

Mumbra : A Status Report



Ranu Jain

with support from

Ruchi Sinha



Tata Institute of Social Sciences,
Mumbai, August, 2014

Acknowledgements

I thank Maharashtra State Minorities Commission, Government of Maharashtra, for commissioning this Report to the Tata Institute of Social Sciences, Mumbai, which gave me an opportunity to study a minority concentrated area and to understand its dynamic somewhat in its totality. I am grateful to Ms. Thanksy F. Thekkekkara (I.A.S.), Additional Chief Secretary, Minorities Development Department, Maharashtra, for her keen interest in the study and valuable suggestions. Thanks are also due to Mrs. Ainul Attar, Joint Secretary, Minorities Development Department, Maharashtra for her co-operation and support, that facilitated completion of the report.

I would like to thank Mr. S.E.A. Hashmi, Secretary, Maharashtra State Minorities Commission for his enthusiasm for the study which compelled me to expedite the study. Special thanks are due to Mr. Bhoir, Mumbra Prabhad Samiti, Mumbra, without whose help this study would never have been completed. He shared his insights about Mumbra-Kausa and in the collection of data from Mumbra Prabhad Samiti.

I offer especial thanks to Dr. Ruchi Sinha, Associate Professor, Centre for Criminology and Justice, Tata Institute of Social Sciences, Mumbai, for sharing with us her expertise in the area of health and crime.

I am thankful to my research team who worked in various capacities and contributed towards timely submission of the report. Thanks are due to Mr. Noor Alam. Mr. Akbar Khan Azam Khan, Ms. Praveena Lakshamanan, Ms. Almas Kharbari, Ms. Maryam Fatima, Ms. Neelima Ambekar, Mr. Akram Khan, Ms. Abha Basargekar, Ms. Anchal Jain, Ms. Shalila Raz and Mr. Abraham N. James. Especial thanks are due to Ms. Sangita Bansode for her involved editing and formatting of the Report.

I also thank my respondents who took time out of their busy schedule not only to provide data and information to us but also to give us contacts to further the work.

I also thank Professor S. Parasuraman. Director, Tata Institute of Social Sciences for providing required support to work on this study.

I am grateful to my colleagues in the Centre for Studies in Sociology of Education, Prof. Padma Velaskar and Prof. Leena Abraham, who gave me important insight into the dynamics of ghettoization being practiced in the Mumbra – Kausa area but also tolerated delays in the Centre activities caused due to the report. Thank you Padma and Leena! I thank my family for tolerating and managing with my long absence caused due to data collection and report writing.



Ranu Jain

Professor

Centre for Studies in Sociology of Education,
Tata Institute of Social Sciences,
Mumbai - 400088

Contents

	Page No.
Acknowledgement	
Executive Summary	
I Introduction	1
II Infrastructure	9
III People	51
IV Health	64
V Education	84
VI Economy	105
VII Women	124
VIII Crime: Security and Safety	154
IX Conclusion and Recommendations	164
Tables	186
Appendix A	257

Executive Summary

- The study to formulate a development plan for Mumbra is proposed and sponsored by the Maharashtra State Minorities Commission. Later with exposure to the area, the scope of the study got extended to Kausa as the two places are interlinked to each other and have to be addressed together.
- The multi-sectoral development plan (DP) aims at improving the socio-economic parameters of basic amenities for enhancing the quality of life of the residents of the area in order to bring them at par with the national average. It recommends identification of the development deficits through a baseline survey and developing a specific plan for provision of better infrastructure for school and secondary education, sanitation, pucca housing, drinking water and electricity supply, besides beneficiary oriented schemes for creating income generating activities. Absolutely critical infrastructure linkages like connecting roads, basic health infrastructure, skill development and marketing facilities required for improving living conditions and income generating activities are also to be covered.
- Although undertaking a base line survey to locate development deficits in the area, the study is people oriented and aims towards developing an intensive understanding of the people of Mumbra-Kausa. It submits that the State can provide resources but to be effective, these resources have to reach and be accepted by the people. This requires an understanding of the population of Mumbra-Kausa, especially of various factions of people living in various pockets in the area. These pockets have different histories of migration and settlement as well as past experiences and memories, which affect their approach towards the State, its machinery and opportunities.
- A base line survey was conducted on 1065 households covering 4980 individuals. The survey began in the month of February 2011 and continued till the month of September 2011. It was later discovered that there was a paucity of data from an extremely deprived area. Therefore, the data from this area was incorporated later, in the month of January-February, 2012.
- The study covers minimum of 50 samples from each of the 19 wards falling within Mumbra Division. From certain wards more samples have been taken in order to cover divergent population in the area. Rashid compound is an example from where 75 samples

have been collected. Along with the survey, we have interviewed more than 50 individuals residing in the areas falling within the jurisdiction of Mumbra Prabhag Samiti. 9 focus group discussions have also been conducted. Data has also been collected from 9 banks, 18 hospitals, 2 public health centres, 1 maternity ward 26 Thane municipal schools, 28 private educational institutions and 10 non-government organizations.

Infrastructure

- Mumbra-Kausa falls under the administrative purview of Thane Municipal Corporation (TMC). It became a part of Mumbra Prabhag Samiti in 1984. The geographical spread of Mumbra Prabhag Samiti is 28 sq. km. while Mumbra-Kausa is claimed to spread over 9.5 sq. kms. From Reti Bunder to Sheelphata (Mhatre Mansion to the entrance of Kalsekar College/hospital) by the sides of the 6.5 km. stretch of the old Mumbai – Pune highway.
- Because of the unique topography of Mumbra-Kausa, which extends from Thane creek to Parasik hills, Mumbra-Kausa is under the jurisdiction of three departments: Forest Department, Coastal Regional Zone (CRZ) and Thane Municipality. For effective development in the area, there is a need for more effective coordination among these departments.

Unauthorized Construction

- In the Sthawar Malmatta Report developed in the year 2002-3, only 114 buildings were mentioned in the jurisdiction of Mumbra Prabhag Samiti.
- Unauthorized construction is the major problem faced in Mumbra-Kausa. Lack of coordination among the above mentioned three departments is one of the major reasons why Mumbra-Kausa has such a high number of unauthorized structures and inadequate infrastructural facilities such as pipelines, electricity connections and sewerage system.
- The unauthorized buildings are under no compulsion to follow government norms, especially those of water supply, electricity and sewerage system. Although available at cheaper rates, many of these building structures may be risky to live in, as these, in general, do not undergo quality checks. Our team found some of the buildings in a very dilapidated condition.
- The unauthorized buildings do not follow the development plan and hence encroach on important spaces reserved for public use like gardens, schools and play grounds. Buildings

are situated very close to each other with no proper space or roads in between even for passing of an Ambulance or Fire brigade.

- One of the reasons behind inadequate establishment of banks and good quality public institutions in Mumbra-Kausa is lack of authorized buildings for these to rent or own.

Roads

- Our observation reveals that Mumbra-Kausa has one prominent main road of 6.5 kms length and 30 meters width that runs from Mhatre mansion on one end to the entrance of Kalsekar hospital and college on the other. The Sthawar Malmatta Report mentions 102 roads under Mumbra Prabhag Samiti. Among these 16 are CC roads while 86 are BM roads. We, however, during our survey felt that Mumbra-Kausa has a very insignificant length of internal road made of concrete. The roads are uneven and have caved in at various places and have numerous potholes. In most places, the roads are dug up and have pipes running on them.
- Ward no. 98 or Retibunder is situated to the east of the railway track. This implies that the residents have to cross the railway track to go anywhere and to access facilities of any nature. One crossing has been constructed under the railway track. However, this crossing is accessible only to residents of Rana Nagar, Gautam Nagar, Adivasi Colony and Punjabi Colony. Another crossing is required to avoid frequent accidents of the residents from other areas while crossing the railways.
- Accidents also take place on the Navi Mumbai-Pune Road due to speeding vehicles. Absence of foot-over-bridges and inadequate implementation of speeding regulations on the Navi Mumbai-Pune highway, in addition to lack of traffic sense among people have affected the lives of the residents in this area.
- The new highway has very precarious boundaries and at some places no boundaries at all. We have come across cases of vehicles as huge as trucks falling down from the highway. This is extremely dangerous as we witnessed hutments at an extreme close proximity to the new Highway. We also witnessed a tanker that had fallen very close (almost on top) to the huts.
- Roads have been encroached upon by the hawkers and have got further narrowed by parking vehicles. Need is to develop hawkers zone and parking places.

Transportation

- The commuting problem has affected earning capacity of Mumbra-Kausa residents. The root of reluctance behind traveling lies in the cost of traveling and time consumed in traveling, especially if people want to avoid auto-rickshaws. Eve teasing in the trains has caused reluctance in the part of the women to travel thus affecting their mobility.
- Although having a fast track running past it, the Mumbra station falls on the slow track. The trains are very crowded. People hang outside and this poses a threat to life and security, which in its turn discourages people from availing opportunities outside Mumbra-Kausa. One hears of many cases of people falling out of the trains (popular notion is around 2 per day) because of the over crowdedness of the trains. The people of Mumbra-Kausa have been demanding a train service starting from the Mumbra station.
- One suggests access to fast track for the Mumbraites. The station can be built behind Bombay Colony.
- Expensive shared autos are the main mode of transport as buses can ply only on the 6.5 km long main road. Very few buses ply to/from Mumbra-Kausa by TMT. According to TMT. There are only two routes that pass by Mumbra-Kausa. The first route is from Chendani Koliwada to Khirkali (route no. 70). According to the information sent to us, only 11 buses ply on this route in an interval of 11-12 minutes. The second route is from Kalsekar college to Mira Road. Only 4 buses ply on this route at an interval of 2 hours. The department pleads non availability of buses and drivers for these routes. As per verbal statement from one of the TMT officer, not even 20% of these buses function properly. We found frequency of these buses to be bad which increases dependence on traveling by auto rickshaws.

Electricity Supply

- Official time for power cut for Mumbra-Kausa is 5.45 hours and this power cut is supposed to be in two slots, from 6 am to 9 am and from 12.15 pm to 3 pm. However, the residents find power cuts to be erratic and, in general, for longer duration (at times for 10 hours) than the scheduled time. In general, in addition to the scheduled load shedding, Mumbra faces additional power cut of about 30 minutes, while in Kausa, this extends to 2 hours on a regular basis.

- Popular conception is that on Fridays the power cut stretches to long hours, which makes people of the area feel victimized as Friday is an auspicious day for the Muslim population, which has a dominant presence in Mumbra-Kausa.
- Our survey shows that 99.34% of households have electric connection while only 76.24% have electric meters. Several electricity lines are tapped and it is a common practice among those who are not able to or willing to pay for electricity. This is due to lack of proper monitoring by the electricity department, undue delay in getting approval for new connections, and difficulty in providing residential proof for new electric connection.
- Delayed and enhanced billing is yet another problem faced by the Mumbra-Kausa residents.
- The shortage of electricity has affected the industrial sector. Many small scale industries located in MEK Industrial Estate have closed down.

Water Supply

- Only around 81% of the sample population has claimed to receive water from municipality. Drinking water is available to residents of hilly area only for 10-15 minutes each day and bore well water is available only thrice a week. According to the Water supply Department, water supply to ward numbers 104 and 107 is stopped on Wednesday. The same wards get water with low pressure on the next two days, i.e. Thursday and Friday. As per our respondents, certain areas (mainly hilly areas) like, Shivaji Nagar, Azad Nagar, Sainik Nagar, Gaon Devi, Hanuman Nagar, Bhim Nagar, Charni Pada etc. do not get water at all. Industrial area and floating population has maximum problem in accessing drinking water.
- Even though the quality of the Municipality water is satisfactory, there are cases of pipelines wearing off and getting mixed with sewerage water-pipes. This results in deterioration of water quality. It is important to note here that technical experts associated with the Thane Municipal Council's Environmental Status Report (March 2010:38) have found the well water unfit for consumption in Mumbra-Kausa. We also found wells to be extremely dirty. It is interesting to note that according to the same report, the bore well water is more contaminated in comparison to water from the open wells. The report mentions the monitoring results, which show general high concentration of contaminants in Mumbra-Kausa. It also states that the highest BOD levels (levels of Biological Oxygen Demands due to presence of bacteria) are found in Mumbra-Kausa.

- Water mafia is active in Mumbra- Kausa especially in the hilly areas. Residents in certain areas purchase drinking water at high rates like Rs. 15 – 30 per gallon. Example can be given of the residential units in Sharifa road (ward no.109) and Shadi Mahal road (ward no.108).
- The water supply department shared with us the problems that they face related to water supply in Mumbra-Kausa. These are as following,
 - The water supply mechanism has failed to keep pace with the fast growing population in Mumbra-Kausa.
 - The pipelines are 15 to 20 years old and have tremendous wear and tear problems which affect water supply to the area.
 - Mumbra-Kausa has a unique terrain which covers hilly as well as low areas. This causes difficulty in supplying water to the area.
 - Unauthorized buildings take water by fixing illegal pumps, which affects water supply. Officers from Mumbra Prabhag Samiti stated that they have disconnected 250 illegal connections and have seized around 300 motor pumps.
- For water supply, TMC had planned for a total of 11 water storage tanks, 1 strike and a pump-house within Mumbra-Kausa. Among these, 6 water storage tanks and the strike as well as the pump-house were in working order at the time of data collection. Work on two water storage tanks at MEK company was stalled due to delay in permission from the Forest Department. The TMC officers shared with us that as the permission has been granted now, at least one more storage tank will be constructed in near future. Water Supply department has submitted a fresh plan for water supply to TMC. The plan should be implemented on war footing but after a proper scrutiny for its applicability in the hilly and low areas, which suffers most due to water scarcity. We suggest a separate line for supply to the hilly areas. This will help in maintaining pressure for pumping water up for the hilly areas.

Drainage, Sewerage System and Garbage Disposal

- Mumbra-Kausa is known for being dirty and filthy. Lack of appropriate sewerage system and garbage disposal mechanism is a serious problem in this area leading to a lot of health problems including jaundice, diarrhea among others. The report mentions that waste is being collected from each ward, but not on a day to day basis from every household. The

report also mentions that wards do not have garbage collection units. We found that the working process of the TMC for garbage collection and disposal is much in want.

- Under Bombay Provisional Municipal Corporation Act, the TMC has to reserve a site as per Maharashtra Regional Town Planning Act for garbage disposal and has to follow the provisions for the Maharashtra Non-Biodegradable solid wastes.
- The statement of an official in the sanitation department, as taken in August 2009, revealed that there were a total number of 31 RCC, 114 load bearing and 145 RCC plus load bearing toilets in Mumbra-Kausa with around 2000 toilet seats. Sthavar Malmatta report mentions construction of toilets under ISDP, NSDP and Sulabh like schemes. The compiled report on wards as shared with us by the Mumbra Prabhag Samiti mentions that the facility of toilets, whether group or cluster or public, is inadequate. Moreover there are buildings which do not have adequate toilets which forces people to use public toilets which is unhygienic and is under control of anti-social elements which makes it difficult for women and children to use the facility.
- Although the TMC has a plan for a sewage plant, implementation is still under process.

People of Mumbra-Kausa

- Although having a dominance of Muslim community Mumbra-Kausa has a diverse population living together harmoniously. Religion, regional and caste based diversity is witnessed in the area.
- It is well known that in the past, the *Tadipaar* (exiled) from Mumbai used to take refuge in Mumbra and this resulted in Mumbra-Kausa getting a negative social image. Mumbra, at that time, was a rural area.
- The present Mumbra-Kausa has experienced a three phase migration: (i) after Bhiwandi riots of 1984, (ii) after Mumbai riots of 1992-93 and (iii) during the twenty first century especially after the year 2004-5. Although evidence is available of chain migration in all phases and even earlier, the trend definitely received a boost in the third phase after the call for converting Mumbai into Shanghai.
- Succinctly, Mumbra-Kausa faced migration of people affected by communal riots as well as those in search of cheap land and security in familiar faces. Discrimination being practiced in the housing sector in Maharashtra was the push factor. Hence, the main reason behind the settlement of a significant number of Muslims in the area was feeling of security

supported by the availability of cheap land in Mumbra-Kausa or an area situated very close to the economic capital of India, Mumbai.

- The earlier phases saw migration mainly of those who had lost everything during the riots but the third phase witnessed migration of middle class and even rich in the sense of displacement of scrap market to Sheelphata area.
- The population of Mumbra Prabhag (Division) has more than doubled in the last decade. In the year 2001, it was 207587 and in the year 2011, it increased to 407974. These figures do not take into account the floating population, which is stated to be 3 lakhs by Mumbra Prabhag Samiti. Although the majority of the floating population comes in search of jobs from the northern and central parts of India, especially from UP and Bihar, Hindus from South India have also been found to form part of this floating population.
- The population density of Mumbra Prabhag is much higher (approximately 18464) in comparison to Thane (16918 per sq km.). The primary data suggests that this density is not due to large family size (a stereotype associated with the Muslim community) but high rate of migration to the area.
- Data implies that the Mumbraites, in general, are community (Jammat) oriented people. The jamaats affiliated to the Shia, Bohra and Ismaili are very active just like the jamaats of Konkani Muslims and Memons. However, in general, the jamaats belonging to Sunni communities could not extend substantial support to their community members. The primary data shows that the spaces for the Mumbraites to meet members from other communities were very few. Further, such meetings/interactions appeared to be fleeting in nature, not providing much opportunity to develop relationships or close supporting ties.
- Among 1065 households surveyed for the study, around 71% claim no access to any State schemes and programmes, and of those who do claim to have access, around 28% claim that it is confined to *anganwadis* and *balwadis*. As far as organizations of secular civil society are concerned, only 38 respondents or 3.6% claim to get support from such organizations.
- Only 257019 people of Mumbra-Kausa claimed to have ration cards, which implies that not even half population has access to ration cards, the most important document not only for claiming citizenship rights but also for accessing government resources, schemes and programmes. Our in-depth exploration revealed that people of Mumbra-Kausa face many problems related to the issuing of the ration card. These include problems associated with

documents as well as undue delay in issuing of the card. The public distribution system/ration system does not seem effective in meeting the need of food of the people.

- Infrastructural deficit, distance from the TMC officers as well as actual experience of communal violence have reinforced perception of discrimination and 'step-motherly treatment' from the government. This has resulted in distancing of the Mumbra-Kausa population from the State machinery and searching support in communitarian ties.
- TMC officers were also found to hold negative attitude towards Mumbraites being Muslims hence having stereotypical connections with the underworld or terrorist groups.
- The history of support from earlier residents and the communal experience before migration to Mumbra-Kausa appear to have made Mumbraites extremely conscious of communal harmony. They take pride in the fact that Mumbra-Kausa has not faced any incidence of communal riots. Mumbraites report feeling extremely safe in the area and manifest a feeling of *kasbiyat*. It is important to note that lack of communication and transport facilities have further intensified the sense of alienation from the outside world, and must have reinforced the communitarian feelings.

Health

- The TMC Health department was not very co-operative in extending information. The doctors that the team spoke to were also not too forthcoming hence the data collected is backed up with patient's experiences and understandings.
- Public health services in Mumbra Division, catering to around 8 lakh individuals, consists of a maternity hospital and three Urban Health Centres (UHC). We studied two UHCs situated at Mumbra and Kausa. Both were found grossly under staffed and over burdened, hence were unable to attend to all patients and faced problems in keeping records of diseases/illness being treated. At times patients could not be attended to even while spending the entire day waiting. This makes the patients incur a major loss of their daily wages. The patients had to pay a minimum of Rs 40/- per visit to UHCs along with Rs. 25/- for the most basic tests like hemoglobin or urine test. The expense seems difficult to bear in an average household monthly income of Rs. 11,034.08/- and an average per capita income of Rs. 2354.50 The amount spent on medicines under private treatment is similar.
- For major illness Mumbraites are expected to visit hospital situated in Kalva. It is important to note that Shivaji hospital of Kalva also does not have capacity to treat all the cases and refers serious cases to hospitals of Thane and Mumbai.

- The inadequate public health system has resulted in mushrooming of private doctors and hospitals. We have covered 18 registered private hospitals in Mumbra-Kausa, among which two are charitable hospitals. People prefer charitable hospitals due to subsidized rates.
- Although some private doctors and hospitals appear good, the quality of others is under doubt. We found many doctors practicing with fake or *ayurvedic* degrees.
- People do not seem to be having much health literacy. They approach their neighbours, relatives, chemists and earlier prescriptions by doctors for medicines in case of recurrent ailment. Reason behind this may also be the cost factor as well as inconvenience of visiting UHCs. They prefer private doctors mainly because of their approachability, proximity, flexibility in timings as well as speed in getting an audience. During the study, it was noticed that the poor could not afford private treatment for long tending to discontinue treatment on symptomatic relief. They also were found to approach the public health set up in case of the health issue getting really bad. Most of such cases could be treated at the UHC with minimum of cost and without the transfer of burden to the referral hospital if approached on time.
- Almost all kinds of illness are evident in Mumbra-Kausa, however, dominance is of those that occur due to hygiene problems. Mumbra-Kausa report maximum cases of TB patients in Thane area.

Education

- The data related to education is acquired from the primary survey as well as 26 TMC schools and 28 private schools. Information was also collected from interviews with teachers and In-charge of educational institutions and programmes like the *Anganwadies*.
- Mumbra-Kausa has 21 government primary schools and only 4 secondary schools. One school holds classes for both primary and secondary levels of education. The above mentioned four secondary schools have come into existence after the year 2000, earlier to which there was only one primary cum secondary school at Diva.
- Data shows that educational achievement of the Muslims of Mumbra-Kausa is at par with that of the general population of the area. It is important to note that 85% of the general population and 84% of the Muslim population has not opted for higher education. The difference between the two populations increases for higher education. In comparison to 7.48% of general population, 8.5% of the surveyed Muslim population has graduated and

the pattern is similar for professional courses. One of the reason behind low rate of higher education in Mumbra-Kausa is non-availability of quality government education institutions in the area.

- The educational achievement is different for different Muslim jamaats. According to the primary survey, the Bohra community has highest educational achievement while the Shias has poorest. Sunnis appear more eager to pursue higher education. Memons have highest percentage among those who have pursued either post graduation or have a degree of MBA and professional courses. Among other Sunnis that show progressive trend in their educational achievement, mention should be made of Konkani Muslims, Pathans, Syeds and OBC communities like Qureshi, Ansari and Mansoori.
- The data reflects that Sunni communities that do not get as much community support as the Shias, Bohras or Khojas, appear striving towards educational achievements especially for higher or professional education that has a high possibility of giving returns from investment in education. These communities also appear more desirous of state support in comparison to the others who receive substantial community support.
- Data shows that higher the family income (affordability), better is the higher and professional education or that education which has higher job possibilities, however, the statement does not stand for very high income groups or those who are not interested in getting returns from education, may be because of their business endeavour. The data indicates that the middle income groups that require education for earning good livelihood, have invested in professional and higher income group more than lower income groups or very high income groups.
- Primary data indicates that most of the surveyed population has enrolled in Municipal schools for their primary education. However, preference has changed to private recognized schools for secondary education. This may be due to inadequate availability of Municipal schools in Mumbra-Kausa for secondary education.
- According to the primary data Urdu appears as the preferred choice for the medium of instruction at both primary as well as secondary levels of education. This might also be due to concentration of Urdu medium schools in Muslim dominant areas as a substantial percentage of those who can afford private education have opted for English medium.
- Facilities wise, primary and secondary schools appear to be in want. There is a remarkable paucity of even basic facilities like toilets and water in TMC schools. Only 3 TMC schools claimed to have a library and only 2 claimed to have a laboratory. The number of

playgrounds is low among the private schools but not as low as it is in the TMC schools. Paucity of class rooms has also come to notice to such an extent that a TMC school in Kausa has converted its toilet to classrooms.

- Secondary schools are much fewer in number, and those which exist are drastically deficient in facilities. In some cases, they do not have any of the very basic requirements, including offices and classrooms. Teachers have to struggle to accommodate the secondary classes in classrooms meant for primary schools.
- Only 3% of the surveyed population is found to have studied in Madarsa for formal certificate and degree. The children residing on hilly terrain have a high possibility of going to Madarsas as they do not have access to state or private schools mainly because of absence of proper roads. We have received list from three Madarsas of the children studying in these Madarsas but desirous of getting enrolled in formal schools.
- Desire for formal education combined with absence of state educational facilities has resulted in commercialization of education in Mumbra-Kausa. The area is flooded with private schools. Although some of these have good quality, majority have very poor quality to the extent that some of the respondents have claimed to send their children to TMC schools for quality of education. The private schools demand high tuition fees and donations. Absence of legal or recognized buildings is one of the reasons behind reluctance among good educational companies to invest in Mumbra-Kausa area.
- The status of the private schools is also ambiguous. Majority appears to be not recognized schools. Children get enrolled in these schools mainly because their status is not known to parents and also because at times like in ward no. 115, there is no recognized or state school at all.
- Mumbra-Kausa has a high number of out of school children belonging mainly to the floating population and those staying on the hilly terrain. We did not find a trend of traveling out of Mumbra – Kausa for school education. In case of dropouts 7 out of 26 TMC schools covered for the study reported 2% of dropouts. One school of Kausa has mentioned percentage as high as 7% for primary section. Floating population is stated to be the main explanation for drop out and another school has mentioned transport problem. Other causes mentioned are change of residence, taking care of siblings, health problems, family dispute and illiterate parents.
- Although majority of the private schools did not give data on those who have passed SSC and HSC examination and those that gave, presented a rosy picture, the website of SSC

and HSC result showed very poor performance of Mumbra-Kausa students. Poverty, lack of proper guidance from families, parents having no time for children, bad company and drug abuse were some of the reasons mentioned for children's inability to complete schooling and low success rate.

- We came across personal initiatives by the residents of Mumbra-Kausa towards providing educational support to the people. There are institutions providing education to school drop outs. People are giving tuition classes and helping students to apply for scholarships. Different residents have started classes for imparting different skills, such as beautician, computer classes, etc.
- Mumbraiters appear to desire a blend of religious/cultural education and formal education. Schools of this nature are getting established in Mumbra-Kausa.

Economy

- Mumbra-Kausa is an area where households belonging to both extremes of the income chart, the very poor as well as the very rich, can be found. Monthly income ranges from less than Rs. 500 to Rs. 2,00,000. The average monthly income per household of the surveyed population is found to be Rs. 11,034.08. This is lower than the average monthly household income in the area of Navi Mumbai, which was Rs. 12,691 in 2005 as per a survey conducted by CIDCO. It is important to note that the average individual per capita income is Rs. 2354.50 only.
- The proportion of households belonging to the low income group is significantly higher than that of households belonging to either middle or high income group. It is important to note that in Mumbra-Kausa only 1% of population earns above 10000 Rs. a month and around 93% earn Rs. 5000 and less.
- The lowest reported monthly income is less than Rs. 500 and the lowest reported expenditure is that of Rs. 700. This gap between income and expenditure suggests continuous deterioration of the economic condition among the residents of Mumbra-Kausa. Around 64% of the surveyed population did not own any property. Around 89% claimed not to possess a necessity like computer and 29% claimed not to possess cooking gas.

- It is interesting to note that the area has no industry to boast about. A few small industries operating in MEK Industrial Estate have closed down due to heavy power cuts. A very insignificant percentage is in self employment.
- Among the surveyed population only around 32% were found to be working to earn. Among the working population only 4% have government jobs and only 2% (including pensioners) claim to have permanent jobs. Majority were in informal sector. This section of the population remains economically vulnerable due to the temporary and unpredictable nature of their employment. They face problems of uncertainty of future employment, seasonal variations in the need for labour, lack of social security and protection through provident funds, pension plans, low job security and lack of a formal employer-employee relationship.
- Only 45% claimed to have taken loans mainly from relatives and friends. Loans have mainly been taken for health reasons. Around 4% claimed to have taken loan for meeting their regular expenses, implying that their income is not enough for the same. only around 2% of those who have taken loan claimed to have done so from banks and co-operatives.
- The reach of financial institutions like banks appears to be limited in the area of Mumbra-Kausa. Of the surveyed population, only 52% claimed to have accounts in banks. Reasons for not having bank accounts are illiteracy as well as not having adequate money and documents for opening a bank account. Yet another reason given by the banks is non availability of recognized building to establish a bank branch in and to provide an address proof on the part of the clients to open a bank account.
- Religious beliefs appeared to have impacted banking culture. Islam does not permit its followers to take interest. This has negative influence on opening bank accounts and also on making investments. Models like Self Help Groups (SHG) have also not been very effective for Muslim women due to similar reason.
- Mumbra is a black listed area, which affects its economy and people's morale to a large extent. As stated earlier, the mere address of Mumbra makes it difficult to get credit. This is despite the fact that the SHG and banks operating in the area have positive impression of return of the money given to Mumbraites.

- Mumbra-Kausa has some characteristics of a closed economy. The surveyed population remains ignorant of or incapable of making use of employment opportunities generated outside that geographic area. This results in seeking jobs within Mumbra-Kausa area even when the salary is very low. Reasons for this behaviour are a feeling of insecurity among the residents of Mumbra-Kausa; inadequate traveling facilities and inadequate educational achievement. Closed economy results in dependence on the middle men, who exploits the profit, giving minimum to the producers. Above all, closed economy effect the in flow of both, the state and the private, capital in the area.
- The lack of education and linked jobs have led the Mumbraites to look for easy money in illicit trades like illegal construction, drugs and other anti-social activities. This is yet another characteristic of a closed economy.
- In the twenty first century Mumbra-Kausa has seen migration of middle and high class, which has brought in some changes in the economic scene. Nationalized banks have started establishing their branches and some educated people have started entrepreneur ventures like Scientific device, Ice cream factory etc.

Women

- The total size of the surveyed population was 4980, of which 2394 were women. Among the 1065 household covered for the survey, 141 were headed by single women. These women were widows and separated but more so were wives whose husbands were working elsewhere. These women single handed were taking care of their families as Mumbra-Kausa is considered to be a safe place for women.
- Although a high level of aspiration was reported among the women to develop through education and engagement in some employment, educational attainment among women was reported to be low. Figures were slightly better for Muslim women in comparison to the general women population. Around 24% of the Muslim women were reported to be illiterate, while the relevant percentage stands at 36% for Muslim women hh heads. 17% of Muslim women in comparison to 16% of general women had been able to complete schooling. Among the Muslim women, only 7% were graduates and 0.72% were post graduates. Among the women household heads 3.44 % had completed graduation and all of

these were Muslim women and had graduated in Arts. This can be considered influence of the community that considers Arts as the right choice for women.

- Majority of the Muslim women were found to be educated in Urdu medium even when the preferred medium was English.
- Among the educated women 44% received their primary education and 25% received their secondary education in government institutions. Private institutions were preferred by the general women population. A very low proportion of Muslim women went to religious institutions for primary (3.73%) or secondary (1.94%) education. Reasons for selection of the institution were socio-economic in nature like physical accessibility, financial affordability, quality of education and facilities provided in the Madarsas. Financial reasons, family requirement and marriage were main reason behind discontinuation of education. Interviewed respondents also mentioned that many girls had to discontinue their education when they left Mumbai and migrated to Mumbra-Kausa because no appropriate school could be found to further their education and their parents did not allow them to travel outside Mumbra-Kausa due to the feeling of insecurity especially when the transportation was inadequate, expensive and unsafe.
- Around 62% of all the surveyed households stated that they would not want the women in the family to work for earning. The most frequently given reason was that they did not believe Mumbra-Kausa had work opportunities suited to women. 92% of Muslim women in comparison to 90% of general population were not working to earn. Among the working women majority were employed in the informal sector as rag pickers, tailors, embroiderers, domestic help, hawkers, etc. Around 75% of the working Muslim women had their workplaces within Mumbra-Kausa in comparison to 77% of general women population.
- Women had limited earning capacity. Seven women in the population earned more than Rs. 12000 and all seven were Muslims.
- Around 55% of women were found to have got married at the age of 18 to 24 years. However around 28% of Muslim women and 25% of general women claimed to have got married before the age of 18. Age at marriage has implications for educational attainment of women, which is significant for economic independence, employability and general social standing. It is important to note that around 50% of Muslim women household heads were married before the age of 18 years.
- 96% of women availed of local health facilities even when they had reported having no faith in the hospitals and medical professionals of Mumbra-Kausa especially in dealing

with major illnesses. Even the working women did not have any health benefits or health insurance. TB is the major disease impacting the health of Muslim women.

- Data shows that there were a few Government schemes and non-government organisations operating specifically for women welfare in Mumbra-Kausa. However, the outreach of these organisations and schemes got limited because of the lack of awareness and attitude of the community towards them.
- Development of SHGs has led to many benefits for the women in Mumbra-Kausa. It has facilitated credit in an area where individuals from the lower economic segment encounter difficulties in obtaining credit or taking loans. This has played an important role in increasing the economic independence of women and in some cases even their confidence. However, the participation of Muslim women is very low in the SHGs, and consequently the benefits of such groups have largely remained concentrated among the non-Muslim women.
- In a patriarchal society fraught with problems of poverty and lack of employment opportunities, some malpractices detrimental to women are inevitably observed, and prostitution is one of them. Domestic violence in the area is manifested through the cases of burning, beating, strangling, emotional blackmail, torture etc. There is no women cell at the Mumbra police station. Mumbra-Kausa does not have a shelter for destitute women. It does not even have an orphanage sponsored by the State.
- In case of Muslim women, problems are aggravated by religious and communitarian forces and discrimination from non Muslims. Some observations are mentioned below,
 - The jamaats may provide help and social security to people in times of need, however, these promote communitarian norms which may not be conducive to women of the modern world. Use of veil and marriage at young age are some examples of the same. Conservative tendencies impeach on the freedom of Muslim women and shape their life not allowing them to take even everyday decisions.
 - Loss of recreational public spaces is yet another example of the impact of conservative forces on the women. Mumbra-Kausa has no practice or space for the women to come together, to interact or to entertain themselves in a public space.
- The lack of security in transport facilities hampers mobility of Mumbra-Kausa women and as mobility is associated with employability and economic independence, it hampers development of Mumbra-Kausa Muslim women in general. Cost of traveling and experience of eve-teasing add to the problem.

- A greater percentage of Muslim women claimed to have encountered discrimination than non-Muslim women be it in getting admission in educational institutions, getting jobs, at workplaces, getting access to health services, getting loans, being allowed to rent a flat or getting a credit card.
- Perception of discrimination keeps women from accessing whatever few opportunities are accessible to them. This is most clearly seen in their lack of participation in certain schemes and programmes meant specifically for women's welfare.
- The negative publicity given to Ishrat Jahan, has impacted the image of Mumbra-Kausa women, who are considered as having high possibility of being problem makers.

Crime

- Although majority of the respondents endorsed the area to be safe, this endorsement was more for major crime like communal riots. Our interviews as well as the survey showed that people feel insecure due to petty crime witnessed in the area. In case of women one found immense fear, a feeling of vulnerability, and consequently a visible impact on mobility and education. Presence of drug addicts, anti social elements were considered to make the area unsafe especially for women and girls and for shopkeepers who were harassed by these people.
- The closed and under developed economy of Mumbra-Kausa is bound to increase its crime rate. The data shows an increase in crime rate over the period of 2008 to 2010. In 2008, the Mumbra Police Station recorded 509 cognizable crimes, 528 in 2009 and 583 in 2010
- In Mumbra-Kausa, the crime against property dominated over crime against body which is followed by crimes against women. However, the data shows that the cases of crime in which people get injured were much higher in Mumbra-Kausa than in Shil Dyghar. Other crimes confronting the Mumbra-Kausa area were house breaking, motor vehicle and other theft.
- Drug addiction is a major problem in the area. Police were found to consider alcohol and drug-related crimes as an activity related to frustration and lack of access to opportunities of employment therefore they attempt to record these incidents as non-cognizable (NC) crime especially if the other party is open to the idea of giving another chance to the 'offender'.
- Despite the crime rate and adjunct poverty, the area of Mumbra-Kausa is still considered a very safe and communally harmonious area. Although the feeling of insecurity has been

shared in relation to women and children, this refers to petty crimes. One witnesses a general feeling of security among the residents of the area due to the absence of major crimes like communal riots. Majority does not appear ready to leave the area even when having problems with infrastructural development and attitude of the government officers.

