

# Kanjurmarg Transit Housing

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • MAY 2020

**This community-managed housing resettlement project at Kanjurmarg showed that improving the city's vital infrastructure (like railways) need not be at a cost of poor people being forcibly removed from their homes and further impoverished. With some investment of time, creativity and cooperation, and with communities fully involved in every part of the planning and implementation, it is possible for the city to provide secure, permanent homes for poor communities displaced by urban infrastructure projects, and both the city and the communities come out winners.**

- **Project** Kanjurmarg Transit Housing for displaced railway slum dwellers
- **Location** Mumbai, India
- **Size** 900 households
- **Finished** 2009
- **Type** A transit housing project for railway slum dwellers that was planned and executed by the railway families themselves, with support from their federation partners and government authorities.

## CONTEXT, PROCESS AND PARTNERS

### The city:

Mumbai is India's largest city and commercial capital. For lack of any affordable housing options, about 60% of the city's 20 million inhabitants have no choice but to live in squalor and insecurity in slums. Whenever the city makes plans to improve or construct urban infrastructure like highways, railway lines, drainage or airport runways, there will almost invariably be slums coming in the way. In the past, those communities would just be swept away in brutal evictions, or else they would be shunted into "transit accommodation" which is supposed to be temporary, but ends up being permanent. In Mumbai, families live for generations in such "transit" housing.

Now, though, there are laws in India which protect slum dwellers from eviction, and if big urban infrastructure projects cause displacement, the communities have to agree to relocate and must be provided with alternative housing. The problem is that infrastructure project budgets often don't include money for relocating displaced slum communities, and most government officials are hostile to the idea of having to provide secure, permanent and free housing to those they consider to be squatters and freeloaders. At the same time, the communities are understandably reluctant to give up the houses and communities they have invested so much in, or agree to a government-run resettlement process that is likely to be unfair, corrupt, badly managed and will almost certainly impoverish them further. So everything just gets stuck, and everyone loses: the city's poor continue to live in bad conditions and insecurity, and much-needed urban infrastructure projects get delayed again and again. This stand-off repeats itself across Mumbai, and across most Indian cities.

### Initiating the project:

The local train system is Mumbai's transport lifeline, carrying some 7.5 million people up and down the city every day. In 1988 the Alliance published *Beyond the beaten track*, a joint survey that was undertaken with the Railways and the State government that showed that 28,000 households live within 80 feet (24 meters) of the tracks, and that causes the trains to slow down to just 5 km per hour. As part of the survey, these railway slums were all mapped by the communities themselves. This was the first time that the location of each household (and information about each family) living along the railway lines appeared on a cadastral map that was accepted by the city. After that survey, the railway communities began organizing themselves into savings groups and informal groups, and eventually into the Railway Slum Dwellers Federation (RSDF). The survey was an important first step in transforming a mistrustful and adversarial relationship between the railway slums and the railway authorities into a working partnership, and it led to other breakthroughs.

In the 1990s, the Railways wanted to expand the tracks and had begun evicting families living close to the tracks. Since the 1980s, the Alliance had been working with the RSDF to address their common housing and tenure problems and to negotiate resettlement solutions with the railways. In 1995, the state government and the railways began negotiating for a Rs. 2.1 billion (US\$ 463 million) loan from the World Bank to develop the Mumbai Urban Transport Project (MUTP), to improve and upgrade the city's railway system. But the World Bank demanded that a policy on resettling families displaced by the project be in place before going further. Since no such resettlement policy was in place, a special task force (the "*Sukthankar Task Force on Rehabilitation and Resettlement*") was set up in 1995 to develop recommendations for the MUTP project. The task force had representatives from the state government, the Indian Railways and three NGOs, including SPARC. Many suggestions from communities, channelled through SPARC, were part of the task force's recommendations, which were eventually accepted by the state government. But then the complex negotiations broke down and the whole MUTP project stalled.

