

Chapter 30

Women's Views of Shelter-Related Services and Infrastructure in Charkop, Bombay, and Mogappair, Madras

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That women in housing settlements of low- and moderate-income families need infrastructure of two kinds, tangible, physical structures and less tangible social and institutional ones, is well substantiated in the literature on shelter, women, and development.¹ Both kinds of infrastructure are addressed in this book in a variety of contexts.² This illustrates the multifaceted nature of shelter-related infrastructure that is needed if women are to benefit in both pragmatic and strategic ways from their new homes.³

In the established traditions of architecture and physical planning, rarely are infrastructure needs determined specifically from a woman's perspective. Such consideration as has been given to such needs has generally centered on technical aspects of appropriate design at the micro scale of individual housing unit, and, at the macro (neighborhood) scale, on the provision of supportive amenities such as shopping centers, clinics, and schools. Sometimes, particularly in formerly British colonies in the Third World, such as India, these design standards have been based on British Town and Country Planning formulae. In more enlightened efforts, some adaptations are introduced to meet women's particular needs within a specific culture. International agencies such as UNCHS and the World Bank have attempted to look at differential impact by gender of technical and design choices in infrastructure.⁴

A house, no matter how badly needed, has only limited potential to help a woman achieve long-term empowerment. A range of efforts has emerged to change the larger social and institutional environment in which women live and seek access to housing. These efforts have included working for the passage of legislation to allow women to own housing in countries where they do not now have such rights; facilitating social organizations that empower women to collectively determine what activities and investments are appropriate for their neighborhood; and using women's involvement in housing creation to shift the socially acceptable relationships between men and women in that culture. Words such as participation, empowerment, enablement, self awareness, confidence, and rights weave through the descriptions and discussions of such efforts.

A typology of what has been observed to be women-supportive infrastructure could prove to be quite useful in the formulation of the kind of housing policy sensitive to women's needs called for in this book. But developing this typology, important as it might be from a policy perspective, would be beyond the objectives of this

paper. What is intended here is much more limited. This paper will extract from a larger examination of two low-income housing projects in India some women's views of what works for them in the services and amenities they are provided, and the needs they have for additional, more supportive infrastructure.

Rationale and Need for This Research

The observations presented in this paper and the photographs by the author throughout this book were obtained in a pilot study initiated by this author between 1989 to 1991 in two low-income housing projects: Charkop 1, located in Kandivali, Bombay, and Mogappair East, in Mogappair, Madras. These projects have been developed with funds from the World Bank and the Housing and Development Corporation (HUDCO) of the Government of India. The intent of the research project, titled *Women's Access to Shelter for the Poor: The Case of Bombay and Madras*⁵ was to identify, in two quite different metropolitan cities in India, those physical and organizational characteristics which have implications for women's abilities to gain access to units of shelter and which can make for a good or bad fit with women's needs. Large-scale publicly financed housing projects such as Charkop and Mogappair, include investments by international agencies, and are being replicated in various regions of the country. There are thus opportunities to make judicious changes in the material and the institutional design, improving the ways they meet the needs of their women occupants.

At the time this research was initiated there appeared to be a great deal of confidence that the right issues in housing were being addressed in appropriately rational and scientific ways. But the specific needs of women were not receiving particular attention.⁶ Traditionally acceptable, economic issues such as housing preference, shelter finance, infrastructure standards, and land policy were investigated. But the spatial and concrete in shelter projects, affecting the quality of life and of the environment, were not, and these issues have immediate impact on women and children, the population that spends most of its time in these settlements. Other approaches to shelter projects which can have great implications for the extent that women are able play a role in shelter creation, were also neglected: e.g., options for incremental investment strategies, for participation, self-help, and appropriate technology in shelter design and construction. A collection of essays on spontaneous shelter, which had included some of these topics germane to women's access to shelter, had

not directly addressed the issue of women's specific roles in, and needs for, shelter.⁷

In South Asia in particular, little systematic has been work initiated to better understand the role of women, women's organizations, women's special needs, and the access of women to the benefits of programs providing housing and infrastructure. In India, there has been considerable experimentation with public sector investments in shelter. Most low-income Indian women have been assumed to be in traditional families and their housing needs have been thought to be subsumed in the larger effort to meet the needs for shelter of the poor. Perhaps the need of poor women for shelter and infrastructure has traditionally not been given separate attention in India because the proportion of women documented as heads of their households is not large. But evidence suggests that modernization and development are undermining some of the traditional marital nets that sustained women in patriarchal societies like the Indian, and that this phenomenon is occurring across class lines.

