

SQUATTERS IN BOMBAY

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Enquiry conducted by Mr. M^orthy & others

of

Tata School of Social Sciences

in May-June 1949.

Early in May 1949 Dr. J. F. Bulsara, the Deputy Commissioner, Bombay Municipality, proposed to Dr. J. M. Kumarappa, the Director of the Tata Institute of Social Sciences, that the Institute should undertake for the Municipality a census survey of the Squatters living in insanitary hutments all over the Bombay City. Dr. J. M. Kumarappa in consultation with me agreed to get the survey done and put me in charge of the work. As it was vacation time when the students of the Tata Institute of Social Sciences were likely to go home, the Municipality agreed to defray the living and other expenses of the participating students in the form of an honorarium of Rs. 5 each per day spent in survey work. I immediately drafted the questionnaire and in consultation with Dr. Bulsara finalised the items against which information had to be culled from squatters. The questionnaire was approved by the Deputy Commissioner and copies were printed. On the advice of the Deputy Commissioner, items referring to the health of the squatters were omitted, as reliable data on that head could not be collected without the assistance of competent medical authority.

When the subject of the project was mentioned to the students of the Institute 14 of them volunteered to work with me with a view to acquiring field work experience in social research. Later, as the work got started a few more joined. The following students participated in the work :

- (1) V. D. PACHORY (*Organising Supervisor*).
- (2) J. D. KUMAR.
- (3) A. A. LASANI.
- (4) S. D. GOKHALE.
- (5) MISS S. R. KUDDYADY.
- (6) R. L. BAROOAH.
- (7) MISS I. KALLE.
- (8) R. C. DAS.
- (9) J. JAGATI.
- (10) MISS R. THANGAVELLU.
- (11) M. A. HADI.
- (12) MISS U. R. KANAL.
- (13) MISS S. BHATIA.
- (14) J. B. SAKSENA.

Mr. V. D. Pachory was appointed Honorary Organising Supervisor. The Municipality placed at our disposal a handsome Station Wagon driven by the courteous Mr. Pandit. Investigation work was started on the 21st May 1949 and continued without break through the first week of June. The students worked from 6 in the morning till 12 noon and again from 4 P. M. to 8 P. M. putting ten hours of work per day. The work consisted of (1) observational rounds through the hutments and their neighbourhood, (2) on-the-spot interviews of the heads of squatters' families and (3) consultative meetings of investigators. More than 8,000 interviews were recorded. Finally 7986 were accepted for classification.

A British firm in Bombay was referred to for classifying the material collected ; but they quoted about Rs. 4,000 for their fee. As this was nearly two times the sum sanctioned for the entire survey, I decided to get the classification also done under

various heads by the students. Under my guidance, Messrs. V. D. Pachory, J. D. Kumar and J. B. Saksena started classifying the material on the 6th June 1949, and they were later joined by Miss S. R. Kuddyady. Working very briskly they were able to classify several important items of the data by the end of June, 1949, after which the students went home for vacation. Mr. Sunder Rao of the second year class of the Tata Institute of Social Sciences continued through August the work of classification and did important statistical work, while with the assistance of my two sons, Ambarisha and Nahusha, I myself did part of the work of reducing figures to percentages and degrees. Mr. Sunder Rao, Mr. J. B. Saksena, Miss I. Kalle and Mr. E. Krishna Iyer have rendered substantial help to me in preparing tables, etc.

The percentages given in the report are correct upto two decimal points only.

One feature of interest we noticed was, each squatters' colony had one leader who was either a *mukadam*, a *dada*, a *pahelwan* or a *bawa* (fakir).

Dada—the feudal lord. This person appeared to exercise absolute control over the movements of persons in the colony and he was appealed to for guidance and advice in whatever the squatters had to do. He had full knowledge of everybody's avocations and condition. To ignore him was to lose our cause. He appeared to us not so much a person as a phenomenon present in a majority of squatters' colonies. Therefore, by tipping this phenomenon we were able to convert several hundreds of unwilling cases into co-operative interviewees. But this leader's ubiquitous nature in the squatter-world was a highly interesting sociological fact which we had not time enough to investigate. But it may be stimulating to observe that in most cases these leaders were exceedingly egoistic, and did really 'govern' the colony under them. Some of those even bragged of being regular acquaintances of 'big officials.' But one thing was certain that, when the curtain of night was drawn the kindly *dada* allowed his flock to hobnob with reasonable quantities of alcohol in a huggermugger fashion.!

This survey concerns the squatters living in insanitary hutments in open places within the Municipal limits of Bombay City. It does not include thousands of those who just live on the pavements without any shelter; nor cover those who are crowded into single room tenements. The survey does not also take into account those who live on verandahs of houses, corridors and below stair-cases; nor even those who live on open terraces of private buildings. Also the squatters living in suburban areas, beyond the proper Municipal limits of Mahim, Dharavi and Sion in the North are not considered in this report.