When base line surveys for the MUTP were initiated for the 28,000 families living within 80 feet of the tracks, three NGO's (including SPARC) were invited to carry out the surveys. The alliance decided that collecting and processing data by the community itself would give them self-knowledge and help develop an understanding of the problems. Working with the Alliance and RSDF, the railway communities numbered their huts, mapped their settlements and surveyed all the households. The railways and the state government verified the data the people collected and signed off on it. The families living within the 9-meter safety zone were numbered, marked in registers and maps and were to be moved to resettlement sites together, as whole neighbourhoods. The process was transparent, and despite problems of political affiliations in the area, the RSDF and the Alliance gained credibility and trust of the communities.

### The opportunity:

The negotiations between the World Bank, the Railways, and the state broke down but they had resulted in a resettlement policy being drafted and accepted by the Government of Maharashtra. The Alliance and communities came up with a strategy to move all the slums back by 50 ft. and to realign the communities on

the railway tracks. The Government of Maharashtra and the Railways decided to explore the strategy suggested by the Alliance and to go ahead with work on the Sixth Corridor of the Central Railway tracks as a pilot project, independent of the World Bank.

The Central Railways had a Rs. 100 million (US\$ 2.25 million ) budget in hand for track repairs, but if they didn't use it within ten months, it would go back to the government. Since building permanent housing within that short timeframe wasn't possible, the Alliance came up with an alternative idea of organizing a two-phase resettlement process, in which the 900 railway slum families living within the safety zone (between Thane and Kurla stations) would first move into transit housing they design, build and manage themselves, and stay there while their permanent housing is being built for them by the state government.

This two-phase process was attractive to the State Government and the Railways since it freed up the Railways land much sooner than waiting for permanent housing to be built. As a result, project costs did not escalate because of delays. The railway slum dwellers also preferred to move away from the tracks as soon as possible. The deal was agreed to, and this important demonstration of a bottom-up, community-driven resettlement project was off and running.

### **The community:**

The new community at Kanjurmarg brought together 900 of the 2,987 railway slum families who had been living within 50 feet (15 meters) of the 3.5-kilometer stretch of railway tracks between the Bhandup and Ghatkopar stations. The Kanjurmarg resettlement site was just 3 - 5 kms away from the original railway slums where the people had been living.

### **The community process:**

RSDF leaders began meeting people and encouraged them to form working groups of 30 or 40 families, so disseminating information and managing this complex resettlement project was easier. People began discussing their issues and came to know about the government's project and the rehabilitation strategies.

### **Some important aspects of the resettlement process:**

- **Survey:** SPARC and the railway communities jointly conducted a survey, supported by the railways and the state government, and counted 1,561 railway households who would have to be resettled in the first phase of the project.
- **Found land:** Communities worked with the state government to find and secure a 2.3 hectare plot of government land near Kanjurmarg Station, which would accommodate the first 900 households.
- **Formed 22 working sub-groups:** The railway communities organized themselves into several collective working groups, which became the units for planning and implementing the resettlement project.
- **Negotiated for site development and infrastructure:** The Indian Railways would level and develop the new land, and the Mumbai Municipality would provide off-site infrastructure.
- **Organized ID cards and family lists:** Not everyone could furnish proof of living on the tracks so SPARC helped prepare special family photo ID cards that were documented and validated and the people's own family records from the survey were accepted as the official roster of participants.
- **Saved for building houses:** Mahila Milan women's savings collectives began housing savings in 1996, and by the time the communities began moving to the new land at Kanjurmarg two years later, most families had saved Rs. 3,000 - 7,000 (US\$ 67 - 155) to use as deposit with HUDCO for their house-building loans.
- **Planned new housing:** The railway communities moving to Kanjurmarg designed the simple transit housing units on plots of 10 x 12 feet (3m x 3.7m) and supervised the construction.
- **Built site office:** The land at Kanjurmarg was marshy low-land and the first step was to fill a small part and set up a site office for meetings and visits and to coordinate the phased moving process.
- **Moved belongings:** People's committees worked out the plans for scheduling the move to the new site after dismantling their houses on the tracks. The city provided each family with a truck to transport their belongings to the transit houses.