Conclusion

- Mumbra-Kausa is an area chiefly populated by Muslims. It has mainly developed due to the migration of communally affected people. The area, though at a distance of around 40 km from Mumbai, does not show evidence of noticeable contacts with Mumbai, especially for the poor, and appeared to have developed into a ghetto having characteristics of a closed economy. The area is an extremely deprived area with significant number of the surveyed population earning less than Rs. 2,000 a month.
- The history of support from earlier residents and the communal experience before migration to Mumbra-Kausa appear to have made Mumbraites extremely conscious of communal harmony. They take pride in the fact that Mumbra-Kausa has not faced any incidence of communal riots. Mumbraites report feeling extremely safe in the area and manifest a feeling of *kasbiyat*.
- Community support has developed a feeling of security and belonging among the residents of Mumbra-Kausa, however has also resulted in the dynamics evident in ghettos in general. Fundamentalism and conservatism have become more entrenched in the population than would otherwise have been possible.
- The reason behind conspicuous cohesive nature of Muslim community in Mumbra-Kausa may lie in the lack of government support and popular perception in the community of the government being discriminatory. Infrastructural development has not kept pace with the population growth and this has created tremendous problems in the area while strengthening the perception of discrimination in the community.
- It is important to work towards infrastructural development in the area especially that of roads, transport facilities, legal buildings, industrial development and institutional development. Measures should not only be taken for economic development but also for taking stringent steps towards those who stigmatize or black list the area.

Chapter I

Introduction

Deaths, looting and destruction of property are witnessed during the riots, however, the most damaging effects of the riots are seen in the enforcement of feelings of insecurity and distrust for 'the other'. This results in people of religious communities moving out of their cosmopolitan way of life for the security of a ghettoized life. Mumbra-Kausa is one of many such ghettos formed in the aftermath of communal riots. It is a town situated around 40 km. away from Mumbai and is a part of Thane district. The population of area falling under Mumbra Prabhad Samiti has increased in three spurts in the last three decades following the communal riots of Bhiwandi 1984 and Mumbai 1992-1993. The third phase of the migrants from Mumbai in the year 2000 onwards mainly in the years 2005-6 is considered to be the result of sporadic riots in Maharashtra in between the years 2004 and 2009¹ and the initiative taken by Maharashtra state to convert Mumbai into Shanghai. The news item in The Indian Express (2006, Sep. 6) supports the view. It states, *"Noor Manzil, ... says, 'Land prices soared after the Bombay riots, the population of this settlement was about three-and-a half lakh but it nearly doubled when those whose homes were destroyed came here to settle down wanting to escape the misery'. So the price of a one-room-with-kitchen used to be Rs 40,000 before 1993. Today, it is nearly Rs 3 lakhs."* The news item reports a further increase in the population of the town in the aftermath of Gujarat riots. To quote, *"Says Ashraf: 'In my Jhansi Palace building, there are at least eight families who have shifted base here after the Gujarat riots in 2002.... It's very safe here, even in 1992-3, nothing happened. That's why all these people flocked here ..."*

Although the population of Mumbra-Kausa increased in the last three decades, one fails to locate corresponding expansion in the socio-economic institutions and support structures, provision of which is primarily the responsibility of the State. To add to the misery of the residents of Mumbra-Kausa, the area is labeled a 'sensitive' and 'grey' area. It is seen as a hub of anti-social activities, which makes it difficult for the residents to avail private opportunities like loans, credits and even services. The study aims to develop an in-depth

1. Shaban, Abdul (2011): "Socio-economic and Educational Status of Muslims in Maharashtra, Submitted to Maharashtra State Minorities Commission, Government of Maharashtra, Mumbai.

understanding of the people of Mumbra-Kausa, their socio-economic status and problems being faced with an objective to extend relevant suggestions for formulating a development plan for the town.

On Multi-Sectoral Development Plan

The multi-sectoral development plan (DP) “aims at improving the socio-economic parameters (in the minority concentrated areas) of basic amenities for improving the quality of life of the people”² in order to bring them at par with the national average. It recommends identification of the development deficits through a baseline survey and developing a “specific plan for provision of better infrastructure for school and secondary education, sanitation, pucca housing, drinking water and electricity supply, besides beneficiary oriented schemes for creating income generating activities. Absolutely critical infrastructure linkages like connecting roads, basic health infrastructure, ICDS centres, skill development and marketing facilities required for improving living conditions and income generating activities and catalyzing the growth process, would also be eligible for inclusion in the plan”³. The guidelines recommend effective implementation of schemes and programmes developed by the State especially recommended in the Prime Minister’s New 15 Point Programme for the Welfare of Minorities. However, the Development plan “is supposed to focus on providing appropriate social and economic infrastructure rather than targeting individual beneficiaries.”⁴ The DP, it is important to note, is supposed to “...include projects for carrying out social mobilization and sensitizing campaign to send children to schools, provide employment opportunities to women, etc. for improving the socio-economic parameters”⁵ and should give special attention to development of skills, vocational training and entrepreneurship development⁶.

The DP is supposed to be prepared on the basis of a baseline survey, “... by the District Planning Committee/District Level Committee for implementation of the Prime Minister’s New 15 Point Programme...” and should include the local governing bodies for the purpose. It should address “...the development deficits identified by the survey, indicate the strategy

2. Government of India, n.d., “Programme and Guidelines for Preparation of Multi-sectoral District Development Plans for Minority Concentration Districts” Government of India, Ministry of minority Affairs downloaded from http://www.nac.nic.in/pdf/msdp_guidelines.pdf; pg. 4

3. Ibid: pg. 4

4. Ibid, pg 5

5. Ibid: pg. 8

6. Ibid: pg. 10

for addressing the deficits, propose projects/work to fill the ‘development deficits’ either by topping up the funds of ongoing schemes/programmes of the Central Government or propose projects which are not catered to by existing schemes/programmes of the Central and State Governments...”⁷. It should be “...implemented through the State/Central agencies only. The State may, however, decide to execute the project through any qualified, reputed, experienced agency, including renowned and widely accepted NGOs, justification for which should be mentioned in the proposal”⁸ (GOI: 10).

Objective of the Study

The study is sponsored by the Maharashtra State Minorities Commission to formulate a development plan for Mumbra. Later with exposure to the area, the scope of the study got extended to the Kausa area as the two places are interlinked to each other and have to be addressed together. Although undertaking a base line survey to locate development deficits in the area, the study is people oriented and aims towards developing an intensive understanding of the people of Mumbra-Kausa. It submits that the State can provide resources but to be effective these resources have to reach and be accepted by the people. This requires an understanding of the population in Mumbra-Kausa, especially of various factions of people living in various pockets in the area. These pockets have different histories of migration and settlement as well as past experiences and memories, which affect their approach towards the State, its machinery and opportunities. The same also defines the approach of the people towards their own communities and neighbourhood. The study provides insights into the community profile of the people residing in the Mumbra-Kausa area as well as on their social organization and mental psyche. It discusses the infrastructure and other requirements for the socio-economic development of various sections of the population. Emphasis is laid on extending insights into reaching out to the various sections of the population and preparing them to avail opportunities offered by the State. This is important as various studies show that lack of opportunities is as much an obstruction to the development of a community as the community refraining from availing these opportunities.

The objective of the study is to conduct intensive research in the Mumbra-Kausa area to locate development deficits for various populations residing in the area. This objective may be broken into the following,

7. Ibid, pg. 6-7

8. Ibid, pg. 10

- To explore socio – economic, health and educational status of the people of Mumbra-Kausa
- To explore specific problems confronting the people of Mumbra-Kausa area
- To suggest measures to solve the problems

Methodology

Mumbra-Kausa falls under the administrative purview of Thane Municipal Corporation. This report has been prepared with a vision for future development of a township captured through the exploratory process, specifically by means of an ethnographic study. The report, to a great extent, provides a comprehensive picture of the current stage of development in Mumbra-Kausa, that is, where does Mumbra-Kausa stand today. Further, the report addresses the change needed, the potential of the township to grow and also identifies the thrust areas: what needs to be addressed by the State on a priority basis? The report provides a framework in terms of suggestions, within which projects need to be identified and implemented.

Adequate research has neither been conducted on the ghettos of India nor on specific Mumbra-Kausa area. Therefore, the study is essentially an exploratory research. It employs qualitative methods like observation and interview for collection of data from various segments of population, including officials of various public and private organizations and institutions. In addition, it employs survey method to collect certain standard information on a sample of population in a systematic manner. Questionnaires are also used for collection of data from institutions like banks, health centres, NGOs and educational institutions. Secondary data has been collected from census office of Thane district and Mumbra Prabhag Samiti. We have also interviewed officers of Mumbra Prabhag Samiti in order to understand their point of view and the problems that they face while working in Mumbra-Kausa area.

In order to acquire an over all understanding of the people of Mumbra-Kausa, a base line survey was conducted on 1065 households covering 4980 individuals. The survey began in the month of February 2011 and continued till the month of September 2011. It was later discovered that there was a paucity of data from an area which was a very deprived area. Therefore, the data from this section was incorporated later into the study, in the month of January 2012. Care has been taken to cover minimum 50 samples from each of the 19 wards falling within the premises of Mumbra Prabhag Samiti. However, from certain wards more samples have been taken in order to cover divergent population in the area. Rashid compound

is an example from where 75 samples have been collected.. Along with the survey, we have interviewed more than 50 individuals residing in the areas falling within the jurisdiction of Mumbra Prabhag Samiti. These covered corporators, bank officials, doctors, police, jamaat heads, patients, people working in non-government organizations and lay men/women. We have also conducted 9 focus group discussions in various areas and segments of the population. Data has also been collected from 8 banks, 9 hospitals, 2 PHCs, 26 TMC schools, 28 private educational institutions,⁹ 5 Jamaats namely, Bohra, Shia, Kokani Muslim, Memons and Qureshi, 4 Madarsas and 10 NGOs¹⁰.

Most importantly, we have conducted an intensive study on two wards of Mumbra-Kausa: ward no 113 where mainly affluent people reside and ward no. 114, supposedly the poor area. The area includes Rashid Compound and Sri Lanka, which are claimed to be ‘the real Mumbra’. We have attempted to cover all educational, health and other institutions of these areas. The idea behind such an extensive coverage is to capture the dynamics of the population.

Several challenges were faced in data acquisition, including being subjected to endless waiting hours not only in government offices but also educational institutions despite prior appointments. Our team members were routinely asked to come every day to the municipal office, be it for collecting data such as number of toilets in Mumbra-Kausa or the city development plan. This was experienced despite prior approval to obtain information from the relevant authorities. One of the team members, a Muslim Hindi speaking male, faced tremendous difficulty in obtaining data from the Thane Municipal Corporation. In spite of approaching the officials with all relevant documents and a clear agenda, he had to make several rounds of the offices. In fact, in his case, the matter of providing data was delayed for three months. The officials became startlingly cooperative once approached by a Marathi speaking young Hindu woman. The team also had to occasionally deal with unfavourable attitude on the part of the officials-in-charge. However, it is worth mentioning that certain officers of the Thane Municipal Corporation have been extremely cooperative in assisting us to obtain the required data for the project. It is important to note that despite repeated visits to various offices, we could collect very little data from the health department.

9. These include one private polytechnic and one State administered polytechnic.

10. Madarsas: Jamiat-ul-Maimoona (Shibli Nagar); Madrasa Fatema Lilbanat; amia Qasim-uloom and Darul-uloom Ghousalwara; NGOs: Awaaz- e- Nishwaan, Sahara, FOCUS, Kausa Residential Association, Sangharsh, Shuja Educational Trust, Maharashtra Mahila Mandal, Kokan Ekta Seva Mandal, SIO and Pioneer .

Obtaining completed questionnaire from government as well as private schools was yet another challenge. Many private schools refused to provide us with information or complete questionnaires despite our approaching them with prior approval from the education department. Out of 65 questionnaires distributed we obtained only 28 responses from these schools. Further, we had to provide the questionnaires time and again to many schools. The common reason for this was stated as misplacement or loss of the earlier submitted questionnaires because of staff carelessness. In one school, we submitted questionnaire eight times. In addition, it was a common practice for our team to visit the schools even after having received the questionnaire to complete the forms. With regrets, we have to state that despite our utmost attempts, very few questionnaires that we received were complete.

It is also interesting to note that we faced tremendous difficulties in appointing local people for collection of data, despite having contacted community leaders and people from local organizations and institutions. Individuals who showed interest more often than not did not turn up for the meetings even when these were scheduled in their own locality. There have been instances where individuals failed to turn up for the meetings even after several reminders on the team's part and several assurances on their part, which resulted in much loss of time for the team.

Scope of the Report:

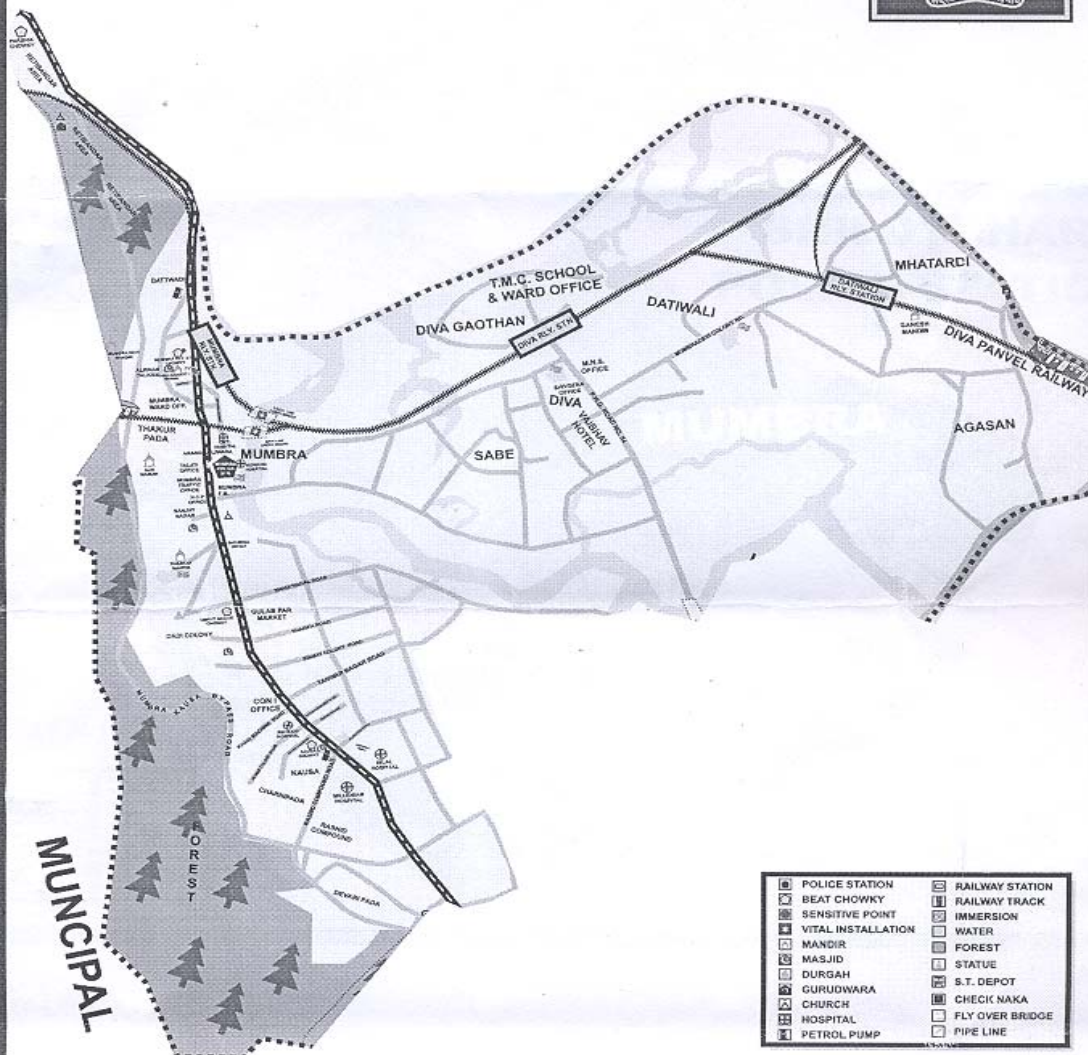
While this study makes use of a substantial sample and tries to cover several major dimensions of community life in Mumbra-Kausa through qualitative methodology, it is still difficult to bring into focus all relevant aspects of an area as no matter how extensive a methodology, it cannot be exhaustive because of the limited time spent in an area. Although an year was spent in data collection, several challenges were faced in providing a complete picture of Mumbra-Kausa. This was partly because of the dynamic and continuous nature of life activities in any area, which is difficult to capture on paper at any point in time. Hence, the study has focused on broadly defining the range of the needs and difficulties of the people and possible measures to deal with them. A quantitative specification of these needs is out of the scope of this survey. Thus, this study does not specify, for example, the exact number of toilets which need to be built to deal with the problems related to sanitation in this area. Smaller yet specific projects conducted by civil engineers would be more effective in gauging

the exact extent and nature of these specific needs.

It is further recommended that a follow-up study be conducted after approximately two years to gauge effectiveness of the initiatives implemented in the wake of this study. If required, the current team will be happy to conduct such a study.

Plan of the Report

The report is organized in nine chapters. The first chapter or introduction places the report in its perspective, discussing the objective, methodology and the scope of the study. The chapter aims at providing an idea about how this development plan would be different from other standardized development plans. The second chapter discusses at length the infrastructural status and issues. Attempts have been made to provide people oriented understanding of the infrastructural problems, hence we have tried to explore the pertinent issues ward wise, which implied coverage of differential needs of the different kinds of people. As has already been stated, these have been discussed more from the perspective of bringing home the nature of problems that confront people of Mumbra-Kausa and to submit the requirement of more exhaustive assessment of specific development needs. The third chapter gives an overview of the people of Mumbra-Kausa, providing an idea of the history of migration and settlement of various cultural pockets in Mumbra-Kausa. It aims to show the necessity of capturing the prevailing heterogeneity in the area for need assessment, thus advises against employment of any universal policy for Mumbra-Kausa area. The fourth chapter discusses the issue of health, which is followed by a discussion on status and requirements for education in the fifth chapter. The sixth discusses economic issues and the seventh is more specific to women status and problems. The eighth dwells on the security issues, which is followed by an overall understanding of the minority –majority dynamics in the ninth chapter. This chapter focuses on the dynamics of ghettoization and attempts to collect salient suggestions for development of Mumbra-Kausa made all over the report. Details of the areas falling within wards are given in Appendix A. We felt that this documentation will help in furthering the work in case required.



B-312, Sussex Ind. Estate, D. K. Cross Marg,
Byculla (East), Mumbai 400 027
Tel.: 2777 4566 + 0671214266
E-mail: svdch1.printers09@gmail.com

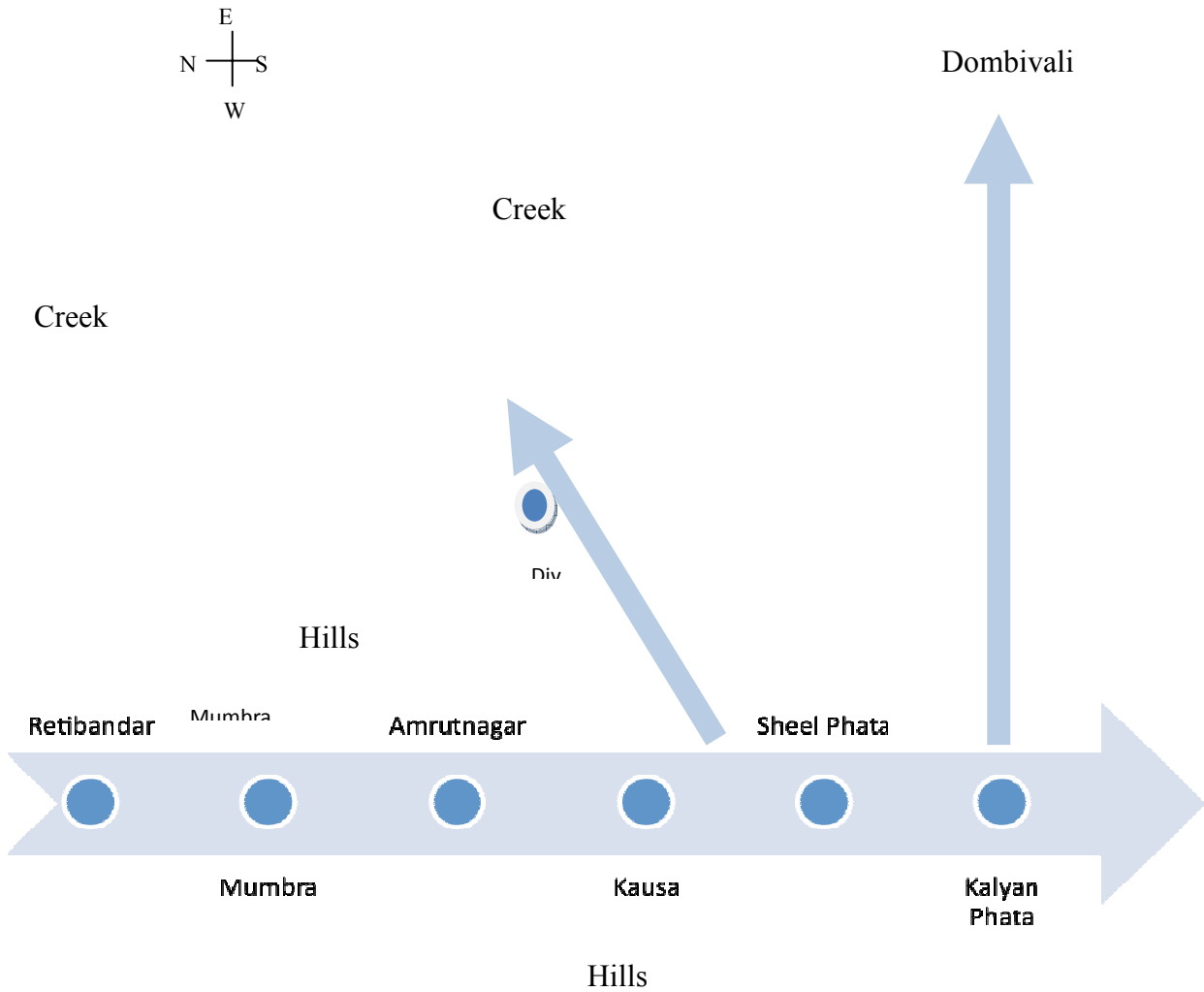
Chapter II

Infrastructure

According to the Thane Municipal Corporation, the turning point in the metamorphosis of Thane was the year 1997, when TMC launched its Integrated Road Development Plan (IRDP) for widening the roads. With this the growth of Thane has been such that it has emerged as one of the largest housing centers in the Mumbai Metropolitan Region (MMR). Despite the presence of some significant industrial areas like Wagle Industrial Estate, Kolshet-Balkum, Kalwa, Pokhran and Upwan, it has become the choice destination of many reputed builders. Leading builders like the Hiranandani and Lodha Group have developed acres of wasteland into prime residential properties, offering world-class amenities. From infrastructure and amenities to greenery and idyllic surroundings, these residential complexes offer it all. All this is due to the planned development activity executed in a phased manner, leaving no scope for ad-hoc construction activity. However, this is just one view of development in very specific parts of Thane region. Despite being categorized under the Thane urban area, the current infrastructure situation of Mumbra-Kausa tells a completely different story.

At the outset, it should be noted that although efforts are being made by different public and private entities for the development of infrastructure in Mumbra-Kausa, there are large gaps. The dismal state of infrastructure, whether it concerns roads, transport, sewage system, garbage disposal, water and electricity supply or buildings/chawls, is the most striking feature of Mumbra-Kausa. A significant percentage of the surveyed population mentioned that the main problem they faced at the time of settlement and still face in the present day relates to infrastructure, i.e., the problems related to electricity (63.87%), water (56%), road and transport (42.65%), housing (12.92%), market (10.85%), etc. One of the reasons behind infrastructural difficulties is that development activities have not been conducted in a systematic, organized manner, leaving space for ever increasing ad-hoc practices such as tapping of electric and water supply lines, unregulated garbage disposal and most of all, mushrooming of unauthorized constructions in Mumbra-Kausa.

Mumbra-Kausa



The Thane Municipal Corporation (TMC) was formed in 1982. Mumbra-Kausa, at that time, were two villages being administrated by Gram Panchayat. TMC took over in 1984 and Mumbra became a part of Mumbra Prabhad Samiti (Mumbra Divisional Committee). TMC, however, became active in Mumbra only around 1985-86. As per the information collected from TMC, Mumbra was earlier divided into 6 wards under the Mumbra Prabhad Samiti. Over years, as population increased, so did the expansion of Mumbra to Amrutnagar and Kausa, and so did the number of wards. Today, the geographical area of Mumbra Pabhad Samiti is 28 sq. km.¹, while Mumbra-Kausa is claimed to be spread over 9.5 sq. kms. From Reti Bunder to Sheelphata (Mhatre Mansion to the entrance of Kalsekar College/hospital) by the sides of the 6.5 km. stretch of the old Mumbai – Pune Highway. Mumbra-Kausa has three main areas that are identified as Mumbra, Amrutnagar and Kausa.

1. Report sent to Chief Secretary, Minority Section, GOM, on April 12, 2010 by Mumbra Prabhad Samiti

As on June 2011, the time of collection of data, the Mumbra Prabhag Samiti consisted of 19 wards with ward nos. 99, 100, 101, 103, 104 and 105 falling in Mumbra; ward nos. 110 (part) to 114 as part of Kausa and ward nos. 106 to 110 (part) falling under Amrut Nagar. It is important to note that Mumbra Prabhag Samiti also includes Retibunder (ward no. 98), Diva (ward no 102), Sheel Phata (part of ward no. 115) and Kalyan Phata (part of ward no. 115 and ward no. 116). Details of these wards including names of the area falling in these wards are given in Appendix A. We considered this information important as the ward definition and boundaries change over time. With the forthcoming elections in 2012 the above mentioned wards have been reshuffled. For this report, however, reference would be made to the 19 wards mentioned in Appendix A as these were prevalent during the time of data collection.

Due to reasons unknown, the transition from Zilla Parishad to TMC seems abrupt and disorganized; because of which there has been an increased amount of unplanned development with respect to infrastructure and other related facilities in and around the area. Yet another issue is that of the sudden and unplanned rapid population growth in Mumbra-Kausa. However, to understand the infrastructural challenges faced by Mumbra-Kausa, it is also necessary to have an idea about the topography of the region. Mumbra has a unique surroundings with the Parsik hills running along the east and a vast expanse of the Thane creek on the west. Such topography makes it difficult to execute programs as sometimes this requires additional expenditure and locality specific planning. Further, this kind of topography brings in administrative ambiguity as different kinds of areas fall under the jurisdiction of different departments. Mumbra-Kausa is under the jurisdiction of Forest department, Coastal Regional Zone (CRZ) and Thane Municipality. According to an official of the Mumbra Prabhag Samiti, 2.22% of the area falls under the jurisdiction of CRZ, 12.77% under the Forest Department and 85% under TMC. In spite of having a substantial portion of land under its jurisdiction, the TMC routinely offers the excuse of delay on the part of the forest department and CRZ while justifying incomplete projects. The ambiguity regarding the jurisdiction of the different departments is supposed to delay decisions as well as the implementation of these decisions, sometimes resulting in shelving of Government schemes and programmes. Table 2.1 refers to some programmes withheld due to ambiguity of this nature. Further, the report sent to the Chief Secretary, Minority Section (Department) on 12. 4. 2010 by the Mumbra Prabhag Samiti (now onwards Chief Secretary report) states that the construction of two water storage tanks was delayed due to Forest Department (pg. 8). It is important to note that these tanks have not been constructed to this date. Administrative

difficulties of this kind faced in Mumbra-Kausa to the present day represent the major glitch with regard to infrastructural development. Lack of compatibility among the departments is one of the major reasons why Mumbra-Kausa has such a high number of unauthorized structures and inadequate infrastructural facilities such as pipelines, electricity connections and sewerage system.

Because of the topographical differences, all 19 wards have different infrastructural issues. Through the discussion on these issues, we have attempted to arrive at a general understanding on some universally confronted important issues, like unauthorized buildings, roads and transport, sewerage and drainage system, water and electricity supply in Mumbra-Kausa.

Unrecognized Buildings

32.7% of the surveyed population stated that they migrated to Mumbra-Kausa due to the availability of low price housing. Our in-depth interviews and group discussions also show that the major pull factor in Mumbra-Kausa had been the availability of cheap land. As stated earlier, prior to 1980s Mumbra was mainly a rural area being administered by Zilla Parishad. Mumbra had very few buildings with very few families. To quote a resident whose family shifted to Mumbra in the year 1971, “I came to live here in 1971... Mumbra (had) Mumbra devi temple, Shankar temple and there was a mosque near the station. ... This place had Kausa village, Koliwada and Mumbra... The place where we are sitting, this was a school of Zilla Parishad.... Mumbra was like today's Mahabaleshwar. On one side hill, one side creek and a road – Mumbai Pune road running in between.... People of this place used to only walk... one or two cars could be seen running on the road otherwise either people used to walk or used to take bullock carts. People used to cultivate ... the time when we came here only one auto rickshaw was plying, it was known as 'Mumbra ki Rani'. I think it used to charge 25 or 50 paise only.”

Today, Mumbra-Kausa is a concrete jungle revealing high level of congestion. Buildings are situated very close to each other with no proper space or roads in between. Our research team found some of the buildings in a very dilapidated condition. Notices are being given to these buildings but with no effect. Table 2.2 gives an idea of some of the buildings which are declared extremely unsafe for residential purpose. It is important to note that we could get

this data only for Mumbra, while buildings of this condition exist everywhere in the Mumbra-Kausa area.



Note: Buildings constructed close to each other in Shailesh Nagar, ward no. 100.



Note: Buildings very close to each other and also in dilapidated condition

A major problem faced in Mumbra-Kausa is that of unauthorized construction. According to a report by Mumbra Prabhag Samiti on “Information on the unauthorized buildings under the purview of Mumbra Prabhag Samiti” (December 2010), notices for demolition were sent to 47 unauthorised buildings in the year 2010. For the year 2011, information is available regarding the same only till the month of May. Till the first week of May 2011, 15 demolition notices had been sent out to unauthorized buildings. People claim majority of the buildings of Mumbra barring 3-4 to be unauthorized or not recognized by TMC. Authorized buildings are so rare that even the office of Mumbra Prabhag Samiti is located in an unauthorized building that has been acquired by TMC. Kausa developed much later is relatively more planned. It is claimed that at least 40% of the buildings of Kausa are recognized by TMC. The number of unauthorized buildings in Mumbra-Kausa area astounds one. Reasons for the same are given in terms of (a) sudden growth of population after the early half of the 1980s (after Bhiwandi riots) (b) late establishment of Mumbra Prabhag Samiti (it is pertinent to note here that buildings made by Gram Panchayat have an ambiguous status. Although TMC officials claim that the buildings having proper papers would be legally recognized by TMC, general opinion is otherwise. To quote Mumbra Samachar (25 – 31 December 2011), “Buildings made by Gram Panchayat are not registered legally....” and (c) corruption in the bureaucracy. In fact, many residents drew our attention to the fact that buildings are being built in a very short time, however, these, cannot be constructed overnight, which suggests that TMC is allowing construction of unauthorized buildings. This might be a result of corrupt practices like bribery or due to manipulative practices like establishing a school/ religious place or making people stay in the ground floor or the first floor of the building while the building is under construction. However, even counting for these practices, building has to reach a minimum level of construction and hence negligence in the part of TMC or Mumbra Prabhag Samiti cannot be denied.



Note: Tutorial opened in a half-constructed unauthorized building in ward no. 109.

The practice of recognizing unauthorized residential building as *Anadhikrit* buildings and taking higher taxes from these buildings sort of legitimizes these buildings. We feel that unauthorized buildings constitute one of the major obstructions in the development of Mumbra-Kausa area, and it is extremely important to stop the practice. Bureaucracy has to be vigilant towards this end and demolish buildings that do not meet quality standards and also stop construction of unauthorized buildings before their foundation gets laid as this gives rise to and increases other problems.

Though available at cheaper rates, many of these building structures may be risky to live in, as these, in general, do not undergo quality checks. Our team has witnessed residential structures being constructed and completed over a period of three months, which implies extremely poor quality of construction. Such buildings can also collapse leaving the people who have purchased flats in the building high and dry. We met 25 families living in hutments in Rasheed Compound because the building structure that they had paid for had collapsed, killing the builder and other workers.

These buildings are under no compulsion to follow government norms, especially those of water supply, electricity and sewerage system. We found the majority of these buildings, especially in poor residential areas, without proper sewerage systems. Although looking nice from outside and claiming to have bathroom and toilets, they offer pits which open in open storm water drains, making these drains filthy and extremely unhygienic especially during monsoons.

During our survey we found that one of the reasons behind inadequate establishment of banks and good quality public institutions in Mumbra is lack of authorized buildings for them to rent or own. This explains recent establishment of many nationalized banks in Kausa.

Not requiring sanctions from the relevant authorities, these buildings do not follow the development plan and hence encroach on important spaces reserved for public use like gardens, schools and play grounds. Table 2.1 contains information on encroached land. This information has been acquired through RTI to the department by a respondent.

Our team did find that the residents of Mumbra-Kausa are getting sensitive towards unauthorized construction. However, most of them at this point do not have an alternate

means of living and/or have no idea how to go about solving the issue. Further, in response to the Public Petition no. 1/07,35/07, 35/07 in Mumbai High Court against unauthorized construction and civil problems in Thane District, High Court has directed TMC to take regular action on unauthorized constructions. In line with these directions, TMC has undertaken a special drive from June 2008 to control unauthorized constructions and encroachments. However, transparency in these drives is a must. We have heard of many buildings getting demolished, and have failed to understand the reason behind selection of a few while tolerating the others. Further, we have been informed by the residents of Mumbra-Kausa that Thane has a policy to regularize unauthorized buildings and that many buildings of Kalwa have been regularized in this manner. One wonders why this norm has not been applied in Mumbra-Kausa, especially in the case of those buildings which are in good condition. Table 2.3 lists actions taken on construction and land owners by Mumbra Prabhag Samiti in accordance with the Maharashtra Regional and Town Planning Act 1966 and the details of Criminal offenses filed.



Note: Unauthorized constructions in Azad Nagar, ward 107.

Since 2008, 58 criminal offenses in total have been filed against those interfering in government actions per Indian Penal Code, Article 353. However, the drive has not been easy for the TMC. Our team has been informed that from time to time TMC's special drive against unauthorized construction faces opposition from many unauthorized construction holders. On

occasions, squad officers are jostled. Incidents such as beating up the Assistant Commissioner level officials have also occurred². Situation is worse in Diva, Dattiwali, Aghasan area where TMC, despite police protection since the year 2008, has failed to take action against unauthorized constructions due to intense opposition from the people.