The squatters have built huts wherever vacant land is available. The hutments are on private as well as on Municipal lands. They are built under bridges, along roadsides, on the flanks of open gutters, by the rubbish dumps, on open plots of land and in the compounds of houses. Indeed, any space anywhere is an invitation to the squatters to raise their huts.

The huts were seldom found to be of uniform size. In size, they varied from 30 square feet to 50 square feet, the smaller ones being more numerous. But in rare instances, we did come across huts which measured only 20 square feet and some

which were of hundred square feet. However, on an average, it may be said that a hut enclosed 35 square feet.

This space of 35 square feet interesting in itself, becomes more significant if we look at it with reference to the number of people living on it. Taking into consideration the actual number only of heads of families interviewed we got a total of 7,986 people. These together were found to have 25,010 persons staying with them as dependants; which means, on an average, each head of family had 3.13 persons living with him. Therefore, inclusive of the head of the family, 4.13 persons were staying on a space of 35 square feet. Thus the available floor space per person in these hutments works out to very nearly 8.47 square feet, a very horrible picture indeed, if we remember that one hundred square feet of floor space is generally estimated to be necessary for each person for healthful living. Each squatter has as much space as a dog has.

This does not complete the picture of congestion in the hutments. At the time of interview several squatters had the members of their families living in their native places and were expected to join them 'shortly.' Some had sent their children home for a short visit, while some who had children could not get them to Bombay owing to lack of accommodation. But most of these had either brothers, sisters or uncles or brothers-in-law or even nephews living with them; and on being asked if congestion would matter if children were brought, the reply invariably was; "But these adults are earners and children are not!" So the consideration was not lack of accommodation (which was indeed terrible) but whether the family member was an earner. In giving living accommodation whatever this phrase may mean squatters showed preference to earners, and considered children a burden.

The total number of children was 11,801 which gives 1.47 children per family. Of this total number of children as many as 70.71 per cent. were below five years of age. This shows that these children could not be kept back with some relative or other in their native places on account of their tender age; and hence were accepted by the squatters as a necessary burden and brought to Bombay. The rest of the children composing 29.29 per cent. of the total children, were of school going age, that is, between the years of five and fourteen. Of these only a very negligible number were earners. It may be said that almost all these children were non-earning dependants. They were neither going to school nor working anywhere. They were expected to 'keep the house' and take care of any infant brother or sister or nephew in the house during the absence of the elder members. We found most of these children loafing about the vicinity of their hutments, sometimes playing, sometimes quarrelling, but always enjoying their freedom with double zest because there was no interfering supervision of any unsympathetic adult.

Our investigators have been able to interview 7,986 heads of squatters' families. For the purpose of the survey, all the members living in one hut are taken to constitute one family. It is estimated that nearly 1,200 heads of families either refused to answer questions, or otherwise avoided enquiries or were missed by our investigators. Thus the total number of heads of families who represent one hut each comes to 9,186 (7,986 plus 1,200). Now, the size of each family including the head of the family

(calculated on the basis of the total number of dependants found) works out to be 4.13 members. Therefore, the total squatter population residing within the Municipal limits of Bombay is 37,938 or roughly 38,000 ($9,186 \times 4.13$). This is a careful, yet generous, estimate. Any other figure is exaggerated.

Items.			
(1)	No. of squatters families surveyed	..	.. 7,986
(2)	Total number of dependants	..	.. 25,010
(3)	Dependants per family	..	.. 3.13 persons.
(4)	Size of squatters' family including head of family interviewed	..	.. 4.13 persons.
(5)	Heads of families estimated as not interviewed	..	.. 1,200
(6)	Estimated total squatter population	..	.. 38,000
(7)	Male heads of families	..	.. 7,650
(8)	Female heads of families	..	.. 336
(9)	Married heads of families	..	.. 7,246
(10)	Unmarried heads of families	..	.. 740
(11)	Literate heads of families	..	.. 1,631
(12)	Illiterate heads of families	..	.. 6,355

The following table contains a detailed statement of the distribution of squatters' families in the various areas of Bombay. The percentage of the distribution is also indicated.

TABLE I.

Statement showing distribution of squatters according to area.

AREA.	No. OF FAMILIES.	PERCENTAGE
Approach Lane	22	.27
Argal Road	27	.35
Babulla Tank Road	93	1.16
Byculla	22	.25
Carnac Road	132	1.65
Colaba	244	3.05
Crawford Markets	203	2.54
Dadar	385	4.82
Dara Bunder	22	.27
Dharavi	13	...
Dongri Bridge	57	.72
Elphinstone Road	178	2.22
Frere Road	32	.4
Harbour Bridge	9	...
Jamshedji Road	13	...
Jamnagar street	551	6.89
Kings' circle	289	3.61
Koli Wada	14	.18
Kolsa Bunder	125	1.56
Lakdi Bunder	90	1.12
Masjid Bunder	5	...