### **Support groups and partners in the project:**

- **Railway Slum Dwellers Federation (RSDF)** is a federation under NSDF and has been working since 1988 to organize families living along Mumbai's rail tracks and to negotiate resettlement options.
- **National Slum Dwellers Federation (NSDF)** is a national, broad based community organization of India's urban poor, established in the 1970s. The NSDF has used collective savings, shelter training, and enumeration as tools to organize.
- **Mahila Milan ("Women Together")** is a decentralized network of women's collectives in Indian slums.

- **Society for Promotion of Area Resource Centres (SPARC)** is a Mumbai-based NGO which since 1984 has been working with the urban poor to access housing and sanitation in cities across India.
- **Indian Railways** is a central government department which looks after the running of the country's rail network and manages all the land under railways across India.
- **Government of Maharashtra (GOM)** and its Housing and Urban Development Departments.
- **Slum Rehabilitation Authority (SRA)** is a state-level government agency set up in 1996 to serve as Planning Authority for redevelopment of slum areas in Maharashtra State.
- **Municipal Corporation of Greater Mumbai (MCGM)** is the local governing body for the metropolitan city of Mumbai.
- **The Housing and Urban Development Corporation (HUDCO)** is one of India's main housing finance institutions. In 1998, SPARC and NSDF helped HUDCO set up a scheme in which community cooperatives with secure land could take loans through an intermediary NGO.

## LEGAL FRAMEWORK OF THE PROJECT

### Legal background and legal status:

The Kanjurmarg resettlement housing project brought about a transformation in the lives of 900 poor families who were illegal squatters living next to the railway tracks without any basic services or amenities. Through their surveys and mapping, they gained recognition as legitimate residents of the city. And when the railways needed the land they occupied to expand the railway tracks, these families moved into transit housing at Kanjurmarg, and later into permanent state-built housing (most on the same Kanjurmarg site and the others nearby), where they became apartment-owning members of cooperative housing societies which collectively leased the public land their apartment blocks were built on. This was a pathbreaking, seminal project that set a precedent for a two-step resettlement process, which later guided the relocation of thousands of other railway slum families. In this way, the transformation from illegality into legality in the Kanjurmarg project became government policy.

### Land tenure:

The 2.28 hectare land at Kanjurmarg was allocated by the state government in 1998 for use in resettling families displaced by the railway expansion project. The land was provided at no cost to the railway slum families who relocated to the transit housing they built there. After a few years, all 900 families moved from the transit housing into apartments in 8-story blocks that were built by the state government and provided free to the railway families. 485 of the original 900 families stayed on the Kanjurmarg site, and the rest moved to similar apartment blocks on two other nearby sites: Mankhurd (357 families) and Kokari Nagar (58 families). In all three of the new housing sites, the tenure arrangements were the same: all the families in the apartments in a particular building become shareholding members of a Cooperative Housing Society, which becomes the legal lease-holding body for the public land the building stands on. Social housing leaseholds on public land in Maharashtra are for 99 years and renewable. Being a shareholder in the cooperative housing society denotes ownership of the apartment. The apartments in government resettlement projects like this can be passed on as assets to children and grandchildren, but they cannot be sold individually (at least for ten years). The land tenure remains with the cooperative.

### Government support:

A significant aspect of the Kanjurmarg resettlement process was the partnership that developed and deepened, before, during and after the project. A joint project coordination committee was set up under the Slum Rehabilitation Authority to facilitate the project, with representatives from the railways, different government departments and the Alliance. Community leaders were invited to the meetings and this generated a lot of trust and confidence for all participants. Under the project agreement:

- **The Government of Maharashtra** provided the land for resettling the 900 families.
- **Indian Railways** provided Rs.13.8 million (US\$ 306,000) for developing infrastructure on the new site (routed through SRA).
- **Slum Rehabilitation Authority** acted as intermediary between the state government, the railways and SPARC, to deal with problems that came up and ensure the project kept moving. The work of the SRA's chief officer was the key in building the community's confidence and allowing their voices to be heard at very senior levels of the bureaucracy.

