‘No Cost’ Houses in the Making: Brokering Incremental Urbanism  Tobias Baitsch

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ABSTRACT: Incremental urbanism once again is advocated as an alternative mode of urban development promising not only housing at low or even no cost for the state but social mobility for its residents (Wakely and Riley 2011). Positioned in opposition to ‘planning’, incremental development is perceived as sort of ‘pristine’ mode of development particularly fit for the poor in the global south, which is at fundamental opposition to urban production of more ‘advanced’ societies (Turner 1967). Such conceptualizations continue a ‘developmentalist’ discourse (Robinson 2006) forcing us to read urban realities in preconceived categories. Rather than assuming a schism between the incremental and the ‘planned’, the dominant and the subaltern, the different paths to urbanization have to be approached symmetrically (Robinson 2006; Pattaroni and Baitsch 2015).

In that light this paper follows Pushpa Arabindoo’s call for renewed ethnographic engagement to understand the emerging spatial practices of the urban poor (Arabindoo 2011) and adopts a perspective of those, who actually build ‘no cost’ houses and analyzes how incrementally developing settlements are produced, maintained, and unmade. Examining contractors, the key figures engaged in construction in Mumbai’s incrementally developing neighbourhoods, as local actors brokering the production of ‘no cost’ houses, this paper contributes to a due reassessment of incremental urbanism. Since only careful description and focus on processes allows going beyond preconceived conception about cities, urban development and linked disjunctive dichotomies. While doing so, this paper aims at shedding light on the advantages and limits of incremental urbanism under today’s neoliberal conditions of urbanization.
KEYWORDS: Incremental Urbanism, house making, brokers, India, Mumbai

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1 Introduction

When speaking of low or even ‘no cost’ housing the focus lies on the role of the state and in particular on the fiscal aspects of its housing policies and schemes. Such approaches are usually accompanied by a promise of up scaling, hence tackling a seemingly boundless housing demand often associated with cities of the global south. This promise was one of the compelling arguments supporting the introduction of site and service programs. Furthermore it is assumed, that building homes according to changing needs and means is beneficial to residents, who thanks to the incremental mode of development are neither financially overburdened nor restricted in their social mobility. The underlying supposition is that such development is kind of a ‘natural’ mode of development, which is at fundamental opposition to urban production of more ‘advanced’ societies (Turner 1967).

With the shift of the state’s role from provider to facilitator, housing costs are imposes on the residents. What is more interesting then the redistribution of cost, is what is the effect of it on the process of house making. And what it actually means to live in and build ‘no cost’ houses? Hence the scope of this paper is not to assessing the cost, neither economical nor social, of ‘no cost’ housing but rather to adopt a perspective of those, who actually build such houses, investing much more then money in these often long-term projects.

2 Houses in the making

The paper builds on a total of eight months of empirical fieldwork, interviews and direct observations, carried out in the neighbourhood of Shivajinagar, Mumbai, India – a resettlement colony created under a site-and-service scheme in the early 70ies, which over the years through systematic neglect and changing policies was turned into a slum (Björkman 2014). Located on a mosquito infested swamp used as a garbage dump, Shivajinagar had a difficult start and many plots were never occupied or soon again abandoned. At the time the resettlement colony was planned at the periphery of Mumbai next to the dumping ground and the slaughterhouse. Over time and several extension phases later Shivajinagar became a magnet for immigrants, also due to its location, next to the road and rail, which connects Mumbai and Navi Mumbai. Today, despite its official status as notified slum and the associated vagaries, the neighbourhood is well established and houses rise up to four stories, built in concrete and brick. While at the beginning most houses were built by the dwellers themselves, and auto-construction continues to exist, particularly at the poorer peripheries, today most of the houses are constructed by highly organised small-scale enterprises. Furthermore many homes are not just enlarged by another room, but undergo complete reconstruction. The key figures engaged in building houses in neighbourhoods like Shivajinagar, are the so-called contractors. As central brokers in the process of constructing houses, they mediate between labourers, clients, community and state agents. While erecting houses and assuring they withstand physical and social pressure, contractors make possible urban development as well as furthering their own interests. Navigating technical difficulties, client demands, legal, political and economical constraints they produce not only built-up but social space. In Shivajinagar contractors usually take over full responsibility for the construction process and all potentially involved difficulties. For the time of construction, it is the contractor who is liable for everything, thus it is not rare that municipal officers on ‘rounds’ or curious passer-by inquiring about the contractor rather then the owner of a house under construction.