	AREA.				No. OF FAMILIES.	PERCENTAGE.
Mahim	323	4.04
Matunga	280	3.5
Matunga Labour Camp	1,844	23.09
Moghal Lane	17	.21
Muhammadali Road	47	.58
Parel	76	.95
Padam Hills	27	.33
Pather Bunder	1	..
Rajwadkar Street	17	.21
Reay Road	39	.48
Rowli Camp	80	1.00
Sayani Road	16	.20
Saitan Chowki	87	1.08
Sewri	406	5.08
Sion	708	8.86
Sandhurst Road	16	.2
Tank Bunder	47	.58
Wadala	310	3.88
Wadi Bunder	422	5.27
Worli	697	8.72

A look into the above Table No. 1 will show that the greatest concentration of squatters occurs in the northern sector of the city, starting from Worli in the West and Sewri in the East. This concentration is particularly emphasised in Matunga. Matunga Labour Camp alone has 23.09 per cent. of squatters' families. Properly speaking Matunga, King's Circle and, perhaps, Sion which are treated as separate areas here should be considered as a single locality. These areas together with Matunga Labour Camp have a distribution of 39.06 per cent. of squatters' families. If to these are added contiguous areas of Wadala, Dadar and also Mahim (including Moghal Lane), we get a total concentration of 52 per cent. of the squatters' families. Further if Worli and Sewri are also included in the list as areas comprising the northern sector of the City, the percentage of concentration shoots up to over 66. *Therefore, it may be said that not less than 60 per cent. of squatters' families live in the northern portion of the city starting from Worli and Sion.*

This heavy concentration of the squatters' families in the northern sector of the City is particularly due to two causes: (1) one is that North Bombay has more wide open spaces than the Southern one. Squatters could easily build more huts here than anywhere else. They could build more huts in one unit space which implies greater security and sense of community life to the squatters. (2) Another reason is that occupational outlets are provided for several people in the north of the city by constructional and repair work that is being undertaken in the public utility and transport services, and factory and house building fields. People like to live near their place of work, though this does not apply fully to the case of the squatters. But it is generally observed that very low income groups prefer to be as near as possible to their workplaces. Otherwise, the tendency amongst them is to take to the occupation that present itself to them near their home places. Both phenomena are

observable amongst the squatters, the higher (comparatively) income groups placing more value on the availability of living space in their preference to a locality and the lower (comparatively) income groups giving more emphasis to the job available near the places where they stay. It is very lucky for the City that as many squatters as work far away from their hutments, so many also work near their huts ; otherwise congestion in traffic and transport which is already phenomenal would have become unimaginable.

Communal consideration appears to be another factor influencing the distribution of squatters' families. Human groups belonging to a particular faith when they settle down in any area, would like to do so in neighbourhoods of identical faith. The grouping of squatters shows that 72.70 per cent. of them are Hindus 24.19 per cent. are Muslims and 3.10 per cent. are Christians. Of the 24.19 per cent. who are Muslims, almost all stay in predominantly Muslim areas.

Yet another reason for the heavy concentration of squatters in the northern portion of the City consists in the many facilities which less congested areas afford, and which squatters alone are capable of appreciating. Thus lavatory and urinal conveniences provided by wide open areas and isolated clusters of hutments are very valuable considerations for squatters. In the regions continuous with the sea as in Colaba and the Dockyards this is not a serious problem to the squatters as they use the sea itself for such purposes. The open gutters in Worli along which innumerable hutments have sprung up, also are a convenience. But in other closed regions lacking privacy and open spaces for the purpose of answering nature's calls, the squatters experience extreme hardships in this regard. They trespass into neighbouring houses for the use of lavatories (where public ones are not available) and not infrequently enter into sharp frays with the tenants and rent collectors who object to their illegal use of the premises. In some instances the squatters pay some money to the rent collectors or the land lords of the neighbouring chawls and regularly make use of the lavatories, bathrooms and taps. Of course, the tenants of such chawls which are already overcrowded protest the admission of squatters to the use of lavatories, bathrooms and taps, but never get beyond verbal protest. In several other cases where none of these conveniences is present, the squatters, including their lady members, make use of the pavements. Ideas of dirt or decency have no place in the minds of these squatters. Neither civic sense nor human dignity have any appeal for them.

Another fact as important as religion which explains the clustering of hutments in particular areas is the Province of origin of the squatters. Naturally, people from the same Province, and particularly those who speak the same language, have a tendency to group themselves together.

The following table reveals interesting co-ordinations in this regard while answering the question of "wherefrom have the squatters migrated into the City of Bombay ?".

Whence are the squatters ?

TABLE No. 2.

Statement showing total number of families coming from different places and residing as Squatters in Bombay City.