## PROJECT FINANCING

### Project costs and who paid for what?

- **Land:** Provided free by the Government of Maharashtra

- **Houses:** The cost of constructing the transit rowhouses came to Rs. 22,000 (US\$ 489) per unit x 900 units = Rs. 19.8 million (US\$ 440,000)
- **Site development and infrastructure** (land levelling, electricity and water, pathways, shared toilets) cost Rs 13.8 million (US\$ 306,000). Electrical connections cost another Rs. 500,000 (US\$ 11,110)

#### Financing:

- **Houses:** The transit houses were paid for by the railway families and financed by individual loans of Rs. 20,000 (US\$ 444) each from HUDCO, at 12% interest, repayable in monthly instalments over 15 years. Later, donor grants helped reduce the amount families had to repay.
- **Infrastructure:** The site development and infrastructure was financed by a grant of Rs. 13.8 million (US\$ 3,06,666) from the Indian Railways, which was channelled through the SRA. Once the people moved into the transit housing in Kanjurmarg, each family paid Rs. 15 per month for water and toilets and Rs.100 - 200 (US\$ 2 - 4) per month for metered electricity. Maintenance, garbage collection and drain cleaning were all managed by the communities.

## DESIGN AND CONSTRUCTION

#### Design process, House design and layout plans:

The railway communities worked with two young architects at SPARC to design a simple, single-story 120 sq. ft (11.5 square meter) row-house model, which would be built of bricks and tin-sheets, within a budget of Rs. 20,000 (US\$ 444). That was the maximum amount of loans the people could afford. The transit houses would all have electricity, but water taps and toilets would be shared.

There was criticism that the transit houses were too small, but larger units would have meant fewer families could be accommodated on the site, and RSDF was determined to squeeze as many families as possible into the transit housing. For many railway families who had been living in much smaller huts, without water or toilets, the transit houses were quite sufficient. Later, when the SRA approved plans to construct multi-storey blocks of apartments to accommodate everybody in permanent housing on the same site, the temporary housing would be dismantled.

#### Housing construction:

Since the Indian Railways had set a time limit of only ten months to develop the new site and build the transit houses, it wasn't possible for the railway communities to do the construction themselves. But the people did set up several committees to take responsibility for managing various aspects of the housing construction: buying materials, supervising the work, liaising with the local government, securing the infrastructure and providing some unskilled (paid) labor to the contractor who did the work.

## COMMUNITY AND PROJECT MANAGEMENT

The 900 railway families all divided themselves up into 22 working subgroups of 40 - 45 families who wanted to stay together. The 22 working subgroups decided together on the size of the houses, where the different buildings would be, prepared the construction schedules and participated in designing the buildings and approving the plans. Each group visited the site, selected where they would stay, fixed a date for moving and planned how they would organize the move. On moving day, they took their belongings and locked their old houses and moved to the relocation site, where they were given the keys to their new houses. In 1999, after all 900 families were in the transit housing, SPARC released the rest of the Kanjurmarg site so the construction of the first 8-story block of permanent housing could begin, by a private developer. Initially, the plan was that all 900 families would move into permanent housing on the same site in phases, as the 8-story blocks of flats were completed. But finally, only 485 of the families were rehoused in flats on the Kanjurmarg site, another 357 families moved into flats in nearby Mankhurd, and 58 families moved into flats in Kokari Agar, Wadala. By 2008, all 900 families were living in free, state-built permanent housing, in flats they owned as part of their cooperatives.