Succinctly, the major obstruction to development of Mumbra-Kausa is the existence of unauthorized buildings. Due to their cheap rate these buildings attract outsiders to Mumbra but restrict them from a life of dignity. These buildings do not have basic minimum facilities. People have to pay extra for the services that are their right and also lack access to public institutions like good schools and nationalized banks as these institutions do not operate from unauthorized buildings. For development of Mumbra–Kausa area, it is important to control or even stop the construction of unauthorized buildings. Nothing can be gained through regularizing unauthorized structures by recognizing them as ‘unauthorized’ buildings and then taking additional taxes in the bargain. The problem of unauthorized construction can also be solved by making people aware of the problem and hazards of residing in unauthorized buildings, by providing alternatives to people, by equipping them to purchase flats in legal buildings which means extending loans to people who are interested in purchasing authorized houses/flats irrespective of their class, caste or creed. Kausa has acquired 5 transit buildings which can be used to house people from these unauthorized buildings, while authorized structures can be made to replace the unauthorized construction. The builders of these unauthorized constructions can be forced to make at least part payment for such constructions. NGOs and philanthropists, community trusts and organizations can also be requested to contribute towards the cause. State can take responsibility of part payment for these constructions. However, while constructing such authorized buildings for the resident of Mumbra, care has to be taken of the following: 1) such measures should not be forced on individuals; rather, with the help of community leaders and NGOs, people have to be convinced of the good intentions of the State; 2) As Mumbraites have a culture of staying with their *Jamaats* or in cultural pockets, attempts should be made to avoid disturbing this configuration. Both of these ends can be met by taking the heads of the *jamaat* into confidence; 3) These buildings should be multi-storied with care being taken to provide maximum open space to the residents of Mumbra-Kausa.

2. As per the report submitted by Mumbra Prabdhag Samiti to the Chief Secretary, Minority Section, GOM, April 12, 2010, on December 23, 2008 people from Diva threw stones on squad, police had to fire in the air. In this firing/ stone throwing incident one Assistant Police Commissioner and officials were injured.

Roads

Roads and transport represent a sore issue in the Mumbra–Kausa area. As stated by a respondent (a shopkeeper in ward 113) “Roads? What roads? Mumbra does not have any. This has been the situation for years and I don’t see it improving in the near future. As long this remains a Muslim-dominated area, the government won’t take any measures.” Yet another respondent, who works in the office of a Corporator, said, “There is a great need for planning. The problems of the main road can be solved if the government wants to but the issue is that the government is not interested in the affairs of Mumbra. You do not need to carry out a survey to find out the poor condition of the roads, it is self-evident.” This section of the paper gives an overview of the network and quality of roads in Mumbra-Kausa area.

According to the Chief Secretary report, Mumbra Prabhag Samiti has 52 main roads having a length of 35.55 kms; while according to a TMC officer, Mumbra-Kausa has 34 roads. Repair and maintenance work is carried out based on the availability of funds. Our observation reveals that Mumbra-Kausa has one prominent main road of 6.5 kms length that runs from Mhatre mansion on one end to the entrance of Kalsekar Hospital and college on the other. This main road is the Old Mumbai-Pune Highway (NH4) and is currently only 30 metres wide due to encroachment by unauthorized buildings. Since it was not considered feasible to widen the road due to encroachment, a flyover has been constructed at the station area to ease the traffic and a by-pass has been constructed towards the west side (hill side) to diverge the heavy vehicles. This by-pass is now the main road from Mumbai to Pune, thereby reducing the traffic on the old NH4 or the main road of Mumbra. However, though the flyover has helped smooth drive of vehicles, it has not eased the congestion outside Mumbra station and along the Old Mumbai Pune road.

The Old Mumbai Pune road is extremely crowded all through the day mainly because of encroachment by unauthorized markets³, street vendors, beggars, unregulated driving of vehicles including autos and pedestrians⁴ as well as people marketing with street vendors. The fact that there are no pedestrian/zebra crossings adds to the problem. There is always a conflict between those on foot and those on vehicles. Crossing the main road is a risky affair.

3 Unauthorized vegetable and meat markets at Mumbra Bazaar Peth (near Mumbra Station), Amrutnagar Market (vegetables), and Kausa Market.

4 It is noteworthy that large numbers of Mumbraites prefer walking as their means of transportation to and from work due to irregular public transport and high auto fares. Our survey shows that 45% of Mumbraites walk to and from work on a daily-basis. Walking is also undertaken for other purposes like marketing, visiting friends and relatives etc.

It is not only characterised by frequent outbursts of road rage but also by accidents in the worst-case scenario. It is pertinent to mention here that one observes an almost perpetual traffic jam around the railway station mainly because of two reasons: (a) The road is very narrow considering the traffic on it and has been further narrowed through the construction of flyover; and (b) There are a large number of auto-rickshaws plying to and from the station area and their movement remains unregulated. So, they all compete for passengers leading to traffic jams. Additionally, there is no traffic police to ease the rush. Occasional bus services further congest the road.



Above left: Craters filled with water at the Sheel phata Circle, mouth of road leading to Mumbra-Kausa.



Above right: Pothole in front of the Mumbra station, ward no. 99.

Population of Mumbra-Kausa is settled on both sides of the Old Mumbai Pune road and the access to all neighborhoods is through this main road. This makes the mouth of side roads extremely crowded. Example can be given of the points leading to the residential area of Bombay Colony, Amrutnagar and Kausa. Unfortunately, the condition of internal roads in Mumbra-Kausa is not very sound, in fact, majority of these cannot be considered roads but dirt tracks. Reasons for the same are given below:

- At various points we found only man-made paths. Example can be given of the hill sides.
- If at all a road exists, in most places it is very narrow. Narrow roads in Mumbra-Kausa restrict the entry of emergency vehicles such as police vans, ambulance and fire brigades.

- The roads are not clean and have garbage strewn over them. The fact that Mumbra lacks a proper drainage system makes the sewage usually overflow onto the roads leaving them muddy, slippery and filthy. The situation worsens during the monsoons.
- The roads are uneven and have caved in at various places and have numerous potholes.
- In most places, the roads are dug up and have pipes running on them.
- Safety of women, children and senior citizens in Mumbra-Kausa is always at stake due to lack of roads or bad road conditions.



Top left: Internal road in Azad Nagar, ward no. 106. The team's vehicle broke down while driving on this road.



Top right: Internal road of Mumbra Devi colony in Diva, ward no. 102

For good commutation, quality of the roads has to be ensured. This requires keeping in mind the usage levels and sustainability in addition to weather conditions. Mumbra Prabhag Samiti has claimed to have executed project on 'Concretization of Mumbra Internal Roads'. It has also given us a Table (see Table 2.4) with details on the types of existing roads along with their length and width. The table clearly indicates that the quality of roads is inferior to the desired level of concrete roads. Further, our observations reveals a reality much different to what is stated in Table 2.4. We have already discussed the quality of the internal roads and would further like to state that our treks to many of the internal roads have proven fairly dangerous, with our vehicle getting stranded at places due to open chambers and uneven roads. Once, much damage was sustained to our vehicle. Following are our observations on the condition of roads and needs of the residents. We suggest a look at Appendix A to get an idea of the mentioned areas.

- Ward no. 98 or Retibunder is situated to the east of the railway track. This implies that the

residents have to cross the railway track to go anywhere as well as to access facilities of any nature. One crossing has been constructed under the railway track. However, this crossing is accessible only to residents of Rana Nagar, Gautam Nagar, Adivasi Colony and Punjabi Colony. The crossing is at a distance for residents of Datta Chowk, Hanuman Nagar and Gujarati Colony. Hence, people from these areas cross the track to go outside. This causes accidents – at least two per week. Hence, there is a need for an over bridge to access any transport or to perform day-to-day activities somewhere near Datta Chowk. The existing crossing also requires maintenance as being on the low level, water - rainwater as well as any other kind - slops down to the crossing and creates water logging especially during the monsoon. This water, it is needless to state, is often dirty and unhygienic.

- Accidents also take place on the New Mumbai-Pune Road due to speeding vehicles. Absence of foot-over-bridges, proper roads and speeding regulations on the Navi Mumbai Pune highway, in addition to lack of traffic sense among the people has affected the lives of residents in this area. Hence, it is necessary to impose speeding regulations in this zone as well as to build a foot -over bridge for easy and safe access.
- Further, it is important to state that the condition of the Old Mumbai Pune Highway that runs parallel to ward no. 98 is in extreme bad condition, in the sense it is full of pot holes and is difficult to negotiate even for the pedestrians.
- Ward nos. 99 and 100 are similar in their topography, that is, the wards are situated on the hills and hence the problems faced with respect to road and transport are similar in the two wards. Situated opposite Mumbra Station, both wards have proper roads only close to the Old Mumbai Pune road. As one ventures away from the Old Mumbai Pune road towards the New Mumbai Pune Highway, one comes across a total absence of roads. In fact, ward 99 has no road other than Mumbra Devi road to provide accessibility to commuters to the famous Mumbra Devi Temple and the Mumbra Jama Masjid, while ward no. 100 has no roads at all.
- Ward no. 101 has one main road which runs through Mumbra Bazaar. The road is wide enough to allow driving of two cars, but due to encroachment of the street vendors driving of even one vehicle becomes difficult. Further, the mouth of the road has a steep slope and is extremely narrow, which makes driving extremely risky especially when one takes into consideration the lack of road sense among the people. The road ends near the railway track. The ward has one more road, which passes by Jain temple. It is required to

construct roads to access places like Sahu Nagar, internal part of Bombay Colony and Mumbra Bazar Peth.

- Ward no. 103 has two roads namely, Mumbra Peth Road and the paver block road that goes from Mumbra Police station to Jayshree Park. The second road has been constructed under the initiative of Bohras living in the area. However, it is now being maintained by TMC. This is one of the well maintained roads in Mumbra-Kausa area. The residents in and around these areas (Narayan Nagar, Jayshree Park and Shanti Nagar) are quite happy with the condition of the road. Our team witnessed the problem of water logging in the area during monsoons and this problem needs to be dealt with before the onset of next monsoon. The Mumbra Peth Road is a concrete road and is in good condition. Certain stretches of the road seem to be narrow due to encroachment by various vegetable and other vendors. Although our team is satisfied with the condition of roads in this ward, it is important to state that all of these roads do not reach the internal parts of the ward. This creates problem for those residing in the internal parts of the ward to such an extent that one resident has given his private land to construct a road which runs parallel to the railway track. Relocation of vendors who are encroaching Mumbra Bazaar Peth road is a primary need. TMC had suggested a hawker zone near Qadar palace (ward no. 113). It has, however, failed to locate hawkers in that area. The palace is not considered a lucrative site by the hawkers since it is in the internal part of the ward. The vendors and people residing in the area should also be sensitized regarding not littering the road.
- About 70% of ward no 106 is situated on the hills. This ward is among one of those wards in Mumbra-Kausa where the condition of the roads is extremely bad. Every 10 feet, one comes across open chambers in this ward. Overflowing water and garbage is what one gets to see all around. In fact, in certain places road gets totally covered by the garbage. Further, the roads are full of potholes. The hilly area also experiences problems due to landslides. The new highway has been constructed along the hill to deal with landslides but in fact has failed to control the problem completely (the new highway was not constructed to avoid landslides, but the barricading /mash has been put on the walls of the new construction in order to avoid stones and loose mud from falling off during landslides.) Residents of this area face landslide and at times the huts of this area collapse because of loose mud on which the huts are constructed. Further, the residents face property and life loss because of vehicles falling from the highway due to accidents. This happens because the new highway does not have proper fencing or boundary wall.



Top left: Mashed wall on the New Mumbai Pune highway at Shivaji Nagar, ward No 107;

Top right: Houses constructed close to the New Mumbai - Pune Highway in Hanuman Nagar, ward no. 104;



Note: A truck overturned on the houses situated near the highway, ward no. 106

- In fact, ward nos. 104, 105, 106, 107, 108 (40%), 109 and 110 have substantial hilly terrain. It is important to note that the hill side of Mumbra-Kausa, in general, has no roads. In ward no. 109, one has to take the narrow lanes among the unauthorized structures to reach a school/ station or the old Mumbai-Pune highway. In a few areas of ward no. 109, the private societies have installed paver blocks on paths leading to their locality. It is important to note that wherever roads are existing these are in extremely bad condition with overflowing water and excess garbage which causes a huge hindrance for walking as well as driving on the roads. Special mention should be made of Khadi Machine, Bhim Nagar and Azad Nagar areas of ward no. 110. There are very few existing roads in these areas. Residents in the area have filed numerous complaints and have not received any response. Khadi Machine road is in a pathetic condition. It is in fact not a

road but stones laid in place of road. Roughly, around 80% of the roads of ward no. 107, 50% of ward no. 108 and 70% of ward no. 109 are in bad condition. However the areas leading to the hill in ward no. 105 have roads and these roads are in somewhat good condition.

Another major problem being faced in these wards is the encroachment by vendors. The number of these vendors increases in case of a market situation, as seen in ward 105. Because of the market, the roads in this ward are always crowded, and subsequently due to the population and market the roads get filthy with garbage and dirt.

In fact, lack of roads in this hilly terrain has affected enrollment of children in schools. From a survey conducted by a teacher and a social worker, it has been seen that the children attending three madarsas (Madarsa Khalid-bin-Waleed, Madarsa Abdulla-Ibne-Abbas, Madarsa Allah-UI-Haq Pandvi) in the ward no. 105 are willing to enroll in schools but do not do so due to lack of easy roads to reach the schools.

- Ward nos. 111 to 114 and some parts of ward no. 110, fall in Kausa area. In comparison to Mumbra, Kausa has more roads and these are also better maintained. However, though being better than Mumbra, roads are not in desirable condition. Among the good roads, mention can only be made of the mainold Mumbai-Pune highway and around 30% of the roads of ward no. 112, even though these are constructed on the creek side. Otherwise, even on the roads of Kausa, one can witness open chambers, potholes and uneven surface. During monsoons it becomes impossible to venture into the ward nos. 111 and 114. In fact, ward 114 has no roads except for those which lead to Rashid Compound from the old Mumbai Pune road. The larger part of the ward is buried under garbage and electricity lines and other pipelines.
- Ward no. 115 is Sheel Phata while Kalyan Phata falls in 116. Dyghar spreads over parts of both of the wards. Less than 10% of ward no. 115 has hilly terrain. Both the wards are mainly rural areas, hence cover villages. Existing main roads in these wards are maintained well, however same observation cannot be made for the roads accessing villages like Tadai Pada, Tamari Pada, Patil Pada, Vetar Pada, Mahatardi Gaon, Vetavade Gaon. The roads leading to Padle Gaon and Mothi Desai Gaon are also in bad condition. Among the bad roads mention can also be made of the road from Sheel Phata to Diva. These roads have not been maintained properly. The roads have pot holes and at times the outer layer has eroded completely. In certain parts instead of roads, stones have been laid. Some parts of these roads also face problem of water logging. The roads leading to

Bholenath Nagar and Shibli Nagar are not concretized and in fact can be considered dirt roads. The roads in Dyghar are also in bad shape.

- The road network in ward no. 102 (Diva) is in somewhat good condition. Diva has three roads provided by TMC. These are Diva - Mumbra Road, Diva Aghasan Road, Sabe Gaon Road. However, these did not cover the entire area of Diva and people claim to have taken initiative to construct one road from Dattawali Gaon to Aghasan Road. This road has a subsidiary to Mumbra Devi Colony. It is important to state that although the condition of the road made on the initiative of people is good, the condition of roads especially Aghasan Road and parts of Diva-Mumbra Road is extremely bad. Further, Aghasan Road can be extended up to Dattawali station in order to facilitate better commutation of villagers.
- The new highway has very precarious boundaries. We have come across cases of vehicles as huge as trucks falling down from the highway. This is extremely dangerous as we witnessed hutments at an extreme close proximity to the new Highway. There is an immediate need for thick cemented anti-thrust barricading on the Highway.



Note: No barricade on the new highway;



Note: landslide on the new highway

The above discussion reveals that Mumbra-Kausa has insufficient network of roads and that these roads are extremely wanting in quality, especially in case of internal roads. The internal roads do not exist in majority of the areas and wherever these exist, the width and quality is a problem. On the other hand, the problem of commutation magnifies when one takes into account the Mumbra-Kausa terrain. Parts of Mumbra-Kausa are characterized by hilly terrain which slopes down to the creek. This makes the terrain slippery due to flowing water and makes walking very risky, especially in the case of the pregnant women who, many times, have to walk down to collect water for daily consumption. Young children and senior citizens are also prone to accidents on this slippery terrain. This necessitates not only construction of roads but also use of non-slippery materials and safeguards like railings. Again, care has to be taken to avoid steep and short slopes while making these roads (e.g. the way to Canara bank and Burhani College) which make them extremely slippery and difficult to walk or drive on, especially during monsoons. The new highway requires thick cemented anti-slippery barricading. Certain other problems related to the roads of Mumbra-Kausa are given below:

- Certain internal areas are prone to water logging.
- The roads have been encroached by hawkers and cars parked on the sides, which further reduces the width of the roads to such an extent as to make it difficult for two cars to pass by. The TMC had suggested car parking on the sides of the old highway but, according to a TMC official, the suggestion could not be implemented due to non-cooperation of the residents of Mumbra-Kausa area.
- In general, because of the lack of internal roads or because these roads are very narrow, the internal areas are not accessible to fire brigades, ambulances and other forms of emergency services. Examples can be given of Tanvar Nagar, Kismat Colony, Sharifa Road, Kausa Gaon and Charni Pada.

The problem of roads is acute and needs to be looked into immediately. We were informed that it is difficult to increase the length and the width of many of the internal roads because of non availability of public land. We suggest procuring space from private land owners by paying market price or by working on the good will of the people. It is to be noted that some private owners have been kind enough to construct roads for public use. For development of Mumbra-Kausa area, it is important to have an effective network of roads that reaches out to every nook and corner of the area, making it possible for its residents to connect to the wider geographical area with ease.

Transportation

The condition of the main and the internal roads affect transportation in Mumbra-Kausa. Buses can ply only on the 6.5 km long main road. Today Mumbra-Kausa is supposed to be covered by all – CIDCO, TMT and ST buses. The bus service connects Mumbra-Kausa to Thane, Kalwa, Mumbai and Navi Mumbai. However, one finds neither a bus depot nor a single route that has Mumbra-Kausa as its starting point in spite of it being a thickly populated and geographically large area. The TMT buses are local buses and largely make small trips to nearby areas. For example, these buses may ply from the CIDCO depot in Thane to Kalsekar college; to Bharat Gear; to Diva; to Sheel Phata; to Khidkadi (village in ward no. 116). A total of 83 trips are scheduled to be undertaken by the TMT buses per day. However, this requires at least 25 buses, while only 6 have been made available by the TMT for the routes passing through Mumbra. Moreover, even among these 6 buses, there are a few which are in a bad condition and cannot ply.

No buses were available for travelling large distances from Mumbra-Kausa till 2010. Bus routes for distant locations passing through Mumbra were started in 2010. Even these do not start from Mumbra, merely pass through it. BEST buses and TMT buses ply to distant locations. However, only around 15 BEST buses ply daily, a hopelessly inadequate number to serve such a large population.

Among the ST buses, only those buses plying from CIDCO bus depot to Panvel stop at Mumbra and can be used by Mumbra residents. These stop at only five stops – Mumbra railway station, police station, Kausa bus stop, Millennium bus stop (in front of Millennium hospital in ward no. 113), and Sheel Phata. Around ten such buses ply every day, but the number is not fixed.

None of the buses – TMT, BEST or ST – ply on time. All the buses which pass through Mumbra are second hand buses. No new bus has been used for transportation to/from Mumbra by TMT or BEST. According to a TMT bus conductor, of all the buses which have been allotted to that route, even 20% do not work properly. They also face problem from the traffic on the Mumbra main road. To begin with, the one-way road does not allow many vehicles to move smoothly and efficiently. Secondly, all manner of activities take place on this road. The roadside vendors form a very important component of the Mumbra market. In

addition, there is a lot of traffic on this road most of the time. This makes it very difficult for bulky vehicles like buses to negotiate the area, which accounts partly for the delay in plying through the Mumbra area. The buses are very crowded at the best of times, which makes it very difficult for women to travel.

Hence, the main source of local traveling in Mumbra-Kausa is auto rickshaws. Table 2.5 shows that only 1.41% of our sampled population use cars while 7.79% use motor bikes for commutation. 45.82% walk; only 1.87% use buses while around 38.59% use auto-rickshaws. More specifically, the autos have a near monopoly on the transport service in Mumbra-Kausa. A bank executive of ward 113 said, “Just come here on a day when the autos go on strike. It creates havoc. People have to walk all the way to the railway station or they hitch-hike their way to it.” In fact, our research team has been informed that attempts to introduce bus services have been resisted by auto-rickshaw drivers. We have heard that they went on a strike when buses/bus services were to be introduced in Mumbra-Kausa.

According to Focus Newspaper (January 02-08, 2011), there are approximately 2500 registered and 5500 unregistered rickshaws in Mumbra-Kausa. The unregistered rickshaws include those plying from Thane, Vashi, Kalyan and Bhiwandi despite territorial restrictions. One finds a lack of auto regulatory mechanism in Mumbra-Kausa, which causes problems to both, the passengers and the rickshaw drivers. For instance, Mumbra-Kausa does not have a specific parking space for the rickshaws. This leads to unregulated competition for passengers and generates bitter feelings among the registered rickshaw owners and drivers as despite their being on the right track they have no advantage over those who have no legal right to ply on the roads of Mumbra-Kausa.

Rickshaws ply mainly on the main road from Mumbra station to Sheel Phata. They generally drop people at the mouth of the internal road and hence, people have to walk anywhere between 15 to 45 minutes to reach their destination. The reluctance on part of the auto-rickshaw drivers is understandable as it is difficult to drive on narrow poor quality roads and tracks where roads do not exist.

The auto rickshaws run on 'sharing' basis, thus not charging in accordance to the meter but per seat. The charges range from Rs.5 to Rs.20 per person. If a passenger has to travel to the interiors then s/he is expected to pay extra charges and in case a passenger has to hire an

auto-rickshaw independently then the person has to pay the fare of the other two passengers as well. Passengers are also made to share the driver's seat thus adding to the profit of the driver.

The auto drivers congest the road causing traffic jams. One also finds lack of discipline among the auto drivers. They stop their rickshaw anywhere, even in the middle of the road to disembark and take in passengers. Our team has witnessed usage of foul language and even physical violence among the rickshaw drivers, pedestrians and other vehicle drivers. Succinctly,

- The conditions of the roads need to be improved considerably so that auto-rickshaws do not hesitate to ply on the interiors of Mumbra-Kausa, thus providing easy access to transport and related services to the residents of Mumbra-Kausa. Thus, the issue of good roads and better transport facilities is interconnected.
- There is a need to put an end to the monopoly of auto-rickshaws firstly because the auto rickshaws are expensive and secondly because they overcharge the passengers.
- Absence of an alternate mode of transport causes tremendous inconvenience to the commuters during auto strikes.

Mumbra-Kausa is a satellite town with people traveling to Kurla, Dadar and other places for their livelihood. This further strengthens the demand for better public transport for the people of Mumbra-Kausa. The expensive and difficult mode of transport is a dampening factor. A respondent (an employee of an MNC in Mumbai who lives in Mumbra) said, "Although I commute to Mumbai everyday, I am fully sympathetic to those who are unwilling to commute everyday because of the extreme rush in the trains. I mean, you tell me, will you take this arduous journey everyday to make a few thousand rupees and out of which Rs. 600/- a month (Rs 10 x 2 trips x 30 days) will go towards auto fare? What is the point? You are better off working in Mumbra." It is important to note that only 4.53% of our sampled population has stated that they travel in trains (Table 2.5).

Although having a fast track running past it, the Mumbra station falls on the slow track. The trains are very crowded and this discourages people from availing opportunities outside Mumbra-Kausa. One hears of many cases of people falling out of the trains (popular notion is around 2 per day) because of the over crowdedness of the trains. The people of Mumbra-

Kausa have been demanding a train service that originates in Mumbra itself. The unfulfilled need leads to many misunderstandings. A respondent said, “How come even a small station like Diva (the station after Mumbra) has its own train service but Mumbra which is a much bigger station does not have one? I don’t want to sound communal but how else can it be explained? I feel since Mumbra is a Muslim majority area, it is being denied a train service which is its due.” It is important to note that Diva is a junction for Konkan railway. It also has Diva – Panvel harbour line and is linked with Vasai station, which is situated on the western line. Kalwa, on the other hand, has a train repairing yard. Hence, empty trains shuttling from Kalwa and Diva cause the perception of discrimination. The commuting problem has affected earning capacity of Mumbra-Kausa residents. As stated above, the root of reluctance lies in extremely crowded trains - which pose a threat to life and security - as well as the cost of traveling and time consumed in traveling, especially if people want to avoid auto-rickshaws. In sum, the transportation situation of Mumbra-Kausa is inadequate. This could be for a number of reasons but the people of Mumbra-Kausa attribute it to discrimination against Muslims and their progress.

Improving upon the commutation mechanism is an important step towards development of Mumbra-Kausa. We are aware that TMC is working towards it but there is a need to implement projects on war footing. Need is to develop roads to reach every nook and corner of Mumbra – Kausa area as well as to facilitate better bus and train services. This is important not only for providing infrastructure essentially required for development but also to repeal prevailing stereotype of State discrimination among the residents. Our report reveals the multiple effect of infrastructural lacunae on various aspects of life of Mumbra-Kausa residents.

The major activities that require immediate attention are listed below,

- Although the main road or the Old Mumbai Pune road is the best road in Mumbra-Kausa, its condition needs much improvement. We found even this road to have developed pot holes during monsoon. Maintenance of the main road is an absolute must as this is the major means of connectivity for Mumbra-Kausa. Further, especially in view of the claim by the TMC officials that the road cannot be further widened due to encroachment on both sides, it becomes essential to utilize the entire width of the road for the purpose of commutation.

- There is a need to pay extra attention to the road passing by the Mumbra station. The road is in terrible condition with huge pot holes, turning the simple act of driving a car into one of bravery and great skill. The road is further congested by unregulated driving and parking of auto rickshaws, beggars and roadside shops. The station road is one of the busiest roads in Mumbra, which also makes it the most difficult to negotiate. Its maintenance requires immediate attention. There is also a need to reserve a place for parking of auto rickshaws and to regulate the traffic. Hence traffic police in this area is also a must. Attempt should also be made to shift the meat shops to an interior place and to make the selling of meat and meat disposal more hygienic.



Note: Mumbra Railway station flooded with dirty water during monsoons largely restricting access of commuters as well as auto rickshaws.

- Market areas need to be reorganized so that congestion on the main and internal road is avoided. It is to be noted that the markets popular among the Mumbraites are not authorized. This includes smaller unauthorized mutton/fish/chicken markets existing all over the place. The unauthorized markets encroach on the already scarce and narrow roads as well as dirty the area. They all cause other kinds of inconvenience to the residents of Mumbra-Kausa. The hawker zone suggested by TMC at Qadar Palace (ward no. 113) was not popular because of its location in the internal part of Mumbra-Kausa. There is a need for many more places for the hawkers that are easily accessible by the residents of Mumbra-Kausa. One strategy to achieve this is to encourage private builders to purchase land and to build multi-storied buildings with car zones and hawker zones on the ground and first floor of the buildings. TMC can promote this by offering various kinds of incentives. However, in construction of these buildings care should be taken to offer equal if not more area to the present residents of the buildings.

- Roads are further encroached upon due to cars parked on the sides. This can be addressed by providing parking zones for public. Our team was informed that Mumbra Prabhag Samiti had proposed a car parking zone on the sides of the main road but found it difficult to enact the plan. The plan can be scrutinized by experts and worked towards effective implementation. Community and religious leaders can be involved in creating awareness among the residents and execution of the plan.
- Construction and better maintenance of internal roads especially in the hilly terrain and creek side is required. This would not only facilitate easier and cheaper commutation but would also reduce fatal accidents of vulnerable population like pregnant women, senior citizens and children.
- Introduction of frequent bus services especially of smaller buses (known as mini bus in Kolkata) from Mumbra station to different places of Mumbra-Kausa would reduce the cost of transportation and would encourage residents to be more mobile, which is necessary for their economic upliftment and development.
- Train is the main means of transportation from Mumbra-Kausa to Mumbai and other places. Hence, there is a need to make the train services better. This implies increase in the frequency of trains during the peak hours. Introduction of 12 coach trains is yet another option to distribute the crowd that boards the train in Mumbra. There should also be ladies special train during the peak hours. Further, it is difficult to commute from Mumbra on Sundays as the train services remains closed on this day from 10 a.m. to 4 p.m. Although this is a universal practice, it has severe effect on Mumbra-Kausa area as it brings the life of this place to a standstill, especially in want of alternatives. Provision of bus services and access to fast track can solve this problem. As a fast track passes by Mumbra-Kausa area, the residents of this area should get access to this track. This implies construction of a station on the fast track. This can be done at Anand Koliwada near Mumbra bazar.
- Mumbra needs traffic police. This will not only regulate traffic but will also prevent encroachment by the vendors. The problem of rude behaviour of the auto rickshaw drivers and beggars will also be solved due to the presence of traffic police.
- People also need to be educated and sensitised regarding traffic rules.
- Crossing the roads especially the highway has to be made safe for the pedestrians. There is a need to put zebra crossings at important points of the roads. This is especially required near the ward no. 98. In case it is not possible to make a zebra crossing on a

Highway, a sky-walk should be constructed to facilitate safe crossing. There is also a need to make over bridges to cross the fast track.

- There is a need to put street lights on the approach roads to Mumbra. On both the road going towards Thane and the road to Navi Mumbai, there are long stretches which are dark, making it difficult to walk as well as drive.
- Roads should have drainage system on both sides. This would help reducing water-logging problems and would also keep them clean.

The roads of Mumbra require immediate attention not only for development but also to repeal the feeling among the residents that the bad shape of the roads is due to deliberate neglect on part of the government. People of Mumbra-Kausa feel that the government has no interest in developing Muslim areas, and that the poor state of the roads has more to do with the discriminatory attitude of the government than with the lack of funds.

Electricity

The status of electricity supply can be best gauged by the remark made by an interviewee: “One day there was not a power cut and we felt very uneasy. We kept thinking how come there is still electricity? Why is there no power cut? It was a strange feeling.” The people of Mumbra have been habituated to power-cuts to such an extent that they find continuous power supply a unique and unusual experience.

As per data received from Maharashtra State Electricity District Co. Ltd Thane (III) Division on March 21, 2011, the total load shedding hours for Mumbra-Kausa are 5.45 hours and this power cut is executed in two slots, that is from 6 am to 9 am and from 12.15 pm to 3 pm. Respondents state that presently the scheduled load-shedding is for 4 to 6 hours which is a major improvement considering that until last year the load-shedding used to be for 6 to 10 hours. However, they find power cuts to be erratic and, in general, for longer duration than the scheduled time. More specifically, in addition to the scheduled load shedding, Mumbra faces additional power cut of about 30 minutes, while in Kausa, this extends to 2 hours on a regular basis. Rashid Compound (ward no.114) faces longest power cut, which ranges between 9 to 10 hours daily. The residents of Rashid Compound state that electric supply from a single electric connection to increased number of units is the main cause behind power cuts.

The following table states the number of electric consumers for Mumbra-Kausa as per data received from Maharashtra State Electricity District Co. Ltd, Thane (III) Division on March 21, 2011,

Number of Consumers for Mumbra-Kausa

Sr. No.	Category	No. of Consumers
1	Residential	51664
2	Commercial	5712
3	Industrial	325
4	LT Commercial	12
5	Street Light	38
6	Temporary Connection	17

The “Sthawar Malmatha Report” states that there are 2796 electric poles. Our survey shows that 99.34% of households have an electric connection while only 76.24% have electric-meters. Table 2.6 provides ward wise difference in the sample claiming to have electric connection and actually having electric meters. It is important to note that as per the table, in three wards falling in Mumbra-Kausa (103, 109, and 113) all sampled population has electric meters. Analysis of the table shows that the percentage of surveyed population having electric connection but no electric meters is the lowest in Mumbra (12.69%) followed by Kausa (16.81%) and Amrutnagar (20.23%). The relevant percentage increases manifold beyond Mumbra-Kausa. In Retibunder around 42% of sampled population has reported having electric connection but no electric meters. The corresponding percentages are 33.33% for Sheel Phata, 58.73% for Kalyan Phata and 47.36% for Diva. Table 2.7 gives details on the area wise presence of Muslims in the surveyed population. Comparison of the two tables reveals that the incidence of households having electric connection but no electric meter is the lowest in Muslim dominant areas.

During the field study, our team noticed that several electricity lines were tapped and that it is a common practice among those who are not able to or willing to afford electricity. The primary cause lies in the lack of proper monitoring and regulation at the level of electric department. Undue delay in getting approval for new connections is the main factor motivating people to steal electricity connection. Difficulty in providing residential proof for new electric connection is yet another cause for the same.



Above left: Tapped electric connections in Rashid Compound, ward no.114. Open transformer which poses a threat to the residents in the area. Above right: Tapped electric connection in Rashid Compound, ward no. 114.

Delayed and increased billing is yet another problem being faced by the Mumbra-Kausa residents. A large number of people reported that they receive bills after the due date for payment. This, according to the respondents, may be due to the existence of only one post-office to serve the entire region. Further, the post-office is understaffed and cannot serve the entire population of Mumbra-Kausa. On lodging complaints, the respondents have been told that the electricity department cannot help them as the billing has been outsourced to private contractors. It is to be noted that even with respect to electricity, a large number of respondents in Mumbra-Kausa feel that they are discriminated against. They feel that the power cuts are purposely enforced on the residents of Mumbra-Kausa on Friday or the holy day for the Muslims. As stated by one of the respondents, “Why is there no power cuts on Tuesdays? Is it just because the Hindus believe it to be an auspicious day? We Muslims are being targeted unnecessarily so that we don't progress both academically and professionally. The government does not want us to have good lives, they want us to always live in fear.”

Shortage of electricity has affected the industrial sector. Many small scale industries located in MEK Industrial Estate have closed down. It has also been seen that zari workers from different parts of Mumbra-Kausa have rented places in Sri Lanka (ward no.114) because electricity supply is available for 24 hours in this area. We have noticed that certain affluent banks and industrialists have bought or hired generators. However, only 175 out of 1065 households (16.43%) surveyed for the project claim to possess generators. It is also pertinent

to state here that according to almost all the respondents, due to political intervention the problem of power cut has reduced tremendously and that certain small scale industries have started getting regular supply of electricity.

Water Supply

As per the Sthawar Malmatta Report, there were nine 'main water supply lines' and eleven 'branch water supply lines' within Mumbra-Kausa. The Sthawar Malmatta Report also mentioned that Mumbra-Kausa has 51 wells (*vihir*), among which 38 were in use. As per information collected from the Water Supply Department, Mumbra-Kausa has only 30 wells and the water in majority of these wells is not suitable for drinking. The report did not mention presence of any bore-wells (*kup-nalika*).

As per the report submitted by Mumbra Prabhag Samiti to the Chief Secretary, Minority Section, GOM, April 12, 2010, Mumbra-Kausa receives a total of 58 lakh litres of water, of which 45 lakh litre water is supplied from MIDC and 13 lakh litres from stem authority's pipeline. For water supply TMC had planned for a total of 11 water storage tanks, 1 strike and a pump-house within Mumbra-Kausa. Among these, 6 water storage tanks and the strike as well as the pump-house are in working order. The work on two water storage tanks at MEK company was stalled due to delay in permission from the Forest Department. The TMC officers shared with us that as the permission has been granted now, at least one more storage tank will be constructed in the near future.

Among the surveyed population, 74.74% get water from municipality; 6.38% get water exclusively from bore well while 6.47% households use water from both, bore well and municipality (Table 2.8). Table 2.9 gives information on the surveyed population claims regarding the hours of water supply from TMC. The table shows that 79% of the surveyed population gets municipality water for less than an hour's time. Among these around 11% gets water for around 10 minutes time while another 50% gets it for around half an hour. However, 77.54% of the respondents find the supply of Municipality water adequate.

