and insufficient for the needs of residents. The monthly maintenance fee charged to each resident (Rs 200 - 300) includes the cost of water. Electricity supply is consistent and costs an average of Rs 800 - 1000 per family per month, with Reliance Energy being the supplier. The site's sanitation facilities are insufficient, with open and blocked drains and no solid waste management facilities, posing health risks to residents. The Municipal Corporation of Greater Mumbai (MCGM) and MMRDA are responsible for providing basic services but are engaged in a blame game, refusing to take responsibility for their failure to do so.

Community leaders and residents reported that they had to undertake a number of advocacy measures, including *morchas* (rallies), hunger strikes, *raasta roko* (road blocks), and signature campaigns to improve living conditions at the site. It is only after their persistent struggle for justice that transport services, a government primary school and a health centre have been provided at Vashi Naka.

3.3.1. ELECTRICITY

The respondents raised their concerns at the high prices of electricity that they were facing. Due to the high prices, they faced frequent cutting off of electricity. However, they also raised the point that when they faced any problems with the electricity infrastructure, they usually had to deal with it on their own, and even in other cases, the service provider or technicians would charge very high prices.

Amenity Parameter	Utility available
Cooking Fuel	LPG
Primary source of water for household	Piped, into dwelling
Toilet Facilities	Personal toilet in the household Sharing with other households, Public toilet

3.3.2. WATER

The case with the water supply is similar, except for the price. There is regular water supply in both the SRA and the slum site, at reasonable prices. However, in the slum site, the water supply infrastructure varies greatly between households and is set up in a highly ad-hoc manner. During the FGD, it was mentioned that there was an internal conflict in the slum where the residents living uphill had installed motors to improve their water supply, resulting in reduced water supply in the downhill site. A unique phenomenon was observed in slums where people locked their water supply taps situated outside their houses to prevent others from using them.

Respondents in FGD highlighted that this is done when a big family or a neighbourhood uses one single tap, to prevent others from outside using it. Due to uncertainty of the supply of water all of them had big containers to store water, which they used for both bathing, cleaning and drinking and cooking purposes.



Figure 38- A locked tap at the site

3.3.3. SANITATION

In the SRA, all the apartments surveyed had toilet facilities in them, while in the wide Bharat Nagar slum site, the residents have access to only two public toilet sites, which are wholly inadequate for the number of people who have to rely on them. The residents reported that the toilets are closed after 11 pm, due to concerns of criminal activity. An elderly respondent pointed out the



Figure 39- One of the two public toilets available in the Bharat Nagar slum site

difficulty of such an arrangement. In both the SRA and the slum site, the residents have complaints about the collection of waste. During the days of the survey, waste collectors from the corporation were observed on both days. The residents of the slums have raised concerns about the inadequate number of dustbins in the site, resulting in overflowing garbage. To tackle this issue, an informal arrangement was made with the BMC, where a group of 1-2 BMC workers and 2-3 community members cleaned the dustbins and drainage in the site. The community members were paid for their work through funds collected from the residents.

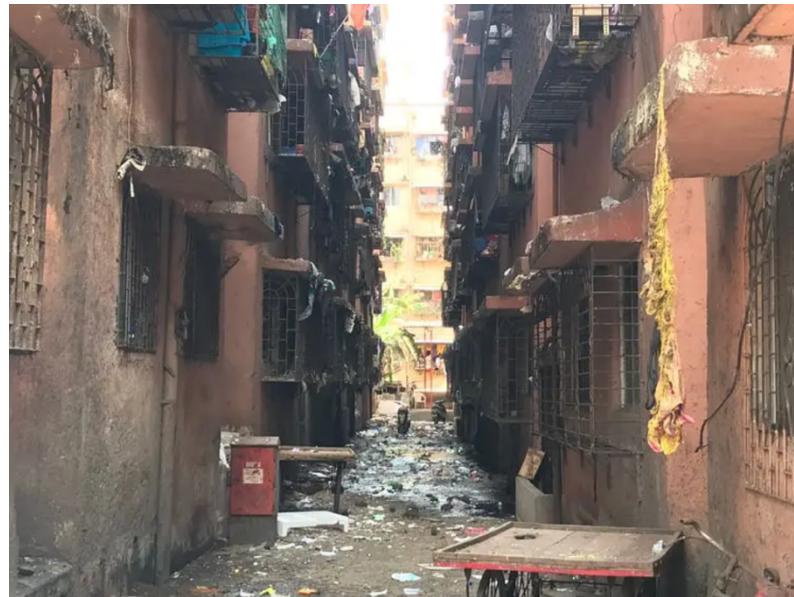


Figure 40- Space between buildings piled up with garbage (Source: YUVA)