#### Project timeline:

- 1988: RSDF begins. First survey of railway slums
- 1995: RSDF facilitates first demonstration of community managed resettlement: 700 railway slum families at Borivili to move 30 feet from the tracks, to make way for track expansion
- 1995: Discussions begin about relocating railway slums for MUTP project
- 1996: MUTP discussions stall
- 1997: Indian Railways, State government, RSDF and SPARC agree to do a pilot resettlement of 900 families without World Bank or MUTP support

- 1997: Land at Kanjurmarg is identified for resettlement, and "bhoomi puja" ceremonies are held to bless the land where the new houses will be built.
- March 1998: SPARC appointed as facilitator of the resettlement
- May 1998: SPARC and RSDf start filling the land, build a site office and begin housing construction
- July 1998: First 35 families move into the new transit housing at Kanjurmarg.
- 1999: All 900 families now living in the transit housing
- July 2000: 357 families move to housing at nearby Mankhurd
- 2000: 170 families move to temporary housing in Kokari Agar to make room for constructing the permanent housing
- April 2005: 4 eight-story blocks of flats ready at Kanjurmarg. The 373 families still living in the transit housing move into their permanent flats.
- 2008: 112 families staying at Kokari Agar move into the new flats at Kanjurmarg. The other 58 families opt to stay in Kokari Agar.

## IMPACTS OF THE PROJECT

### Social and political impacts:

Two policies with long reaching effects were made at this time: Slum Rehabilitation Policy of the Government of Maharashtra (1995) and the Maharashtra Railways Resettlement Policy for MUTP (1997). Because of these policies institutions such as the MMRDA, the Municipal Corporation of Greater Mumbai and Indian Railways developed a relationship with different NGOs and their officials became familiar with something new in their experience. In turn, the Alliance and other NGOs developed fresh insights into the working of different agencies, including the World Bank. The communities were empowered and learnt how to deal with public agencies and SPARC improved its understanding of its role as mediator and facilitator between people's organizations and State agencies. The World Bank and State agencies recognized the two-step methodology for resettlement for the MUTP-II resettlement wherever it was required. *"The most significant impact of this process has been that the data which people collected, the systems that communities developed, and the timings established by the railway communities formed the basis of the entire relocation process. That was the real major breakthrough."*

### Economic impacts:

The first phase was completed in record time without cost escalations. Communities got free housing and the railways got back the land for expanding the tracks. Since the new land was close to their old railway communities, people's jobs and earning opportunities were not interrupted. And because they no longer feared eviction, more family members could go out and work and earn because nobody has to stay home and guard the house.

### Problems:

The new land was 2 meters below road level, without any infrastructure. The state had agreed to fill and level the land, but later reneged. So SPARC had to pay for filling the land and for getting water and electricity connections. Local politicians were angry at being side-lined came and demolished the site office. After several meetings they were reconciled, and in time even volunteered to help.

### Lessons:

- 1. The importance of a progressive policy environment that** makes room for community voices to be heard and mandates the involvement of civil society organizations in working out solutions.
- 2. Women-centred community participation** is crucial to the success of any initiative involving the poor and the presence of women makes it more equitable and more effective.
- 3. A two-phase resettlement strategy has advantages:** the land is cleared quickly, preventing cost escalations for the authorities, and when people move into transit housing, they get a trial run at living in and maintaining legal housing. That helps smoothen their transition from informality into permanent, formal housing.
- 4. The importance of partnership** between the government, CBOs and NGOs to make a complex resettlement project work, which no partner could do alone.
- 5. The importance of realigning roles:** Kanjurmarg shows a model where the state plays a facilitating role and provides land and infrastructure, and the communities and their NGO supporters play a more proactive role of organizing people and managing the finance and construction.

**6. The importance of flexibility and negotiating skills in a collaborative process.** In engaging with state agencies and the World Bank, the Alliance could participate in both policy formulation and implementation. If the alliance had been dogmatic or inflexible in its negotiations, civil society organizations would have been left out.