The feminist literature makes clear that opportunities for autonomy and economic independence are enabling women to resist the oppressive or physically aggressive behavior of men, such as wife beating, that they had traditionally accepted. Various chapters in this book have alluded to the fact that, for women, ownership of one's shelter can be critical in attaining autonomy and economic independence. The norm in India is for the man of the household to be the sole title holder of the family house. That women do not usually hold title to their homes inhibits them from assertive actions on their own behalf. It is useful to look at a country like India, to examine the access of women to shelter to which they hold title, as there has been an active feminist movement in the major cities which could bring about change. The Indian constitution has provided the underpinnings of legislation that would assist these groups to act through the judicial system. Feminist scholars working on Indian women's development are pointing out that access to, and ownership of, housing in urban and in rural areas is crucial, across class, in empowering women by enhancing their personal security and enabling them to gain a foothold in the modern economy of the city.⁸ They are highlighting the importance of women's unique and special needs for housing.⁹

The authors work in Charkop 1 and Mogappair East helped reveal some of these needs by looking at the situation from the vantage point of women who had obtained an opportunity to build a new house. The

overall results of this research are to be reported elsewhere. This paper presents some of the insights that this investigation has yielded about technical and institutional infrastructure needed by women occupying shelters in these sites and services projects.¹⁰

Mogappair and Charkop Case Studies

The sites and service approach to creating shelter options for the poor, as reflected in Charkop 1 and Mogappair East, represents an important shift in national housing policy related to low-income populations. Faced with, and rendered helpless by, the growing housing and physical infrastructure needs of the burgeoning populations of large and medium-sized cities of the Third World, governments and international aid institutions have moved away from their earlier negative attitudes about the illegally constructed shelters of the poor and have experimented with strategies to harness and guide this activity constructively. The sites and service approach represents an effort to tap the creative potential of poor people's ability to house themselves. As this approach has unfolded over the last two decades, it has attempted to address the needs of the poor for housing and infrastructure through a variety of programs providing different combinations of house sites and services. The particular design and execution of the various phases of the Charkop and Mogappair sites and services projects in themselves illustrate the ongoing evolution and adaptation that have characterized this approach to shelter creation in the Indian context. The common denominator in these projects has been the provision of quite modestly sized plots of land. Here various combinations of services and infrastructure are provided. The poor obtain title to the property and build themselves housing.

The two projects, Mogappair East (which at the time of the field survey was in the process of construction: see Figure 1), and Charkop 1 (which was in the construction and design stage: see Figure 2) were jointly funded by the World Bank and HUDCO. The implementing agencies were Tamil Nadu Housing Board, Mogappair Division, and Maharashtra Housing and Area Development Authority (MAHADA), respectively. Oversight and planning supervision over the two projects were provided by Madras Metropolitan Development Authority (MMDA) and Bombay Metropolitan Regional Development Authority (BMRDA). Information on, and an understanding of, the various parameters of these projects were obtained from the following four types of sources:

MOGAPPAIR

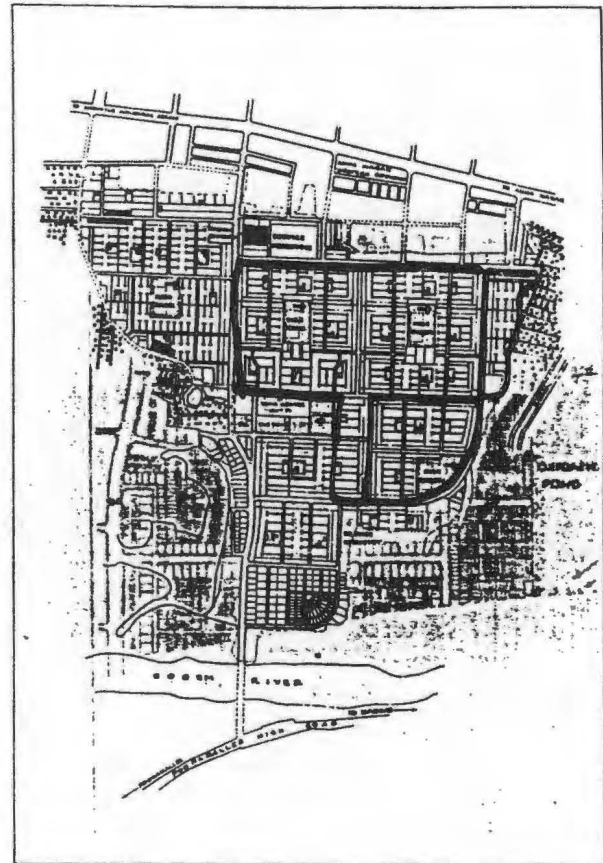


Fig. 1: Overall plot plan for Mogappair East, Madras. Area where data was collected for this project is indicated in heavy outline.