	PLACE OF ORIGIN.				No. OF FAMILIES.	PERCENTAGE TO TOTAL.
Aden	2	.....
Ajmer	5	.....
Arabia	12	.....
Bhopal	5	.....
Bihar	12	.....
Bombay	3,046	38.14
Burma	4	.....
Central Provinces	135	1.69
Ceylon	2	.....
Cochin	5	.....
Dattia	8	.....
Delhi	37	.46
East Bengal	26	.32
East Punjab	25	.31
French India	49	.61
Goa	36	.45
Hyderabad (Deccan)	870	10.89
Iran	1	.....
Kashmir	6	.....
Madhyabharat	112	1.40
Madras	2,167	27.13
Mysore	85	1.06
Nepal;	9	.....
Noval Island	1	.....
Orissa	3	.....
Pakistan	108	1.4
Rajasthan (Greater)	31	.38
Saurashtra	206	2.57
Sumatra	1	.....
Travancore	20	.25
United Provinces	621	7.77
Unclassified	271	3.39
Vindhya Pradesh	7	.....
West Bengal	58	.72

According to the above table 39.33 per cent. of the squatters hail from the South Indian regions of Madras, Mysore, Hyderabad, Travancore and Cochin. Properly speaking even a greater percentage come from South India, for, of the 38.14 per cent. listed from Bombay, a very large percentage is actually composed of squatters migrating from Sholapur, Hubli and other border areas which are culturally

Greater concentration in the North portion of the City.

affiliated to the Andhra and Karnatak Provinces but are politically embraced by the Province of Bombay. Therefore, it is nothing surprising that a greater number of hutments are found in Matunga, Worli and other areas where there are already greater concentrations of South Indians. When one family migrates from a particular region and settles in any city, another related family generally follows suit. Then hearing of the fortunes of these, more families from the same District also migrate. Thus there is a chain process set to work amounting well nigh to an exodus. The phenomenon is both psychological as well as social. But a study of this has to be left out as it does not concern us here.

A study of the Table No. 2 shows that the Province of Bombay is responsible for the greatest number of squatters in the city, the percentage to the total being as high as 38.14. For a single Province to send out so many squatters, it is, indeed a very grave problem. But it must be remembered that Bombay is an extensive Province and the figure for Bombay includes squatters hailing from Maharashtra, Karnatak and even Andhra Districts. After Bombay, Madras ranks second as a Province which has contributed most to the problem of the squatters, the proportion being 27.13 per cent. of the total families. This means that much more than one-fourths of the squatters in Bombay have migrated from Madras. The third area from which a big number of people have come is Hyderabad with a contribution of 10.89 per cent. of squatters. The United Provinces stand fourth, the per cent. of squatters hailing from that region being 7.77. Saurashtra comes in fifth with a figure of 2.57 per cent. The rest of the areas have sent out small number of squatters, the only significant ones being the Central Provinces (1.69), Madhyabharat (1.4), Mysore (1.06) and Pakistan (1.4).

It is interesting to note that nearly 40 per cent. of the squatters are from that part of India popularly known as South India which includes Hyderabad (so far as the 'Kamathis' are concerned), Madras, Mysore and Travancore. Therefore, we may conclude, that 40 per cent. of the squatters in Bombay City are "South Indians," and on the total, as many as 78 per cent. of the squatters have poured into the City from Bombay Province, and the regions south of it.

This means that Bombay and South India are experiencing family disintegration on a significant scale and sending out thousands of persons to shift for themselves. Unless powerful factors are at work, human groups are not easily mobile. Even single individuals prefer to stay on in the region where their lives have been lived. Married men have still stronger attachments to their homes and find it difficult to migrate. Very few of the adult squatters in Bombay are unmarried. Of the independent earners only 9.16 per cent. are found to be bachelors. Over 90 per cent. of the independent earners are married persons. This shows that entire families have migrated into Bombay, which reflects very badly on the social situation in Bombay Province and in South India. Moreover, most of these have permanently left their homes. In a census survey report of the type which the present one purports to be, it is difficult to assess the causes which have uprooted these families from their regions and driven them away. But generally the causes which influence the migration of families are (1) economic hardship, (2) social tyranny, and

40 per cent. are from South India.

Family disintegration in South India.

(3) political disadvantage. Any one of these, or some or all of these must, in varying measures, have acted in pushing these people out of their homes.

One would imagine that political disturbances following the partitioning of India must have caused the squatters' problem. But this is not true. For, the Provinces affected by partitioning and the consequent riots, have sent out only a small percentage of squatters. Perhaps, the 10.89 per cent. who come from Hyderabad were driven away partly by political tyranny.

Political Disturbance has only partly influenced migration.

This brings us to the problem of "*wherefore are all these squatters in Bombay ?*" To the question of why the squatters were in Bombay, the answer invariably was: "In search of a job." Hence, it may be stated that the squatters have left their homes mainly for economic reasons and are in Bombay in order to make a living by one profession or other. The occupations in which the squatters are engaged along with their distribution are shown in the following table.

TABLE No. 3.

Table showing occupational distribution of squatters.