## **MORE INFORMATION ABOUT THE PROJECT**

*This case study was written in May 2020 by Indu Agarwal and Sheela Patel at SPARC in Mumbai.*

For more information about the Kanjurmarg project, please contact:  
SPARC (Society for the Promotion of Area Resource Centres)  
Address: 2nd Floor, 808 Boman Lodge, Dr. Ambedkar Road, Dadar East, Mumbai 400 014  
Phone: +91-22-6555 5061; +91-22-2417 3394; +91-22-2412 9144  
E-mail: [sparcnsdfmm@gmail.com](mailto:sparcnsdfmm@gmail.com)  
Website: [www.sparcindia.org](http://www.sparcindia.org)

*Some additional materials and films about railway slums in Mumbai and the Kanjurmarg project:*

*One David and three Goliaths: avoiding anti-poor solutions to Mumbai's transport problems* Sheela Patel and Kalpana Sharma, Environment and Urbanization, Vol. 10, No. 2, October 1998  
[https://www.slurc.org/uploads/1/6/9/1/16915440/e\\_u\\_10.2\\_pp\\_149-160\\_patel\\_sharma.pdf](https://www.slurc.org/uploads/1/6/9/1/16915440/e_u_10.2_pp_149-160_patel_sharma.pdf)

*Resettlement and Rehabilitation of the Urban Poor: The story of Kanjur Marg*, Sundar Burra, Working paper 19, Bartlett Development Planning Unit, UCL, 1999 <https://www.ucl.ac.uk/bartlett/development/case-studies/1999/apr/99-resettlement-and-rehabilitation-urban-poor-story-kanjur-marg>

*Shaping their own Destinies: Railway slum resettlement Negotiation in Mumbai*, Cheryl Young, Unpublished student paper, JFK School of Government, Harvard University, November 2004  
<https://sparcindia.org/pdf/articles/Railway-slum-resettlement-Negotiation-in-Mumbai-Cheryl-Young-converted.pdf>

2001 Report Year 2 DFID Apr00-Mar01 <https://sparcindia.org/pdf/articles/2001-Report-Yr2-DFID-Apr00-Mar01-converted.pdf>

1999 Notes on history of Kanjur Marg <https://sparcindia.org/pdf/articles/1999-history-of-kanjurmarg-converted.pdf>

Beyond the beaten track (video) <https://youtu.be/QO6UCzOb0jA>

Introduction to Survey mapping <https://youtu.be/ffL5E7fBTlc>

Settlement Survey <https://youtu.be/-VOsmFEEKmY>

Household Survey <https://youtu.be/tlWUxdJ9o-k>

## PHOTOS



Mumbai's commuter trains are the city's lifeline, carrying some 7.5 million people up and down the city every single day.



Mumbai's railway tracks are lined with slum communities, where some 30,000 households who have no other choice but to live.



In a city with no formal housing options that are affordable to the poor, living in squalor and danger along the tracks is one of several bad options.



The trains have to slow down when they go through crowded railway slums like this one, and that makes commuters and citizens look at railway slum dwellers as a scourge on the city.



One of the first steps in crafting alternatives for the railway slums was surveying them, and understanding who and how many they were, in the first community-driven railway slum survey.



Then came the setting up of the Railway Slum Dwellers Federation, with support from NSDF and SPARC and Mahila Milan.





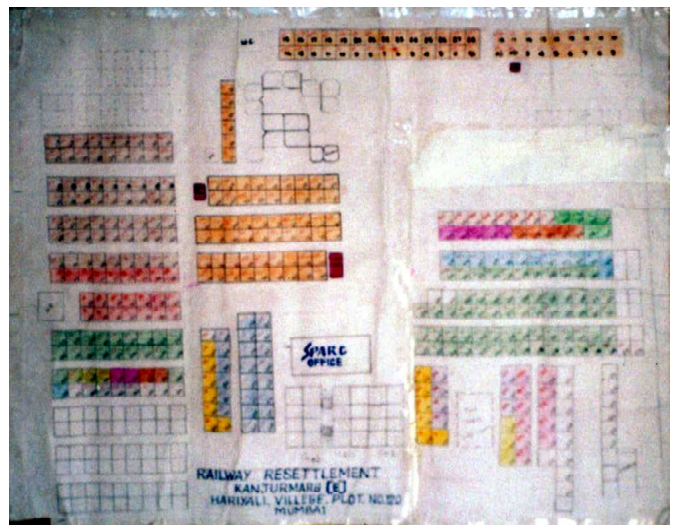
*Lots of meetings with the railway families and their allies at SPARC and NDSF, to begin planning the resettlement process, to make way for the track widening.*