1. Interviews of officials in the above-mentioned agencies at various levels of the administrative pyramid, from Vice Presidents and Chief Executive Officers to site engineers, planners, designers, administrators, and community development officers. These provided an overview of official attitudes and positions vis à vis women plot holders.
2. Documents and data which were generously and freely made available by the officials in these agencies. These provided good technical and quantitative information on allotments of plots, financing, background of women who were plot holders, and design and construction norms.
3. On-site observations, documentation, and analysis of the physical construction process and the site-level management systems. In Bombay these included conversations with local contractors involved in housing construction. Site surveys were executed to establish the extent of building completion and occupancy status as well as turnover in ownership of properties which were in women's names. Given the emphasis in this research on

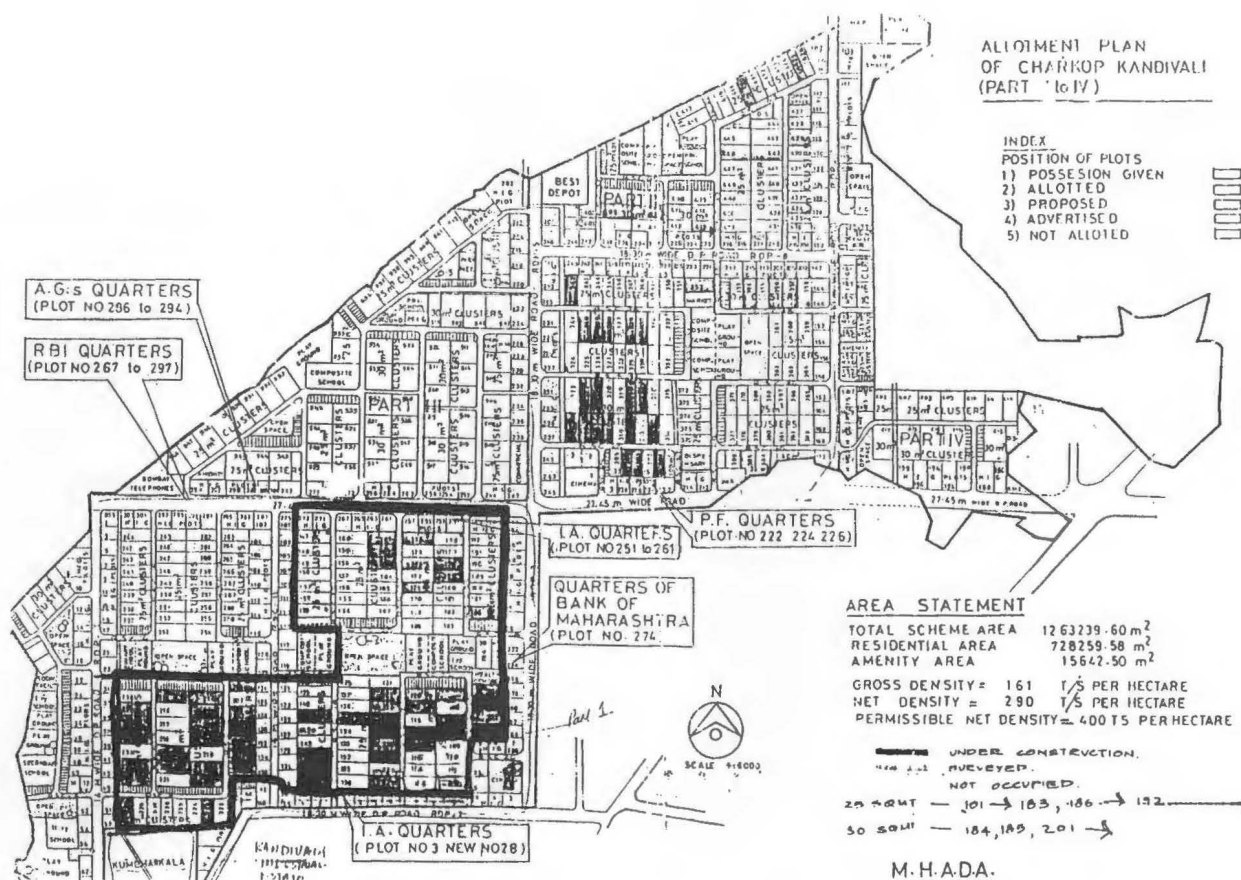


Fig. 2: Overall plot plan for Phases 1 through 4 of the Charkop sites and services scheme in Kandivali, Bombay. Area in Phase 1 where data for this project was collected is indicated in heavy outline.

poor women, the areas which were selected for observation contained only those plots which were designated for low-income groups, which the World Bank terms Economically Weaker Sections (EWS) and which it classifies into subcategories by level of income.

4. Open-ended interviews with, and photo documentation of, women title holders of the newly created housing. This latter source has been the most heavily drawn upon in this paper.