Occupations.	Hindus.	Muslims.	Xians.	Total.	Percentage.
Artists	48	63	1	112	1.40
Astrologers	10	..	..	10	..
Barbers	24	7	2	33	.41
Beggars	22	18	5	45	.57
Bidi workers	16	20	..	36	.45
Boatmen	1	..	1	2	..
Boot polishers	1	..	..	1	..
Butchers .. ..	..	11	..	11	..
Businessmen	210	58	3	271	3.39
Cardboard box-makers	2	1	..	3	..
Cartmen	26	10	2	38	.47
Clerks and Typists	29	8	5	42	.52
Conductors	2	1	..	3	..
Coal workers	9	..	..	9	..
Chemists	1	..	..	1	..
Contractors	7	..	2	9	..
Coolies	1,342	320	55	1,717	21.41
Dairymen	4	11	1	16	.2
Dhobies	19	1	..	20	.25
Dock and Port Trust workers	543	499	22	1,064	13.32
Domestic servants	324	103	5	432	5.40
Dyers	2	9	..	11	..
Farmers	3	..	..	3	..
Fishermen	21	4	3	28	.35
Furniture makers and polishers	46	5	..	51	.63

Occupations.	Hindus.	Muslims.	Xians.	Total.	Percentage
Gardeners	2	..	..	2	..
Goldsmiths	4	10	..	14	.17
Hotel-keepers ..	14	8	5	27	.33
Inn-owners	1	..	..	1	..
Insurance Co. workers ..	1	..	..	1	..
Masons and Building labourers.. ..	823	128	15	966	12.09
Mechanics	86	35	21	142	1.77
Medicalmen	6	8	..	14	.17
Military servicemen ..	..	1	..	1	..
Military, Railway and factory workers ..	1,167	117	8	1,292	16.17
Miscellaneous servicemen.	2	8	..	10	..
Motor and Engine drivers.	39	36	8	83	1.03
Municipal employees ..	75	8	14	97	1.5
Police Department workers.	3	..	1	4	..
Postal workers	6	1	24	31	.38
Priest .. ..	..	1	..	1	..
Road repairs	5	..	..	5	..
Repair workmen	30	3	..	33	.41
Servants	102	60	19	181	2.26
Supervisors	10	5	2	17	.21
Sweepers	64	1	1	66	.82
Shopmen	16	29	1	46	.57
Social workers	2	..	..	..	..
Trappers	1	..	..	1	..
Tailors	37	56	5	98	1.50
Teachers	10	10	2	22	.27
Unemployed	123	88	6	217	2.71
(Vendors)	440	151	6	597	7.47
Watchmen	25	19	3	47	.48

It may be seen that the largest number of squatters are coolies, by which is meant those who undertake personally the transport of loads, and do any labour as is offered to them day by day. Many of these work as building labourers also, but in this capacity their work is not regular. Perhaps, these are unskilled labourers as compared to building workers and are engaged when the services of the latter are not available. Amongst the squatters, the percentage occupied as coolies is 21.41. The next biggest group are factory workers engaged in Mills and Railways, their number being 16.17 per cent. of squatters. The third importance with the figure 13.32 per cent. are the Dock and Port Trust workers. Then come the masons and building workers already mentioned totalling 12.09 per cent. The next significant occupation is that of vendors who compose 7.47 per cent. These sell odd things moving about from place to place. Some are ice-cream vendors, some are cloth sellers, a few are paper flower dealers, and a number are tea, sweet-meat and *chana* vendors. Therefore, this group presents quite an interesting variety of personalities. After this we may notice the domestic servants (5.40) who with

'servants' (2.26) in offices, temples and shops constitute 7.66 per cent. If we dismiss businessmen 3.39 per cent. who are mostly small shop keepers and money lenders (bankers!) the rest of the occupational groups can be overlooked.

The seven occupations mentioned above, *i.e.*, building labourers, Mill and Factory workers, coolies, Dock and Port Trust workers, vendors, servants and businessmen alone register a total of 81.51 per cent. of squatters. These are the jobs which are supporting by far the largest number of squatters in Bombay; and these also are the jobs for which poor squatters have left their home-towns. It is noteworthy that almost all the squatters were engaged in agricultural occupations in their native places and now they have forsaken them in preference to these new jobs. Is this phenomenon due to the bad land tenure and revenue systems? Incompetent and unsympathetic landlordism? Lack of rational facilities? It is for some one else to answer these questions. But one fact is certain that agriculture is becoming a less interesting and attractive occupation; industrial and urban jobs are giving the siren call. Even as our villages are pushing out their populations, the cities are pulling them into themselves. The two-fold process appears to be simultaneous.

The occupational distribution is not without its lighter characters. We found ten squatters who were astrologers. It is curious that these who needed improvement in their own fortunes announced the luck of others. Again .17 per cent. were medicalmen, who perhaps, had duly attended the funerals of their several victims! Two persons gave themselves the tremendous designation of 'social workers'; and our investigators suspect that the work of these experts consisted, perhaps, in taking the sufferers to astrologers and to medicalmen and if need be to the money lenders. But it is surprising that the number of 'social workers' is so small compared to the number of squatters and the immensity of the problems that confront them.