Accessibility to water differs across areas. The hilly areas of ward nos. 99, 100, 104 -107, 114, 115 face the worst issues related to water and its supply. Drinking water is available to residents of hilly area only for 10-15 minutes each day and bore-well water is available only

thrice a week. The following data gives an idea of the severity of the problem.

- Residents of Sanjaynagar (ward no.106) have made provisions for drinking water for themselves by installing water-pumps on Sanjaynagar road and lines from the road to their individual residence.



Above left: Illegal connection on the hilly area in Shivaji Nagar, Ward No 107. These water supply lines are controlled and operated by the water mafia in Mumbra. Above right: Residents crowd to collect water that is available very erratically in Shivaji Nagar, Ward No. 107.

- Residents of Shivaji Nagar in ward no. 107 have taken initiative to obtain water supply connection and have managed to install one water connection up to the hilly area. Multiple connections have been fixed on this one line to distribute water to the entire locality.
- Some of the residents of Azad Nagar (ward no. 107) own bore-wells and sell water to other residents thrice a week at the cost of Rs. 200 per month.

Nevertheless, it is important to note that certain areas (mainly hilly areas) of Mumbra-Kausa (Shivaji Nagar, Azad Nagar, Sainik Nagar, Gaon Devi, Hanuman Nagar, Bhim Nagar etc.) do not get water at all. Area around Charni Pada in ward no. 114 has no TMC water supply and the only existing well is contaminated with sewerage water. 12.39% (132 out of 1060 surveyed) households purchase water. Again, industrial area of Sheel Phata (ward no.115) has no water as well because there is no pipeline that reaches this area. Labour working in the industrial area get water from their homes or purchase water from surrounding areas. Discussions with the TMC officials have brought attention to the fact that the problem of lack of water is faced mainly by the floating population in Mumbra-Kausa. In fact, in the areas where the floating population reside, one finds active operation of water mafia.

The problem of water supply in the hilly area is due to the following reasons:

- No provisions are made to ensure smooth flow of water up the hill at various altitudes. Strong water pumps are required.
- Lack of electricity affects the supply of water to a great extent.
- Similar to the issue related to electricity, there exists the problem of a single pipeline catering to many households; due to which the residence located on the plain receive water easily, whereas the pressure of water reduces as one moves away from the Old Mumbai-Pune highway towards the New Mumbai-Pune highway.
- Residents have informed that the diameter of the existing pipelines is small hence not able to cater to the huge population of Mumbra-Kausa.
- Households that face shortage of water, supplement the Municipal water with bore-well water. It was also reported that because of numerous bore-wells the tap water pressure decreases causing inconvenience.

Water problem faced by residential units located on the plains of Mumbra-Kausa is due to the increased population. Besides, the demolition of chawls and reconstruction of the buildings in that place has increased the occupancy levels, while the water supply has remained the same and thus is sparse for the existing and ever increasing population. More specifically, the quantity of water remains the same but the number of consumers has increased manifold.

The major problem related to water in Mumbra-Kausa is linked to unauthorized and unplanned construction. Such constructions do not plan for and take sanction for essential services like water supply and sewerage system. This causes problems in the proper supply of water and forces residents to purchase drinking water at high rates like Rs. 15 – Rs. 30 per gallon. Example can be given of the residential units in Sharifa road (ward no.109) and Shadi Mahal road (ward no.108).

In certain housing societies, there is no water supply at all on Fridays. As per the report submitted by Mumbra Prabhag Samiti to the Chief Secretary, Minority Section, GOM, April 12, 2010, due to insufficient water in the reservoir, the water supply from MIDC is closed on every Friday for 24 hours and the stem water supply is closed on every Wednesday. After a block lasting 24 hours it takes another 6 to 8 hours to create required water pressure to supply water to the hilly areas as well as to the tail-end areas. The report very clearly states that there

is a need to improve the system of water supply- especially in the hilly areas of Mumbra-Kausa and also in the tail-end regions of the water supply system. The water cut, too, is being seen as an indication of the discriminatory attitude of the water department. As one respondent argued, “How come the same water department can supply us with water throughout the week except on Friday which is a holy day and we all bathe that day? They are well aware of what water cut on Friday means and the effect of it and yet they indulge in this act. It is a reminder by them that they are powerful while we are helpless. It is not only in the case of water that this happens. A few years ago, they cut the electricity on the evening of Eid but there was no power-cut during the Ganesha festival. One only needs to be insightful to figure out what all this means.”

Our exploration of Mumbra-Kausa revealed that by and large people of Mumbra-Kausa are satisfied with the quality of water being supplied to them. Although the quality of the Municipal water is satisfactory, there are cases where due to wearing off and unauthorized connections, water lines get mixed with sewerage water-pipes. This results in deterioration of water quality. It is important to note here that technical experts associated with the Thane Municipal Council’s Environmental Status Report (March 2010:38) have found the well water unfit for consumption in Mumbra Prabhad. We also found wells to be extremely dirty. It is interesting to note that according to the same report, the bore well water is more contaminated in comparison to water from the open wells. The report mentions the monitoring results, which show general high concentration of contaminants in Mumbra Prabhad. It also states that the highest BOD levels (levels of Biological Oxygen Demands due to presence of bacteria) are found in Mumbra.

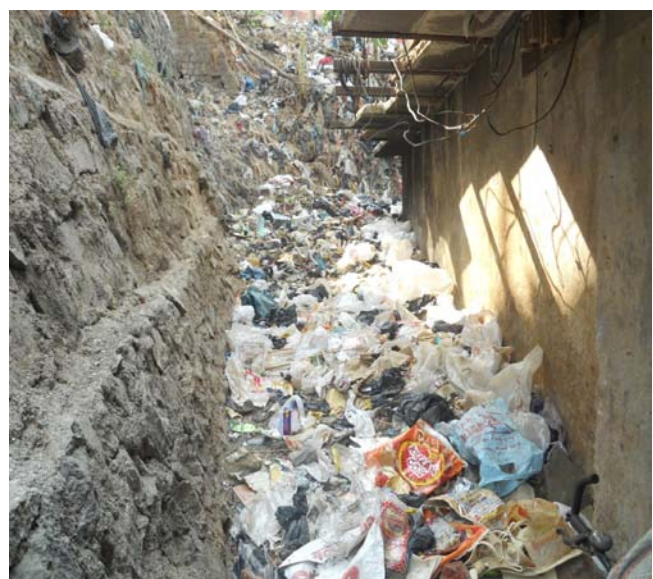
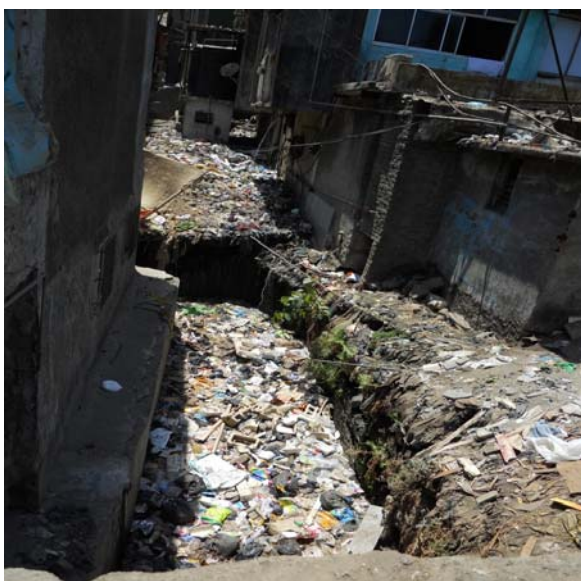


Above left: Well filled with garbage in ward no.101. Above Right: Pipeline running through the nalla that is filled with garbage and filth in Amrutnagar, ward no. 110.

In summary, electricity and water supply are erratic in Mumbra prabhag and are vulnerable to minority – majority dynamics. As discussed in the chapter, many respondents interpret such lacunae as State treatment extended to the Muslims, especially the case of water and power cut on the holy day of Friday. Also, lack of water and electricity obstructs the practice of hygiene making it difficult for people to observe cleanliness. We suggest immediate addressing of problems, especially the one of access and supply of adequate water to the hilly areas. For this immediate construction and functioning of the remaining storage tanks is required. There is also a need to install pumps to pump up water in the hilly areas.

Drainage, Sewerage and Garbage Disposal:

Mumbra-Kausa is known for being dirty and filthy. The lack of appropriate sewerage system and garbage disposal mechanism is a serious problem in Mumbra-Kausa. In the words of a doctor of Mumbra, “People throw garbage everywhere and right out of their windows. They do not care about sanitation. This leads to a lot of health problems including jaundice, diarrhea among others.” In our survey (Table 2.10) only 26.42% have claimed to use municipal services for garbage disposal. Another 40.85% have informed us that they either use private sweepers or their society services. Importantly, 28.11% HH have claimed that they throw garbage either in the front or backyard of their residence. Another 3.11% have claimed to throw garbage on the railway tracks and 1.5% in the open



Above left: Garbage thrown in nalla and on the streets on ward no.110. Above right: Nalla in ward no. 103 filled with garbage which restricts proper flow of water.

nallas (gutters). In fact, the team members themselves had garbage thrown on their heads a number of times. This happened around the station and close to the TMC office on the main road. The issue is significant and has also been mentioned in the papers prepared for *Jan Sunwai* held in the year 2010 by Kaffiya. To quote, “The worst affected by urbanization is the creek, which is used as dumping ground for garbage from Thane and Mumbai. This garbage is very close to the residents of Mumbra and is strewn all around the town. The putrefying smell welcomes you most time of the year”. Virtually every open space is a garbage dump and even roads are littered with rubbish.

The report submitted to the Chief Secretary, Minority Section mentions that Mumbra Prabhag Samiti conducts regular clean up of the main roads. There are in all 7 attendance sheds and 259 employees working for TMC. 84 additional workers are appointed by the contractors for Mumbra Prabhag Samiti.



Above left: Sewerage water flowing out of the building onto the open space in front of chawls in Rashid Compound in ward no. 114. Above right: Open sewerage tank within building premises in Chand Nagar ward no. 114.

According to the statement of an administrative staff of the sanitation department (reported in August 2009 by Jansunwai researchers), the habits of the people are not conducive to keeping the city clean. The *Ghantagadis* come in the mornings, “since most people start the day late, they tend to simply throw out the waste, where it gets accumulated”. At the time of data collection, there were 4 TMC vehicles and additional 12 large bell vehicles along with 11 small bell vehicles of contractors for garbage collection. Although there were 23 garbage

vehicles in the Mumbra Prabhag Samiti, these were not considered sufficient for garbage collection and need was mentioned for 6 more vans. According to the report, the TMC also hires garbage vans and dumpers for garbage collection. According to one of our respondents who claimed to have received information from TMC, TMC has 12 small vehicles which make two trips between 7.30 a.m. and 2.30 p.m. TMC also owns three bigger vehicles that make 4 trips daily to dispose garbage.

The report of Mumbra Prabhag Samiti (April 3, 2011) mentions that 127 tonnes of waste was being collected from each ward, but waste was not being collected from every household on a day to day basis. The report also mentions that wards did not have garbage collection units. We found that the working process of the TMC for garbage collection was much in want. One of our team members observed that the TMC sweepers collect rubbish and, in general, leave without removing it from the premises. This further litters the place instead of cleaning it. Later, the TMC garbage truck arrives but the truck driver and his assistant refuse to put the garbage in the truck because they consider this the responsibility of the sweepers. Consequently, the people have employed private sweepers to load the garbage in the TMC truck. It is important to note that these private sweepers take responsibility for garbage of their employers' residence, housing society or at the most of the road close to the residence and the society. This leaves majority of the open areas neglected and there is no mechanism to clear away the trash, which is dumped there. The problem is aggravated for the hilly areas where, due to absence of roads, the TMC vehicles cannot reach the households for garbage disposal.

What makes the situation worse is that these are the same open areas where children play. When the locals were asked why they allowed the children to play in the filth, one of them responded, "They are kids and they feel like playing. We cannot keep them indoors all the time. And since there are no public parks or playgrounds for children to play, where else will they go?" The poor sewage system and garbage disposal poses a health hazard. There is an immediate need to strengthen the existing garbage collection and disposal mechanism.

It is important to note that TMC does not have any place to dump the garbage and dumps it on the land not reserved for the activity. TMC is found to be throwing the waste on unauthorized areas like Mittal Ground falling in the CRZ or the area adjacent to the National High School at Diva. FOCUS, an NGO operating in Mumbra, had filed a case against TMC

for throwing garbage on the private premises of Mittal ground. According to the suit, around 470 to 500 tonnes of garbage are being collected and dumped at the site in a day, which is not reserved for the said purpose. Under Bombay Provisional Municipal Corporation Act, the TMC has to reserve a site as per Maharashtra Regional Town Planning Act for garbage disposal and then has to follow the provisions for the Maharashtra Non-Biodegradable solid wastes (proper and scientific collection, sorting and disposal) in the areas of the Municipal Corporation Rules, 2006; Municipal Solid Waste (Management and Handling) Rules 2000. However, Development Plan of Mumbra prsbhag has not reserved any place for dumping of the garbage and even for Sewerage Treatment Plant. The case papers mentioned that TMC has selected a place in Dai Ghar (ward no. 116) for Solid Waste process and that the place has also been approved by Maharashtra Pollution Control Board but till Nov. 2010, the proposal was pending. The report submitted to the Chief Secretary, Minority Section states that now the DPR has been prepared but has not yet been implemented. As per the report submitted to us on March, 2011, till that date Solid waste Process Centre had not been opened. However, it has made provision for biomedical waste at Chhatrapati Shivaji Hospital, Kalva.

The court affirmed that TMC is depositing garbage and (solid waste) in CRZ and in contravention of solid waste handling and disposal rule. The disposal of solid waste at suit site results in pollution and nuisance in the area. The Court “permanently restrained from dumping garbage in suite site without following due process of law.” Further, the defendant was supposed to “remove the dumping of garbage from the suit site by following due process of law within two months from the date of the decree (CASE filed in the court of 8th jt. Civil Judge, S.D., Thane (R. C. S. No. 694/2003 Judgment on 15.11.2010).

One of the negative fallouts of the bad garbage system is that it clogs the storm water drainage. Being located in hilly area Mumbra prabhag has 35 *Nallas* (Table 2.11) or storm water drains. At the time of data collection especially in the month of July we found the TMC on a nalla cleaning spree. However, in general, these nallas are found to be very dirty, because of the garbage thrown in them by the residents. In fact one of the TMC officials stated that, “Once the nalla is cleaned it's no surprise if one finds that the nalla is filled with garbage again within the next three days. People in Mumbra-Kausa do need an orientation program on garbage disposal. It's next to impossible to have them dispose the garbage in the bins.”

In addition to the garbage being thrown by the residents, one finds nallas getting clogged with the mud sliding from the hill side especially after the monsoons. This causes immense problem as it obstructs monsoon water from flowing out. This was one of the many reasons behind water-logging faced in the month of July 2005. Culverts have been laid on the main road as well as in Mumbra railway station to control/reduce water logging. Underground culverts have also been built to take care of the water logging. According to the Jansunwai report of 2009, 40% of this work was over by August 2009. This has helped in controlling the problem to a great extent. In fact, our team did not find many areas being flooded during the heavy rains in August 2011. However, some internal areas especially in ward nos. 101, 111, 112, 113 and 114 did face water logging because of their location. Table 2.12 states areas prone for water logging as mentioned in the report prepared for Aapatkaleen Vyavasthapan Karyakrama by Mumbra Prabhag Samiti in the year 2009-10.

It is important to mention that water logging is also caused by water from the sewerage system. The sewerage system in Mumbra-Kausa is in a very bad shape. Most of the drainage is open and it emanates a very foul smell. The stench is over-powering and unbearable in most cases. What makes the situation worse is the fact that almost all the drains are clogged with garbage and the sewage water hardly flows. These stagnant pools of water then become breeding grounds for mosquitoes. This problem is especially severe during the monsoons and people fall prey to malaria, dengue and other dangerous diseases, which can easily be prevented if a proper drainage is put in place.

In fact, it can be stated that Mumbra-Kausa had no sewerage system until recently and only now the project has begun. Within our surveyed population, only 73.80% have mentioned availability of toilets in their residence (Table 2.13). It is needless to state that these toilets are not a part of proper sewerage system, in the sense that most of these open in the nearby open nalla or discharge sewage outside the building/ chawl premises. The compiled report (March 2011) on facilities provided by Mumbra Prabhag Samiti mentions the presence of only 1, 11,150 families in the area falling within Mumbra Prabhag Samiti. Among these, the total number of families having personal toilets is 72,247. The document⁵ mentions that the number of group toilets is 119 with 920 seats in total. It also mentions that the total number of families using group toilets is 36,958. This implies use of one seat by 40 families in group

5. We have received other reports as well where the figures vary. However, the implication in all the reports is the same. All reports agree that there is a shortage of toilets in the area of Mumbra-Kausa.

toilets. Further, according to the document there are 78 cluster toilets having 389 seats being used by 1945 families, which means that 5 families are using a seat in these toilets. The statement of an official in the sanitation department, as taken in August 2009, revealed that there were a total number of 1043 toilet seats in all the public toilets. Sthavar Malmatta report mentions presence of 31 public toilets including pay and use toilets in Mumbra prabhag. The report also mentions construction of toilets under ISDP, NSDP and Sulabh like schemes. However, the toilet facility is not adequate. The compiled report mentioned above states that the facility of toilets, whether group or cluster or public, is inadequate.



Above left: Status of toilets with filth all around, Above right: dogs dirtying the place



Above : broken entrance and broken doors in of toilets in ward no. 107.

A report compiled by Mumbra Prabhag Samiti on facilities available in wards of Mumbra Prabhag Samiti has mentioned that 70 seats of public toilets are not in use due to the need of

repairing. availability of water in these toilets; toilets being dirty; toilets being locked; being under the control of anti social elements like druggists; being located at a distance and hence difficult to use during nights by women and children etc. It would be pertinent to mention here that we have seen people using outside fields more often than toilets. In fact the places near the toilets are in general filthy and dirty.

As stated earlier, the work on Sewerage Treatment Plan is currently in progress in ward 113, Kausa and will take another 2 years for completion. In brief, the sanitation and cleanliness levels of Mumbra-Kausa are very low and there is a need to correct this immediately. Again, it is to be noted that for so many years there has been no Sewerage Treatment Plant in Mumbra –Kausa.

Suggestions

One of the reasons behind the infrastructural problem in Mumbra Prabhag is that the development activities have not been conducted in a systematic, organized manner, thus leaving space for ever increasing ad-hoc practices including constructions. The sudden and unplanned rapid population growth in Mumbra–Kausa is one of the forces behind this unsystematic development. Yet another is related to the transition from Zilla Parishad to TMC, which seems abrupt and disorganized. Topography of the area adds to the administrative problem. Mumbra Prabhag has very unique surroundings with the Parsik hills running along the west of Mumbra and Thane Creek forming the east boundary. This kind of topography brings in administrative ambiguity as different kinds of area fall in the jurisdiction of different departments. Presently, Mumbra-Kausa is under the jurisdiction of Forest department, Coastal Regional Zone (CRZ) and Thane Municipality. The multi layered jurisdiction delays decisions, sometimes stalling the programmes. There is a need to have proactive and efficient co-ordination among the departments. This can be achieved by forming a committee comprising regional heads of all the three departments. This committee should take responsibility for making the development plans for Mumbra as well as to take a proactive role in the implementation of the programmes.

- One of the major obstructions to development of Mumbra-Kausa is the existence of unauthorized buildings. Due to their cheap rate these buildings attract outsiders to Mumbra-Kausa but do not allow a life of dignity. These buildings do not have even the

minimum facilities. People have to pay extra for the services that are their due. People also fail to access public institutions like good schools and nationalized banks as these institutions do not operate from unauthorized buildings. For development of Mumbra-Kausa area, it is important to control or even stop construction of unauthorised buildings. Need is not to regularize unauthorized structures by recognizing them as ‘unauthorized’ buildings and to take additional taxes in the bargain. The problem of unauthorized construction can be solved by making people aware of the problem and hazards of residing in unauthorized buildings, by providing alternatives to people, by equipping them to purchase flats in legal buildings which means extending loans to people who are interested in purchasing authorized houses/flats irrespective of their class, caste or creed. Kausa has acquired 5 transit buildings which can be used to house people from these unauthorized buildings, while legal structures can be made replacing the unauthorized construction. The builders of these unauthorized constructions can be forced to make at least part payment for such constructions. NGOs and philanthropic people, community trusts and organizations can also be requested to contribute towards the cause. State can take responsibility of part payment for these constructions. However, while constructing such authorized buildings for the resident of Mumbra-Kausa, care has to be taken of the following: 1) such measures should not be forced on individuals, rather with the help of community leaders and NGOs, people have to be convinced of the good intentions of the State; 2) As Mumbraites have a culture of staying with their *zamaats* or in the cultural pockets, attempts should be made not to disturb this configuration. Both of this ends can be met by taking the heads of the *zamaat* into confidence; 3) These buildings should be multi-storied with care to provide maximum open space to the residents of Mumbra-Kausa. The multi storied buildings can also accommodate markets and car parking on the ground or first floor.

- Good road network is the basic requirement for development. Mumbra-Kausa has insufficient network of roads. Further, the quality of roads is extremely in want especially in case of internal roads. The internal roads do not exist in majority of the areas, and wherever these exist, the width and quality are not adequate. This makes many internal areas inaccessible for emergency services such as fire brigades and ambulances. Lack of roads has also affected school enrollment of the students especially in hilly areas, as the problem of commutation magnifies in the hilly areas and also in low terrain. There is a need not only to construct good quality roads but also to use anti-slippery materials and safeguards like railings on roads and steps constructed on the slopes. Care has to be taken

to make these roads in such a way as to avoid steep and short slopes, which makes them extremely slippery and difficult to climb or drive on especially during monsoons. There is a need to maintain the roads regularly. The new Highway requires thick cemented anti-slippery barricading.

- The high incidence of accidents on the New Mumbai-Pune in ward no. 98 road necessitates a foot-over-bridge.
- The development of hawkers zones and car parkings is also required. This would ensure optimum usage of the width of roads. TMC claims to have proposed car parkings and hawker zones but states' failure in implementing the same. We propose taking into confidence community leaders and religious leaders in the development plans of Mumbra-Kausa, and thus ensuring their active participation.
- Area specific suggestions have been given in the section of roads.
- Mumbra-Kausa is a satellite town with people traveling to Kurla, Dadar and other places for earning their livelihood. The expensive and difficult mode of transport is a dampening factor. This strengthens the demand for better public transport for the people of Mumbra-Kausa.
 - Train is the main means of transportation from Mumbra-Kausa to Mumbai and other places. Hence, there is a need to make the train services better. This implies increase in the frequency of trains during the peak hours. Introduction of 12 coach trains is yet another option. There should also be ladies special train during the peak hours. Further, it is difficult to commute from Mumbra-Kausa on Sundays as the train services remain shut on this day from 10 a.m. to 4 p.m. Although this is a universal practice, it has severe effect on Mumbra-Kausa area since it brings the life of this place to a standstill, especially due to want of alternatives. Access to fast track can solve this problem. As a fast track passes by Mumbra-Kausa area, the residents of this area should get access to this track. This means construction of a station on the fast track. This can be done on the Anand Koliwada near Mumbra bazar.
 - More frequent bus services from Mumbra-Kausa to Thane, Navi Mumbai and Mumbai is required. Smaller buses (known as mini bus in Kolkata) from Mumbra station to different places of Mumbra-Kausa are also required. This would reduce the cost of transportation and would encourage the residents to be more mobile, which is necessary for their economic development.

- The most important source of local traveling in Mumbra-Kausa is auto rickshaws. One finds a lack of auto regulatory mechanism in Mumbra-Kausa, which causes problems to both, the passengers and the rickshaw drivers. For instance, Mumbra-Kausa does not have a specific parking place for the rickshaws. The autos ply on sharing basis and do not use meters, which makes availing of rickshaws very expensive for the commuters. One also finds lack of discipline among the auto drivers. We suggest strict regulatory mechanisms controlling the auto service in the Mumbra Prabhag. They should ply on meters and there should be traffic police to regulate their movements and behaviour. There is a need for auto parking system also. Most importantly, alternative transport system should be strengthened in order to put an end to the monopoly of auto rickshaws in Mumbra Prabhag.
- There is a need of street lights, zebra crossing and efficient traffic police in Mumbra Prabhag.
- Mumbra Prabhag faces long stretches of power cuts lasting for around 10 hours in certain areas. There are also many cases of tapping of electric lines and of delayed and over billing. All these affect productivity in Mumbra-Kausa. There is a need to have a vigilant and active electric department that can control tapping of lines as well as can ensure better electric services in the area.
- Water supply in Mumbra Prabhag (especially hilly areas) is in want. There is a need to have better mechanism for water supply in the hilly terrain. More pipe lines and pumps are needed. Lack of adequate water especially in the hilly areas has made water mafia active in Mumbra-Kausa area. The quality of the underground water also needs to be checked periodically.
- Mumbra Prabhag has no sewerage system yet. A project is ongoing, which needs to be expedited. Proper sewerage systems need to be provided to buildings and slums. Buildings should be provided proper toilets and different kinds of public toilets should be maintained. There should be water supply for twenty four hours in these toilets. There should also be proper lights in the toilets and some arrangement should be made in order to make it safe for the women and children who use these toilets at nights and early morning hours.
- Mumbra Prabhag also needs an adequate drainage system. This implies proper and regular cleaning of the drains. Drains should also be protected from garbage. Awareness campaign in the community is a must for this purpose. In addition, some protective

mechanism for the same is also required. This requires discussion with the experts.

- Mumbra needs a place for garbage disposal and active support of TMC for the same. TMC should collect garbage from households including from those on the hills on daily basis and should also dispose the same every day. Roads and open areas should also be cleaned on a daily basis. Awareness campaigns are a must but public-private partnership especially with involvement of active NGOs and community/religious leaders can have positive impact towards this end.

Conclusion

Infrastructure development is the most basic requirement for development of Mumbra-Kausa. To ensure proper infrastructure development a new development plan has to be prepared and its implementation has to be ensured. There is a need in this development plans not only to ensure existence of open play grounds and parks but also to ensure adequate commutation, existence of legal building structures and proper water, electricity supply. An effective STP system and a proactive garbage disposal system need to be developed. Poor infrastructure obstructs development of the place as it not only affects the quality of life but also the access to requirements like banks and schools. Most unfortunately, it generates a grave feeling of discrimination among the residents and makes them vulnerable to being exploited by private businessmen and mafia groups. One does find people becoming aware of infrastructural issues. One does come across cases of lodged complaints, public protests or of meetings held with TMC officials. The situation has started improving in the last few years after Mumbra-Kausa became a separate political constituency and got its own Member of Legislative Assembly (MLA). Nonetheless, the state of infrastructure remains pathetic and leaves a lot to be desired. This cause should be taken up on war footing if any development in Mumbra-Kausa has to be ensured.

Chapter III

People

Wikipedia describes Mumbra as a historically significant port town of medieval India. Reminders of this past glory are visible only in some boats and small ships that can be seen near Retibundar while traveling from Mumbai to Mumbra in local trains. One fails to see traces of this past glory even in the minds of people, who remember Mumbra as a village with green surroundings comparable to Mahabaleshwar. To quote a respondent, “I came to live here in 1971... Mumbra (had) Mumbra devi temple, Shankar temple and there was a mosque near the station. ... This place had Kausa village, Koliwada and Mumbra... The place where we are sitting, ... was a school of Zilla Parishad.... Mumbra was like today's Mahabaleshwar. On one side hill, one side creek and a road, Mumbai-Pune road running in between.... People of this place used to only walk... one or two cars could be seen running on the road otherwise either people used to walk or used to take bullock carts. People used to cultivate ... the time when we came here only one auto rickshaw was plying, it was known as 'Mumbra ki Rani'. I think it used to charge 25 or 50 paise only.”

Historical Perspective

It is well known that in the past, the *Tadipaar* (exiled) from Mumbai used to take refuge in Mumbra and this resulted in Mumbra getting a negative asocial image. Mumbra, at that time, was a rural area. The oral history shared with us by the residents of Mumbra-Kausa revealed that prior to 1970s, Mumbra and Kausa¹ were two villages dominated by Hindus. Devripada gaon (presently known as the Sri Lanka area) came into existence much later and mainly housed the tribal population. Nana Bhagat, the *sarpanch* of Mumbra gaon (village) during the 1970s, was known for his astuteness and secular outlook. Not only did he provide support to all, irrespective of their class, caste and creed, but also nurtured the value of peaceful living among the residents of Mumbra-Kausa. The residents of Mumbra-Kausa take pride in not having experienced communal riots even when ‘Bombay burnt’. They are also proud of the fact that communal harmony is evident in their neighbourhood. This feeling was the main reason why residents of Mumbra-Kausa offered shelter to the people affected by communal strife, regardless of their religion, caste and community. Perhaps this promoted a significant

1 The present Mumbra Prabhad consists of 22 to 23 villages.

number of Muslims migrating and settling down in Mumbra-Kausa in the post riot period. Availability of cheap land is claimed to be a significant factor behind ghettoization in Mumbra-Kausa. However, people did not migrate to Diva (part of present Mumbra division) in spite of cheap land being available there as well. This was because Diva was dominated by local *Agri* community and Muslims were not welcomed in the area. To quote one of the respondents, “At Diva non-Muslims used to stay since early time. They did not sell property to the Muslims. Even now selling property to Muslims is not allowed in Diva....”

The present Mumbra-Kausa has experienced a three phase migration. The first phase occurred in the aftermath of Bhiwandi riots of 1984, the second after the Mumbai riots of 1992-93 and the third in the first decade of 21st century. People migrated in the aftermath of Bhiwandi and Mumbai riots because they had heard of Mumbra-Kausa as being a safe and secure place. Insecurity generated due to the riots might have been one of the reasons behind this migration, but also significant were the reasons of availability of cheap land in the area and the feeling of security associated with the presence of familiar people belonging to similar religion and culture. Since 2000, one finds strong evidence of chain migration of kith and kin in Mumbra-Kausa. Although evidence was obtained for the same in an earlier time period as well, the trend has definitely received a boost since 2000. According to Shaban (2011) Maharashtra witnessed 96 riots between April 2004 and 2009. This might have caused migration of Muslims to Mumbra-Kausa, however, yet another cause was difficulty in procuring land/flat due to discrimination being faced by the Muslims. They started buying land in Mumbra-Kausa irrespective of their class status. To quote an affluent builder from Mumbra-Kausa, “I was born in Kalina. This business there and my entire education is from Mumbai. Then we were living in a chawl. When I planned to buy a house, I did not have much choice – Mumbra, Mira Road and Vashi were the options. At that time there was trouble in buying house in Kalina, Santacruz and Kurla so we bought a flat in Mumbra.... We had relatives in Mumbra.” Yet another respondent has mentioned displacement of scrap dealers from Kurla towards Sheel Phata of Mumbra Prabdhag. The third phase of migration is implied in these statements. This phase can be considered to be characterized by the migration and settlement of the middle class in Mumbra-Kausa.

Succinctly, the main reason behind the settlement of a significant number of Muslims in the area was the presence of people from similar culture and religion in the area. Mumbra had already been offering shelter to the *tadipaars* from Mumbai. Nana Bhagat's efforts in

maintaining harmony and in welcoming to Mumbra-Kausa those who were communally affected and discriminated against, generated a feeling of security among the resident Muslims. This feeling of security was supported by availability of cheap land in the area, situated very close to the economic capital of India, Mumbai. All of these factors contributed to the migration and settlement of a significant number of Muslims in the area.

Our sample survey supports the oral history narrated above. From the sample survey (Table 3.1) one can calculate that only 8.54% of sample population was residing in Mumbra Prabhag prior to 1980. As stated earlier, the first phase of bulk migration took place after the riots of 1984. Our sample survey shows that 48 households (4.50%) migrated to Mumbra Prabhag in the years 1984-85 and that 13.43% of the sample population migrated to Mumbra Prabhag in the 1980s. The number of people migrating to Mumbra-Kausa has been on the rise ever since. 34.46% of the population had migrated in the 1990s. 43.57% of the population has migrated since then. These statistics clearly demonstrate the fast pace of the population growth in Mumbra-Kausa over the past few years.

The reasons for migration are summarized in Table 3.2. Although only 66 (6.20%) samples have stated that the riots were their reason for migration to Mumbra-Kausa. However, on the basis of the year of migration, we can assume the other stated reasons to be indirectly linked to the effects of riots. For instance 32.86% have given low price housing as the reason for their migration. As many of our respondents have stated, the need to look for other places to settle down emerged either from the damage sustained to the original residence or the sense of insecurity generated due to the riots. Again, 333 (31.27%) households have cited the support received from friends, relatives or community as the reason behind their migration to Mumbra-Kausa. One cannot deny that some communities like the Bohra community had a colony in Mumbra long before the riots, but there were few cases of migration to these colonies before the riots took place. As revealed through the interviews, a substantial proportion sought community support for settling down in a different place after the riots because they wanted the security of being in a Muslim dominant area. They selected Mumbra-Kausa as their destination because a few people they knew were already staying there and also because the cheap rates of housing made it possible to buy flats/houses there. A respondent who was the victim of the 1992 riots states, “During the ‘92 riots I was in Girgaum, which is Muslim dominated. My family and I had to witness the brutal murder of many of our acquaintances, friends and much more. I was there till 1996 with much fear. Our

family was haunted with fear and the horrible experience that we had faced and were facing. After much thought, we moved to Mumbra-Kausa in 1996 – since then we have been in Mumbra and also earn from here. Our fears have reduced to a great extent, we feel safe here. People here helped us settle down comfortably. We did not have to fear for our lives”.



Top: Floating population in ward no. 115; Below left: Housing conditions of floating population in Patravali Chawl; Below right: working conditions of the floating population in Rasheed Compound.

As can be seen in Table 3.3 (drawn from census 2001 and 2011) the population of Mumbra Prabhag (Division) has more than doubled in the last decade. In the year 2001, it was 207587 and in the year 2011, it increased to 407974. According to a report by the Mumbra Prabhag Samiti, this increase does not account for the floating population in the Division. Table 3.4 (derived from the data in Mumbra Prabhag Samiti's Report titled 'Facilities in Wards – Concise Report of Subject-related Quantitative Information, obtained on 20th March 2011) provides ward wise details of this floating population, which numbers around 1.21 lakhs. However, the Mumbra Prabhag Samiti's compiled report on facilities suggests that the

floating population numbers around 3 lakhs. The majority of the floating population comes in search of jobs from the northern and central parts of India, especially from UP and Bihar. However, Hindus from South India have also been found to form part of this floating population.

Community Profile

Although dominated by Muslims, Mumbra-Kausa is a multicultural neighbourhood with almost all religious communities residing in the area. It is noteworthy that even in the present day, Mumbra-Kausa has the statue of the Jain prophet Wardhaman Mahavir (known there as Nanga Baba), temple of Mumbra Devi and a church. These are indications of the presence of people from different religions in Mumbra-Kausa.