3.3.4. LIGHTING

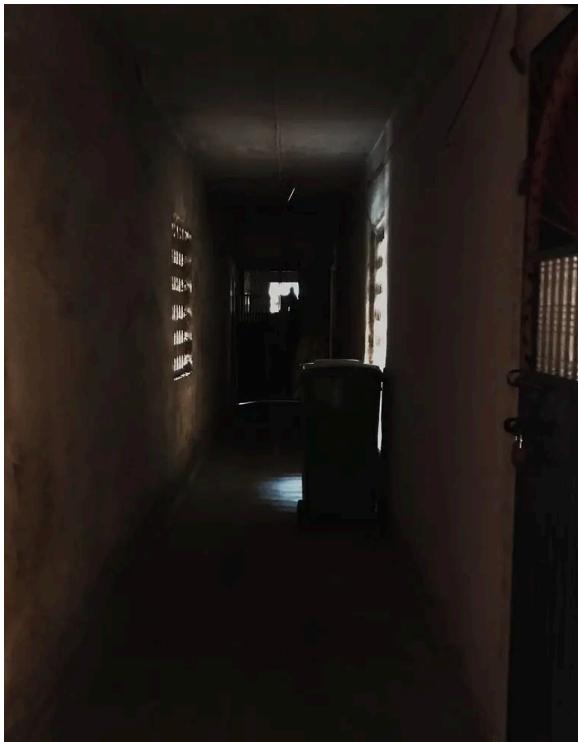


Figure 41- Dark and unsafe corridors

The absence of street lights is a major problem for the residents of the slum sites. In the SRA, there is a relatively better system present, maintained by the building societies as well. The respondents in the slum site, particularly the women and children, mentioned the absence of street lights as a major issue, causing them insecurity and difficulties in their daily lives while returning to their homes from work or school, as well as in going to the public toilet facilities.

3.4. COMMUNITY ORGANISATIONS AND POLITICAL PARTIES

There is a presence of many political parties in the site, as well as that of community organisations. Many of the public spaces, such as the one pictured, are associated with political parties, or community organisations.



There is Mitra Mandals, Seva Sanghs and so on as well, that lie on the border between formal and informal institutions and vary highly in terms of their activities.



Figure 42- A picture of community organised Shanti Sava Sangh (Source: Authors)

3.5. RELIGIOUS INSTITUTIONS

There are many religious institutions operating in the sites as well. There are places of worship, community organisations which are involved in financial support and education, and charitable organisations as well.

Religious institutions play an important role in promoting community wellbeing and providing support in rehabilitation sites. These institutions provide spiritual and emotional support to residents, as well as offer a sense of community and belonging. In rehabilitation sites, religious institutions provide various services, such as organizing prayer sessions, counseling, and support groups for residents. These services help residents cope with the trauma and stress of their situation, and provide them with a positive outlet for their emotions.

Religious institutions also serve as a bridge between the rehabilitation site and the wider community. They facilitate communication and understanding between the residents and the local community, and help to reduce stigmatization and discrimination towards those living in the rehabilitation site.

Furthermore, religious institutions act as a platform for advocacy and raise awareness about the needs and rights of those living in the rehabilitation site. They work with government agencies and non-governmental organizations to advocate for better living conditions and access to basic services for residents.

3.6. ROLE OF YUVA

The NGO is acting as a facilitator between the government and the community. They usually help with availing services and schemes launched by the government. Respondents in one of the FGD explained how YUVA helped them open bank accounts with zero or minimal balance. In the Bharat Nagar slum site, they have also been helping many respondents with creation of Ration Cards. This record of delivery, as well as their community relation building, appears to have helped them establish a level of trust with the respondents who were aware of them.



Figure 43- Vashi Naka Ganapati temple



Figure 44- Display of services offered by YUVA, hung up in their office

YUVA played a crucial role in the COVID-19 response in the Vashi Naka area of Mumbai, India. They partnered with other organizations and community members to provide relief measures to vulnerable groups such as migrant workers and daily wage earners who were impacted by the pandemic-induced lockdowns.

These activities in Vashi Naka included distributing food and other essential supplies to households in need, setting up a community kitchen to provide cooked meals, and organizing awareness campaigns on COVID-19 prevention and hygiene practices. YUVA also facilitated access to healthcare services for those in need by coordinating with hospitals and health centers.