Charkop 1 and Mogappair East represented, at the time of field work, in their design and execution, the more recent experimentation in, and thinking about, the sites and service approach. The two projects differed in the process by which housing was expected to be constructed. In Mogappair East, some 6 miles from downtown Madras, allotments were made in 1983/84. Individual plot holders were required to construct their individual housing. Besides water, sewer, and electrical hookups and service roads, several permutations of core units were made available on two basic plot sizes.

Layout of plots within sectors followed the more conventional pattern established in sites and service projects (see Figure 3 and background site plan on cover). To consolidate their claim to the property, owners were required to start construction and build at least to plinth height within two years from time of allotment. Cooperation with adjoining neighbors in the construction of common walls was required. By 1990 it was clear that some allottees were not building on the site; others were constructing only the minimum structures to meet the MMDA requirements to retain ownership. The slow rate of construction and occupancy was a disappointment to the authorities. The state's investment in infrastructure was buried under the ground. The new housing, to result from the investments by the private sector in the form of individual owners, was not forthcoming.

In Bombay allotments were made two to three years later in 1985/86. House sites were laid out into residential clusters of 46 plots around a central courtyard (see

Detail of Sector

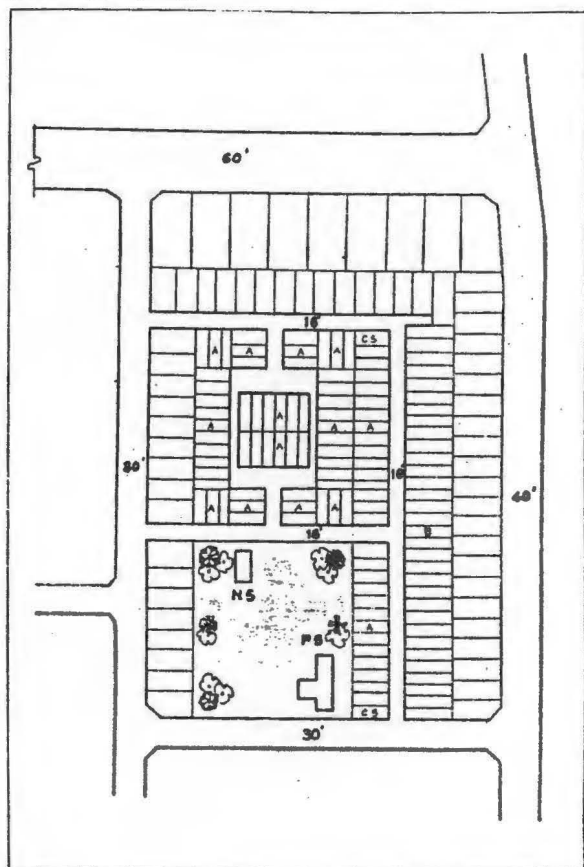
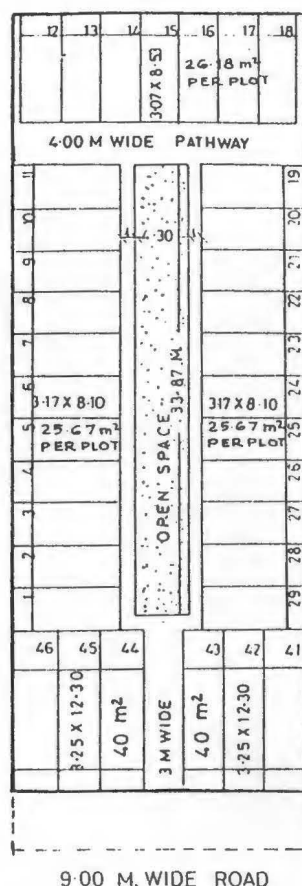


Fig. 3: Detailed layout of one typical residential sector in Mogappair East showing arrangement of individual plots, levels of service roads, and open space.

Figure 4). Each cluster was provided with a connection point for Bombay municipal water, sewer, and electrical services. The distinguishing feature for the Charkop 1 project was that construction of the housing within each 46 plot cluster was done cooperatively through housing societies whose formation was facilitated and mandated by MHADA. Consolidation into group housing made the proposed construction sufficiently large to be attractive for bidding by small local contractors. The objective was to reduce the time required for housing construction and occupancy, compared to more conventional projects in which decisions to build were left to individual allottees.

The neglect of gender as a category of analysis in shelter creation and assessment, described in the introduction to this book, manifested itself in a variety of ways in the Mogappair East and Charkop 1 projects. For example, very good financial and background data on plot allottees did not specify the gender of the allottee,



- NOTE:
- 1) THE BOUNDARY OF THE SOCIETY IS SHOWN IN RED COLOUR.
 - 2) THE BOUNDARY OF PLOT IS SHOWN IN GREEN COLOUR.