Top left: Mumbra Devi temple ; Top right: Idol of Jain Prophet Wardhaman Mahavir (popularly known as Nanga Baba); Below left: Church : all located in Mumbra-Kausa

Table 3.5 describes the religion-wise distribution of the surveyed population in different wards of Mumbra Prabhag. This would give an idea of the prevalence of cultural pockets in Mumbra-Kausa. As per the table, ward no. 98 or Retibunder is the only place which can boast of the presence of residents belonging to all religions but Jains. Other wards have distinct concentrations of specific religious groups. Although Hindus are present in all wards, their population is concentrated (61.03 %) in ward nos. 102 (Diva), 98 (Retibunder), 115 (Sheel Phata) and 116 (Kalyan Phata). One also finds their significant presence in some pockets of ward no. 105 (Amrutnagar). It is important to note that except 105, none of these wards form part of Mumbra-Kausa (see Appendix A). One finds a significant population of Dalits in

certain pockets of Mumbra-Kausa (such as in Sahu Nagar of ward no. 110 and Hanuman Nagar of ward no. 100). It is important to note that from within the Muslim population in our sample, only 7.37% are from Reti Bunder, Diva, Kalyan Phata and Sheel Phata. Even this percentage has been inflated due to their significant presence in Kalyan Phata. According to popular estimate, around 50% of the population of Kalyan Phata comprises Muslims. Further, it is important to note that even when Muslim population is significant in Mumbra-Kausa, other minorities can also be located in the area. Instance can be given of Jains (mainly in ward no. 100, 103 and 111²), Sikhs and Christians.

Sects

We are aware that religious communities are not homogeneous in nature, hence, presence of various sects/categories of population in Mumbra-Kausa did not surprise us. The table 3.6 provides information on the proportion of the surveyed population which falls in SC (3.19%), ST (1.31%), OBC Muslim (12.86%) and OBC Hindu (12.86%) categories. There is a relatively high prevalence of households belonging to the OBC category.

There is much diversity even among the Muslims, the dominant religious group in Mumbra-Kausa. As shown in Table 3.7 describing the distribution of Muslim communities in the surveyed population, the largest Muslim community in the surveyed population is the Sheikh community, forming 27.32% of the population. The Pathan Muslims also account for a sizeable proportion of the population at 11.08%. Also noteworthy is the presence of cultural pockets within Mumbra-Kausa. Some of those identified in this study are Quraishi Sunnis, Konkani Sunnis, Memon Sunnis, Shias, Bohras and Khojas.



Note: Members of Qureshi community selling meat near the station area, Mumbra.

2 Jains did not cooperate in filling in the questionnaires.

Regional and Linguistic Diversity

One finds presence of many regional communities in Mumbra Prabhag. The distribution of the surveyed population with respect to their native lands is given in table 3.8. As could be envisaged, the native land of 60% of the surveyed population is Maharashtra. Among these, a significant percentage (26.29%) have stated Mumbai as their native place. UP (22.91%) followed by Bihar (6.29%) are the only two other states of India that have contributed significantly (29.20%) towards the regional diversity of Mumbra Prabhag. However, as shown in Table 3.8, one finds presence of the residents of other states also in Mumbra division. Significant among them are Gujarat, Karnataka and Rajasthan.

Table 3.9 gives data on the states from which respondents have migrated to Mumbra-Kausa. The table shows that an overwhelming proportion of the surveyed population has migrated to Mumbra Prabhag from Maharashtra (85.92%), most prominently from Mumbai (63.57%). Only 8.26% of the population has migrated from UP. This suggests that even if one's regional identity corresponds to a particular region, one need not have migrated to Mumbra Prabhag from that region. Taking into consideration the high percentage of people who have migrated from Mumbai and the cosmopolitan nature of Mumbai, it is likely that most of the individuals with non-Maharashtrian regional identities have migrated to Mumbai first and then from Mumbai they have migrated to Mumbra-Kausa for the reasons already discussed above.

Predictably, some diversity is also seen in the surveyed population with respect to the language spoken at home, as seen in Table 3.10. This corresponds to the regional and religious diversity of the area. The most common language, spoken by 41.41% of the population, is Urdu. This is followed by Hindi (29.11%) and then by Marathi (21.97%).

Population Density and Family Size

The population density of Mumbra Prabhag is much higher (approximately 18464)³ in comparison to that of Thane (16918 per sq km.). Unfortunately, we were not able to obtain the exact size of the various wards of Mumbra-Kausa area and therefore are not in a position to calculate the population density of these wards. However, with due consideration to the wide empty spaces of Diva, Kalyan Phata and Sheel Phata, we can assume the population

3 One of the officers of Town planning gave us oral information that Mumbra Prabhag Samiti including CRZ and Forest area is spread over 4376.15 hectare. For calculation of density we have included total population reported by census 2011 along with the additional three lakh floating population as reported in a report by Mumbra Prabhag Samiti.

density of the wards of Mumbra-Kausa to be much higher. The data collected through the sample survey suggest that this density is not due to large family size (a stereotype associated with the Muslim community) but due to high rate of migration in the area. As per our sample survey (Table 3.11), more than 50% of the surveyed households have only 4 members, while the percentage of households having five members is 18.78%. Although there are households which claim the presence of 15 and 20 members, this cannot be taken as an indication of high fertility rate as these families have more than one couple staying in the household. Table 3.12 shows the number of children per household of the surveyed population. As per cumulative percentage given in the table, around 85% households have only 3 or less than three children. This percentage increases to 94% if we include households having four children.

Community Support

Mumbra-Kausa appears to be a closely knit society with a very high degree of *Kasbiyat* (communitarian) or ‘we’ feeling⁴. People are proud to belong to Mumbra-Kausa and almost everyone has told us that they would not want to leave Mumbra-Kausa even if they develop the capacity to purchase land elsewhere. However, despite this *kasbiyat* feeling, we found existence in Mumbra-Kausa to be confined to one's own *Jamaat* or cultural pocket. The majority of people stay with their community and have very little space for interaction with members from other communities. As per table 3.13, as many as 13.62% claim to have no meetings with other community members, while 30.99% meet them in very impersonal spaces like the highway, station and shops. 20% claim to meet other community members in their workplace, while 35.68% have meetings in their neighbourhoods. Both of these places imply formal and limited interactions. Only 1.78% reports meeting others in the capacity of a friend, while another 2.54% cite festivals and functions as occasions when they get the opportunity to meet others. Interestingly, in response to another question, 2.54% (27) of the surveyed population reported incidence of inter-religious marriages in their family. Among these 44.44% (12) claimed problems due to these marriages, notably disagreement among the parents. Among these 12 respondents, 3 do not have any contact with the in-laws.

As per table 3.14, only 153 (14.37%) households have claimed membership in organizations, associations and mandals. Even among these, 64 (41.83%) claim to be members of community-oriented organisations while 22 (14.38%) claim to have membership in religious

4 We found presence of blogs and facebook in the name of Mumbra, which indicates existence of Mumbra identity.

organizations. Only 4 (2.61%) have membership in professional organizations and 2 (1.31%) in non-community oriented social service organizations. 27 (17.65%) have membership in Self Help Groups (SHGs). 17 (11.11%) have stated membership in political organizations and 17 (11.11%) belong to locality oriented organizations. Interestingly, only 105 Muslims have provided us similar information (Table 3.15). Majority of these (69 or 65.71%) belong to either religious (16 or 15.24%) or community oriented (53 or 50.48%) organizations. Further, among the Muslims having membership in non-community or non-religious organizations, all except one (Bohra) fall in the major sect of Sunni.

The above data implies that the Mumbraites, in general, are community oriented and moreover, Jamaat oriented people. Spaces for meeting members from other communities are very few. Further, these interactions tend to be fleeting in nature, not providing much opportunity to develop relationships. They reside in cultural pockets and as is obvious from the data on membership in organizations and associations, their interactions remain confined to their own community members even in multicultural neighbourhoods. This appears to be especially true in the case of non-Sunni sects of Muslims. As per Table 3.15, Sunni Muslims have membership in non-religious and non-community oriented organizations and associations, and therefore they have a wider outreach. However, even they show a preference for community-oriented or religion-oriented organizations. Such preference might be the result of the lack of support for Muslims from the state machinery, in which case dependency on a resourceful community organization can become vital especially for those people who have paucity of resources. As seen in case of Mumbra-Kausa, the presence of a resourceful community organization, can make its members depend upon it to avail of all kinds of support ranging from ration to accommodation, from medical help to sponsorship for education. To quote a respondent, “Our *jamaat* takes care of our problems. In case of any problem we contact our office and they give guidance... in case somebody dies, we have to only inform them, they only arrange everything... they give us ration, fees for education, and provide medical operation, medicines, surgery... even school facilities... school provides even formal English education... (however) education is in accordance to our religious leaders... they help in anything and everything that we need like, even help in getting our houses repaired....” This shows the extent of support being provided by the community *jammats* or head office. However, such a support is more obvious in case of non-Sunni Muslim *jammats* nevertheless some Sunni *jammats* like that of Memons and Konkani Muslims also provide substantial support to their community members. Sunnis, even in the case of the above

mentioned two *jammats* still expect state support as their *jammats* do not have adequate resources to take care of their needs. Anyhow, support of this nature especially in the context of perceived lack of state support in the insecure atmosphere, ridden with discrimination and communal violence, brings community members together enforcing a cohesion among them. More specifically, the reason behind conspicuous cohesive nature of Muslim community, especially non-Sunni communities, lies in the lack of government support and popular perception within the community about government being discriminatory.

To support our statement, as per Table 3.16, among 1065 households surveyed for the study, 71.08% claim no access to any State schemes and programmes, and of those who do claim to have access, 27.6% claim that it is confined to *anganwadis* and *balwadis*. As far as organizations of civil society are concerned, only 38 or 3.6% claim to get support from local level organizations.

The community members do not even have necessary documents that certify citizenship to the nation and facilitates access to government resources and opportunities. As per the information collected in the month of April 2011 from the ration card office (which started operating in the month of December 2006) there are 106 ration shops in Mumbra Prabhog. These have distributed 2229 white ration cards (for those earning Rs. 1 lakh and above annually) covering 11391 individuals; 50,326 orange cards (for those in the annual income group of Rs. 15, 000 to Rs. 1,00,000) covering 240840 individuals and 1139 yellow card (for those earning less than Rs. 15, 000/- annually) covering 4788 individuals. All together, these ration cards cover a population of 257019, while Census 2011 projects the population of Mumbra prabhag at 407974. This shows that only around 50% of Mumbraites have ration cards, the most important document not only for claiming citizenship rights but also for accessing government provided resources, schemes and programmes. Among our surveyed population (Table 3.17), around 24% have claimed not to possess ration card. Of those who do not have a ration card, 33.07% claim not to have documents necessary to apply for ration card while 21 (8.37%) have stated that despite applying they did not get ration card. One of the members of the citizens' committee formed to look into the problem of ration cards in Mumbra Prabhog claims that mainly the slum dwellers and the residents of hilly areas, who are illiterate and do not understand the significance of such documents, do not have ration cards.

Our in-depth exploration revealed that people of Mumbra-Kausa face many problems related

to the issuing of the ration card. These include problems associated with documents as well as undue delay in issuing of the card. Many respondents narrated the experience of being made to visit the ration office time and again. It was mentioned that the authorities kept on finding faults in the application and made the applicants run from pillar to post. This caused a great deal of inconvenience to the applicants since it necessitated taking leave from work, which was especially difficult for the sizeable population of wage labourers among the Mumbraites. Respondents have interpreted the response of the ration officer in different ways. Some believe that Muslims are mistreated by officials in the government offices and the difficulty in getting a ration card is a part of this mistreatment. Some others believed that the government officials are corrupt and tend not to do the work until and unless they are bribed and that their behaviour was unrelated to the applicants' religious background. Still others held a more neutral position. In the words of a tailor "see, the thing is that corruption and discrimination are not separate in government offices. They both can be operating at the same time. But it is also important to remember that government officials bother everyone who goes there."

Possibility of non-co-operation and delay cannot be denied in view of the fact that the officers of ration card office regard the Mumbra-Kausa population with suspicion. To quote one of the ration officers interviewed, "Many people do not have relevant documents... and it is difficult to identify them. And this area is such that we have to be extremely careful and have to be cautious... we have to be sure of identification of the people, we have to take their photo identity because nowadays... you know what is going on... this is a difficult area... it is difficult to work in this area. It has mixed community and terrorists stay here. We have heard about this and have read about them in the newspaper hence, have to make deep inquiries about this and it is difficult to make such queries. It takes time." We found, however, that in the history of the functioning of this office in Mumbra Prabhag and during the tenure of this officer, which was over four years in this office, he had not come across any untoward incidence. Still he believes that the community needs to be regarded with caution "because everyone talks about it (the terrorist links) and it is all over the newspaper". Discrimination against the minority community has also been reported by an NGO working in the area. They stated that they had submitted papers for 42 ration cards. For this purpose they even met the MLA three times. He even talked to the ration officer right before them but only 20 ration cards were issued. The ration office claimed that they were not able to find the relevant papers, although the NGO claimed to have furnished the relevant papers two times.

The NGO reported following statement of the ration officer: “Madam, these people can also be from Azamgarh (the place where some terrorists were once located). You know everything. People from Azamgarh are coming here. In case something happens tomorrow... then you will be jailed. I am telling you this for your own safety, you should check out these people very carefully...”

Because of these problems and also because of the perception of corruption and non co-operation from the ration office, many Mumbraites are forced to go to agents. Rate for issuing ration cards ranges from Rs. 3000/- to Rs. 5000/-. In the case of lack of relevant documents, the rate increases to Rs. 8000/-. In view of these problems, the present MLA formed a committee of citizens to look into the complaints related to ration card. The committee not only helps in issuing of the card but also in checking the quality of the ration. They have helped in making of the ration cards, at times even without documents on the basis of the corporator's affidavit. One community member claimed that this committee has helped at least 200 cases of this nature. Nevertheless, the present ration system does not seem effective in meeting the needs of food of the people. Complaints about the quality of food made available in ration shops are also common, as can be seen in the following statement by a respondent “Brother, you are talking about ration shops? Do you even know the kind of stuff they sell? It is not fit even for animals.” The ration office has recently developed a policy of involving Mahila Bachat Garh in the monitoring of the distribution of ration. The efficacy of this initiative is yet to be tested.

Conclusion

The population of Mumbra-Kausa has grown at a fast pace over the last three decades and the infrastructure development has not kept pace with this development. A large section of the current population has migrated to Mumbra division because of experiences related to riots and feelings of not being welcome elsewhere. Therefore, Mumbra-Kausa has been characterized by the presence of people from minority communities, especially Muslims. One also finds the presence of cultural pockets in the Mumbra division including the Mumbra-Kausa region. A certain degree of regional and linguistic diversity is to be found within the population. Broadly, the Mumbra-Kausa region is a Muslim dominated area, surrounded by areas in which the population of Hindus is dominant.

All these factors have made the Muslims of Mumbra-Kausa lean on communitarian ties for their wants and needs. In addition, the infrastructural lacunae, distance from the TMC officers as well as actual experience of communal violence have reinforced perception of discrimination and 'step-motherly treatment' from the government. This has resulted in the distancing of the Mumbra-Kausa population from the State machinery. We found very few Mumbraite Muslims expecting any support from the government of Maharashtra. Talks of rights and governmental duties can be witnessed only in the case of comparatively recent middle class migrants and OBC Muslims.

Mumbra-Kausa residents report feeling extremely safe in the area and manifest a feeling of *kasbiyat*. This appeared to have got reinforced due to the lack of adequate government support and also because Mumbra-Kausa does not have enough facilities to maintain ties with others. It is important to note that lack of communication and transport facilities have further intensified the sense of alienation from the outside world, and therefore the communitarian feelings.

The history of support from earlier residents and the communal experience together appear to have made Mumbraites extremely conscious of communal harmony. They take pride in the fact that Mumbra-Kausa has not faced any incidence of communal riots. Further, majority of Mumbra-Kausa population has migrated from Mumbai. Perhaps this is one reason for the progressive attitude. As mentioned in the chapter on education, they appear conscious of the importance of education and desirous of the same. A look at the size of the families also reveals their modern attitude. The strong community ties and the progressive orientation manifested through their actions and beliefs should be taken as the strengths of the people of Mumbra-Kausa, and all initiatives should be planned with due respect to these.

Chapter IV

Health

Mumbra-Kausa highlights the urban paradox wherein on one hand, it has areas that reflect economic prosperity while, on the other, it has areas that are characterized by substandard housing, unavailability of amenities to serve basic human needs, and lacking in tenure security wherein multiple social and environmental risk factors intersect in a manner detrimental to the well-being of the inhabitants. A corollary of this structural transformation is the increasing recognition of the ‘urban penalty’, which highlights that urban slum residents exhibit poorer health characteristics than non-slum urban residents¹. This indicates presence of structural conditions that shape inequalities in health and illness affecting the poor especially the vulnerable members of the society like infants, young children, elderly and women. This chapter presents the available health options, health status and concerns for the people of Mumbra-Kausa. It illustrates that the public health infrastructure is inadequately responding to the health issues of the poor in Mumbra-Kausa while the affluent residents of the gated neighbourhoods have the private health set up taking care of their health needs. Thus, the chapter first highlights the public health infrastructure and then discusses the private health set up.

Before commencing the discussion, it is pertinent to state that we did not get cooperation from the health department of the TMC despite numerous repeated requests, visits and letters to the departments. Data handed over was fragmented and not organised thus, data though collected from the Urban Health Centres is not adequate. This data has been corroborated with patient’s experiences and understanding as even doctors on duty were reluctant to share their experiences. Very few doctors both from the public or private domain shared their views and those who shared, did it on the conditions of anonymity and confidentiality. The chapter also draws from the data collected through our primary survey where some information on the issue of health was collected.

¹ United Nations Human Settlements Programme. (2007). *The urban penalty: The poor die young*, downloaded from <http://www.unhabitat.org>, accessed 27/08/2011.

Public Health Structure in Mumbra-Kausa

Public health services in India consist of a network of health units that deliver primary health-care. In urban areas, health-care is provided through the Urban Health Centres (UHC), Urban Family Welfare Centres (UFWCs), Maternity Homes, Urban Health Posts (UHPs) and General Hospitals. Apart from a maternity home, in Mumbra-Kausa, there are three Urban Health Centres - Mumbra UHC (MUHC), Kausa UHC (KUHC) and Shil Phata UHC. These cater to a population of around eight lakhs. We have undertaken a study of two UHC's situated in Mumbra and Kausa as Shil Phata UHC does not as such pertain to the area under study.

Urban Health Centres

The data on the availability of medical, paramedical and administrative staff in MUHC shows strength of twenty-two staff members. They include one doctor (male), one pharmacist (female), six auxiliary nurse midwives (ANMs), one TB worker (male), one nurse midwife, one laboratory technician (female) and other administrative staff members. All of them are housed in a building with seven rooms. In KUHC, the staff is much smaller, one medical officer (male), four ANM and one multi-purpose worker. The KUHC functions from a big hall with four cubicles and an annex room for T.B patients. Thus, KUHC is considered to have five rooms. The exact data on vacancies in the two UHC was not shared with us. We were told that there are many vacant posts at all levels that translate into a frustrating experience for both the health providers and the health seekers.



MUHC



KUHC

The above photographs throw light upon the actual physical condition of the two UHCs and bring home the need to urgently upgrade and maintain the public health facilities for the

people. The preceding discussion also highlights the issue of shortage of human resources in the public health centres. A tangible parameter for judging this could be a rough estimate as per the mandate of the National Urban Health Mission (NUHM), according to which there needs to be one Urban Health Post per 20,000 populations. As per the population of Mumbra-Kausa there needs to be at least 10 health posts in the area along with a 50-bedded hospital to attend to the population. This shortage as per need of the people is also shared by the patients of the UHCs interviewed for the study.

The primary data (Tables 4.13, 4.14, 4.15) shows that as a result of inadequate public health infrastructure, the poor tend to first approach a private doctor (trained, untrained or practising alternative streams of medicine) in the vicinity at the onset of the illness, due to the 'private practitioners' approachability, proximity to one's residence and convenient timings. The spread, convenient timings and locations of these practitioners are not matched by the public sector. One can approach the private doctors even in the evening without foregoing the day's work and earning. However, it is also seen that the poor generally fail to afford to continue private treatment, so they tend to discontinue treatment on symptomatic relief or approach the public health delivery set up in case the health issue turns out to be fatal. Most of these cases, in general, can be treated at the UHC with minimum of cost and without the transfer of burden to the referral hospital. The findings validate studies done in the past that little over half the users of the public health, belong to the urban unorganised sector with extremely low monthly incomes and the other half comes from the close vicinity of the hospital. This indicates proximity as an important factor for selecting a health service ² and reiterates the need for and inadequacy of the provision of the public health services.

The OPD timings according to the officials begins from 9.30 a.m and is continued till the patients load is met which could be upto 12.30 -1.30 p.m. After the OPD timings till 4.30 doctors, according to the TMC officers, TMC supervises activities of all health programs such as immunisation, DOTS etc. In the public hearing organized by CAFYA on 5th January 2011 it was stated that considering the working pattern of the population in Mumbra-Kausa, patients face time constraints for attending the UHC OPD as the timings clash with their work timings. The people shared that the UHC timings were not followed and required some

2 Duggal et al, 2005

supervision from the higher authorities. To quote a 43 year old male patient in KUHC, *'time ki to baat mat karo.....time board par kuch hain aur aandar kuch hain.....ek din pura barbad hota hain....dehari bhi jati hain... aur kabhi kabhi doctor se mil bhi nahin pate hain kyunki case paper nahin bannate hain'* (Don't talk about time...The timings given on the board of the hospital (KUHC) and the actual timings differ... the day you come here you waste an entire day and lose out on a day's income...sometimes we don't get to see the doctor as the case papers are not ready on time.) Succinctly, though the staff in both the UHCs claim that they are 'accessible' to people, the people find the timing inconvenient thereby making it difficult to seek medical help from the UHC's.

The TMC payment schedule in MUHC and KUHC is given in Table 4.7. Patients have to pay a minimum sum of Rs 40/- [Rs.10 for the OPD paper and another Rs. 30/- for the medicines from the chemist] per visit to UHCs. In addition to this, about Rs.25/- has to be paid even for the most basic tests like haemoglobin or urine test. The expense seems difficult to bear in an average monthly income of Rs. 11,034.08/- that was the finding of our primary survey. Even when comparable to the private doctor charges (about Rs. 40/-to 50/- with medicines) the doctors of the UHCs maintain that the charges are minimum both for consultation as well as for pathological tests. They feel that community members do not show willingness for these tests, especially the blood tests, not due to financial constraints but due to misconceptions regarding blood tests as well as stigma attached for conducting tests such as HIV, VDRL and HBshg. Most doctors alluded to cases of pregnant women who despite being advised for haemoglobin, CBC, urine and HIV tests, prefer to spend exorbitant amounts for getting sonography tests in the private hospital. This elucidates gap in the understanding of the people and the public health system. While people claim difficulty in approaching the public health centre due to inconvenient/inappropriate timings and inadequacy of staff, the doctors perceive reluctance due to socio-cultural bias.

The number of people treated in the MUHC and KUHC OPD from April 2010 to September 2011 is presented in Table 4.8. It is important to state here that the data shown in the table is an under estimation as, according to the doctors and staff members in MUHC and the KUHC, the documentation of number of cases treated in the UHC remains incomplete and in fact is the least priority for the staff. If compared to the population of Mumbra and Kausa, the

number of cases treated in each UHC is minimal, which reflects the issues of availability and accessibility to public health services by the people of Mumbra and Kausa. This too links up to the inadequate human resources and inconvenience of timings in the UHC. The table shows that 1010 or the least number of people accessed MUHC in August 2011 while in the same month previous year the UHC was accessed by maximum or 2513 patients. Although not being able to draw a trend due to lack of adequate information we can state that in MUHC the minimum-maximum patient load was 34-84 patients a day. Correspondingly, in KUHC in August 2011 only 657 people accessed the UHC whereas with 1276 in August 2010 the patient load was the highest. Thus in KUHC the minimum-maximum patient load was 22-42 patients a day. These numbers indicate that people do access the public health facilities and if these facilities are made better then the health issues can be addressed in more effective manner.

Maternity Facility in Mumbra-Kausa

There is a ten bedded maternity facility in Mumbra with one gynaecologist (with a qualification of M.D., D.G.O) along with two resident doctors. The cases of C-Section or of women detected with HIV during pregnancy, are referred to the Chatrapati Shivaji Hospital situated at Kalwa. It is important to note that Shivaji hospital also does not have capacity to treat all the cases and refers serious cases to hospitals of Thane and Mumbai.

The data for Ante Natal Care (ANC) and Pre Natal Care (PNC) follow-ups and the total number of home deliveries in Mumbra and Kausa were not available. Number of deliveries in Mumbra hospital in 2011 is documented as 175. This goes against the statement of the doctor and the ANM that the hospital, in general, conducts four deliveries per day. This again highlights the lacunae in the documentation that needs to be given immediate attention. The recorded deliveries in the same period in private hospitals were 976, which is almost five times the deliveries in the Mumbra hospital. The reasons for more deliveries in private hospitals than the public health system need to be traced in the lack of infrastructure, availability of the doctors and people's assessment of the quality of the hospital. The inadequate maternity service offered by public sector is apparent from the data in Table 4.2 which showcases the yearly birth report of Mumbra division.

The ANM talked about the fee structure in the hospital for deliveries. In the hospital, they charge money for blood tests as well as HIV tests. The charges vary for first, second and third delivery. For first delivery, patients have to pay around Rs.200; for the second delivery, it is Rs. 250; and for the third delivery charges are Rs.600.

Private Health Sector

The public sector in many developing countries does not have capacity to deliver health services adequate to meet the requirements of the entire population of the nation. As the result people make heavy use of private sector for their health needs. The private health sector comprises both, 'non-profit' and 'for-profit' health-care providers. The 'non-profit' health sector includes voluntary organizations, charitable institutions, missions, trusts and faith-based options. The 'for-profit' sector represents general practitioners to specialists, registered trusts and private institutions. Table 4.13 gives an idea of the preference of the type of hospitals preferred by the surveyed population for common illness. The table shows that the private sector is the main provider of the health services in the area as about 89% of people stated that they access private health care sector. Interestingly only about 3% stated that they have access to charitable institutions. This supports the findings in Mumbai that health centres run by charitable institutions and NGOs form a small percentage of the Indian health system (MDR, 2001)³. The table shows that only about 8% access public health care systems. Table 4.14 provides further information that the majority of the people prefer to access private care providers in the vicinity. About 76% of the people in the survey stated that they prefer to access local doctors/medical centres in the neighbourhood, which supports the findings of studies done in the public health arena that the private sector has better penetration in many areas especially those under- serviced by the public health system⁴. However, as shown in the Table 4.15 in case of serious illnesses only about 26% of the people in Mumbra have claimed to access hospitals in Mumbra. The preferred choice is Kalwa (38%). About 20% have claimed to access hospitals of Mumbai and another 12% visited Thane medical institutions in case of serious illnesses. The data essentially reveals that given a choice people would want a health care option available in the vicinity, however, may not always be in a position to exercise this choice due to the required quality of medical

3 Administrative Report, 2007, Education Department, MCGM as quoted in MDR, 2009: Municipal Corporation of Greater Mumbai, (2009), "*Human Development Report Mumbai*", MCGM, Mumbai.

4 Duggal, R., Dilip T.R., and Raymus P., (2005), "*Health and Healthcare in Maharashtra: A Status Report*", CEHAT, *Foundation for Research in Community Health (FRCH), Mumbai*. See also Fiscella K., Williams, D.R., (2004), "Health disparities based on Socio-Economic Inequities: Implications for Urban Health Care" *Academic Medical*, 79(12),1139-1147.

services and their accessibility as well as affordability. This table supports data from the survey that there is lack of health care options for problems like mental health, disability, trauma etc. in and around Mumbra-Kausa.

Table 4.17 reveals that about 67% of the surveyed households tend to access hospitals recommended by the doctor. However, about 96 of the respondents (9%) stated that they access only those hospitals which are nearby. On further analysis, Shivaji hospital of Kalwa with about 73 responses (7%) was found to be the most visited hospital followed by Kalsekar (about 1%), Sayog (0.75%) and Millennium (0.56%) hospitals. Another 7.6% shared going to Government/Municipality hospital at Dombivali, Parel, Ghatkopar, Sion and Chembur areas of Mumbai. The public hospitals mentioned most often are J.J hospital, KEM hospital, Nair hospital, Rajwadi hospital, Sion hospital and Shatabdi hospital. These public hospitals are preferred for being more affordable than private hospitals (and not private doctors) with better facilities yet most reported that the response of the staff in these hospitals is poor and rude. Next to the government hospitals, preference is for charitable hospitals (5.7%). This is despite a lower preference for charitable hospitals as shared in the Table 4.13 as these are subsidised and hence more affordable. People shared that hospitals like Burhani and Rehmaniya hospital in Mumbra and Habib hospital in Dongri are affordable as they give concession to their community people. Some other hospitals mentioned are: Ambedkar Hospital (Byculla), Bhanushali Hospital (Bhandup), Bombay Hospital, Railway Hospital (Byculla), Sai Market Home (Chembur), Divine Hospital, Doshi Hospital, Konkan Hospital, Dr. Uppal's ENT Hospital And Sonic Hearing And Speech Centre, Fauziya Hospital, Fortis Hospital, G.T. Hospital, Gaurav Hospital (Bhandup), General Hospital (Santacruz), G.T. Hospital, (Ghatkopar), Hinduja Hospital(VT), Jagjivan Hospital, Kama Hospital (V.T), Leelawati Hospital, Mehta Hospital, Nagori Hospital, Nanavatii Hospital, Pramila Hospital, Inamdar Hospital (Pune), Raju Hospital (Ghatkopar), Saifi Hospital (Churchgate), Saraswati Hospital, Sushru Shah Hospital, Tata Hospital, Vaishali Hospital, Padmini Hospital (Kalyan), Sabu Siddiqui Hospital, Shridevi Hospital, Sonavane Hospital, Tanna Hospital, Civil Hospital, MGM Hospital (Kalamboli), Pintya Hospital. These hospitals are located at Byculla, Bhandup, Chembur, Santacruz, Ghatkopar, VT, Kalyan, Kalamboli, Kalwa Churchgate and Pune. Of the hospitals mentioned some such as Bombay Hospital, Fortis Hospital, Hinduja Hospital (VT), Leelavati Hospital and Nanavati Hospital are facilities accessed by the residents who belong to the affluent class who could afford the high user

charges levied by these hospitals. Konkan hospital, Prince Aga Khan and Saifi Hospital are mainly accessed by the sect members.

Table 4.16 presents information on the registered private health facilities with their date of registration and bed capacity. According to the table, there are 18 registered private hospitals in Mumbra-Kausa with information on only 209 bed capacity. The inadequacy of beds was also visible in people's responses in the survey wherein they clearly stated that due to 'less hospitals and facilities they are forced to travel to other parts of the city for treatment and hospitalisation'. Of the 18 hospitals, two are charitable and the rest are private hospitals. Interestingly all the private hospitals are registered after 2000 with the exception of Navjeevan Hospital which was registered in 1996. Within these, Shraddha Nursing Home, Swastik Maternity & Surgical Nursing Home, Rahmaniya Hospital, Dr. Pardeshi Dausap Hospital and Qamar Nursing Home have been registered before 2005 whereas rest i.e. 12 are registered post 2005. This timeline supports our submission in the chapter II that Mumbra-Kausa saw gradual but definite movement of the 'middle class' to this area and hence the 'capitalisation' of the private sector due to inadequate presence and capacity of the public health system.

Paradoxically the doctors, who identified the problems of poor health indicators among Mumbra-Kausa community members identified the inter-linkages between poverty and poor health status of the community, have been working as consultants with some super-speciality hospitals in the city. The doctors shared that with the objective of profit maximization by rendering clinical advice, they find it more convenient to visit a hospital as a consultant than managing an independent hospital. This surpasses hardships of handling administrative and logistical issues related to getting a hospital license, power cut and inverter management issues. The private health facilities are functional with the only objective of gaining profit. It was interesting to note how the doctors 'problematized' the poor health indicators in Mumbra-Kausa for their benefit. One of the doctors, a MBBS, DGO qualified practitioner stated that he acquired a DGO degree (Diploma in Obstetrics and Gynaecology) after he established his practice in Mumbra-Kausa in 2010. The percentage of pregnancies in Mumbra-Kausa, according to him, helped him establish his practice in just few years.

One of the doctors talked about his initial days of establishing practice in the new area of

Mumbra-Kausa. He used the strategy of conducting health camps for being acquainted with people. He started a pharmacy business in partnership with the pharmacists and claimed 50% of the profit from pharmacy business. The doctor shared that by using the same strategy of conducting health camps for getting acquainted with people, he was successful in establishing a clinic in the Kopari and Diva in Thane District.

Trust Based Hospitals in Mumbra-Kausa: One of the trusts based hospital that is famous in Mumbra-Kausa is Kalsekar Hospital, run by Alhum Trust. The hospital is most famous for providing subsidized kidney dialysis services at Rs. 550/- per sitting. It was also most averred to by doctors, health social workers from both public and private facilities, as a hospital providing facilities for the poor patients in Mumbra-Kausa. During data collection, the research investigators interviewed the key persons working in the hospital who shared that the mission of the Alhum trust is to render help to poor patients. They claim that the trust has provided help up to Rs. 26 lakhs in one year. They shared that patients from lower socio-economic strata come to Kalsekar for treatment of fatal health problems such as kidney failure, heart attacks and cancer. The social worker shared that some poor patients battling with fatal illnesses prefer trust based hospital over the government hospital due to multitude of factors. As one patient in Kalsekar shared '*vaha civil hospital main rehne jane se marna achha hai*' (it is better to die than taking treatment in the civil hospital). When probed further the patient spoke of corruption, non-availability of doctors, lack of cleanliness and the haughty behaviour of all staff in the public hospitals. Thus, the preference of trust based hospital over the government hospital clearly points towards inadequate infrastructure, lack of personal attention given to the patient in the government hospital.

Available Alternatives

Table 4.18 reveals that for common illness an overwhelming majority (98%) of the people prefer allopathic treatment. However, on probation we learnt that most of this treatment was delivered by practitioners (estimated at about half as many as the qualified), who practiced modern medicine without being qualified in any system of medicine. This was revealed by the people who stated that there are quite a few clinics in Mumbra and Kausa run by '*chote or desi doctor*' or what is categorised as unqualified doctors. Most of these clinics as described by them are mostly small rooms divided into two, one meant as a consulting room and the

other normally has a bed with the omnipresent glucose bottle stand. People shared that for smaller injuries and ailments, they prefer home remedies or above mentioned private practitioners as the timings of the UHC are a major deterrent. Though they agreed that municipal services are ostensibly less costly, they stated that they prefer ‘these doctors’ because the municipal dispensaries are too crowded and the doctors sometimes behave in an unfriendly manner. Besides, a consultation with these doctor costs not more than Rs. 50/-, which attracts people. The ‘doctor’ charges minimum Rs 30/- for a day’s consultation with 3 doses of medicine and another Rs. 20/- for injection. The ‘private doctor’ whose clinic is not only conveniently located but also has convenient timings, thus scores over the government health facilities. Since none of these doctors agreed to be interviewed it is difficult to provide details on these doctors.

A few shared that a dominant practice in the community is taking medicines from the chemists in the neighbourhood by describing the symptoms. Many said they do not rush to doctors every time there is an illness in the family as their fees eats into other necessities. Illnesses, which occur on a regular basis, are often treated with the medicines prescribed to a neighbour or on earlier prescriptions from doctors or by relying on the chemists. Therefore, the poor either go without services or go to ‘alternatives’ which are ‘accessible’. Another alternative mentioned was visiting a traditional or faith healer. There were references of traditional/faith healers generally known as ‘hakim’ and the ‘ojha’. The discussion indicated that the ‘ojha’ was visited by the Hindus whereas ‘hakim’ was consulted by the Muslims. After an extensive discussion, it emerged that the hakims and ojhas were fulfilling the need to get ‘psychological relief’. In none of the discussions people recalled any significant symptomatic relief or cure due to the interventions of the faith healers but they were quite vocal about the ‘*shanti*’ they experienced on visiting them.