It is of particular interest to note that even in these hutments prostitutes and brothel keepers also were identified; and some of these styled themselves artists or businessmen and businesswomen, very euphemistic, elevating and legitimate appellations in this highly democratic underworld.

Now, when did the squatters come to Bombay? Are they in the city for a very long time or did they arrive here only recently? In answer to this question the following Table (No. 4) may be looked into.

TABLE No. 4.

No. of squatters according to their period of stay.

Period of stay in Bombay.	Total No.	Percentage.
(1) People staying upto 6 months ...	2,206	27.62
(2) People staying from 6 months to one year ...	1,419	17.76
(3) People staying from 1 year to 2 years ...	1,377	17.24
(4) People staying from 2 years to 5 years ...	1,873	23.45
(5) People staying from over 5 years ...	1,111	13.91
Total ...	7,986	99.98 (say 100)

According to this 27.62 per cent. of the squatters are in Bombay for the previous six months only ; which means they came into the city during the months of December, 1948 and May 1949 by the end of which month this Survey was taken. 17.76 per cent. of the squatters came into the city during the months of May 1948 and December 1948. Nearly an equal number, 17.24 per cent. arrived between May 1947 and May 1948. 23.45 per cent. came during the period of May 1944 and May 1947 ; and 13.91 per cent. of squatters came into the city before May 1944. The following Table No. 5 arranges the same facts in another sequence.

TABLE No. 5.

Percentage of squatters in Bombay at particular month and year.

	Month and year.			Percent.	Growing total.
May, 1944	13.91	13.91
May, 1947	23.45	37.36
May, 1948	17.24	54.60
May-December 1948	17.76	72.36
December 1948—May 1949	27.62	99.98

The total column of the above table shows how the squatters have increased period by period as fresh numbers have poured into the city (indicated in column two). The influx began much earlier than 1944. Indeed, by May of that year, 13.91 or nearly 14 per cent. of the squatters had established themselves in Bombay. **Influx shows progressive momentum.** This is not a small number ; and it is surprising that the problem was not noticed at all with a view to nipping it in the bud or to keeping it within bounds. By May, 1947 this is, in a period of three years the number of squatters had grown to 37.36 per cent. of what they are to-day. The size had nearly trebled. May, 1948 saw the per cent. of squatters grow to 54.60. More than half of the squatters had already settled themselves in the city. It was during the following one year that the other half crowded themselves into Bombay. Thus the influx has rapidly gathered force reaching its peak during recent months. This process of influx shows progressive momentum.

We may conclude this section by observing that the squatters' problem is not a new one. It is, at least, two years old when in May, 1947, **Squatters' problem not a new one.** the number of squatters' families was 37.36 per cent. of the present total. The problem has since grown by leaps and bounds, every six months bringing in large and fresh contingents of families. Particularly the period between December 1948 and May 1949 was marked by the phenomenal inflow into Bombay of these squatters. From our observations, upto date, we have reason to believe that the squatters' problem is still growing, perhaps with the same scale of progression. But due to the policy of the Municipality, and also due to the non-availability of open spaces, the new armies of squatters are settling down in the suburbs, along with those who have been evicted from their old places.

What is an urban problem is becoming a suburban problem too. In the Municipal limits of the City itself, the number of squatters **Squatters problem is becoming suburban problem.** has not decreased. It is either constant or growing by a small increase. It is not likely that it can grow more in the city; for it has already reached maximum proportion from the point of view of space.

But one never can predict. Streets and sidewalks may still be built upon. But here the limit will be set by the competition put forth by the thousands of Bombay's naked philosophers and God's neglected children who sleep on the slabs.

After leaving their homes and settling down in Bombay, are these squatters **Will they stay?** able to make a decent living for themselves? Has the change in their occupations been worthwhile from the financial point of view? What are they earning? These questions are important since on the answer to them depends whether the squatters will continue to stay in Bombay and whether they will be able to pay any rent and also what rent they can pay. In planning for their housing, the capacity and willingness of the squatters' to pay rent is a material consideration.

A study of Table No. 6 and Table No. 7 will show the position of the squatters in relation to their individual monthly incomes and their total monthly incomes in which the earnings of all the dependants are included. "Earnings" include all types of allowances.

TABLE No. 6.

Distribution of squatters according to their individual monthly incomes (allowances, if any, are included).

	No.	Percentage.
Earning between Rs. 50—100	7,078	88.63
Earning between Rs. 100—200	870	10.89
Earning over Rs. 200	38	.47

TABLE No. 7.

Distribution of squatters according to their total monthly incomes (earnings of all dependants and allowances, if any, are included).