NAME OF SOCIETY _____

NAME OF PLOT HOLDER _____

TYPE OF CLUSTER	CLUSTER NO.	ROAD NO.	PLOT NO.
		R SC -	

Fig. 4: Typical layout of one housing cluster in Charkop 1, showing arrangement of 46 individual plots in a housing cooperative, of open space, and of pathways.

precluding an overall analysis by gender. We expended considerable effort in manually scanning allottee lists for female names to establish a reliable list of women allottees on each site. Ultimately in Mogappair East we determined that 522 of a total of 3,129 plots (17%) belong to women allottees. In Charkop 1 out of 5,804 plots, 411 belonged to women (7%). That the percentage was higher in Madras, the socially more conservative city, was interesting: one might have anticipated the opposite, given that women in Bombay are such a visible part of the work force. Local community development workers in Madras attributed this to the fact that sites and service schemes have been introduced to a greater extent in Madras than in Bombay and have been implemented and in place for a longer time. The

value of the properties has been better established and families make multiple applications in the name of all eligible family members when the lottery for plots in a site and service project is announced and applications are solicited.

To determine whether institutional barriers were operative in women's access to these properties, we looked in some detail at the gate-keeping aspect of the plot allotment process in Bombay. Recipients of these serviced plots, from the pool of applicants who generally far outnumber the plots available, are generally selected through some form of lottery. Although, as mentioned above, we did not have a data base of applicants by gender and therefore could not assess statistical representation of applicants by gender to see if the pool of female applicants itself was small, we found nothing in the process of selection by lottery that seemed to be particularly biased against women applicants. We did examine how availability of plots was advertised, the systems through which application forms were obtained, and the income criteria that were applied. Contrary to our expectations, income criteria too did not appear particularly to discriminate against those women allottees who were establishing an ability to pay through informal sector work. Our trail of documents revealed how applications by women, initially rejected because they were employed in informal sector, self-employed work and could not produce the required affidavits of earnings and employment stipulated in the application forms, were accepted after an established process of appeal was followed. Administrators appeared to be willing to accept other ways of establishing an ability to pay beyond statements by formal sector employers.¹¹

When we questioned women allottees about the application and selection process in both projects, by and large they appeared to have experienced it as an orderly and fair one. Some had received assistance in obtaining and filling out forms from male relatives but others had navigated the complexities of the process on their own. It is to be noted, however, that women eligible for plots in sites and service projects such as these have more resources (finances, education, family connections and wage work), than, for instance, the pavement dwellers that Bapat and Patel speak about in their chapter. Our interviews revealed that these individuals moved to these projects from the chawls, tenement structures, and settled squatter communities that Adarkar writes about in her chapter.

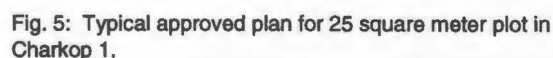
In comparing the status of construction of plots owned by women in the two projects, we found that, despite the

up to three years' time difference in date of allotment of plots (Mogappair East having been allotted in 83/84 and Charkop 1 in 85/86), 49% of the women owned plots in Mogappair; 47% of those in Bombay had been completely built; and another 9% in both projects were almost complete. Thus the Charkop 1 approach of mandating construction of houses through housing cooperatives appeared to be working: the gestation period for constructing a house appears to have been reduced. Because geography and size and growth of the metropolis, the pressures on, and therefore price of, land for housing is much higher in Bombay, which partially explains the relative speed in construction. However, this appears to have a cost for some women. When we questioned the women owners in both projects about how satisfied they were with the housing they had obtained, we found that the Mogappair house owners seemed, by and large, to be quite satisfied with their houses. They had been able to build them incrementally, as and when they could afford it, and to design their units and allocate space to meet their individual life styles. In Charkop 1, the level of satisfaction seemed to vary between various clusters. In some, women expressed a great deal of frustration and anger at being discounted in, left out of, or not understanding the technical decisions made in their housing cooperative. The decisions involved the level of per unit cost that they would commit to as a group in their contract with the builder, about the types of materials and finishes that would be provided, about the specifics of the design of their units, particularly the bathroom and sanitary fixtures that were selected and the layouts of kitchens and toilet blocks. As one woman, who was widowed, had a small son to support, and was earning a living as a domestic servant, as a sweeper in a health clinic, and in petty trade in coconuts or other seasonal products, expressed it:

I don't mind working very hard to earn and pay the price for a good house. I don't care if I have to do three full-time jobs to earn the money. I am not afraid of hard work. What I am sad about is that I am paying a lot and I did not get the house I wanted. I can see where my money is just wasted and that hurts me. Everyone who lives around me has more money than I do and they just made these decisions for all of us in this society. They don't listen to a woman like me.