V. RECOMMENDATIONS AND CONCLUSION

5.1. SUMMARY OF THE FINDINGS

The findings of this study demonstrate that the process of resettlement and rehabilitation in Mumbai is fraught with inadequacies; even what is promised in project documents and policies is not being provided.

The study examined the factors that promote community well-being through institutional interface and MPI in a Vashinaka site in Mumbai, India. The findings suggested that promoting community well-being through institutional interface would require addressing infrastructural deficiencies in the slum site. The lack of adequate sanitation facilities and irregular waste collection pose health hazards and environmental problems for the residents. Improving access to affordable and reliable electricity and water supply could also significantly improve the quality of life for the slum dwellers. Addressing the ad-hoc nature of water supply infrastructure in the slum site could help ensure that all households have access to safe and clean drinking water. Improving the quality of healthcare and education, building trust between the police and the community, addressing the root causes of crime, improving public transportation, and improving the banking and credit system were identified as critical factors that contribute to promoting community well-being through the MPI. The lack of trust in government healthcare facilities due to poor quality services, infrastructure, and shortage of healthcare professionals was found to be a significant barrier. To address this challenge, there is a need to improve the quality of government healthcare services, infrastructure, and ensure adequate availability of healthcare professionals.

Additionally, the issue of limited transportation, especially in emergencies, needs to be addressed. The lack of quality education opportunities, especially in the government schools, was also found to be a significant barrier. The findings suggest that there are significant differences in the perceptions and experiences of the police between the slum site and rehabilitation building residents, with the slum site residents having less trust in the police. Therefore, effective communication and collaboration between the police and the community are essential. Finally, to promote community well-being, it is necessary to create social programs that promote community engagement, cooperation, and empowerment, and to improve the frequency and punctuality of bus services, as well as ensure the safety of passengers by installing streetlights along the way.

5.2. RECOMMENDATIONS FOR YUVA

The work YUVA is doing as an intermediary between the residents and the governmental and non-governmental institutions is exemplary. Some possible suggestions for furthering this work are:

- Increase awareness, especially among women, children and the elderly, about their rights and the possibility of accessing institutional support. Most of the respondents were unaware of any government schemes or programmes that they could avail, and could be of assistance to them. By creating this awareness, and by augmenting the capabilities of the residents to engage more effectively with institutions, there can be the bridging of many gaps in terms of amenities, support and development.
- Conducting sessions involving institutional actors, such as government officers, to bridge the gap of trust between the institutions and the residents. The residents have very low levels of trust in institutions due to a history of negligence and mistreatment, and the institutions have a disregard for the residents of the site due to their social and economic status. The residents, particularly young people, face much discrimination and prejudice when they try to access institutional services. This atmosphere of mutual distrust can perhaps be alleviated to a certain extent through interactions between the residents and the institutional actors, in a community setting.
- The presence of community organizations are steadily decreasing, according to many of the respondents, with their roles taken over by political parties or other such non-local institutions. The pressures of working hours for most, create a situation where they have no time to invest in community-building activities. YUVA can act as a crystallization point for the many people who feel the need for such organizations, but are unable to realize them due to absence of time, or other factors.

5.3. RECOMMENDATIONS FOR GOVERNMENT BODIES

The following are ten recommendations to address the problems faced by residents in Vashi Naka, Mumbai:

- Improve coordination between the Mumbai Metropolitan Regional Development Authority (MMRDA) and the Municipal Corporation of Greater Mumbai (MCGM) to ensure accountability and prevent passing the buck.

- Ensure that basic services are provided in proportion to the population, such as sufficient water supply.
- Open a Municipal Senior Secondary School in the area to provide access to education beyond primary level.
- Establish a new primary health center with adequate facilities and improve the quality of services provided in the existing health center.
- Set up a police post/chowki to address the growing incidence of crime in the area.
- Create an R&R Authority in Mumbai to coordinate state agencies and address issues of resettlement and problems faced by relocated families.
- Enable development funds of Members of Parliament and Members of the Legislative Assembly to be used for repair and maintenance of buildings in all resettlement sites.
- Ensure a uniform policy for resettlement in urban areas to prevent chaos and discrimination.
- Ensure that the allotment of a flat in a resettlement colony does not deny residents access to their BPL (below poverty line) card and economic status does not improve.
- Implement national and international laws, policies, and guidelines, including the Constitution of India and the UN Basic Principles and Guidelines on Development-based Evictions and Displacement.