	No. of squatters.	Percentage
Income between Rs. 100—200	7,617	95.37
Income between Rs. 200—500	351	4.39
Income over Rs. 500	18	.22

A look at these Tables will make it clear that the low income groups considered **Low Income-groups are 88 per cent.** both as individuals and as families are by far the largest number. 88.63 per cent. earn between Rs. 50 and Rs. 100. And if the earnings of the wife and other dependants are considered, 95.37 per cent. of the squatters' families have a monthly income below

Rs. 200. It is interesting that there are squatters-about 11 per cent. which is not a small number who earn between Rs. 100 and Rs. 200 a month. But for planning for the homes of poorer classes, and especially for the working classes, it is the family income which is more important ; for that finally determines the capacity to pay rent. Individual incomes constitute a more important consideration for the housing of those in higher income brackets who are swayed by notions of status, utilisation of space for leisure time activities, etc. Looking into the total earnings of the squatters we find that as large as 95.37 per cent. show a monthly income between Rs. 100 to Rs. 200. It would, perhaps, be less difficult to plan for the housing of those 4.39 per cent. of the families with incomes ranging from Rs. 200 to Rs. 500. But this number is very small, though not negligible. The capacity and considerations of the former group, composing 95.37 per cent. of families, should be the guiding factor in the planning of houses for the squatters.

This fact can be understood better with reference to the preparedness of the squatters to pay rent. In this regard we must state that most **Squatters have no notion of good living.** of the squatters have no exact notion of what rent they are prepared to pay ; for these do not know what a good room or house is, what it costs to build, what are the conditions of good living, how life can be better organised and so on. They are more or less like children and one should be cautious in taking their views on a complex, but necessary problem like housing. It is indeed a tragic circumstance that very many of our workingmen and women have no appreciation of those forces which contribute towards their own welfare, those forces amongst which housing is one. A vast majority have never lived in decent houses and they are unable to appreciate the need for one. In every case, the squatters replied they wanted houses ; and to further questions they said they wanted a single room with kitchen, bathroom and all included in it. The rooms desired had no relation to the number of persons in the family. In every case it was a single room ; and if they were pressed to go in for a double room they said " yes, let it be two rooms." : but the rent they were prepared to pay was still the same as for single rooms. It was, therefore, clear that not much importance had to be attached to the number of rooms they said they wanted. It was only interesting and useful to know the rents at which they wanted rooms. Even persons who were staying temporarily in Bombay wanted rooms ! These facts should be kept in mind while reading the following Table.

TABLE No. 8

Showing families prepared to pay various rents per month.

	Rent in Rs.	No. of families	Percentage.
What rents can the squatters pay ?	(1) Between Rs. 5—10	... 7,261	90.92
	(2) Between Rs. 11—20	... 680	8.51
	(3) Over Rs. 20	... 45	0.56
			99.99 (Say 100)

In this Table the only significant groups are the first and the second who say they can pay room rent between Rs. 5 to Rs. 10 and between Rs. 11 to Rs. 20. The former group alone are 90.92 per cent. as against the second who are 8.51. This means, that if houses are built at all they can be of two types : the first to cater to those squatters who can pay rent from Rs. 5 to Rs. 10 and the second to cater to that smaller number who can pay up to Rs. 20. What type of rooms could be built at the rents mentioned, it is not for us to advise. But it should be noted that 16.57 squatters' families are temporarily staying on in Bombay ; and they should be eliminated from consideration. If this temporary group is accepted to belong to the section able to pay rent of Rs. 5 to Rs. 10 and eliminating them we still get a figure of 74.35 per cent. of squatters' families. Making allowance for possible withdrawals which can be estimated to be 15 per cent. of all squatters, and deducting this group from 74.35, we arrive at the number of nearly 60 per cent. of squatters' families who are sure to pay Rs. 5 to Rs. 10. Thus the total percentage of squatters' families who can pay rent (over Rs. 20 included) is 68.42 ; and this can be safely assumed to be the number of squatters' families for whom housing should be planned.

In other words, out of the total number of squatters' families studied, 5,465 families can pay rent, if houses are available. Of this number 4,740 express willingness to pay monthly rents from Rs. 5 to Rs. 10. 680 families are ready to pay rents of Rs. 10 to Rs. 20. Only 15 have the capacity to spend over Rs. 20.

Do the squatters pay any rent for the hutments in which they are living? It is difficult to answer this question because the data collected against this item are not reliable. Every hut which is constructed on Municipal or public land, is owned by the squatter himself. And he says he has spent about Rs. 75 on its construction. Some hutments are built on evacuee property—which are private lands and the squatters naturally do not pay any rent for these. There are still several other hutments for which no rent is paid and which are built by squatters themselves on lands about which the landlords are either powerless or negligent or wilfully permissive.

Then there are hutments within the compounds of old buildings. Landlords have either permitted these huts to be constructed, or have themselves built these and given them to the squatters. The rents charged for these are fanciful and exorbitant sometimes as high as Rs. 60 per month, and ten to fifteen persons get together and live in these hutments sharing rent and misery. A few hutments in the compounds of buildings in Lakdi Bunder were identified to be of this type. The tenants were very hesitant of answering any questions for fear of incurring the displeasure of the landlord.