The Illness Profile

As a result of poor documentation in UHCs one cannot glean the disease burden or even the correct number of cases attended in the UHCs. Table 4.9 shows that a large number of cases are categorized as other illnesses or other diseases as per the data shared with us. This observation is based upon the files shared with us during data collection. The data includes both communicable and non-communicable diseases, adding to the difficulty in

categorization of illnesses. Even in the case of documented illnesses, it is difficult to understand trend or quantum because getting the basic information like age and gender becomes a challenge due to incomplete documentation of the UHC. Thus, one cannot present an adequate picture of the illnesses treated in the Public Health System. The lacunae in the documentation at the UHC level pose serious concerns for effective planning and enhancing accessibility and availability of health services. It is important to have a clear picture of disease burden, giving gender and age specific information for cases detected and treated in the UHC.

An impression of the illness profile can be collected from the primary data collected during the study. An analysis of self-reported symptoms of morbidity experienced by people shows that there is a range of problems covering both communicable and non-communicable diseases. About 3% or 31 surveyed persons stated that they had blood pressure problems, which disturbed their daily activities as blood pressure when shoots up, results in severe headaches or '*ghabrahat*' (sinking feeling). Respondents also reported various other medical problems such as asthma, old age problems, cataract or '*moti bindu*', sugar problem or diabetes etc. which they felt aggravated their BP problem. Another 33 (3%) respondents reported heart problem. As can be expected all of these 33 respondents had multiple complications such as diabetes, blood pressure, old age, lung problem, stone problem, acidity and eyesight weakness. Each one of them shared that they had problems in getting treatment and thus felt that there was an urgent need to have a hospital for heart problems on a priority basis. Two patients who reported having undertaken a bypass operation shared that they had to go to Mumbai, Thane or a private hospital such as Gautami Hospital (Mumbra) for treatment.

About 1% of the surveyed population stated that they had problem of Diabetes/Sugar problem along with paralysis attack, kidney infection and blood pressure problem. A similar number of people stated asthma to be a huge health problem with debilitating effects. A few people also shared a multitude of problems such as blood cancer with treatment going on at Mumbai, fit or '*Mirgi ka daura*', suffering from '*Bavasir*' or piles, paralysis and skin problem (white spots).

A few respondents shared suffering due to liver problem or liver swellings and a few averred to kidney stone problems. They shared that for such problems they need a hospital like JJ and KEM for treatment. One woman, whose husband had only one kidney since childhood and was battling kidney infection at the time of the survey and was undergoing treatment in JJ hospital in Mumbai, shared her ordeal of travel, expenses and problems of accessing treatment so far away.

Illness due to unhygienic conditions: People reported constant problems related to viral infections such as flu, cold, cough. They opined that cold, cough and fever are an everyday phenomenon and that due to unsanitary conditions children tend to suffer from skin rashes and eye infection. They stated that health issues such as malaria, pneumonia, tuberculosis (TB), typhoid, diarrhoea and jaundice are also experienced frequently. Around 2% or 18 persons stated that fever and that to recurrent episodes of fevers such as malaria, dengue, viral etc. were a huge medical problem due to unsanitary conditions in the area. They stated that such fever are being considered “normal” to such an extent that people have stopped seeing it as a health issue and only those who have had a serious experience wherein they had to be hospitalised for different reasons, tend to refer to fever as a health issue. One family who stated that *‘we don’t have money for treatment of my kid, who is now suffering from high fever and cough’* elucidated the burden of recurrent fevers. With 20 persons i.e. about 2% of the surveyed population averring to unsanitary conditions such as poor drainage facility (or the lack of it in most areas), lack of garbage disposal facility, increasing pollution and its link to breeding sites for mosquitoes, elucidates the conditions highlighted in the II chapter on infrastructure. Lack of access to clean water can be linked to repeated episodes of stomach problems such as vomiting, loose motions etc. and reveal how the foul smell emanating from mounds of garbage and the smoke from the process of burning garbage creates breathing problems. People articulated the magnitude of health issues during rains and need for open spaces and planned redevelopment of the area to address the health problems arising due to unsanitary conditions in Mumbra-Kausa. The doctors from the UHC also mentioned water borne diseases such as cholera, dysentery, diarrhoea and typhoid as being common during the rainy seasons and that they are prone to gastro-intestinal infections.

Old Age: Another important issue concerned old age and associated health problems. These

were differently averred to as joint pain, blood pressure fluctuation, swelling in legs, diabetes, asthma, eye problem, experience of frequent fractures due to falls, chest pain, etc. The respondents also stated that they suffered from constant backache, headache and issues related to arthritis. In the words of a female respondent, ‘even though my husband is unable to walk properly...there is weakness...swelling in joints and all that the doctor prescribes is calcium tablets...and nothing for pain’. This brings out the issue of lack of communication on part of the health provider who has failed to demystify arthritis to the patient and thus has led to complete dissatisfaction with the treatment.

Gynaecological problems: Despite the fact that gynaecological issues emerged as a major issue in the interviews of the doctors, only 7 persons shared gynaecological problems such as pain in stomach and the problem of expensive delivery options in private clinics. A 38 year old female patient in MUHC shared ‘*doctor to aate hain.....kabhi kabhi nahi bhi aate hain par aadmi doctor ke pas janne mein thodi problem hain.....is leiyen bachhon ke liye to ye theek hain par apne liye to doosre doctor ke pas jaana accha lagta hain*’ -[the doctor comes.. there are occasions when they are absent... but as a woman going to the male doctor I don't feel very comfortable...For children male doctors are all right but for myself I prefer other doctors (female) for my problems]. The doctors estimated that most women have one or the other reproductive health problem such as acute pelvic inflammatory disease (PID), reproductive tract infection (RTI), anaemic condition and menstrual disorders. Cases with problem of dyspareunia and urinary tract infection were not uncommon.

Disability: A few people shared disability as a health issue. Among the respondents we covered, five cases were of mental disability and one of physical disability.

Communicable diseases: Data on diseases and illness from MUHC is difficult to analyse due to its differentiated nature and gaps, however, it is possible to draw from this database that communicable diseases are being treated in the public health centres. One staff of one of the UHCs, on condition of anonymity, stated that patients with all kinds of diseases such as skin infections, cholera, dengue, jaundice and even serious cases such as cancer, heart problem etc. access UHC.

Interestingly Table 4.9 and 4.10 provide discernable data on at least three major diseases registered in UHCs. These are malaria, diarrhoea and T.B. Doctors from private facilities as

well as from public hospitals have emphasized that. Yet the available data from UHCs as presented in Table 4.10 fails to reveal the true prevalence of TB in the area. As per the data shared by UHC officials, 231 cases in 2010 and 201 cases in 2011 (January to October) were treated for TB in MUHC. In KUHC the data revealed that 271 TB cases were treated in 2010 and 271 cases in 2011 till October 2011. Even in the self reported health concerns TB was averred to by only four respondents. ... *'my daughter' has T.B... treatment of TB 'for wife' or... TB treatment 'for mother in-law'*. There is a DOTS centre functional in MUHC where three TB workers are appointed.

The backdrop of information received for TB, the number of cases documented at Mumbra UHC and Kausa UHC for TB definitely point towards the need to address the weak documentation in the UHC and DOTS centre. With the public-private partnership as a part of DOTS programs, number of TB cases detected and treated at private health centres should also be documented along with the UHC data for developing a clear epidemiological understanding of the quantum of ill health due to this disease and a proper TB sanatorium should be established for treating the disease.

Drug Addiction: Another issue pertinent to health in Mumbra-Kausa is the increase in substance abuse in the community especially among the children and its increasing influence in the peer social networks. These 'at risk' youth whose living conditions, health and circumstances or behaviour place them at risk of victimization and/or involvement in crime including, but not limited to, school-drop outs and unemployment. Social workers and elderly in the community highlighted increasing substance abuse among youth. The most frequent pattern of abuse is seen in inhalants, such as typewriter correction fluid ('solution'), petrol, glues and 'over the counter medical products' which are cheap and easily available. It was shared that a few older adolescents use drugs like charas and heroin. It was also shared that alcohol abuse is relatively less in the area. In the contexts of urban squalor, vulnerabilities to substance abuse are high, fuelled by social tensions created by over-crowding, lack of privacy, crime and violence. The children indulging in this consumption behaviour reported that for them it is a way to attempt to escape from the daily drudgery and feel this is the only way for them to escape monotony. However, doctors both in the private and public sector shared the increase in injuries and hurt due to sharp weapons such as knife and iron rods. They were worried that the injuries due to abuse and violence can have fatal outcomes besides impacting the well being of the child indulging in substance abuse. Residents of

Mumbra-Kausa while sharing about the security issues highlighted the issue of substance abuse.

Major Issues

Family Planning: The gynaecologist stated that gynaecological problems are under-reported and women hesitate to report menstrual disorders as a health problem. The ANM shared that people are not ready for family planning operation. According to a social worker in a hospital, if one insists on family planning, people retort saying “*mere bachho ko aap thode hi khana khilaoge, to ye family planning ke mudde pe mujhse baat mat karo*”(you are not going to give food to my children, so don’t talk about the issue of family planning with me). She further added that women are not ready to get family planning operation done which she elucidated with a recent case she had handled wherein the woman’s first-born daughter currently studying in the tenth standard assisted her mother in her delivery. Unlike the government doctors who were not ready to openly discuss about the issues of institutionalised deliveries, doctors from private facility emphasized on the high number of home deliveries in Mumbra- Kausa.

Vaccination: The vaccination camps are conducted in the UHC. Table 4.12 gives vaccination data as received from TMC for the time period April 2011 to January 2012. One notices different recording format followed by the two UHCs. The only learning that one can draw from the data is that families are coming forward to get their children vaccinated at the UHCs. Table No 4.11 shows that in Mumbra 1151 deliveries were recorded in 2011 from both the public and private health system where as in Kausa about 2190 live births were recorded. The data for vaccination however shows larger numbers for vaccination. Therefore, while one can tentatively suggest that the immunization services at the UHC are being accessed what also comes to the fore through these two tables is the missing numbers in the deliveries recorded. One can deduce from this that a large number is going for home deliveries. Since information from the Anganwadi workers working within the integrated child development scheme (ICDS) which also plays a significant role in awareness generation for vaccination for children in the age group of 0-6 years, was not given, it affects the holistic understanding of child health status in this report.

Nutrition: Data from ICDS was not made available hence this section is based on FGDs and a few comments of the doctors. The FGDs with the men and women in both Mumbra and Kausa brought out the inequality in access to food in poor households. Both men and women shared that women were the last to eat in the household. The men did not seem to be aware of the adequacy of food left for the women and girls in the household but the women did indicate that in times of scarcity water with chapatti or salt water and rice was all that they would consume for days together. The fact that most doctors stated that women in general are 'quite' anemic substantiates the poor nutritional status of women. A regular day on an average begins with tea (with sugar and without milk), lunch which mostly is the left overs of the previous day and dinner which is the first prepared meal for most of the people. Further in the FGD it emerged that vegetables, pulses and fruits were a rarity in their diet. In the FGD it emerged that non-vegetarian dishes were consumed at least once a week. However on further exploration it emerged that this was not a regular feature and the day such 'dishes' were prepared, women mostly get the gravy or the least 'meaty' pieces towards the end.

Financial Burden: Most of the issues related to health care revolve around affordability and hence in the survey an attempt was made to understand the loans that people have had to take to deal with medical emergencies (Table 4.19). Though 76% of the people shared that they have not taken loans for health issues, there are about 23% who shared taking loans from relatives, friends and companies as well as from trusts and money lenders. Most of the above were loans on interest even when taken from friends and relatives. But most shared that the interest charged by friends and relatives began mostly after a period of six months or an year as they were willing to wait for the family to overcome their medical crisis or problem. However, to ensure early payment many resorted to the practice of levying interest on loans by friends and relatives. The 12 people or about 1% who have stated that they took loan from 'any other source' have shared that they have sold off some assets such as jewellery or electronic items or have had to take smaller loans for other purposes namely for food items. Further when the community's awareness on health insurance was explored (Table 4.20) it emerged that 83% did not have health insurance and about 7% had not even heard of the concept.

Suggestions

The four pillars of health, which include promotive, preventive, curative and rehabilitative services delivered by health personnel and their support structures, are weak in Mumbra-Kausa. In fact, preventive and rehabilitative services are conspicuous by their absence. Lack of sectoral collaborations with sectors such as education, nutrition, food security, energy, water and sanitation, have led to weak and fragmented Mumbra-Kausa health systems. One observed a lack of political will to address and dialogue on health and other policies that underpin health issues with greater transparency and accountability. This covers all public sector functions related to health including policy-making, prevention and provision of services, which are essential to ensure accessible, affordable, and responsive quality health services. The extensive use of private health services by people in Mumbra-Kausa is due to limited government services, and not due to peoples' exercise of choice. Reasons for the growth in private provision vary according to context, but they are largely related to the problems of public provision identified in the chapter. Some relevant suggestions are given below:

- Food security and nutrition are critical factors influencing health of the poor as hunger and malnutrition increase vulnerability to disease and premature death. This calls for appropriate policy interventions that would address need for better accessibility to food if possible, at subsidized rates. We recommend an effective public distribution system taking care of providing wholesome, nutritive meal to the poor of Mumbra-Kausa.
- Environmental conditions particularly water, sanitation, and pollution impact the health of the poor in Mumbra-Kausa as most people are living without sustainable access to safe water and without access to basic sanitation. This calls for making health analysis an integral part of all environmental assessment procedures. This also necessitates quick steps to clean Mumbra-Kausa as soon as possible on priority. There is a need to make the municipal administration take cognisance of issues related to lack of cleanliness in the area especially in the public spaces such as toilets and drainage.
- Health issues reduce people's ability to earn a livelihood. It is important to note that when a poor or socially vulnerable person becomes ill or injured, the entire household can be trapped in a downward spiral of lost income and high health care costs. The cascading effects may include diverting time from generating income or from schooling to care for the sick. This may also force sale of assets required for livelihoods. We recommend group

medical insurance and establishment of medicine banks for the residents of Mumbra-Kausa. Government along with private agencies should extend loan facility for health treatment especially for chronic illness.

- It is clear from the chapter that while limited subsidised health care is present in Mumbra-Kausa, it is inadequate in terms of service and infrastructure. While the doctor's consultation is free in public hospitals, the patient still has to spend money on buying medicines. The UHCs are understaffed. This means that one has to spend a better part of the day waiting in line to see a doctor. Since most patients are daily wage earners and live from hand to mouth, making a trip to the hospital to get 'subsidised medical care' leads to a total loss of income for the day. In such a situation people are forced to consult 'private doctors'. Thus, inconvenient timings, long queues, lack of communication on the diagnosis and negative experience with staff are a major deterrent for people keen on accessing public health system. As per the population of Mumbra – Kausa there needs to be at least 10 health posts in the area with a 50 bedded hospital to attend to the population. It is desirable that health set up be made available to people in the evening hours. This suggests that more UHCs and an affordable Government hospital are required in Mumbra- Kausa.
- Lack of government regulation and control has led to mushrooming of many private health providers whose sole motive is of profit maximization. This added with inadequate qualification of these health providers lead to double exploitation of the poor. There is a need for a regulatory system which aims to improve overall governance as well as delivery and quality of health services. It should also protect the marginalised from excessive or unaffordable health care costs. Such a regulatory system should have guidelines for professional certification and supervision of health personnel, as well as policies on the quality and availability of drugs. The setting of standards for health service providers and ensuring an adequate quality of care can have a substantial impact on the health services set-up particularly for the poor in Mumbra-Kausa.
- Mumbra-Kausa requires a strengthened surveillance and epidemiological system to facilitate identification of disease patterns, hence, to make provision for health service needs of people and vulnerable groups. The health department has to prioritize strengthening systems for data collection, monitoring and evaluation and for statistical analysis as existing system is inadequate for measuring progress towards health. The lacunae in the documentation at the UHC level pose serious concerns for effective

planning and enhancing accessibility and availability of health services. Data if maintained would help understand the reasons for seemingly high levels of disease.

- There is a need for establishing a TB sanatorium in Mumbra prabhag as TB cases are rampant in Mumbra-Kausa. Space for TB sanatorium can be located in Diva.
- Limited access to health care and gender inequality cause disadvantage to the health of poor women and girls. The reproductive health of women and girls suffers from inadequate nutrition, heavy workload and neglect of basic health care, exposure to sexual abuse and interpersonal violence. This suggests that women's health complaints require a different kind of intervention. Our respondents expressed the need for quality, separate health institutions for women of all ages. Appointment of female doctors, nurses and staff in UHCs and government hospitals is recommended.
- Data suggests that highly vulnerable groups are given lower priority by health workers, and thus are discouraged from attending even the limited health care. In this respect, a major challenge is to address the gender, minority and socio-economic biases in health service delivery in order to reach vulnerable groups and groups with special needs. We recommend regular orientation programmes for doctors and other health care takers.
- Finally the proposed health facility of the T.M.C as indicated in Table 4.21 needs to be endorsed and sanctioned by the authorities immediately. Additionally the Rajiv Gandhi Medical College, Kalwa needs to be expanded to introduce super speciality divisions such as cardiology, cancer unit etc. There is a need to explore a central status for this medical college as it is one of the major health facility catering not only to the Mumbra division but also the adjoining tribal populations.

Conclusion

Health of people in Mumbra-Kausa reflects an impact of variable intensities of joblessness, homelessness, marginalisation, morbidity, food insecurity and social disarticulation. All of these are along with lack of access to basic public services. This has led to families having to bear the economic burden of accessing private healthcare facility. It is evident that health risks faced by people of Mumbra-Kausa is associated with economic hardships which lead to further disruption of the social fabric and a feeling of uprooting, alienation and psychological trauma. This chapter focused on the health issues including gender differentials in morbidity

patterns and the access to health care. It argues that there is a need for integrated planning to ensure an improvement in overall living conditions, which also include provision and access to health services.

Chapter V

Education

Modern education is a medium for upward mobility in the capitalist economy and Mumbraites appear eager for education. However, lack of adequate State infrastructure for education has made them vulnerable in the hands of private commercial players, whether in the form of individual investors or educational companies and organizations. There is a need to provide quality education to the Mumbraites; education that can help them in improving their earnings and also make them capable of availing opportunities offered in public domain.

The current chapter uses data collected from the 1065 households (covering 4320¹ individuals) along with additional data acquired from educational institutions and also from the interviews conducted with teachers and those in-charge of educational institutions and programmes like Anganwadies. We have collected data from 26 TMC schools and 28 private schools. We have also collected data from 4 out of 6 colleges and 1 out of 2 polytechnics existing in Mumbra-Kausa. 3 vocational training centres and 2 alternative education centres have also been covered for the study.

Status of Education in Mumbra-Kausa

Educational Achievement in the Surveyed Population: Table 5.1 confirms the popular image of the Muslims not going for higher education; however, when compared to the entire surveyed population (now onwards general population) Muslims (the surveyed Muslims as a part of the general population, now onwards Muslims) appeared to have performed slightly better. 13.39% of Muslims in comparison to 15.88% of general population claim illiteracy. It is interesting to note that the percentage of population that has completed primary (30%) and middle level (13%) is similar for both the categories. With a difference of an insignificant one percent, the trend is similar in the case of secondary education (around 21% for the general population and 22% for Muslims). The table shows that 85% of the general population and 84% of the Muslim population has not opted for higher education. Succinctly, the table shows insignificant difference in educational achievement in the two categories of population and

¹ Population age 7 and above

this difference is in favour of the Muslims. It is important to note that the difference increases for higher education. For instance, in comparison to 7.48% of general population, 8.5% of the surveyed Muslim population has graduated and slightly higher percentage is evident for professional courses.

As far as the community character is concerned, we analyzed data for those Muslim communities who appeared to have significant presence in Mumbra-Kausa. Table 5.2 gives community wise status of education for the surveyed Muslim population. The table shows major concentration of population in the categories of primary, middle and secondary education. As could be anticipated, with 26.66% of graduates, Bohras acquire highest educational status in comparison to other communities. The community also has members who have pursued professional as well as post graduate courses. Khojas have no illiterates and the percentage of literates without formal education is also insignificant in the community. However, surprisingly its major population is concentrated in the categories of primary, middle and secondary education, with only 3.85% having degree of graduation. The surveyed Khoja population had no post graduates or people having professional degree of any nature. It is interesting to note that the Shia community which claims to get educational support from its community organization does not impress one with its educational achievement. Although 15.56% of the Shias are illiterates, the community has a substantial percentage (42%) in the category of primary education, followed by 20% in the category of secondary education. However, among the 45 respondents from the Shia community surveyed for the study, only 4 (8.88%) claim to have the degree of graduation. In our surveyed population not a single Shia respondent claimed to have pursued post graduation or professional education. Significantly, as per the table Sunnis appear more eager to pursue higher education. Memons have highest percentage among those who have pursued either post graduation or have a degree of MBA (5.88%). Again 2.94% of its population has pursued professional courses like B.Ed. Among other Sunnis that show progressive trend, mention should be made of Konkani Muslims, Pathans, Syeds and OBC communities like Qureshi, Ansari and Mansoori. Although the number of samples is small for us to make a hypothesis but the data makes one wonder about the implications of community support for the development of the communities. The data reflects that Sunni communities that do not get as much community support as the Shias, Bohras or Khojas appear striving more towards educational achievements especially for higher or professional education that has a high possibility of giving returns from investment in education. Further our intensive interviews

revealed these communities more desirous of state support in comparison to the others who receive substantial community support.

Primary and Secondary School Education: In order to understand the nature of education being preferred by the Mumbraites, we sought data on their schooling for primary and secondary education. Table 5.3 gives data on the type of schools opted for, while tables 5.4 and 5.5 provide data on the reason for selection of the type of school for primary and secondary education respectively. Table 5.6 and 5.7 provide this data exclusively for the surveyed Muslim population. Table 5.3 shows a preference for Municipal schools at the primary level. 48.37% of all respondents, 44.11% of Muslims and 61.74% of the surveyed non-Muslim population have enrolled in Municipal schools for their primary education. However, preference has changed to private recognized schools for secondary education. This may be due to inadequate availability of Municipal schools in Mumbra-Kausa for secondary education. As per Table 5.3, in comparison to 26.9% Muslims who have enrolled for municipal school, 70.81% have enrolled in private educational institutions for secondary education. Although the trend is similar for non-Muslim population (56.65% in comparison to 43.35%), higher percentage has enrolled for Municipal schools. As shown in the tables 5.4 – 5.7, an important reason behind enrolment in municipal schools is financial affordability of these schools. However, a substantial percentage of population enrolled in these schools because this is the only option available to them. Yet another reason is physical accessibility of these schools. Interestingly in the case of Muslim population quite a few appeared to have joined Municipal schools for quality education with good facilities. This indicates poor quality of private institutions in Mumbra-Kausa. Many respondents in their in-depth interviews expressed similar views on the private schools.

It is interesting to note that though a few (around 14% of the general population and 12% of the Muslim population) do not appear to be aware of the legal status of their schools, others are. Further despite this awareness, 21 (.60%) of the general surveyed population and 17 (.64%) of the Muslim population has selected to enroll in the private unrecognized school despite this knowledge. The reasons given for the same are physical accessibility, financial affordability, quality education, possibility to get admission only in the school and also the fact that the school provides education in Hindi medium. It is also important to note that 7 out of 17 respondents, who have acknowledged sending their children to unrecognized schools, reside in ward no. 115, where we could locate only two schools, both of which were

unrecognized schools. One was an alternate school for child labour and the other was in process to get recognition.

As per Table 5.3 only around 3% of the surveyed Muslim population claimed to have enrolled exclusively in Madarsas for their primary education. This indicates a desire for modern or progressive education among the Muslim of Mumbra-Kausa. Type of institution by age analysis shows that 43.29% of the respondents that attend non-residential Madarsas fall within the age group of 15 and below. Again, 47.76% of this population is pursuing their education in Madarsas located within the jurisdiction of Mumbra Prabhag Samiti. Further analysis shows that even when the Madarsa goers are dispersed all over Mumbra Prabhag Samiti, a substantial percentage reside in ward no. 114 or Rasheed Compound. One of the respondents explains this, “Of course, some people prefer religious education but, in general, children of the floating population or those who work in business like zari work, come from their native land and find it difficult to get their children enrolled in schools. It is easy for them to get their children enrolled in Madarsas for education”. At primary level 35.58% of those who selected Madarasas for their education did so for religious reasons and yet another 20.19% because Madarsas reflect Muslim culture however, several (19.23%) opted because of financial constraints. Trend is somewhat similar for secondary education. The trend shows that religious and cultural considerations are there for opting for madarsa education, yet another factor is financial considerations and convenience. Making quality education available at affordable rates should therefore be a top priority for the government.

Table 5.8 provides data on the medium of instruction at primary as well as secondary levels of education. Urdu appears as the preferred choice at both primary and secondary levels. On further analysis we found that (42.07% of those who had completed primary education and 40.94% of those who had completed secondary education have opted for Urdu as the medium of instruction). However, this statistic has been influenced by the concentration of Muslims in the area. Amongst the non-Muslims, the percentage of those who attended Urdu medium schools at primary and secondary levels is much lower (1.53% and 0.60% respectively). Among the Muslims, the corresponding percentages are 55% and 53% respectively. Another medium of instruction which is very popular amongst the Muslims and to a lesser extent among the non-Muslims is English. 27.83% of the Muslims who have completed primary education claimed to be educated in English medium at primary level and 32.10% of the Muslims who had accessed secondary education claimed to be educated in English medium

at secondary level. These percentages were only 13.03% and 11.49% respectively for the non-Muslims. Among the non-Muslims, the popular medium of instruction at both levels are Hindi (16.31% at primary and 14.31% at secondary) and most importantly, Marathi (65.38% and 69.96%). These choices, however, appear impacted by the availability of the Urdu and Marathi medium schools in the area. There is a need for more and better Urdu medium and English medium schools. At the same time, the Marathi schools operating in Mumbra-Kausa should not suffer in the course of this development.

An idea of the extent to which the population of Mumbra-Kausa gives importance to school education can be gained by location of the institutions they attended (Table 5.9). It is important to note that only 43.04% of those who attained primary education and 44.44% of those who attained secondary education had their institutions situated in Mumbra division. Around 26% of those who attained primary education and 28% of those who attained secondary education had their institutions located in Mumbai. Although this percentage is influenced by instances of migration of people in late age to Mumbra-Kausa, it cannot be denied that it speaks volumes about the accessibility (or lack thereof) of education for the residents of Mumbra-Kausa. The situation is particularly bad in the case of secondary education, in view of the fact that till 2010, there was only one Municipal school at Diva that claimed to have provided primary and secondary education in Mumbra division.

Out of School Children, Failure Rate and Reasons for Discontinuing Education: Table 5.10 provides information on the extent to which the individuals in the surveyed population have repeated a class. While 36% of the general population and 35% of the Muslims have not provided information regarding the same, 11.06% of the general population and 10.10% of the Muslim population claim to have repeated a class only once. Since several individuals did not provide data on this matter, the actual failure rate has a high possibility to be higher.

We attempted to collect information on the rate of failure from the schools for the year 2009-10 and 2010-2011. Out of 28 private schools covered for the study, 14 schools did not share this data with us. Among the 14 which shared this information with us, 8 claimed cent percent result for the year 2009-10, the number increased to 10 for the year 2010-11. In two schools the failure rate ranged from 2% to 5%. However, in the case of one school of Diva (Marathi medium) and another English medium Secondary school of Kausa, the rate is very high: it is as high as 22% and 31% for the Kausa school. The percentage is astounding in the case of

Diva school. The school reported as high a rate as 53% for Hindu girls in the year 2009-10. Its lowest reported rate is 25% for the year 2010-11. In general, Secondary English medium schools reported lower passing rate.

We looked at the HSC results of Maharashtra State Board of Secondary and Higher Secondary Education, Pune (<http://in.rediff.com/mobile/updates/H4-COLP.HTM>; <http://msbshse.ac.in/newsite/H4-COLP.html>, referred on Feb. 20, 2012). The website mentions HSC result of 16 schools and colleges falling within the jurisdiction of Mumbra Prabhag Samiti for the year 2011. We could also locate HSC result of 10 schools for the year 2007. The results are extremely revealing. It shows that the percentage of students who have completed their higher secondary successfully is extremely low for the schools located in Diva. These schools cater mainly to the non-Muslim population. The rate of students who have passed HSC examination through these schools/colleges is as low as 25% and 35%. One of the schools mentions this rate to be as high as 67%. As far as the schools/colleges of Mumbra-Kausa are concerned, the pass out rate ranges from 63% to 95% for the year 2007. This range has gone bigger for the year 2011, from 60% to 97%. The HSC results lead to the following observations:

- In at least 3 schools of Mumbra-Kausa and 1 school of Diva, the rate of success in HSC examination has gone down over the years.
- The number of schools mentioned in the web site from the areas falling within the jurisdiction of Mumbra Prabhag Samiti, is as low as 10 for the year 2007 and 16 for the year 2011.
- The number of students appearing from these schools for HSC examination is extremely low. One of the schools has mentioned as low as 8 students appearing for the examination. Further, six schools have mentioned less than 20 students appearing for HSC examination. Interestingly, Symbiosis Junior College of Science, supposedly the best school of Kausa, has mentioned only 12 students as appearing for HSC examination in the year 2011. Only 5 schools have mentioned more than 100 students as appearing for HSC examination, 2011.

We were not surprised to notice that majority of the TMC schools have claimed no dropout rate. However, 7 out of 26 TMC schools covered for the study have given us the relevant percentage, which is stated to be around 2%. One school of Kausa has mentioned percentage

as high as 7% for primary section. Floating population is stated to be the main explanation for drop out. Other causes mentioned are change of residence, taking care of siblings, health problem, family dispute and illiterate parents. Yet another school has mentioned transport problem.

Table 5.11 provides information on the reasons given by survey respondents for discontinuing education. We found similar trends among both, the general and the Muslim population. Only 7.74% of the entire surveyed population and 8.57% of the Muslim population claim to have discontinued education with the completion of their degree or certificate. Majority (44.42% of the general and 41.91% of the Muslims) could not continue with education due to financial problems. Again, a significant percentage (9.49% general population and 9.47% of Muslims) dropped out due to family requirement which means either earning for the family or helping out with household chores. A significant percentage (6.81% of the general population and 7.15% of Muslims) has discontinued education because they could not cope with the studies. It is important to note that some discontinued education because they could not get admission in higher class or course. This generally happens in the case of shifting from an unrecognized school to another school or when a school changes its medium of instruction for the higher classes. Again around .50% (23 in case of general category and 16 in case of Muslims) had to discontinue education because of non-availability of schools in the area. This includes girl students who discontinued education due to non-availability of only girls schools/colleges in the locality. Around 3.5% have discontinued education due to marriage and around 1% due to health reasons. Other reasons for discontinuing education are attendance problem, job and lack of toilets in the schools.

Several social factors are associated with the problem of dropouts. According to a police officer, children drop out because of poverty, but also because parents have no time for them. They get into bad company and get into drug abuse – drinking of whitner, charas, button tablet, cough syrup, etc. All these factors together impact children's ability to complete schooling and their success rate.

One of the school teachers of government school no. 123 (Sanjay Nagar) has given us a list of 20 children who are not enrolled in schools and who stay in hilly areas, where primary and secondary schools do not exist. He has enrolled these children in the schools. But these children are not regular in attending the schools as they find it difficult to reach the school

through hilly terrain. Further, we received from three madarsas lists of students enrolled in these madarsas, who were desirous of joining regular schools. These lists contained names of as many as 72, 71 and 50 students. All the three madarsas are situated in the hilly areas, where no schools exist.

Desire for Formal Education and Aspirations of People

Education is intricately linked with economic amelioration and is often seen as a means for progress. To an extent, this is true for the area of Mumbra-Kausa as well. Table 5.12 provides data on the level of education by family per capita monthly income for the Muslim surveyed population. The table shows a distinct trend: higher the family income (affordability), better is the higher and professional education or that education which has higher job possibilities. We analyzed data for those who have a degree of graduation in Commerce, Engineering, B.Ed., Medicine or have pursued post-graduation or MBA. The data was revealing. It shows that the middle income group or those who had monthly income from Rs. 10,000 to Rs. 50,000 or require education for earning good livelihood, have invested in professional and higher education more than lower income groups or high income group earning Rs. 50,000 +. The percentage of such population is around 11% for those earning Rs. 9,001 to Rs. 12,000; around 20% for the income group Rs. 12,001 to Rs. 15,000; around 28% for Rs. 15,001 to Rs. 30,000 and 25% for Rs. 30,001 to Rs. 50,000. The relevant percentage is less than 5 % for other income groups.

The desire for good education has made parents enrol their children in private schools paying high fees. Very few schools have shared their fees structure with us and it is needless to state that the fees structure varies. A few schools take fees as per the norms of Govt. of Maharashtra, which implies Rs. 3 for std. V, Rs. 4 for std VI etc. Some have very high fees ranging from Rs. 1000/- a year to Rs. 13250 a year. For instance, the Symbiosis school, which has a good name, takes a monthly fee of Rs. 2500/- and in addition demands donation. Some of the schools have slightly high however reasonable fees structure, around Rs. 350/- a month, which is also difficult to pay, for a population whose average income is around Rs. 11000 a month. Fees is especially high for English medium schools. Desire for education also gets confirmed when we realize that as much as 21% of hh claimed to have paid donations for admission of their children. Table 5.13 gives details on donations. The table shows that the amount of donation has ranged from less than 1000 to around Rs. 40,000. A substantial percentage (around 49%), however, have paid donation in between Rs. 1001 to Rs. 5,000.

Another 24% have paid donations in between Rs, 5,001 to 10,000. Around 83% of the surveyed hh have paid Rs. 10,000 or less than 10,000 for donation. Further, 37% of hh have claimed taking tuition or arranging for coaching classes for their children. Table 5.14 informs on the money being paid every month towards tuition or coaching classes. The table reveals substantial money being paid. In fact 4 hh stated paying more than Rs. 10,000 towards this end. However, a substantial population (29%) pay tuition fees in between Rs. 101 to 500.

Further, around 4% only have shown a desire for religious or madarsa education. This includes all age groups. This is yet another factor which points towards progressive attitude of Mumbra-Kausa Muslims. We have already discussed how Maulanas from three madarasas shared list of their students for enrolment in regular schools.

In conclusion, we can state that the residents of Mumbra-Kausa desire formal education that is generally seen as extending financial stability. When asked about the kind of education and career they desired for themselves and their children, several diverse answers were obtained from them, but the ones which surfaced most frequently involved professional courses and related careers, such as Engineering, Medical courses and MBA. 19.52% stated their preference for education of this type. 9.60% stated that they wished for their own business, underlining the entrepreneurial inclination present in the closed economy. An equal percentage mentioned a wish to become teachers or having their children become teachers. It is important to note that this career option was mostly mentioned with reference to daughters and girls, and not for sons or boys. Generally, the careers preferred for girls are the ones which confirm their gender roles, such as teachers, air hostesses, fashion designers or gynaecologists. On the other hand, the careers preferred for boys include Engineering and MBA.

Educational Facilities in Mumbra – Kausa

Despite desire for higher education and careers that require higher education, the rate of higher education in Mumbra-Kausa remains low (Table 5. 1). One of the reasons for this low rate is non-availability of quality education institutions for higher education in Mumbra-Kausa. Table 5.9 provides information on the location of institutions for higher education availed by the surveyed population. The table shows that only about 43% have enrolled for primary education in Mumbra-Kausa and the percentage stands at 44.44% for secondary education. A high percentage appears to be attending schools in Mumbai. Table 5.15 gives

data on the choices being made by the residents of Mumbra-Kausa for higher education. It shows that around 49% have selected institutions situated in Mumbai while around 22% have studied in Mumbra-Kausa area. To understand the profile in the present generation, we analyzed data for the age group 18 to 25 years (Table 5.16). The table shows that around 80% of this age group has not attended college at all. Only 6.63% have attended institutions located in Mumbra-Kausa while 8.34% preferred educational institutions situated in Mumbai.