*Jockin Arputham, the NSDF president, is at the center of this meeting of railway slum community leaders.*



*That's what the land for the transit housing at Kanjurmarg looked like in 1997, before the full-on machine of Mumbai urbanization had quite reached that far.*



*The railway families organized themselves into groups who would plan and live together in the transit housing, and each group was identified by the color on this resettlement layout plan.*



*Construction of the one-story row-houses at the Kanjurmarg transit camp begins, according to the layout plans the people developed themselves.*



*The construction was done by a local contractor, but the railway community members supervised the construction and purchased all the materials.*



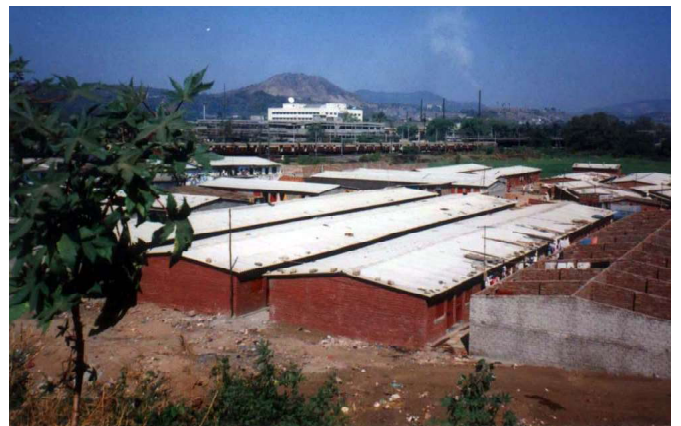
On Indian construction sites, you'll often see women and girls carrying the bricks, stones and construction materials to the masons.



There's Banoo, one of the senior Mahila Milan leaders, visiting the construction site to help out with various tasks in Kanjurmarg.



The sign that was posted on the community office in the middle of the transit housing, where meetings happened and news was posted.



That's the completed transit housing at Kanjurmarg, at the time when the railway families were just beginning to move in.