Several factors were at play in this and other women's expressions of disenchantment with the decision making in their housing cooperatives. Initially they were intimidated by the technical process, did not always understand the plans and drawings presented by project officials and later the private contractors, and hesitated

In Charkop 1, in the units developed by each cooperative society, we found several permutations on the original, approved layout of the wet core. Figure 5 is the typical plan of the 25-square-meter plot that is pre-approved for construction by the Bombay Municipal Corporation.¹² Figure 6 presents our sketches of the



various reconfigurations of the layout we found in our survey work. Clearly preferred by women were options that divided the water closet from the bathing/washing area as in alternative 1, relocated the entry door to the sanitary core to provide more privacy as in alternative 2, moved the washing and bath area to the outside porch as in alternative 3, and finally the most expensive but also most desired alternative, 4, relocating the washing areas and bathroom to the outside, rear courtyard. The last option was the most expensive because, in the approved plan and the first three alternatives, one main drainage pipe could be installed down the middle of the central courtyard of the housing cluster. The drained washing spaces on the rear in alternative 4 would require two other piping runs along the exterior walls of the cluster. For efficiency and lower costs, adjacent housing societies could cooperate in sharing these secondary waste pipes. But the construction and administrative

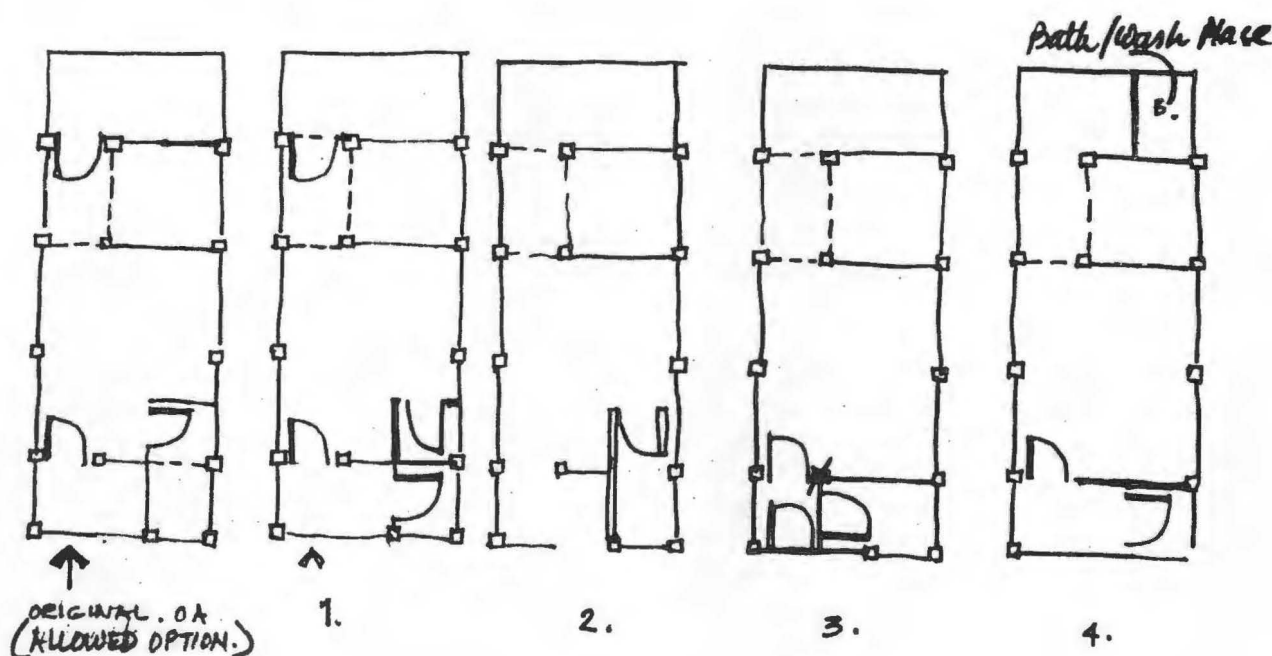


Fig. 6: Four alternative reconfigurations of the approved plan noted during our field work in Charkop 1.

logistics became much more complex. But this option substantially improved the usability of the house for many of the women. The project designers and planners in MMDA had heard this before and were trying to respond in future projects. But this still left several thousand housing units under construction or about to be constructed with a plan that was less desirable from the vantage point of the women occupants. This illustrates how the design of public housing projects is first driven by technical rationality, what works for the women who will spend the most time in these facilities, is often left out. We should be able to develop processes that allow inclusion of women's views in the early design stages.