As has already been mentioned, there are not enough educational institutions in Mumbra-Kausa to cater to the needs and wishes of the population. Only one TMC secondary school was being administered in Diva prior to 2010. Even today under Mumbra Prabhag Samiti only 21 primary schools, 4 secondary schools and one primary and secondary school are being administered. The area wise spread of the schools is also not desirable. Hilly areas have no TMC schools. As per Table 5.17, TMC schools appear concentrated in some areas only. For instance, ward no. 101 has 5 TMC schools, 102 has 6; 114 has 8 and 116 only 3 TMC schools. Out of 26 TMC schools 13 provide education in Marathi medium, 10 in Urdu and only 1 in English and yet another in Gujarati medium as far as morning shifts of the schools is concerned. Only 8 TMC schools have claimed to have evening shift and among these 5 provide education in Marathi medium and 3 in Urdu medium. The number of TMC schools and choice of medium of instruction is inadequate for Mumbra-Kausa.

Facilities in TMC Schools

One finds a remarkable paucity of even basic facilities like that of toilets and water in TMC schools. Lack of facilities was one of the reasons cited by respondents for discontinuing education. However, before commencing discussion on the facilities in Mumbra – Kausa



Note: Children standing in the surrounding area of Babaji Wadi school, Diva (ward no.102).

schools, one has to remember that there are two types of institutions in Mumbra-Kausa, those which cater to the high class and those which cater to the economically weak section. Individuals in high income bracket send their children mostly to private school and children from the weaker economic sections go to TMC schools or unauthorised schools. There is a significant difference in the types and quality of facilities available in the two types of schools.

As stated earlier, data was collected from 26 TMC schools and 28 private schools regarding availability of adequate drinking water, library, laboratory, play ground, auditorium and assembly hall. This data is summarised in Table 5.18. It can be seen at a glance that private schools are considerably better equipped with facilities than TMC schools. Among the TMC schools, as many as 9 reported not having adequate water facility, which is a very basic requirement. Among the private schools, only three reported not having adequate water supply. Private schools also claimed to be equipped with libraries and laboratories, which are important educational resources. In contrast, only 3 TMC schools claimed to have a library and only 2 claimed to have a laboratory. The number of playgrounds is low among the private schools (only 16 out of 28), but not as low as it is in TMC schools (only 5 out of 26). No TMC school has an auditorium and only 3 private schools claimed to have an auditorium.



An Urdu medium TMC school in Kausa

Not a single TMC school has clean toilets, and a very small number (only 6) has water facility in the toilets. It is important to note that all TMC schools claimed to have less than

required number of class rooms. Their requirements is given in Table 5.19. One case was reported in which the staff had to break the toilets to turn the space into a classroom. Toilets were made outside school which now are considered public toilets.

With respect to facilities, there is a significant difference in the TMC Marathi medium schools and TMC Urdu medium schools. Marathi medium schools have better facilities, including toilets and water, and higher number of teachers. Some schools such as those located in Diva, Kharkari, Parle Gaon, Motha Desai even have playgrounds, while not a single Urdu medium school has a playground. Even if a Marathi medium school and an Urdu medium school are located side by side in the same building, the Marathi school tends to have better facilities which cannot be used by the Urdu school. For example, in one of the cases observed, the Marathi school could utilise services of a peon, but the peon was not available for the Urdu school. The Urdu medium schools' teachers believe that the school functions solely because of their efforts, and that the Government has not a modicum of responsibility in its functioning. Because of constant failure in attempts to get aid from the TMC or the government, some teachers in Urdu schools have lost heart and have developed ill-will against the government. This is perceived as a case of blatant and reprehensible discrimination. As per one of the incidents related by a respondent, a new building for an Urdu school in Kausa was sanctioned in 2000, but the building plan has not materialised yet. However, buildings for four new Marathi schools were constructed by 2009. Kausa school (Urdu medium) has not had a bathroom for the last 10 years and there are only two drinking water taps for 7000 children.

The condition of secondary schools is even worse. To begin with, these schools are much fewer in number, and those which exist are drastically deficient in facilities. In some cases, they do not have any of the very basic requirements, including offices and classrooms. Teachers have to struggle to accommodate the secondary classes in classrooms meant for primary school.



Note: Dilapidated condition of Bharat English High School and Junior College

Commercialization and Unrecognized Schools

The desire for good education coupled with inadequate numbers of good educational institutions has led to commercialisation of education in this area, which is evident in practices like high fees structure, donation and mushrooming of coaching class and tuition centres. In fact Zilla Parishad gave us a list of recognized aided and unaided schools, which carried names of around 50 secondary schools, however, we found many more schools in Mumbra-Kausa. To quote a TMC officer, “there are above 270 schools in the 6 km. stretch of Mumbra-Kausa.” Of course majority of these schools are unrecognized schools with poor quality of teaching and infrastructure. In any case, the really wealthy parents prefer to send their children to schools outside Mumbra-Kausa. In the words of one of the respondents, “All my friends and all my colleagues...who are good, I mean their economy is good...their children are in Panvel, their children are in Nerul, their children are in Airoli. People who are looking for a good school they don’t find a single school here in Mumbra where they can put their child.” These poor quality unauthorized schools are mainly attended by the children of floating population, who generally do not possess relevant documents to get admission in regular schools. Besides, time of their migration to the area may not be conducive for their getting admission in regular schools. Slum dwellers especially desirous of education in English are also vulnerable to get admission in these schools. Further residents of those areas like ward no. 105 and hilly areas which do not have access to regular recognized schools are also vulnerable to get admission in these schools.

Schools covered for the study, were extremely reluctant to talk to the team. However, out of

28 private schools covered for the study, 4 self claimed 'not recognized' by TMC or Zilla Parishad. Out of these, one school has been applying for recognition but according to them they are not being recognized because they have not bribed TMC. They stated that they have approached Mantaralay now and have paid Rs. 3 lakh towards recognition but the school till date of data collection was not recognized.

It would be pertinent to note here that Indian Express.com (Avoid these Thane schools”, January 18, 2012) has mentioned a list of illegal schools published by District Education Officer of Thane Zilla Parishad. Among these 17 schools of Thane are mentioned and interestingly, these include Mustafa Urdu High School, Kausa (U); Vakil Mary School, Kausa, Mumbra (E); New Star Ingraji School, Kausa, (E); Abdula Patel Urdu High School, Kausa (U); Sunshine Convent School, Mumbra (E). Interestingly among these two, New Star English School and Sunshine Convent School has been mentioned in the list provided to us by TMC as *Kayam Bina Anudanit* schools. Another news item (Mid day, May 28, 2004) has mentioned name of yet another school, National Urdu School of Kausa as illegal. In yet another news item of [expressindia.com](http://www.expressindia.com) (Unrecognised schools mushroom in Mumbra” dated Jan.19, 2012)² St. Dominic Savio English School is mentioned as an illegal school.

It is true that all illegal or unrecognized schools should not be questioned on their quality as, to quote for the Midday news item, Mukhtar Patel, Trustee, National Urdu School, Kausa Mumbra (one of the schools declared illegal) says, “Our school has more than 1,000 students on the rolls and has been functioning since 1993. The legalisation process is on and it might take another year. We have liaisons with legal schools, which allow our students to sit for board exams.” The current model of the National Urdu School is akin to the [Centre for Learning \(CFL\) model](#) - CFL haven't or don't want to get recognition, but get their students to take the recognised exams through a recognised school like the [National Institute of Open Schooling](#).³ However, quality of all unrecognized schools cannot be taken for granted. To quote from the [expressindia.com](http://www.expressindia.com), “Hidden among the urban sprawl and crammed in about half a dozen rooms of a decrepit residential apartment of Kausa in Mumbra is St Dominic Savio English School. It's about two years old and boasts a student strength of 450 and runs packed classes till Standard VII... Such schools are in general more commercial than academic institutions, taking not only large tuition money but also money under several heads like

² <http://www.expressindia.com/latest-news/unrecognised-schools-mushroom-in-mumbra/217968/>

³ <http://prayatna.typepad.com/education/2004/05/thane->

uniform, books, computer classes etc. Such an extraction is in general explained in terms of need for money to pay bribe. To quote from the news item, 'We have to regularly pay bribes to the authorities concerned, including the education department', Nair said without batting an eyelid. 'we have also come across such statements from many schools.... Choudhary school.'



Note: The premises of Glorious English School. The board proclaims the school to be government recognised, although it is not recognised. Almost all schools have boards proclaiming possession of government recognition, although they may not be recognised.

These schools generally have liaison with other schools and make their students appear for board exams through these schools but the students who leave schools mid-way or who attempt to join other educational institutions for higher education face problems as the leaving certificates issued by unrecognized institutions are not valued in these institutions. On the basis of admission tests these students can be taken in other recognized schools but generally these students are found to have inadequate scholastic capacity and are enrolled in lower classes. "It is a cognisable offence to run a school without recognition. The trustees and principal are liable to be arrested under a non-bailable section of cheating (Section 420 of Indian Penal Code). The Education Department has identified about 22 such schools, which are being run without any recognition. Though there are many more, if the education department takes action on these 22 schools about 2,000-2,500 students would be liberated from academic fraud that is being perpetrated by unrecognised schools."⁴ Recently, the Education Department took action against Rafiqua High School, another school running without any recognition at Sheel Phata. It lodged a complaint with the Mumbra police and two of the school's functionaries—principal and the chairman of the trust—were arrested.

4 <http://www.expressindia.com/latest-news/unrecognised-schools-mushroom-in-mumbra/217968/>

But the school, which should have been shut down, continues to run and charges fees from students.

Other than these, Mumbra-Kausa has many more unrecognized unaided schools. To quote a respondent, “There are such few recognized schools like St. Mary’s, Abdullah Patel, etc in Mumbra. Otherwise you will find some school or the other in every building but they are not recognized. So after the 7th grade , students drop out and stay at home because there are no affordable schools to go to. Abdullah Patel is a reputable school which has also opened a branch near Kalsekar. Everyone wants to go to that school. But they can’t accommodate so many students. They are already spilling with 60 students in one class.”

Several unauthorised schools are to be found in the area of Mumbra-Kausa. One of the reasons for this is the existence of unauthorised buildings in the area. Sometimes, to prevent buildings from being demolished, builders open schools in half-constructed illegal buildings. The presence of a school acts as a deterrent for the demolition of buildings. These schools are mostly attended by the children of the floating population, who do not have the documents which facilitate entry into a regular school.

Efforts of Individuals and Organisations

Although the TMC schools and the private schools fall somewhat short of catering to the needs of the population for various reasons, some residents of Mumbra-Kausa have taken the responsibility on their own shoulders of educating children in their area. One of these individuals is Mr. M I Khan, who runs three schools for out of school children. Schools have an enrolment of 150 children.



Note: Above left: Bal Kangar School of Mr. M. I. Khan, ward no. 115. Above right: Women studying at the Rehnuma Centre of the NGO Awaaz-E-Niswan

He takes Rs. 100 as fees. One of his schools is known as Bal Kamgaar School, since it teaches the children, who are working as construction labour. These schools are Hindi medium schools as they mainly cater to immigrant population from UP and Bihar, who might eventually have to return to their native place and be educated in their language. According to him at least 5000 children of ward nos. 115 and 116 have not enrolled in the regular schools, however, he could not give us data as a support to his statement. He took our team to two camps of floating population in the area and also to Patrawali chawl (around 600 families) where very poor people (60% Muslim) stay. It has at least 1500 children who are not going to schools. In addition, different residents have opened classes for imparting of different skills, such as beautician, computer classes, etc. Some organisations working in the area also provide educational support in the form of tuitions.

Modern and Traditional Education

There are several Madrasas in Mumbra-Kausa, but very few children are full time scholars in these institutions. Most of them take instruction from Madrasas in addition to their regular schooling. An example in case is the Baitur-Rahman Madrasa. The madrasa has been named for the masjid which supports it. 250 children are enrolled in it, of which 150 are boys and 100 are girls. The children are from all economic groups. Those children who cannot afford fees are taught for free. The uniform, books and bags needed for school are also provided by the Madrasa at fairly low rates. All the children go to mainstream schools in addition to the Madrasa. The Madrasa provides religious education to the children. According to the staff of this Madrasa, it is chiefly concerned with the development of value systems and imparting an understanding of the faith they follow. They are not against a different type of education. Rather, they believe that a human being must firstly be aware of their own way of life, understand its principles and be well versed with them, so that he/she can uphold their honour and remain true to his/her identity and do not fall victim to exploitation by others later. The Aalim was of the opinion that while school studies help children to be competent in worldly matters, the Madrasa studies help them to be spiritually centred as well as successful in the world (*Deen and duniya*).

Some institutions, such as the Arkam school, try to provide a blend of the traditional and modern in their educational endeavours. For example, some Islamic knowledge may be provided in such schools, and prayers may be sung in Urdu, but the school also emphasises modern learning through their computer labs and other amenities. This is another symbol of

the shift towards modernisation.



Note: Children studying in Baitur Rahman Madrasa

Because of the great financial cost involved in sending children to school, many parents cannot afford to educate their children. In some measure, they receive help from their communities. However, community support often comes with a rider – that of religious education. Families are sometimes forced to turn to religious education because that is the only kind of education available to their children. Strong elements of conservatism are observed in some of the schools supported by the communities. For example, some of them have religious prayers, writings related to the Quran and Hadees. They may also mandate the wearing of veils or taking dupattas over their heads for the girls. In some schools, men are not allowed to go near the area where the girls study. Some schools have separate classrooms for girls and boys, and even forbid girls and boys to come down the stairs at the same time.

Community support also sometimes breeds complacency in the population. There is an income ceiling on community support, meaning that if a family has income exceeding a certain amount they are no longer eligible for community support. Since greater income means withdrawal of support from the community, people do not take efforts to better their economic conditions. Such families do not make use of any opportunities that come their way, whether they are related to better education leading to better earning potential, or better employment or jobs. This is especially true for Shia, Bohra and Khoja communities. On the other hand, Konkani or Sunni Muslims, who have no such riders attached to community support, display better educational achievement especially in those courses which have a higher possibility of economic returns, including vocational or professional courses. Communities such as Memons and Sunnis appeal to the State for educational support and not to conservative community support, although community support is also observed in their

case. All these attitudes and practices are ultimately related to the fact that there are very few good schools in the area of Mumbra-Kausa, and even fewer affordable schools.

Suggestions

- The data shows that Mumbraites are eager for formal regular education. However, the existing government schools both primary and secondary are inadequate for catering to the educational needs of the Mumbraites. Therefore, there is a need to build new primary, secondary and higher secondary institutions in Mumbra-Kausa especially on hill areas, floating population and those areas where no recognized or state school exists. Otherwise the gap will be filled in by the education companies and community support. This can further alienate Mumbraites from the state and, community support can further the ghettoization trend. Need is for the state to step in and to provide educational institutions for quality education at every level.
- Need is to map the area for out of school children and to provide quality education to them. Suja academy or the efforts of M I Khan can be strengthened. Efforts can also be made to establish Sahaj Shiksha Kendras in line of Lok Jumbish of Rajasthan and to educate the children of floating population and those residing in the hill areas. More bridge courses are required to take care of education in the cases of delayed education.
- Care should be taken to build new quality educational institutions making sure that their premises are clean and adequately spacious and that they are equipped with necessary facilities including adequate drinking water, clean toilets for girls and boys, adequate number of classrooms, libraries, laboratories, and at least one playground to every two schools.
- The Urdu school buildings which are sanctioned should be built soon. The existing Urdu schools should also be better maintained and should be strengthened. The present schools are understaffed and their infrastructure is bad. It is important to maintain the Urdu schools at par with Marathi schools as this would help in repealing the perception of discrimination generally found among the residents of Mumbra-Kausa.
- Interaction with local elite gives an impression that the need is of increased number of Urdu medium schools. However conversation with the localities seem to negate the submission. The poor and middle class of the Mumbraites do realize that educating their children in English and Hindi medium schools is the way forward to sustain oneself in today's world. Hence, the State sponsored schools in English and Hindi medium are also call of the day.

- All existing schools should be equipped with necessary facilities and should be periodically audited for maintenance of these facilities. We recommend regular RTE inspection of the schools.
- There are several unauthorised schools in Mumbra-Kausa, and some of these are good schools. These schools should be examined with regard to the facilities, quality of teaching, the teacher-student ratio and other relevant factors, and those schools which meet the norms should be authorised. Once authorised, the schools should be audited from time to time to check for lapses as well as undesirable practices.
- Majority of unauthorized schools in Mumbra – Kausa, however, appear to be providing bad quality yet costly education. After due inspection these schools should be made to close down, in case required. Awareness programme on unrecognized schools should be taken up by TMC on war footing.
- Duly qualified teachers should be appointed in the schools and should be given adequate salary.
- The practice of private schools of taking donations from parents before giving admissions to their children must be stopped. Private schools extract money from parents through many such processes, such as taking additional money for different services. These practices must also be stopped.
- Schools should be encouraged to take extra tuitions for weak students. This would discourage the tuition and coaching classes.
- Institutions teaching professional or vocational courses, which are directly linked to earning potential, should be set up and actively promoted in the area. Services for imparting employable skills, such as computer literacy, tailoring, etc. should be made available in the area. Education which can give people returns on their investment should be promoted. Establishment of the training centres affiliated to industrial houses is also recommended as this will put students in touch with the industrialists hence promoting their job opportunities.
- All out of school children should be incorporated in classes according to their age level as per RTE provisions. More schools should be built with more teachers, so that the teacher-student ratio is as close to the recommended 1:30 ratio as possible.
- More secondary schools should be opened with their own premises and facilities.
- There is not a single government college in Mumbra-Kausa area, need to have more government colleges as Mumbraiters, especially girls, are reluctant to travel outside

Mumbra due to security reasons.

- Many NGOs have made submission regarding non availability of scholarships. They stated that they have helped in the filling of the relevant forms and their submission to the relevant office, however, a negligible number like one or two get scholarship. Matter should be looked into and provision should be made for more scholarships and education loans for the area.
- Students mentoring programme as being practiced by MESCO, should be implemented in war footing in Mumbra-Kausa area. For this PPP is recommended.
- The people of Mumbra-Kausa look forward to integration of traditional cultural values and mainstream education. We recommend encouraging of Minority Education Institutions in the area as these can provide the same while ensuring quality of education as these are scrutinized by NCMEI regularly.

Chapter VI

Economy

The economy of Mumbra-Kausa presents a study in extremes. One can observe people living in makeshift huts in pathetic conditions, with poor access to basic necessities such as water and shelter; while at the other end one comes across palatial residences with all modern conveniences. The recent entry of major players and institutes in the area may give an impression of rapid economic growth and progress which is belied by the evidence of only a few local enterprises which struggle to survive in the face of power cuts and other infrastructural shortfalls.

Economic Status of People Residing in Mumbra-Kausa

As seen in Table 6.1 on monthly income of households within the surveyed population, three households have a monthly income not exceeding Rs. 500. However, three households have reported a very high monthly income exceeding Rs.1,00,000. The highest reported income in the surveyed population is Rs. 2,00,000. Thus, Mumbra-Kausa is an area where households belonging to both extremes of the income chart, the very poor as well as the very rich, may be found. Around 61% of the households have a monthly income not exceeding Rs. 9000, while only 4.32% have a monthly income exceeding Rs. 30000. Around 24% have a monthly income between Rs. 9000 and Rs. 15000. Thus, the proportion of households belonging to the low income group is significantly higher than that of households belonging to high income group.

Table 6.2 describing monthly expenditure of households in the surveyed population shows that around 91% of the population does not spend more than Rs. 15000 per month. In fact the table shows that 65% hh is spending money less than 9000 per month. Only 2.44% of the population spends more than Rs. 30000. No household has reported an expenditure exceeding Rs. 1,00,000 in spite of the fact that 3 households have an income exceeding that amount. Also, while the lowest reported monthly income is less than Rs. 500, the lowest reported expenditure is that of Rs. 700. These gaps between income and expenditure suggest that cost of living may be different for different income groups.

Income and quality of life can also be gauged through the extent to which members of a population possess certain items of monetary worth. From the survey, it was found that a significant percentage did not have expensive luxuries such as cars and air conditioners (Table 6.3). Around 89% claimed not to possess a necessity like computer and 42% claimed not to possess a refrigerator. In contrast, around 81% of the households claimed to be in possession of a television set, with 55% having purchased a new set and 26% having acquired a second hand one. A small number of households (0.28%) reported having been gifted their television sets and around 19% reported not having a television set at all. Interestingly, a substantial portion of the surveyed population (28.36%) reported not having cooking gas, which can be considered a modern urban necessity. In this case, the lack of availability of cooking gas may also be linked to underdeveloped infrastructure in the area.

Another indicator of quality of life is the ownership of property and the size of housing. Table 6.4 giving information on ownership of property shows that a substantial majority, 64.41% of the surveyed population does not own any property. Around 11% own only land and have no construction that can serve as a house. A large portion of this category lives in huts or makeshift accommodation on their land. This adversely affects access to facilities like regular water supply, electricity, sewerage system, which are available to those with legally and properly constructed houses. Only 1% reported possessing property such as a shop and a flat in addition to land. Only 2 out of 1065 households reported possessing a bungalow. Table 6.5 giving information on the size of housing shows that around 60% of the population lives in housing of a size less than 350 square feet. Only 17 households (1.60%) live in housing of a size exceeding 900 square feet.

As seen in table 6.6, among Muslims, instances of households falling in high income groups (i.e., earning more than Rs.30000 per month) occur chiefly in the Sheikh and Pathan communities, which are also the most populous communities in the surveyed population. Other communities have very few households with a high monthly income. The quality of life is influenced by membership in a community. In certain communities, the members who are financially well-off take up organised or informal responsibility to see that the poor members live in dignity. Jamaats especially belonging to Shia community play an important role in ensuring this.

The average monthly income per household of the surveyed population is found to be Rs.

11,034.08. This is lower than the average monthly household income in the area of Navi Mumbai, which was Rs. 12,691 in 2005 as per a survey conducted by CIDCO¹. Mumbra-Kausa compares unfavourably with the well planned and more developed area of Navi Mumbai on other economic indicators also. Instances can be given of ownership of household assets such as vehicles, television sets, air conditioners, etc.

Employment

Of the total surveyed population of 4980 individuals, 68.43% are not working to earn. This section of the population comprises children not exceeding the age of 14 years, senior citizens and pensioners, those unable to work because of poor health, housewives, students and the unemployed. Thus, only 31.57% of the population is employed. As per Table 6.17, at least 83% of the working population is employed in the unorganised (informal) sector. This portion of the population consists of construction labour, rag pickers, hawkers, domestic help, scrap dealers, those engaged in tailoring and embroidery, masonry and painting work, auto/taxi drivers, hotel/shop owners, those working for small establishments like hotels or *dhabas*, those renting out vehicles, garage owners, etc. This section of the population remains economically vulnerable due to the temporary and unpredictable nature of their employment. Some of the factors contributing to their predicament include uncertainty of future employment, seasonal variations in the need for labour, lack of social security, protection through provident funds, pension plans, low job security and lack of a formal employer-employee relationship.

Some of these problems are clearly exemplified in the situation of the construction workers in Mumbra-Kausa. According to one of the respondents, construction labour are picked up from a spot on the Mumbra highway on a daily basis by builders who require their services for a few hours. The construction workers earn anything from Rs 200 to Rs. 300 a day, but there are many days on which they do not get any work and therefore earn nothing. Therefore, there are no fixed returns on employment. Several of these labour are immigrants who have settled in underdeveloped areas or in areas where settlement is illegal, and therefore face problems on the fronts of water and electricity supply as well.

1 Socio-economic survey of households in planned nodes in Navi Mumbai – Executive Summary, pp 8; <http://cidcoindia.com/UserFiles/File/Executive%20Summary.pdf>; accessed on 2nd February, 2012.



Above left: Garbage picker working in ward no 111. Above right: Construction worker carrying a load of bricks on his head.

Informal sector problems are also encountered among zari and embroidery workers. There is minimal organisation of labour in the industry, which prevents the zari workers and factory owners from mobilising their forces and taking advantage of the demand in the market. Lack of education, cultural capital and mutual mistrust among the workers prevent them from moving together.



Above left: A group of zari workers working on a single piece in ward no. 114. Above right: Premises for zari work in ward no 114.

Lack of knowledge about banking services and ways to raise money also plays a role in their deprived state. Further, such work suffers from crippling competition. Because many of the workers work from home and enlist the help of their family members, they can sell their goods at a cheaper rate. This makes the idea of forming unions very impractical.

As per Table 6.16 only 2.16% of the surveyed population (4.36% of the working population) work in the capacity of professionals such as teachers, professors, doctors, nurses, engineers, interior designers, event managers, Journalists, computer programmers, etc. As seen in the Table 6.8, only around 2 % (including pensioners) of the surveyed population claim to have permanent jobs. Therefore, job security is also quite low.

Again as per Table 6.7, only 1.14% of the surveyed population (3.62% of the working population) is working in governmental or semi-governmental organisations while 23.67% of the surveyed population (75% of the working population) works privately, may be in both, formal and informal sectors. Hence, the participation of governmental organisations in providing employment to the local population can be considered very low. Table 6.9 shows age-wise data on the number of times the residents of Mumbra-Kausa have applied for jobs in government and private sectors. The majority of the surveyed population (46.34%) claims to have never applied for a job in the government office or organisation. The percentage of those who have never applied for a job in the private sector is though slightly lower (40.14%) than those who did not apply for government jobs, still the percentage is towards the higher side. Across all age groups, a larger number of respondents claim to have applied for a job in the private sector than the government sector. One reason for this may be that in the surveyed population one finds a lack of trust in governmental agencies and organisations. Several of the respondents have mentioned their disbelief in the sincerity of governmental efforts aimed at bringing about development in a Muslim dominated area, and many believe that Muslims will not be given jobs in the government sector. Whether or not their lack of desire to participate in governmental processes stems from this mistrust, it is necessary for the government to elicit greater involvement of the local population in all areas of functioning, including employment.

Loans and Debt

As seen in table 6.10 on the amount of debt per household in Mumbra Prabdhag, 45.07% of the households in the surveyed population have taken loans, while 54.65% claim not to have taken loans. Of those who have taken loans, around 33% have taken loans not exceeding Rs. 10,000; while in all, around 53% have taken loans not exceeding Rs. 20,000. The highest amount of indebtedness reported in the survey is Rs. 16,00,000. However, 78.39% of the surveyed population under debt have taken loans of amounts not exceeding Rs. 50,000; and

around 62% have taken loans of amounts not exceeding Rs. 30,000. Therefore, the majority of the indebted population has not taken loans of very high amounts. This is in accordance with the income profile of the population.

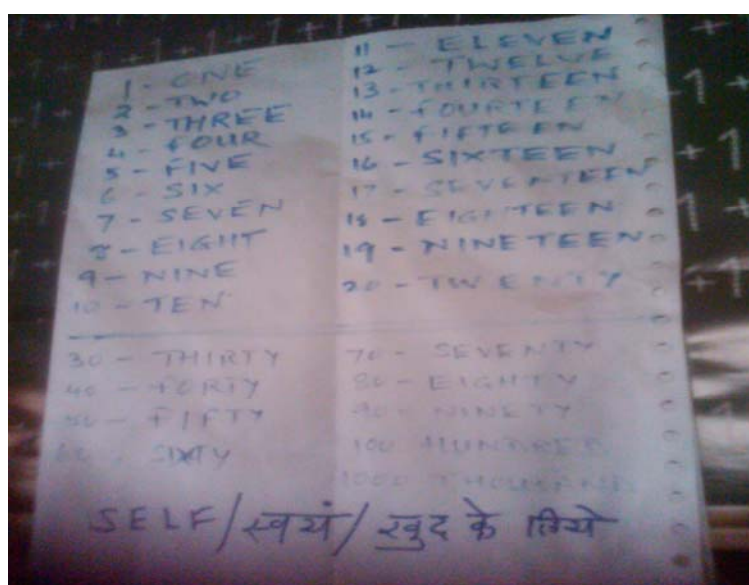
As per Table 6.11 around 16.43% claim to have taken loans for health reasons. 7.42% having taken loans for purchasing property. Around 6.01% claim to have incurred loan for setting up their own business. Interestingly, around 1.69% claim to have taken it for meeting their regular expenses, implying that their income is not enough for the same. The popular reasons for taking loans are a reaffirmation and a reflection of the characteristics of Mumbra-Kausa economy. They point to poor health services and infrastructure. The table further shows that a portion of the population is economically deprived enough to be unable to meet their daily needs. Other popular reasons for taking loans include maintenance of property, marriage in the family, and education.

The most popular source of loans for the population is relatives (Table 6.12). Around 65% of the surveyed households which have incurred loans have taken them from their relatives, while around 17% have taken them from friends, which is the second most common source. Only 9 households (1.86% of those who have taken loans) have taken loans from co-operatives or banks. Among the surveyed population who has taken loans, 9.32% have taken loans from money lenders. This makes them vulnerable to exploitation. Some other sources for loans include employers, *bachat gats*, jamaats and trusts. The preferred sources of loans are constant across religions and communities.

Financial Institutions

The reach of financial institutions like banks appears to be limited in the area of Mumbra-Kausa. As mentioned earlier, only 1.86% of loan-taking surveyed population have taken loan from banks and co-operatives. Of the surveyed population, only 52.01% claim to have accounts in banks. Almost half of the surveyed population, therefore, does not have a bank account. Of those who do have an account, around 75.83% have their banks within the area of Mumbra-Kausa, while 26.17% have their banks outside Mumbra-Kausa. 51.81% of the account holders have accounts in nationalised banks, 22.20% in co-operative banks, and 25.27% have accounts in private banks. Only two households have their accounts in foreign banks (Table 6.13).

One of the reasons of such conspicuous lack of banking culture in the Mumbra-Kausa area is that it is considered as a black area amongst the bankers. Some of the survey respondents reported being denied loan from banks after having disclosed that their place of residence was in the Mumbra-Kausa area. Another respondent expressed unhappiness at banks taking deposits from the area of Mumbra-Kausa but refusing to give out loans in the area. From the point of view of the bankers, some of the reasons for not readily extending loans to residents of Mumbra-Kausa include illiteracy among the residents, which makes it difficult for people to understand and follow banking procedures and formalities. Lack of a permanent address, ignorance about schemes, and not possessing or being careless about relevant documents, such as identity proof, are also cited as reasons for the residents being unable to avail of loans from banks.



Note: Instructions put up for clients in Canara Bank at Mumbra-Kausa. People find it difficult to conduct banking transactions because of lack of awareness of small things, such as numbers.

Within the area of Mumbra Prabhag Samiti, five banks were located in Mumbra, eight in Kausa and one in Diva, the details of which are given in table 6.14. Canara bank has also proposed to open a branch in Diva in the near future. Of the fifteen banks mentioned, nine have been covered for the purpose of the survey. Data could not be collected from Development Credit Bank of Mumbra. Bank of Baroda and Central Bank of India were not approached as these have just started their branches in the area. State Bank of India, which also started operating in the area recently, i.e., in the month of April 2011, has been covered in the survey.

The Thane District Central Cooperative Bank was possibly the first bank to get established in Mumbra. The first nationalised bank to open a branch in Mumbra was the Canara bank, which started operating in Mumbra as late as 1981. To date, this is the only nationalized bank operating in Mumbra. No new bank has established its branch in Mumbra since then and the preference appears to have been shifted to the Kausa area, largely because of the paucity of legal buildings in Mumbra. To quote one of the bank officers, “Mumbra has only three legal buildings, hence where would banks open their branch? All the new banks are coming into being in Kausa area, perhaps due to political will.” As many as eight banks started operating in Kausa area post 1992. As Table 6.14 shows, the first three banks that started their operation in Kausa were either scheduled, private or cooperative banks. However, since 2008, four nationalized banks have opened their branches in Kausa. Three of these have been established quite recently, in 2011.

According to one banker, the collapse of Memon bank in 2009 revealed the nature and extent of deposits possible in Mumbra and Kausa to other banks, which were then attracted to the area (the Memon bank has been taken over by the Bank of Baroda). The second reason for recent operation of many banks in Mumbra- Kausa lies in the recent shift of the scrap dealers in the area, which has brought in money as well as high potential for banking business in the area. The entry of different businesses and banks, although late, has undeniably led to a boost in the economy of Mumbra-Kausa. In the words of one of the respondents, “This development happened step by step. Some three years back, all of a sudden there is a change. Some of the people from Kurla and all those places who have sold their properties have started migrating here...there is a good market...scrap market ... so, migration of people from those areas, the sudden money ...and these are basically...scrap dealers. So they have ample funds and money...so earlier wherever they had market, all those things (institutions like banks) have slowly migrated here.” One of the developments which followed in the wake of the entry of scrap dealers is the boost to the sand drying business, which had been relegated to the back seat in recent years.

Among the nine banks covered for the study, only two (which had been established earlier) own their premises, five are in a rented area and two have not given relevant information. Some find the area very small for accommodating the large clientele. To quote the officer of one bank, “We do not indulge in banking in this area but in managing crowds”. Out of the

eight banks that have provided relevant data, four do not have locker facilities. Among those who have locker facilities, the number of lockers range from 50 to 300. The number of the bank staff ranges from 6 to 18 with majority of staff being non-Muslims living outside Mumbra-Kausa area. Only four banks have claimed to have Muslims in their staff. Out of these, one has two Muslim employees from outside Mumbra-Kausa, and another has employed one woman clerk from the area. The other two are community oriented banks, one of which has all the eighteen members of its staff from the Mumbra-Kausa, sixteen of them being Muslims. In the second bank, six out of eight staff members are Muslims from Mumbra-Kausa. With their understanding about the culture of the community, local officers from the community are able to establish better rapport with the community members which has possibility of generating better business for the banks and employment for the community.

Four out of nine banks covered for the study do not have ATM facilities however, one bank has four ATMs; three have one ATM each and one has two ATMs. People appear to be aware of the procedures to be followed while using ATM cards. One nationalized bank has reported around 300 transactions every day on the ATM, while another private bank reported transaction worth Rs. 30,000 per day taking place on the ATM attached to its bank. Out of the nine banks, four have net banking facility and the residents of Mumbra-Kausa seem well versed with the use of this service. As per information provided by one bank, 250 of its clients use internet banking. Two banks have D mat facilities, of which one community oriented private bank has around 200 D mat accounts. The residents of Mumbra- Kausa, therefore, appear to be investing in the share market.

Although a variety of services are provided by banks, it is clear that a large section of the population (almost half of the surveyed population) is unable to take advantage of the same. These include people who are illiterate, who do not have documents, and those who cannot put down a specific sum of money for depositing in a bank to start an account with. The category is likely to include people with no job, chiefly those employed in the informal sector, such as domestic help, construction labour and those engaged in zari work. These are also economically the most vulnerable section of the population, who are in a dire need of financial support. This support is required for different reasons, such as consumption, self employment needs of the population which are not met by their regular income.

People working in the informal sector find it especially difficult to get loans because they cannot provide any security against the loan. At the same time, they do not have loan requirements of very high amounts. The needs of this population can be supplied through microfinance models. One well-known model, being used chiefly in the Amrut Nagar, Sanjay Nagar, Bharat Nagar, Koliwada and Sheel Phata areas of Mumbra-Kausa by Maharashtra Mahila Mandal (MMM), involves the use of self-help groups. In brief, self-help groups are groups of people (in this case, women) who intend to pool some of their resources for later use. As per the model adopted by MMM, some women get together and form a group. For a pre-decided amount of time, each of them contributes a fixed amount for savings. These savings are put in an account in a bank by the organisation. In the process the women are equipped with a bank account, a source from where they can draw finances if need arises. They can take a loan from this account and even from the kitties of other self-help groups when they need to. The presence of other group members helps to ensure regularity of savings and of loan repayment with interest. This model has several benefits – it makes it possible for poor women, who cannot offer any collateral security, to get loans. It capitalises on and builds community ties, and provides financial security to the people by providing them with membership to a formal group.