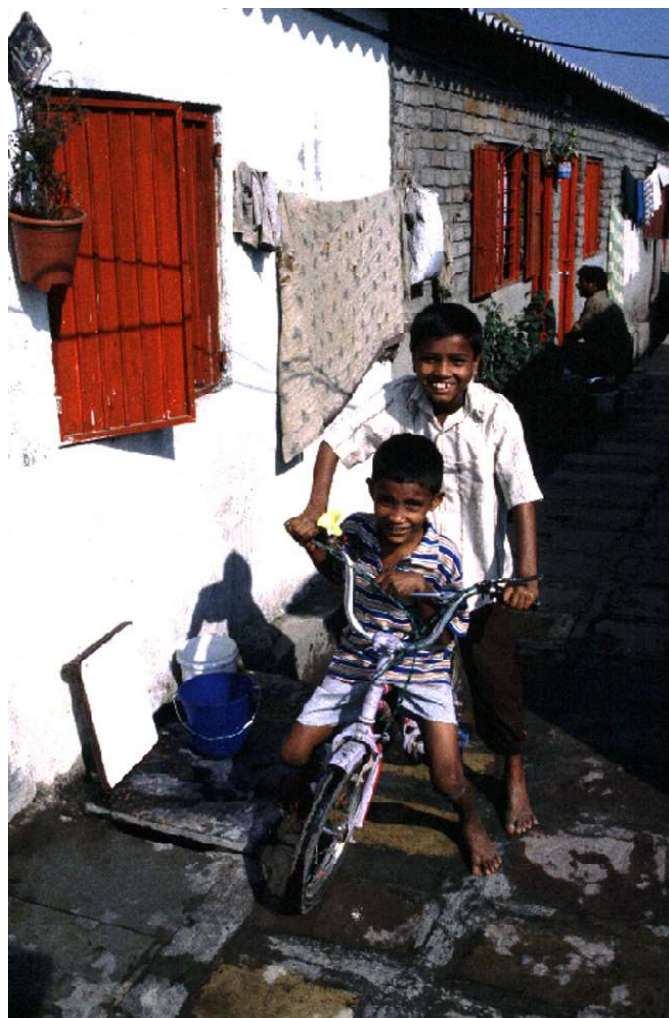


The houses were simple and small, but people had access to 24-hour water supply, electricity and clean community toilets that they managed themselves. And the housing would only be temporary, while they waited for the State to complete their permanent housing in state-built apartment blocks.





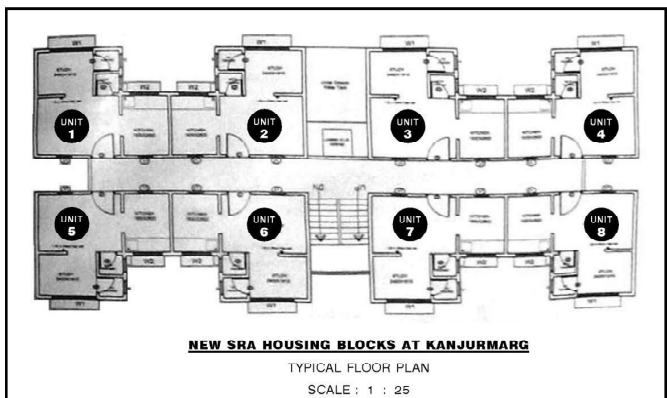
One of the proud railway mothers, in her kitchen in the transit housing, with her display of gleaming stainless steel utensils behind.



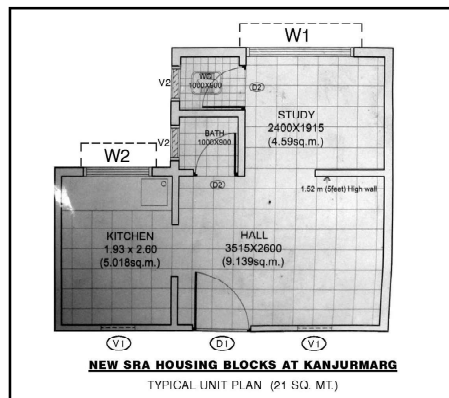
For the many children at Kanjurmarg, here was a chance to play and zoom around on their bicycles in safety, without having to worry about getting in the way of a roaring commuter train.



There was even a ration shop built in the new community, as part of the project, where the railway families could get their government-subsidized food grains, pulses, oil and cooking fuel, right in the transit settlement.



This is a floor-plan of the Slum Rehabilitation Authority's apartment blocks, which were eventually built on the site.



The permanent housing from SRA provided the families with a 21 square meter apartment, with three rooms and internal toilet and washroom.



▲ This is a model of one of many layout plans for the permanent SRA housing that was to be built on the Kanjurmarg transit housing site.



▲ When construction of the permanent housing blocks began, some transit families could stay and some had to temporarily relocate to places nearby.



▲ The permanent SRA housing blocks being constructed, in the foreground, with the remains of the Kanjurmarg transit housing in the back.



▲ Another photo taken during that transition, where some of the new housing blocks were ready to be moved in to, and some of the railway families were still staying in the transit housing.



▲ One of the finished blocks of permanent SRA housing on the Kanjurmarg site, with railway families already living inside.