Building on trust

Such arrangements demand a lot of trust from the client’s side and make the choice of ‘his’ contractor a crucial one. He entrust the destiny of his home, which is often the families’ biggest asset, to the contractor and puts himself in a position of dependency. So it is quite common that different contractors are contacted and offers compared. But beside the price there are other aspects that are as important, such as reputation. The more houses a contractor successfully has built, the more – we and future clients can assume – he is backed by
political and bureaucratic ties. Besides that house owners often speak at lengths about the choice of a contractor and their different capacities and in the end a relative gets the job. Despite the trust they (have to) put into the contractor, clients closely follow the construction process, often being more present on site than the contractor\(^1\). In turn for the contractor this means to build up close relations to possible clients and invest in community network. This is only possible through continuous presence in the neighbourhood. In fact all contractors I came across live in Shivajinagar or in one of the adjacent settlements. Family or friendship ties are the basis of the trust network on which contractor relay\(^2\). The example that illustrates this best is Omkar\(^2\), a successful contractor who actually shifted to a middle class neighbourhood in Navi Mumbai. In order to sustain his business he continued to be personally present everyday in the streets and lanes of Shivajinagar from dust till dawn. Different then others, he was not maintaining a proper walk-in office for several years but an arrangement to use URBZ’s office if needed. One usually meets him at thechaiwala (tea stall) in the lane where he used to live. Embedded in the local community, contractors share the same everyday spaces and living experience as well as housing aspirations with their clients. In short, they are part of the community to which they cater. Such close ties on the one hand ensure future assignments and on the other hand demand to live up to resident’s expectations.

**Catalysing improvement**

At that said chaiwala, Omkar got to know about his future clients’ intention to redo their houses. At that time the row of six neighbouring houses must have been in very bad condition, but the owners hand not enough money to improve their situation. Luckily for them Omkar, out of job, urgently was looking for work. Furthermore his reputation recently had taken a beating and he needed to polish it. Thus besides a low price he offered to advance some money and re-build the houses but instead of single-story he would build two-story houses. In exchange for his financial contribution he would take the upper floor of each house and rent the rooms out himself. To understand this, we have to know that there are two common ways of rent payments in Shivajinagar. On one side there is a ‘traditional’ rent with monthly payments, and on the other side there is what locally is called *heavy deposit*. In the later the tenant pays a lump sum and stays free of cost. When he moves out, the same amount must be reimbursed. We could say the tenant occupies a room on his interest. However with this arrangement between multiple owners, contractor and future tenant comes a spatial aspect. The effect of cost efficiency led to identically designed house, where only different doors marked identity. But more importantly and in order to build rooms that can be rented out, they have to be made independently accessible. The layout of the houses is as such that as stairs directly connect upper floors to the alley. All but one follows this pattern: the front most house has a stair with internal access. During construction they insisted that their stairs are positioned internally and the potential tenant had to accesses via the service lane – a balancing act and squeezing through for the later. As to my knowledge it is also the only family that returned the heavy deposit and now occupies both floors. The joint family of ten simply was running out of place. Due to their foresight they simply opened the door that separated the stairs from the ground floor and united the entire building internally.

Building rental spaces is a common practice in neighbourhoods like Shivajinagar and often said to cause overpopulation and ramshackle buildings. As a model to recover construction cost it is heavily promoted by contractors, partly also to fill order books and secure income. In the process they may even become rental brokers. While construction of rental spaces for income generation or to finance construction might drive incremental development of settlements like Shivajinagar, residents often foresee re-appropriating them when the financial situation permits, assigning it for example to a newly weed couple. The potential to transform rental to owner occupied spaces and back is key to understand incremental development. By persuading neighbours to pool resources, reduce cost by coordinate construction and leverage income from future tenants, Omkar served as catalyst improving the living conditions of several families, who otherwise could not have afforded it. The *heavy deposit* as financial vehicle allows not only building houses and improving living conditions when there is little money, but also to bridge other financial crisis.

**Negotiating development**

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\(^1\) Above the cost of the house owner often invest much of their time to make sure the design meets their requirements. In contrast contractors are not always to be found on site but are usually supported by a site manager responsible to overlook the work.