These recommendations aim to improve the quality of life for residents in Vashi Naka, Mumbai, by addressing issues related to basic services, education, health care, security, and resettlement. Coordination between different authorities is crucial, and policies must be implemented uniformly to prevent discrimination and chaos. It is also essential to ensure that residents' economic status does not worsen as a result of resettlement, and laws and guidelines must be followed to protect the rights of all residents.

5.4. RECOMMENDATIONS FOR IMPROVING INSTITUTIONAL INTERFACE TO PROMOTE COMMUNITY WELL-BEING

Based on the findings, the following recommendations can be made to improve institutional interface in promoting community well-being through MPI:

- Improve the quality of government healthcare services, infrastructure, and ensure adequate availability of healthcare professionals to address the lack of trust in government healthcare facilities.
- Address the issue of limited transportation, especially in emergencies, by providing better transportation infrastructure, such as ambulance services, which can also improve access to other essential services, such as education and employment opportunities.
- Improve the quality of education in government schools and provide English medium education to meet the aspirations of the youth. Additionally, regulate private schools' fee structure and ensure they do not engage in exclusion based on social and regional factors.
- Establish effective communication and collaboration between the police and the community, especially in the slum site. The police should engage with the community members, understand their concerns, and build trust through their actions. They should also work on improving their responsiveness and transparency to create a sense of safety and security among community members.
- Address the root causes of crime in the slum site by improving access to education, employment opportunities, and basic amenities like clean water, sanitation, and electricity. Creating social programs that promote community engagement, cooperation, and empowerment can also contribute to reducing crime and improving community well-being.
- Improve public transportation frequency and punctuality, as well as ensure the safety of passengers by installing streetlights along the way.
- Improve the availability of banks and financial services in the site, provide financial literacy training to the residents, and ensure fair and transparent credit policies to address challenges related to access, affordability, and trust in the banking and credit system.
- Ensure that basic infrastructure and services are provided to all residents, regardless of their location or economic status, including improving access to sanitation facilities, ensuring affordable and reliable water and electricity supply, and installing adequate lighting in public spaces to ensure safety and security. Additionally, involve the community in the

process of managing and maintaining public amenities to foster a sense of ownership and responsibility.

5.4. DIRECTIONS FOR FUTURE RESEARCH

The Vashi Naka site is composed of people from multiple sites who belong to different ethnic, social and economic backgrounds. Despite the passage of several years of resettlement, a sense of ‘community’ has not emerged amongst the residents. The reason for this is that during relocation no thought was given to community ties and social networks. People were randomly allotted flats without any efforts being made to resettle communities together. The process of resettlement has also fragmented solidarity among residents. There have been instances where a single settlement is affected by more than one project and different policy parameters are applied to the residents, thereby affecting their unity. Residents of these settlements, rather than perceiving themselves as victims of a faulty ‘development’ paradigm, consider themselves as ‘project-affected persons’ of some project or the other.

Community-led development forms the heart of this report’s recommendations. A strong civil society is needed in the consolidation of a democratic community. Bernhard strongly proposed that civil society has been a necessary condition for the existence of representative government including democracy. R.F. Miller describes that what makes civil society "Civil", is the fact that it is the locus where citizens freely organize themselves into associations in order to pressurize the formal bodies of state authority into adopting policies consonant with their perceived interest. The basic function of community-led civil society is to link the goals of the activity of the state with those of independently structured population through different mechanisms of mediation. Miller’s definition and Nowak’s ideas of civil autonomy is very close to the Gandhian view of swaraj. Gandhi wrote in young India (1925) - Real swaraj will come not by the acquisition of authority by a few but by the acquisition of the capacity by all to resist authority when it is abused. In other words, swaraj is to be obtained by educating the masses to a sense of their capacities to regulate and control authority. Civil society fosters democracy by limiting the state, providing space for protest groups, generating demands, monitoring excuses, confronting power holders and sustaining a balance of power between state society. Availability of data is crucial to policy making which is why the policy of Decentralisation often emphasized by Gandhi must be adopted which basically enables local communities to collect data on poverty, using community-based methods that are culturally

appropriate and sensitive to local needs. This can provide a more accurate and nuanced picture of poverty in specific sites. Decentralization can empower local communities to take ownership of their development, by enabling them to participate in decision-making and ensuring that they have a voice in the design and implementation of poverty reduction programs. This can promote a sense of ownership and responsibility for the success of poverty reduction initiatives.