Another interesting and curious case we came across was near the St. George's Hospital. In a small labour colony there of about a hundred hutments, the squatters were paying rent without paying it, and even without knowing it. A firm doing business in building works leased a plot of land and constructed these wretched hutments. The firm needed workers for carrying on its business in the building

trade. So it brought these workers to Bombay with the glorious promise of a job along with free quarters ! They *were* given jobs as the firm engaged all these as coolies, and quarters too were given as these coolies were put in the hutments. All the huts were freely furnished with floor and mud, and water too, when it rained ! In the payment made to the coolies as daily wage, it was found that only Rs. 2 were given while the standard wage in similar occupations for similar age groups elsewhere in Bombay it was Rs. 2-8-0 per day. No deductions were made but the labourers were told that since free quarters were given to them (which was such a great advantage these days) they would be paid only Rs. 2. To these children of the soil, it appeared natural and it never occurred to them that they were really paying eight annas per day as rent without actually paying it. This was an instance of the most callous and immoral exploitation. There may be several more such cases not noticed by us.

Whether the squatters are paying or not, paying rent, or living in hutments constructed by themselves, one fact is certain that they are spending more than is reasonably due for these miserable shacks. The cost of building a hut, according to the squatters, is Rs. 75. We may well believe this to be true. For the huts are usually built of old tin sheets, castaway rubber and canvas, timber, torn clothes and mattresses, leaves, grass and anything else that comes in handy. An old tin sheet of about a square foot costs nearly Rs. 4 in the secondhand market. And timber and mattresses too are not cheap articles. Moreover, the huts which are loose and jerry built structures need constant repairs and replacements. Therefore, an initial investment of Rs. 75 is not at all much for these hutments. Indeed, it is an understatement of the costs. But we have to admit that there are several other huts which do not cost much, if they cost anything at all. These are made of dirty rags, paper, signboards faintly indicating where they came from, cinema posters torn from their original places and spread here to perform a more kindly and human function, and such other material which heroic hands can lay on during night or day. Such huts cost nothing and they change their aspects frequently, presenting all possible and impossible types of geometric designs, which no Euclidian can dare contemplate without awe !

The remarks made on the capacity and desire of the squatters to pay rent also apply to their desire to have a house of their own. To attach any serious importance to their desire or capacity to invest money in housing would be absurd. Yet a study of the following Table No. 9 is interesting as it affords glimpses into ideas our poorer brothers have regarding "investment" and such grand matters.

TABLE No. 9
Number of squatters' families prepared to invest various sums of money for houses of their own.

Amount prepared to invest	No. of families	Percentage
(1) Not prepared to invest anything	.. 6,570	82.26
(2) Prepared to invest Rs. 100 and below	.. 901	11.28
(3) Prepared to invest Rs. 100—300	.. 432	5.40
(4) Prepared to invest Rs. 300—500	.. 83	1.03
Total	.. 7,986	99.97 (Say 100)

This Table No. 9 does not need much analysis ; for the amounts which squatters are willing to invest are absurdly low for any practical purpose.

Pooling squatters' resources. 82.26 per cent. of the families have neither capacity nor desire to invest anything. They would like to stay in rented tenements if available. The 11.28 per cent. of the families who can invest up to one hundred Rupees appear to be an insignificant group if their individual investments are considered. For, it is doubtful if Rs. 100 can be taken as a significant amount good for any investment. But we are not prone to dismiss this group of squatters as persons not capable of helping themselves. It is worth considering that if the investments available are pooled together, each squatters' family putting Rs. 100 into the general sum, the total would be Rs. 90,100. Now the question is, whether this amount will be adequate to construct houses for 901 families who together compose about 3,604 souls. Further, to be on the safe side, one has to take account of those who may fall back from the scheme when it assumes concrete shape. About 150 families from this group, willing to invest up to Rs. 100, may be taken to drop out. Still 750 families will be left to complete a pool of Rs. 75,000. If better houses than the present hutments can be provided to the squatters for this prospectively available amount, the experiment is worth making, though the number of people that will thus be provided with housing will be small, about 3,000 souls in all. Investments may be invited with the promise of a free and a more convenient tenement than the present hutment, and also with the promise that the invested amount of one hundred Rupees would be returned on application to the squatters desiring to leave the tenements after a specified period of stay.

This scheme of housing should not be looked upon as a self supporting proposition nor even a permanent one. Far from it. The Municipality or the Government whoever may be interested in these **Housing scheme will not be self-supporting.** unfortunate squatters—should also contribute sums of money which will make the total adequate for the undertaking of the housing scheme. The other groups prepared to invest larger amounts should be similarly treated but with special reference to their higher investments.

We strongly believe that the building trades, mills and workshops, docks and port trust and others who are making use of the labours of **Business to be taxed.** these squatters and also the cinemas who are benefited by their presence, should bear some part of the burden of housing the squatters. These businesses may have to be taxed if need be.