To obtain more information on what a plot represented to a woman allottee, we completed systematic, open-ended questionnaires and in-depth interviews with 28 women in Mogappair and 16 in Charkop 1. From these we assessed various characteristics of the respondents including the level of autonomy they were exercising with respect to decisions about, and responsibility for, their house; their interest in establishing income-generation activities in the project; and whether they now had fewer or more amenities and infrastructure available to them relative to the homes they had left. We found that 25% of the informants in Mogappair were

acting in a highly autonomous fashion and another 45% in a moderately autonomous way while in Bombay, as we expected, 50% were highly autonomous and another 25% were moderately so. We looked at factors such as investment of assets in the house construction, participation in the design and construction phase, and whether the woman was solely or partially responsible for the maintenance of the household. It appeared that, in both projects, and contrary to the popular perception of housing administrators in India, the majority of women we questioned were very active in obtaining and sustaining their housing and households.

It has been recognized in the literature on women and shelter that the stress of resettlement to the peripheries of major cities to occupy new sites and serviced plots such as those in Mogappair and Charkop is expected to be greatest on poor women. This is because they have children and housekeeping responsibilities to fulfill as well as money to earn. Resettlement usually results in longer commuting time for those women who have middle-class, wage-work occupations. In our interviews women in such jobs voiced their frustration with the level of bus service and the paucity of travel options to get to work and the amount of time needed every day for commuting. For those women engaged in domestic

work, usually in service to households in their old neighborhoods, resettlement generally results in loss of such jobs and other income-augmenting home occupations possible when one is located in older, more developed, settlements. Resettlement in the new housing locations needs to take these circumstances into account. Poor and middle-income women might, for instance, require the creation of facilities that support income-generation activity.

In this regard we found in our interviews that women in both projects were most articulate about wanting to start, or needing support for, existing income-generation activities. They cited the need for employment possibilities in the vicinity of the project area. They expressed the need for child care that they could depend upon. They described the crèches they had started that they needed more space for. They took pride in showing or telling us about the various petty trade activities they were involved in that enabled them to earn some income. One animated and strong woman in Mogappair (see cover photograph) who runs a small hotel in her housing unit which enjoys a corner location (caption photo for Theme 6 is of the kitchen of her hotel) told us:

I have always worked hard and earned a living for my family. I have been on my own from a very young age. My husband left me with several children to support and I have worked hard to raise them. I have the ability and the will to turn this place into "a first class hotel" if only someone would give me a substantial loan to do so. And I mean substantial. When they have programs of loans for women to start some work to earn more they never talk about access to some REAL money. What am I going to be able to do with just a couple of thousand rupees here and there? I need much more. And they won't let me use this house as collateral for a loan because it isn't paid up yet. Give us some real help and we can show what we can turn that into.

Conclusion

In my work on these particular projects and in my ongoing work with a group of rural women from a village in Maharashtra, India, I have found strong, motivated, women clear and evocative in their claims for a chance to make good on their own.¹³ The ability to attain shelter in their own names and to utilize this precious resource so that they can stand on their own feet is a common need that I have heard articulated by women from all classes of Indian society. The feminist movement in India has taken the position that it is necessary to provide special access to housing and entitlement to house ownership for single women, be they unmarried, divorced, abandoned, or widowed as, in a patriarchal

society such as the Indian, they are a most vulnerable sub-population. One feminist demand is that a certain percentage of plots in new public housing projects be earmarked for single women. Our work indicates that there is a need to seriously consider this type of action. Certainly quite appropriate follow up questions about shaping such policy will arise. What happens if and when remarriage occurs? What protections and rights do women have vis-a-vis fathers, sons and brothers that would enable them to maintain ownership and control over this shelter? In our interviews we noted how obtaining title to plots had strengthened the hands of the women owners and at the same time made them vulnerable to pressures from their male relatives and their relative's spouses. It had forced others to take these women's claims to home and shelter more seriously. This fact in itself may be sufficient reason to press ahead on implementing policy for expanding women's access to shelter and for providing the supportive infrastructure that will enable women to hold on to their homes in their own right.

As this book demonstrates, the issues regarding women, shelter, and development are highly complex, widely divergent, and very grave. The planet's burgeoning population, particularly in those countries whose resources are already overly stressed, suggests the urgency with which these issues need to be confronted. But there are some grounds for cautious optimism. The very fact that the issues are not out in the open is among them. The strength, resiliency, and resourcefulness of many of the women described herein should also be included. Academics, journalists, intellectuals, lawyers, governmental officials, entrepreneurs, planners, architects, designers - need to all look, and listen, and learn, and then act together.

Notes

¹ A forthcoming review article, Hemalata C. Dandekar, "Women and Housing," in Rita S. Gallin, ed., *The Women and International Development Annual*, Volume 4, Westview Press, 1984, delineates the literature on shelter, women, and development in some detail and discusses its implications for research and policy. For a representative example of the positions of international agencies see, United Nations Centre for Human Settlements (UNCHS), *Women in Human Settlements Development and Management*, Nairobi, Kenya, 1989 which reflects the UNCHS approach to thinking about gender and physical infrastructure. See also, Mine Sabuncuoglu, *Communications, Development and Women's Participation in Human Settlements Management*, United Nations Centre for Human Settlements (UNCHS), Nairobi, Kenya, 1988.