5.5. CONCLUDING REMARKS

In conclusion, the issue of poverty is complex and multidimensional, and addressing it requires a holistic approach that takes into account the different factors contributing to poverty. This paper has highlighted the importance of an effective institutional interface in promoting community well-being and breaking the cycle of poverty. The authors have shown how the Multidimensional Poverty Index can be a useful tool for policymakers and practitioners to identify the different dimensions of poverty and target interventions accordingly.

Furthermore, the paper has emphasized the need for a collaborative and participatory approach that involves community members and other stakeholders in the design and implementation of poverty reduction programs. The authors have also highlighted the importance of building institutional capacity and promoting good governance to ensure that poverty reduction efforts are sustainable and effective.

Overall, the insights and recommendations provided in this paper are valuable for policymakers, researchers, and practitioners who are working towards poverty reduction and community development. By taking a multidimensional and collaborative approach and building effective institutional interfaces, we can break the cycle of poverty and promote community well-being. It is hoped that this paper will inspire further research and action in this important site.

Ultimately, there's a need for a paradigm of human rights for resettlement where such a framework would involve ensuring the habitability of a site, protecting the human rights of communities facing eviction, and guaranteeing their right to the city. This would enable them to have an equal say in the planning and development of the city and enjoy its services and benefits.

APPENDIX

I. PARTICIPANT CONSENT FORM AND DATA PROCESSING STATEMENT (FGD)

Project Title: MPI and Community Well-Being Report: MPI and Institutional Interface

Researcher's Profile: Batch of 2021-23, M.A. in Development Studies, Tata Institute of Social Sciences (Mumbai)

Guided by: Dr Sandhya Iyer, Associate Professor, Tata Institute of Social Sciences (Mumbai)

The researcher extends his gratitude for your agreement to participate in the research project mentioned above at **Tata Institute of Social Sciences, Mumbai**. As part of the ethical considerations set in practice as well as institutional obligation, the researcher seeks your informed consent on being surveyed. Participants will be asked to undergo certain question for research purposes. The potential benefits of the study include the contribution to the knowledge base for the development sector. **There are no foreseeable risks associated with participation. Participation is voluntary, and participants can withdraw at any time without penalty.** By signing below, you indicate that you have read and understood the information provided above and voluntarily agree to participate in this study. Your expression of consent is sought to certify your approval for the following:

- I voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I have had the purpose and nature of the study explained to me, and I have had the opportunity to ask questions about the study.
- I understand that I will not benefit directly from participating in this research.
- I understand that if in the future I find myself uncomfortable with the data obtained from the interview to inform the study, I shall seek to remain anonymous to which the researcher is obliged to comply. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of the people I speak about.
- I understand that information extracted/produced from my engagement may be quoted in the report, and/or subsequent presentations based on the research in text and/or media, as institutionally mandated.
- I understand that the data of any personal and/or professional nature thus obtained from the interview will be protected and publicly available as a part of the long-form research under the Right to Information Act, 2005. I am also entitled to access the information I have provided at any time while it is in storage as specified above.

Signature of Researcher(s):

I believe the participant is giving informed consent to participate in this study:

S. No.	Name	Roll No.
01	Ashwin H	M2021DS009
02	Navean Hari	M2021DS026
03	Nisha Pilania	M2021DS028
04	Rashmi Shukla	M2021DS034
05	Sonali Singh	M2021DS045
06	Vindhyanchal Sachan	M2021DS053
07	Sangeeth S Varma	M2020DS070

II. QUESTIONNAIRE FOR SURVEY

House No.	Where do you get your credits from, and what issues do you face in it ?
Site	Ration Card
Name	Is there a lot of crime in your neighborhood?
Age	Does crime get reported?
Gender	Is police surveillance common in your site?
No. of family members (including participant)	Do you trust the police to seek their help?
Place of Origin	Number of meals per day on average in the last month
Last place of stay	Describe your average daily diet
How long have you been staying at present location?	Have you faced any of the following issues in the last year
Religion	Primary hospital visited for illness
Category	Health expenditure in a year
Highest Level of Education	What are the major issues that you face while accessing a govt. scheme?
Employment	Name some major schemes that you are aware of
Spouse's Employment	Name some schemes you have access to
Access to transport	Whom do you go to to report infrastructural issues in your locality?
Cooking Fuel	Are you part of any collective organizations?

Primary source of water for household	Rented/Own
Toilet sanitation	Rehabilitated from
Household Income (Monthly)	Are you active in housing society?
Your Current Income (Monthly)	Rehabilitated due to
Your Income before pandemic	Condition of house (Observation)