\(^2\) All names changed.
The contractor essentially guarantees to build and secure houses that withstand technical difficulties, such as the marshy grounds on which Shivajinagar is built, and social challenges like malicious neighbours or state officials. While buildings – mainly owed to client’s demands – tend to be structurally over-engineered, this foremost means to negotiate with those who could endanger the undertaking. On one side this is the municipal corporation and on the other side malicious elements from within the community such as blackmailers as well as directly or indirectly affected neighbours. Well-established local conventions govern negotiations with municipal officers, facilitating the practices of house building. These practices obviously involve monetary transfers. Beyond that, they have to allow all involved parties to reach their ends, for contractors to build houses and for officers to fulfil their duties. One striking example of such local convention is what I call the *symbolic wall*. Its basic function is to be destroyed in order to overcome the restrictive building regulation that (should) control construction in Mumbai’s slums. In Shivajinagar as in other settlements the most restrictive regulation is a height limit of 14 feet, principally preventing a second floor. The custom emerged that when houses are about to violate this limit, a wall of 3½ feet including a half window is built indicating a second story. The contractor contacts the municipal officer responsible for the area, inviting him to fulfill his duty and sanction the violation by destroying the object of contention. Which is done in a very careful way in order not to demolish any other parts of the building. A picture taken proves the officer’s law enforcement effort. This symbolic act allows officials to turn a blind eye, the owners to proceed with construction and contractors to charge for additional material and work plus as man in the middle most probably to financially profit.

Mobilizing manifold actors all along its imagined and physical existence, housing often stands at the origin of conflicts across scale: household, neighbourhood and city level. Operating at the centre of this almost always conflictive process, contractors handle contradicting demands, sometimes by the means of established conventions, sometimes in a more improvised manner, for example in the case of disputes among neighbours. They stand in for everything connected to construction and are able in most cases to keep their clients out of the line of fire. By this means they permit them to continue living in good relations with neighbours and municipality.

3 Conclusion

The house as central unit of city making has been conceptualized as object of production and reproduction of society, ascribing it an almost mythical power to uplift families and by extension entire neighbourhoods and cities (Echanove and Srivastava 2009; Masoon, Echanove, and Srivastava 2012; Echanove, Srivastava, and Pereira 2013). The element of empowerment can be traced in the works from Turner to today’s most innovative scholars, such as URBZ, UTT or Elemental. Also common to them is an emphasis on the mode of development, which can be described as incremental. Taking incremental housing as some kind of ‘natural’ mode of development from which we should learn, and whose processes we should mimic in order to improve the efficiency of state interventions (Wakely and Riley 2011; Goethert 2014). Perceived as sort of a ‘pristine’ form of development, it fits human nature and in particular the nature of the poor. As such incremental development is positioned as alternative to ‘planning’, characterized as optionally functionalist, top-down or speculative (Turner and Fichter 1972). Such conflictive positioning of incremental vs. ‘planned’ demands to assign each actor to either side. In this play of control and emancipation between state and individual, figures like the broker are born seizing benefits at the expenses of the common good.

Conceptualizing contractors as such parasite-like, non-productive actors, furthering particular interests does not do justice to their role. Rather then assigning preconceived roles, we have to look closely at how contractors are involved in, advance and handle the conflictive process of incremental urbanism. Here I put forward three aspects – the local embeddedness, ability to act as catalysts for improvement and negotiating capability – which characterize their profile and which allow us to understand their role in a more relational way. Deeply embedded in their local community, as well as entrenched in the lower bureaucracies, contractors mediate between state and residents remaining liable to both sides. Brokering technical, social and economical knowledge to improve living conditions they perform necessary and essential functions in incremental development.

Seen in that light, the practices of contractors in settlements like Shivajinagar suddenly appears strangely familiar – to borrow from Roy (2009) – to the eye of ‘western’ observer, including myself. The way he deals with clients, uses his knowledge and networks to manoeuvre bureaucratic processes to get building ‘permits’
and builds on his technical knowledge to construct a house, is not that different from the way architects pursue their jobs in, lets say, Switzerland. Such uncanny familiarity helps us to realize (once again) the normative nature of planning concepts and observations made in settlements like Shivajinagar might well hold lessons beyond its territorial limits.

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**References**


**Images**

Image by the Author