² See, for example, Bapat and Patel's call for social support networks and for political mobilization, Celik's call for technical and managerial knowhow, Neela Dabir's call for counseling, Bhatt's articulation of the

importance of common open spaces adjacent to shelter that are capable of flexible use, and Larsson, Oruwari, and Scarnecchia's illustrations of the need for legislation that will enable women to obtain control over the housing asset.

³ Bapat and Patel discuss this issue at some length in their chapter. See also Aliyar and Shetty's discussion of Maxine Molyneux's delineation of gender interests and needs.

⁴ See, for instance, the United Nations Centre for Human Settlements (UNCHS) publications, *The Role of Women in Execution of Low-Income Housing Projects Training Module*, Nairobi, Kenya, 1986, and *Building-Related Income Generation For Women: Lessons - From Experience*, Nairobi, Kenya, 1990. Frannie Humplick's presentation at the conference titled "Women and Infrastructure Services," based on the application of an analytic model to a project in Istanbul to investigate empirically the issue of gender differentiated choice in infrastructure technology, illustrated the World Bank's approach to this topic.

⁵ Field work for this project was supported by a senior research fellowship grant from the American Institute of Indian Studies and supplemented by travel funds from the University of Michigan's Office of the Vice President for Research.

⁶ See, for example, Dandekar, review of Lloyd Rodwin, ed., *Shelter, Settlement and Development*, Allen and Unwin, Boston: 1987, *Economic Development and Cultural Change*, 1989 and *Journal of the American Planning Association*, Winter 1989, pp. 111-113. See also, review of G. Shabbir Cheema, *Urban Shelter and Services: Public Policies and Management Approaches*, Praeger: 1987, *Journal of the American Planning Association*, Winter 1989, pp. 111-113.

⁷ See Dandekar, review of Carl V. Patton, ed., *Spontaneous Shelter International Perspectives and Prospects*, Temple University Press: 1988, *Journal of the American Planning Association*, Winter 1989, pp. 111-113.

⁸ In our in-depth interviews of women plot holders in the Charkop 1 and Mogappair East, we did in fact find several instances where ownership of their houses was providing a great deal of security to women who were vulnerable because they were single, divorced, aged, and economically dependent.

⁹ In this context, groups such as SPARC, headquartered in Bombay, whose work has been documented in this book by Bapat and Patel and received recognition internationally, Pennurimai Yakkam located in Madras, and the National Campaign for Housing Rights have been significant.

¹⁰ An article describing the overall findings of this project and documenting various aspects of women's access to the sites and services plots in Charkop and Mogappair is in progress.

¹¹ Many officials in the various agencies were generous with their help, for which I am grateful. Of particular note were the overviews provided by Mr. V.K. Phatak, Chief Planner, BMRDA, permissions to obtain data and documents provided by Mr. Sunder Burra, Director World Bank Projects, MAHADA, the computer data manipulation provided by Dilip Muglikar, MHADA, Mr. A Lakshmanan, Chief Urban Planner, MMDA, and Ms. Lilian Premkumar, Community Development Officer, MMDA.

¹² In Bombay help in data gathering was provided by Ms. Leena Kharkar. My familiarity with Bombay and ability to speak Marathi, the local language, allowed me to complete much of the field work and

survey myself. Ms. Lilian Prem Kumar provided very able assistance in data collection, and in-depth interviewing in Mogappair East. She served as a translator and guide during my site visits and provided an extremely dedicated voice on behalf of the women in Mogappair. Her in-depth background knowledge of the project, the rigor of her approach to the material, and carefully collected and documented data did much to enhance the quality of this research.

¹³ The exceptions to this observation are the individuals who have been allocated plots and are part of a forced resettlement in which the government is trying to free up public lands in more desirable parts of the city where these individuals had acquired squatters rights. These resettled allottees, some of whom we did interview in Mogappair, are often least able to bear the costs of construction and maintenance of their new homes as they tend to be some of the less literate and poorer segments of the population.

¹⁴ This is a service provided by the more recent sites and service projects and represents a considerable savings in time for the builder, time that would have normally been spent in the generally acknowledged to be frustrating process of obtaining a building permit.

¹⁵ The book on rural women, a follow-up to my *Men to Bombay, Women at Home*, (1986), (working title *Where Shall I Go? What Shall I Do? Rural Indian Women Face Development*, CSSEA Publication, the University of Michigan) will be available in late 1993.