Among the bankers, Mumbra-Kausa is considered to be an area where repayments are not obtained, and Mumbra-Kausa residents are often refused loans because of this. However, the experience of Maharashtra Mahila Mandal has been different. According to Ms. Neela Limaye, the head of MMM, “Among the bankers, Mumbra is seen as a Red zone...a black zone, where repayments do not happen. But for us, Mumbra is the best zone. It is a fact. So far, out of the amount of money we have lent out as loan, say, nearly a crore of rupees, 70 lakhs we have lent out in Mumbra only.... Recovery rate is 97%. I mean, it’s quite a high rate.” This sentiment has been shared with us by many bankers also.

However, the ties of community and religion appear to affect people’s economic lives to a large extent. The models which are successful in some communities need not show similar results when applied to other communities. For example, model of self-help groups adopted by MMM has worked well with the Hindu women residents of Amrut Nagar, but could not be applied with similar success to Muslim women. According to Limaye, “We couldn’t reach the Muslim community which is the dominant community there. I think that...speaking of the areas in which we are functioning, Hindus are in minority. There may be some inhibition on

the part of our workers as well. We don't have so much trouble here...why give Mumbra a bad name?" Apart from working with Muslim women due to difference in the value framework and work approach, Limaye felt that the religious belief that Islam does not permit taking loans also goes against the participation of Muslim women in SHGS.

The success of the SHG model in poor areas is unlikely, because if SHGs are to function well, there has to be some stability in terms of income and repayment. Starting SHGs in the poor wards is not the problem, but its sustainability cannot be counted upon. For such population Joint Liability Groups (JLGs) and small groups with the support of government or some agency are more likely to succeed. JLGs are similar to SHGs, in that the individuals can procure loans on the strength of their membership in a group, and the groups take responsibility of ensuring that the individual loan gets repaid. However, for these groups, borrowing in advance to the saving is not permissible. These groups, therefore, are suitable for those individuals who have no fixed or permanent source of income that allows them to save with regularity.

Characteristics of the Mumbra-Kausa Economy

Closed Economy: Mumbra-Kausa is located towards the East of the Thane district and is at a considerable distance from Mumbai. Like many Mumbai suburbs, it is a satellite town, one from where people commute to Mumbai daily for work and economic activities. However, from the area of Mumbra-Kausa, only a small section of the population commutes to Mumbai for work. The rest remains in Mumbra-Kausa, with a large section employed in the unorganised sector. According to Table 6.15, around 62% of the employed population works in Mumbra-Kausa, while only 25% travels to Mumbai. This is because travelling out of Mumbra-Kausa is seen as being neither profitable nor convenient. According to one of the respondents, "So many people used to go till Mumbai for jobs...then the everyday coming and going...leaving in the morning at nine to reach the office at eleven...coming back at night only to sleep...no personal life or interacting with children...four hours get lost in travelling. So the person's life gets spent in travelling and that job...no personal life remains." In Mumbra-Kausa, a large section of the population necessarily remains confined to the area because of poor transportation facilities. According to one of the residents interviewed, travelling to Mumbai or other suburbs of Mumbai by train from Mumbra-Kausa is terribly

inconvenient, with train accidents being very common because of overcrowding, especially in the morning rush hour. The extra income residents might earn through travelling and selling their goods elsewhere is not worth the risk faced in train travel.

The lower income groups especially find it difficult to take advantage of opportunities offered outside Mumbra-Kausa for various reasons, the most important being the inadequacy of transport and communication facilities. This is why in spite of being a satellite town, Mumbra-Kausa has some characteristics of a closed economy. The chief disadvantage of a closed economy is that its population remains ignorant of or incapable of making use of employment opportunities generated outside that geographic area. This can be seen in the case of the zari industry. Most of the demand for their products comes from outside Mumbra-Kausa, but due to financial constraints and lack of confidence they are unable to set up a base in Mumbai. This leads to a dependence on middlemen, who pay the workers a minimal amount and sell the goods at a high rate, making profits for themselves. The producers see very little of these profits. This results in the area remaining economically backward, leading to an increase in social problems such as poverty, unemployment and crime. Worse still in such cases, the public expenditure on the place is likely to decline in favour of expenditure on more developing regions. This leads to a spiralling decline in economic conditions and quality of life. To an extent, this is true for Mumbra-Kausa, where development has not been comparable to other areas near Thane.

The main feature of a closed economy is the existence of enterprises which are owned by and employ people from within the area. In a closed economy, therefore, goods are produced and consumed amongst the population of that area with little give and take with the outside world. As per Table 6.15, around 68% of the surveyed population was not working to earn and according to Table 6.16 among the 32% of the surveyed population that works to earn, around 12% comprise domestic workers, rag pickers, drivers, hawkers and manual labour. Such work, it is needless to state, does not provide opportunities to travel outside Mumbra-Kausa. Therefore, at least 80% of the surveyed population had a high possibility of conducting their business within the area of Mumbra-Kausa. One also finds examples of local industries in Mumbra-Kausa, such as production of ice-cream, cold-drinks, skull cap, banner, paper plates and beads etc. Mumbra-Kausa, therefore, has many features of a closed economy.



Above left: Soft drinks prepared in a local industry in Mumbra. Above right: Worker of the paper plate industry in ward no. 101.

Nevertheless, attracted by the potential of high income groups in Mumbra-Kausa, quite a few external ventures, banks, companies and professional bodies, such as State Bank of India, MESCO school, Kalsekar college and hospital, Symbiosis guidance centre, have set up their branches or centres in Mumbra-Kausa in recent years.



Note: Sand collection from Reti Bundar, ward no. 98. The sand drying business reopened after a gap of several years after the entry of banks in the area.

This entry by external ventures and established companies would be expected to generate employment and other economic opportunities, but only a small section of the Mumbra-Kausa population (the middle and the high income groups) has been able to participate in and benefit from this development. Many of these organisations employ and cater to people from outside Mumbra-Kausa. The Mumbraites belonging to lower income groups face many impediments in making use of these newly developed structures mainly due to lack of

required documents, training or qualification.

Polarisation of Income Groups

Another characteristic of the Mumbra-Kausa economy is the polarisation of income groups. The earlier discussion shows that the monthly income of the surveyed household ranges from below Rs. 500 a month to Rs. 2,00,000 a month. Majority of people in Mumbra-Kausa fall in the lower and lower middle income groups. The average monthly income for household in Mumbra-Kausa is Rs. 11,034.08. On the other hand, the average monthly expenditure per household is Rs. 9440.85. Thus, the average monthly income exceeds the average monthly expenditure. However, different income groups experience the cost of living differently. It is possible that the lower income groups tend to exceed their income, while the higher income groups may find life in Mumbra-Kausa relatively inexpensive, thus being able to afford luxuries which would have been beyond their reach in other places. To recapitulate, the highest reported household income in the surveyed population is Rs. 2 lakhs; while the highest reported household expenditure is Rs. 1 lakh. At the same time, the lowest reported household income is less than Rs. 500 while the lowest reported household expenditure is Rs. 700. Thus, for the lowest income groups, expenditure exceeds income while for the higher income groups, income exceeds expenditure.



Note: above left: Huts of the floating population living in ward no 115. Above right: The luxurious surroundings and construction in Falah complex, ward no. 113. Both pictures together serve to emphasise the polarisation of income and lifestyles which exists in Mumbra-Kausa.

Such a scenario may lead to indebtedness in the lower income groups and larger savings in the higher income groups thus furthering the polarisation of the income groups. It is important to note that one finds a very high incidence of indebtedness in Mumbra-Kausa,

with the average amount of debt per household being Rs. 23,615. This figure is more than double of the average monthly income per household in Mumbra-Kausa. The loans are likely to be more of a problem for lower income groups, who find it difficult not only to mobilise resources for repayment but also to obtain loans at favourable interest rates from formal institutions like banks.

In short, Mumbra-Kausa economy is characterised by certain identifiable groups. The first comprise original inhabitants of Mumbra-Kausa, who owned substantial portions of land. We have seen that majority of earlier landowners either have become corporators or have developed close ties with political powers. This political - landowner nexus has assisted in developing the businesses like illegal construction and commercialisation of education. Such political economic activities have added to their affluence and have made them extremely powerful. The second powerful and affluent group is of the agents and the middlemen who either sell their products in Mumbra-Kausa or sell the products manufactured by the residents of Mumbra-Kausa outside the area. They make profits for themselves with very little return to the residents of Mumbra-Kausa. The third group comprises of the families of those people who work abroad with the earning members sending large amounts of money for the family. There is yet another category of highly educated people who work outside Mumbra-Kausa in places like Mumbai and Thane and can be considered affluent middle class. On the other hand, one can witness a very large section of the population which chiefly makes up the unorganised labour. This section remains poor and vulnerable due to unpredictable and informal nature of employment, lack of formal employee-employer relationship, poor social security and low financial returns on their work. They are susceptible to exploitation by the affluent groups mentioned above mainly because of their lack of education, awareness and sophistication. The majority-minority interactions also define economic life in the area of Mumbra-Kausa. A case in point is Patravali Chawl, an area chiefly inhabited by Muslims in ward no. 116 which is under the jurisdiction of the Shiv Sena, which is characterised by extremely poor living conditions.

Infrastructural Inadequacies

Mumbra-Kausa has seen sudden, unpredicted growth of the population because of three main reasons – displacement of people due to riots, low cost housing in Mumbra-Kausa, and perceived support from different communities already settled in the area. The infrastructural

development, however, has not kept pace with the growing population and is insufficient to cater to the needs of the people. Bad infrastructure especially that for travelling, health and education can make people spend more than their earning on fulfilling daily needs. For instance Table 6.11, reports 1.69% or 18 individuals categorically stating that they take loans for meeting daily expenditure. Again, the proportion of population taking loans for health-related reasons is as high as 16.43%. This percentage reflects directly on the quality and extent of health services available to the people; if these were improved, maintaining good health would not be so much of a drain on people's resources. We have already discussed in this chapter as well as in the II chapter that travelling more often than not falls beyond the means of Mumbraites. Chapter V on education discusses the cost that Mumbraites have to incur on education due to existence of inadequate number of quality schools.

In this context, it is important to note that high incidence of unauthorised buildings in Mumbra-Kausa furthers the economic problems being faced in the area. Reputed financial, educational and other institutes are reluctant to set up branches or outlets in illegal constructions. The inhibitions faced by major players in entering Mumbra-Kausa impede the development of the area. The power cuts also adversely affect people's livelihood by interfering with the process of production. Almost all the local small-scale industries have shut down because of power cuts.

Development of Undesirable Systems and Practices

Because of inadequacies in infrastructure, the very backbone of the economy, the economic development of the Mumbra-Kausa region has suffered. Poor development of infrastructure and lack of regulations regarding the same have also resulted in the development of a strong builder-political nexus in the area, which makes the situation worse. According to one of the respondents interviewed for this project, "People need political support for constructing buildings, and for that political support, they are into politics. And together, they construct illegal buildings. If buildings are being constructed, then there is the share of the corporator, there will be the share of the office-in-charge, and there will be the share of the builder. So its divided like that." A statement which has been supported by the newspaper while reporting the collapse of building situated in Lucky compound.

Another such unhealthy development has been witnessed in the case of education. Because of

the nearness to developed districts of Mumbai, Thane and Pune, there is a progressive outlook amongst the masses, who value and desire good education for their children and the successive generations. However, many of the educational facilities available are of a questionable quality. Several schools found in Mumbra-Kausa are unauthorised. There is a high prevalence of private schools which are in a poor condition and yet charge high fees. Children are sent to these schools even though parents may not be able to afford the fees, because they want good education for their children. Thus, school education is in the process of developing into an industry with poor returns for the masses and we all are aware of good education for individual development. What is more, the setting up of schools in unauthorised buildings is encouraged by the builders to continue the practice of illegal construction.

The lack of education and linked jobs has led the Mumbraiters to look for easy money in illicit trades like illegal construction, drugs and other antisocial activities, another characteristic of a closed economy. The youth, which has high aspirations but poor scope of fulfilling them, often opts for such misguided ventures, leading to major problems in the society.

Conclusion and Suggestions

Ghettoisation, whether it takes place through voluntary decision or force, tends to be characterised by ethnic as well as economic segregation. In Mumbra-Kausa, this state of affairs is reflected in the development of a closed economy characterised by polarization of income groups in the area. On one side one finds presence of very affluent and politically powerful people who can avail opportunities being offered both in Mumbra-Kausa as well as in the economic capital of Mumbai. On the other hand, the area is dominated by lower or lower middle income groups who neither have capital nor opportunities nor leadership to bail them out of the deprivation and misery. Several problems faced by Mumbraites residents have been highlighted in this chapter. Following are some suggestions and recommendations which may be helpful in dealing with them.

- Mumbra-Kausa is a stigmatized black listed area. The stigma obstructs the population to get loans from Banks and other co-operatives. In fact the population finds it hard even to get credit cards. This is despite the fact that the experience of the MMM and banks operating in the area is otherwise. We recommend an immediate legal action against people who stigmatize the area and refuse to extend loans and credits in the area. Banks and other organizations extending loans to the area should be encouraged with additional

incentives.

- Significant obstruction to economic development emerge from Mumbra-Kausa having a closed economy. Bad transport system is the major factor behind this. Measures should be taken to repeal the problem.
- Yet another important factor obstructing economic development of Mumbra- Kausa is the absence of regular legal buildings in the area. Quality institutions like nationalized banks and good education companies are reluctant to either purchase or establish their office in such buildings. This deprives Mumbra-Kausa from utilizing external resources. This also refrains the population from getting exposure to external world, their value framework and way of thinking thus giving an unchallenged space for the conservative community organizations to operate and affect the mind set of Mumbraites. Instance of this can be given in Mumbraites refraining from accepting interest even in their bank accounts and at times not opening a bank account in the banks. We recommend immediate steps taken for addressing the problem of illegal/ unauthorized buildings.
- Problems with electricity supply affect production processes. This problem should be dealt with immediately. A rigorously maintained schedule of a limited time period of power cuts will be helpful in this matter.
- Provision of microfinance facilities such as organisation of Self-Help Groups or Joint Liability Groups should be made. These services can be valuable in catering to those who cannot avail of credit through banks because they cannot offer any security against loans. Different models of microfinance should be developed to cater to different communities, such as those whose religion or sect forbids them from taking interest on their loans.
- Investment in quality education is necessary. Suggestions in this regard has been given in chapter V on education.
- Zero balance accounts should be developed in banks. The opening of such accounts does not require any residential proof. This will be useful for lower income groups, who do not have documents and cannot put down large sums of money as deposits.
- The ‘kasbiyat’ or the community feeling is very strong in Mumbra-Kausa. This community attachment can be made use of constructively to build common resource centres, where people may come to volunteer or contribute financially in an organised fashion to certain causes.
- Eliciting government contribution in making provisions for provident fund or gratuity funds for people employed in the unorganised sector, such as domestic workers and

construction workers. Government contributions in insurance schemes or pension schemes are also a viable option. Core banking facilities can be used for this purpose.

- There should be an organisation of people in the same industry, such as construction labour or zari workers. This will allow them to sell their skills on their own terms and will prevent their exploitation at the hands of middlemen or builders. Organisation of cooperatives and coordinated activity is essential.
- Mumbra-Kausa requires vocational training programmes especially on their traditional work like zari works. Marketing skills should be an integral part of these training programmes.
- Government Schemes for the benefit of those employed in the unorganised sector should be implemented rigorously, and awareness regarding the same should be spread. These include:
 - Group Insurance Schemes such as Janshree Bima Yojna for people living below or marginally above the poverty line
 - Universal Health Insurance Scheme, under which the contribution of those living below the poverty line is subsidised
 - Aam Admi Bima Yojana for landless rural households
 - Rashtriya Swasthya Bima Yojana, 2007 which includes, smart card based cashless health insurance cover of Rs. 30000 to a BPL family of five, hospitalisation expenses, covering of all previous illnesses, and transportation cost of Rs. 100 per visit, with Rs. 1000 per annum
 - Indira Gandhi National Old Pension Scheme, which covers all BPL citizens above the age of 65 years

Chapter VII

Women

It has been seen that although women in Mumbra-Kausa occupy the same physical space as men, they have certain other concerns besides the common concerns of the community on the whole. In addition to the same problem faced by men, women's lives are affected by a mesh of various interlinked factors like community interdependence, infrastructural inadequacies, religious outlooks and dispositions, etc. The problems faced by women are aggravated by a general lack of economic independence and social insecurity. Further, because women are generally looked at a site of community's symbolic 'honour', solutions and courses of action available to men are not available to them. Thus all these factors combined with lack of adequate education, citizenship documents, employable skills, pressures from the family, etc. make women an especially vulnerable group in the population. In this chapter we have tried to look at various issues involving and affecting women of Mumbra-Kausa.

Mumbra-Kausa is chiefly populated by Muslims. Dynamics associated with ghettoisation have led to the poor of this area being isolated from outside influence. Direct involvement of community organizations and jamaats has also been seen in the area. These aspects have influenced the lives of Muslim women in Mumbra-Kausa in many ways. Lack of decision making power in daily life is one of the many such influences. This influence of such a patriarchal restrictive society becomes even more restrictive and for women who should take responsibility of managing their households and of raising their children.

Thus, to cover various complexities of women living in the region, this chapter will present data pertaining to four overlapping groups: all women in Mumbra-Kausa who were covered in the survey, Muslim women in Mumbra-Kausa covered in the survey, all women household heads in the surveyed population, and Muslim women household heads in the surveyed population.

Demographic Profile

Table 7.1 and 7.2 give information on the number of men and women per ward according to

Census 2001 and Census 2011. Table 7.1 shows the higher percentage of male population as compared to female population in all wards of Mumbra-Kausa, especially wards 102 and 115. It is interesting to note that both of these wards have a predominant non-Muslim or Hindu population. A comparative analysis of Table 7.1 and 7.2 reveals that even though the population of both genders has increased considerably over the last decade, the large disparity seen in the numbers of men and women in Census 2011 was not observed during Census 2001.

The total size of the surveyed population is 4980, of which 2394 (48.07%) were women. The total number of Muslim women was 1708 (75.10% of the surveyed female population), of which 103 (5.73% of the surveyed Muslim female population and 4.30% of the surveyed are female population) were single women household heads. The total number of the single women household heads was 141 (5.89% of the surveyed population).

Marital Status

It was seen that 42.94% of all women in the surveyed population were unmarried (Table 7.3). The statistics for the Muslim women population is higher but comparable, with 45.27% women being unmarried. Table 7.4 reveals that amongst women household heads, the percentage of divorced and separated women is high. It also reveals that the number of widowed women is the largest, accounting for 74.76% of the Muslim women household heads and 78.72% of all the women household heads. It was also observed that the percentage of divorced and separated women is higher among Muslim women household head.

The data on age at marriage (Table 7.5) reveals that 55.20% of all women surveyed and 55.79% of the Muslim women were married when they were 18-24 years of age while only 14.93% of all women and 10.77% of Muslim women married in between the ages 25-30. This data shows that a considerable number of women marry between the ages 18-24 years. Table 7.5 also reveals that while a large number of women marry after the legal age for marriage (18 years), yet there is a significant number of women who marry before that age. It was found that 25.33% of all women surveyed and 28.35% of Muslim women were married before they were 18 years of age. (It must be noted that this number includes women of all ages and all women who have ever been married.)

It has been seen that women who are married off at a younger age have higher possibility of discontinuing their education to deal with pressures of married life. Thus the age at marriage has implications for educational attainment of women which is significant for employability making women more dependent on their husbands and in-laws. It leaves them without any financial independence and without decision making power. Further, this dis-empowered position is maintained through conservative tendencies in the society. It is interesting to note that the percentage of women who were married before the age of 18 years is especially high in the case of female household heads (Table 7.6). 48.57% of all women household heads surveyed were married before the age of 18 years. This percentage is higher in case of Muslim women household heads (50.48%).

Through the primary data collected for this study, it was found that marital trends among the Muslim and Non-Muslim populations are similar. Therefore, the general belief about backwardness in marital customs especially amongst the Muslims appears not to be true as far as the Mumbra-Kausa population is concerned. Marriage at an early age may be an indication of the socio-economic condition within the population rather than one of religious factors and it may pertain to senior generation and their age of marriage.

Nevertheless, there is a necessity in Mumbra-Kausa to enforce the law of minimum age at marriage. Effective implementation of such policies necessitates working at the mind set of people. The fact that some people use the garb of personal laws to marry girls at younger age should be addressed. Another strategy to address this problem would be to encourage female education by providing quality state schools uptill higher secondary if not till graduation for girls. Establishing more Urdu medium schools can also work towards this end.

Education

The data shows that educational attainment in women is very low in Mumbra-Kausa. Table 7.7 shows that 27.31% of all women in the population are illiterate while, 2.55% of all women are literate without having received formal education. These figures are similar to the corresponding figures for the Muslim women surveyed, 23.92% of whom are illiterate and 2.95% are literate without formal education. The figures describing the same level of educational attainment are considerably bloated for women household heads which can be

seen in Table 7.8. According to it, Of the overall population of women household heads, 43.26% are illiterate and 12.06% are literate without having received formal education. As a result, 60.32% of women household heads have not had access to formal education. Further, 35.92% of Muslim women household heads are illiterate, and 15.53% are literate without having received formal education. Thus, 51.45% of the Muslim single women household heads have not received any formal education. It has to be kept in mind that the arduous business of single-handedly managing a household becomes much tougher when one is not educated, since education is associated not only with acquiring skills which enhance employability, but also with learning social skills which are indispensable for negotiating with people and agencies.

Table 7.7 shows that only 15.91% of the women in the surveyed population have been able to finish their schooling till the secondary level. The corresponding figure for Muslim women in the population is 16.57%. Only 6.18% of all women are graduates and only 0.54% of them are post graduates. It is interesting to note that 68.92% of the graduates have graduated in Arts. Among the women household heads (Table 7.8), only 2.13 heads have completed graduation and all of these are Muslim women and have graduated in Arts. Arts is considered a stream fit for girls and is associated with less chances of employability or earning potential in the Indian society. This might indicate some latent bias regarding girls' education and desirable place in the society even amongst those who allow girls to pursue for higher education. Among the Muslim women, 7.12% are graduates and 0.72% are post graduates.

Table 7.9 shows that a substantial proportion of Muslim women are educated in the Urdu medium both at primary (44.44% of those who received formal Primary education) and secondary (23.69% of those who received formal secondary education) levels. As can be inferred from Tables 7.9 and 7.10, English is a popular medium of instruction at the primary and secondary levels among Muslims (18.24% and 11.18% respectively) as well as all women (15.75% and 9.27% respectively). Other popular mediums of instruction among all women include Hindi and Marathi. Table 7.11 on the medium of instruction that women prefer for their daughters shows that English is a favoured medium among all women (38.64%) as well as Muslim women (40.43%), The second most preferred language is Urdu for the Muslim women (31.31%). During the research, it was found that the most frequently cited reason for choosing English as the medium of instruction is its association with employment opportunities. English medium education was seen to be the need of the times.

While the main reasons for choosing Urdu were its religious significance and affordability. Among all women population, the reasons cited for preferring Marathi were affordability and comprehensibility.

With regard to the type of educational institutes, it was found that among the Muslim women, 38.21% received primary education from private institutions and the percentage is 29.09% for secondary. Percentage of Muslim women who received primary education from government school is 32.20% and for 10.18% received Secondary education from government institutions (Table 7.12). A very low proportion of Muslim women went to religious institutions for primary (2.73%) or secondary (0.78%) levels of education. This data implies that religion is not an important influence in making educational decisions in the area. Some of the factors influencing primary education of Muslim women are involved physical accessibility (15.97%), financial affordability (31.48%), and the quality of education and facilities provided in the school (30.95%). Thus, we found that the selection of institution for education was more a matter of convenience and availability than a religious concern.

Conversely, the reasons for discontinuing education have more to do with socio-economic conditions than with religion. It was found that among all surveyed women, 39.39% discontinued education because of financial reasons, 7.72% discontinued because of some kind of family requirement, and 5.56% discontinued because of inability to cope with studies. Other reasons included unavailability of a college for girls, lack of adequate facilities, health problems and marriage. The data for Muslim women regarding discontinuation of education is comparable, with 37.21% of all Muslim women quitting because of financial reasons, 7.62% because of family requirements, and 5.45% because of difficulty in coping with studies. Interviewed respondents also mentioned that many girls had to discontinue their education when they left Mumbai and migrated to Mumbra-Kausa because no appropriate school could be found. Until recently, there was no government school in the area for standards above seventh. Moreover, most schools in the area are private with expensive fees. Therefore, poor people really struggle in sending their children to school. Further, it also became apparent through the interviews that here is a high level of aspiration among the women to progress through education and engagement in some employment. Many women, who could not achieve these goals for themselves wished to see their daughters succeed in school or some profession. Many strove hard to turn this vision into a possibility. Therefore, it can be seen that discontinuation of education and low rates of education are a result more

of infrastructural inadequacies and poverty rather than of orthodox attitude among the people. We feel that heavy investment in education on the part of the State is required. One very important reason for the need for such an endeavour is found in the consequences of children being exposed to an inadequate educational environment. According to one police officer, children tend to drop out of school at a high rate because of parent's inability to pay and also under the influence of antisocial elements at a susceptible age. The boys who drop out are more likely to be absorbed in anti-social, destructive activities such as drugs intake and addiction. This addiction leads to petty thievery and small crimes. It is very important for them, therefore, to stay in schools. Girls are in a better position as far as studies are concerned, because being less likely to encounter companions involved in anti-social activities, they are also less likely to drop out of schools. Moreover, parents are more likely to take extra effort to ensure that girls complete school because regularly attending of school ensures safety of girls. . However, although there is evidence for a progressive trend in the community as far as girls' education is concerned, the interviews reveal that even today, there is a tendency amongst parents to put a limit on the extent to which a girl may be educated.

Employment

Of all the women in the population, a vast majority (89.97%) is not engaged in working to earn (Table 7.13). This section comprises of children not older than 14 years, those not working due to old age, those who have retired, students, housewives, and the unemployed, most of whom are not seeking employment. Of those who are working, 78.29% are employed in the informal sector as rag pickers, tailors or embroiderers, domestic help, hawkers, etc. The data for Muslim women is comparable, with 91.66% not working to earn, and 71.33% of the working women employed in the informal sector. Among the women household heads, the percentage of those who are not working to earn is predictably lower at 53.90%. Again predictably 89.23% of these are employed in the informal sector. Only 10.76% are employed in the formal sector. Among the Muslim women heads of households, 59.72% are not working to earn, and of those who are working, 90.47% are employed in the informal sector. Table 7.14 on the nature of job shows that in every group of women, the percentage of women with temporary or contract-based jobs is higher, while that of women having permanent jobs is considerably lower. Table 7.15 on the nature of organisation shows that the government sector has the smallest share in employment generation in all four groups i.e.

only 0.42% of all women, 0.33% of Muslim women, 4.26% of women household heads and 1.94% of Muslim women household heads are employed in the government sector while the private sector has the highest share in employment of women from the surveyed population.

There are many reasons for under-representation of Muslim women in Government offices or in employment in all sectors. Among many reasons, some are: the low levels of education make them less employable, the lack in confidence because of the lack of education and a non-conducive environment at home, and the inherent bias against women belonging to a particular community have to face. It has been seen that women find it difficult to enter and sustain themselves in a multicultural, multi-religious space especially because of the negative attitudes encountered among people when they see Muslim women with the traditional symbols, such as the veil. These symbols are then taken as a sign of being backward and orthodox and are sneered at by people. This inherent prejudice also plays a role in the experience of communal riots. Facing such antagonism requires a level of assertiveness and confidence which few people possess. Thus, their lack of mobility is not indicative of their wish to stay in their locality, but may actually point to their inability to deal effectively with intolerance to specific culture, yet cosmopolitan spaces.

As calculated from Table 7.16, 74.67% of the working Muslim women have their workplaces within Mumbra prabhag, while 77.08% of all working women have their workplaces within Mumbra prabhag. Apart from being a reflection of the closed economy, this also has implications for the mobility of women. It means that a large section of women which is employed has little opportunity or desire or capacity in their daily lives to travel outside the limited society of Mumbra prabhag.

Women's employment is also reflective of the atmosphere around women even in their homes. For example, 62.35% of all the households surveyed replied that they would not want the women in the family to work for earning. The most frequently given reason for not allowing women to work was that they did not believe Mumbra division had work opportunities suited to women. People's gender-related attitudes also played a role in the women being denied the opportunity to work. Many stated a belief that the woman's place was in the house, tending to the household needs, which was the reason they did not want women in the family to work for earning (Table 7.17).

Income

Employment is normally directly tied to income, and the data on individual women's income reflects this. A sizeable majority of women in the population have no individual income. Only four women in the population earn more than Rs. 15000, and all four of them are Muslims (Table 7.18). In addition to income, the quality of subsistence also depends upon the possession of documents which enable citizens to avail of state-generated services. Several women mentioned that they faced problems because they did not possess the necessary documents. This prevented them from accessing help and support even when it is available. This is a major issue especially in the case of women household heads. Table 7.19 shows that 43.94% of Muslim women and 43.98% of all women in the sample do not have a bank account. The percentage of women who do not have a pan card is also similarly high. Among the women household heads, 14.89% do not have a ration card and 18.44% do not have their name in the electoral list. The ability of such women to access services and get jobs is severely damaged due to the unavailability of documents. Especially, for the women who have to shoulder the economic responsibility of their households, lack of documents can be crippling.

Health

Concerns related to health services were often voiced by women in the course of the interviews. It was noticed that expenditure on health and treatment was a major financial strain on a large section of the surveyed population. Of all the women in the surveyed population, 27.77% have taken loans for health reasons. Maintaining health is even more difficult and more of an economic burden for the poorer sections of the population. Although these individuals earn less, the cost of health services for them is not correspondingly low. The chapter on health discusses the reluctance in women to approach doctors in the urban PHCs. Moreover, many of them are employed in the informal sector, with no formal relationship with their employers, and consequently do not have health benefits or health insurance on account of their job. It is needless to state that even in cases where they are aware of existence of one, it fails to afford medical insurance on their own. This problem is likely to be most serious for the women heads of households in Mumbra-Kausa. Thus, there is a need to implement affordable health insurance programmes in the area of Mumbra-Kausa suited to the needs of the vulnerable sections.

Women's health complaints often require a different kind of intervention, which is discussed in details in the health chapter. Some of the demands made by the surveyed women respondents were for a government hospital with adequate facilities and reasonable rates in the area; an adequate health centre; well trained and qualified doctors in all hospitals, clinics and PHCs; a garden to facilitate physical exercise; removal of garbage which would lead to cleaner environment and reduction of disease-causing agents; and loan facilities for health. Some also complained about the expenses involved in delivery in a private clinic and a few mentioned the need for setting up a hospital especially for women. Several spoke of the need to have better treatment facilities for major illnesses, which need not be fatal in this day and age, but often are. Many women mentioned being unable to afford medicines and health services.

The lack of confidence amongst the people on Mumbra hospitals and medical professionals in dealing with major illnesses is evident in the surveyed population. As seen in Table 7.20, 95.61% of Muslim women and 96.20% of all women avail of local health services and facilities for common illnesses. However, the picture is very different for major illnesses, for which only 36.93% of Muslim women and 31.75% of all women claim to make use of the locally available health services (Table 7.21). The possession of health insurance is a matter of importance for the women household heads for reasons already mentioned. Table 7.22 shows that only 5.83% of the Muslim women household heads and 4.96% of all women household heads are in possession of health insurance. A Scheme providing group insurance is recommended in this context.

Government and Non-Government Support

One can witness a few Government schemes and non-government organisations operating specifically for women welfare in Mumbra-Kausa. However, the outreach of these organisations and schemes is necessarily limited because of two main reasons. The first relates to the attitude of the community. There is a poor image of social workers among the people in general. Some perceive them as agencies involved in breaking up marriages and homes. They are believed to serve only their own interest at the cost of others' concerns. Some organisations have complained that such baseless rumours and interpretations malign their reputation and credibility. The second reason relates to the lack of awareness amongst the women of Mumbra-Kausa. Most of them have no clear idea of the people and agencies

they can approach for help in case of any problems. This, in its turn, limits the impact of the work and outreach of the organizations.

Table 7.23 shows the extent to which the women in Mumbra-Kausa make use of the schemes and initiatives undertaken by the Government or other agencies. 84.82% of the Muslim women and 73.52% of all women said that no scheme/initiatives was available in the area, indicating their lack of awareness of such initiatives. It is important to note that while the percentage is high in both groups, it is substantially higher in case of Muslim women. This indicates possibility of either greater ignorance regarding such things in this population or greater reluctance amongst them to approach agencies because of negative image of the organizations. Only 13.74% of the Muslim women reported making use of Government schemes, while 25.31% of all women claimed the same. Clearly, there is a huge difference between the proportions of Muslim and non-Muslim women who make use of Government schemes. On the other hand, only Muslim women claim to make use of non-governmental schemes (1.17%) or schemes available from non-governmental agencies. However, 4% Muslim women and 3.76% of all women claimed to receive support from NGOs working in their area. Therefore, even the reach of the local level NGOs is not great. In the following section, the somewhat popular schemes and NGOs are discussed. Such a discussion, we feel, would give an idea of different nature of organizations operating in the area and would also give a glimpse on the kind of activities accepted and encouraged in the area which reflects dominance of patriarchal attitude

Of the women who claimed to have made use of schemes being implemented in their area, the majority (94.95%) availed anganwadi or balwadi services. This percentage was lower amongst the Muslim women at 89.01%. Anganwadi is a central government scheme implemented with the objectives of addressing the problem of malnutrition and poor health among women and children. They are supposed to provide women, food rich in nutritive elements along with medication to be used in pregnancy or for improving health. The anganwadis are also meant to take care of pre-school children for two to three hours per day, habituating them to school environment and providing them with nutrition. The balwadis are a similar initiative undertaken by the state government. Although the area of Mumbra-Kausa has several balwadis and anganwadis in operation, it is clear that the Muslim population is not benefitting adequately from this service.

People do not adequately utilize the services of the anganwadis. Several medicines are supplied in the anganwadi which are meant specifically to bolster women's constitutions, but people do not approach the Anganwadis for these while at the same time spending a great deal of money for health services. This may be because the people who need these services are not aware of them or do not trust the quality of products being provided by the anganwadis. There is a perception amongst the people that the food given in anganwadis is not good. Some of it is unpalatable and thus remains unused both by adults and children. While anganwadis undoubtedly provide support to the women of Mumbra-Kausa, their services have to be improved upon to enable them to run more effectively in order to make them more popular among the residents of Mumbra-Kausa. One impediment mentioned by the Anganwadi is lack of adequate space to run Anganwadis

Another initiative which has been effective in bolstering the economic independence of women in Mumbra-Kausa is the organisation of self-help groups by Maharashtra Mahila Mandal. Self-help groups are formed by a small number of women who pool a fixed amount of savings regularly over a fixed period of time, with which they can open a bank account. This money can be used for different purposes as per the need of individual members of the group. The individual members borrow from this amount and pay a small amount towards interest. Borrowing can also take place among different SHGs and from the bank on strength of the deposit made before. Features of SHGs include approaching different organisations for loans and also for planning growth. Development of SHGs has led to many benefits for the women in the area. It has facilitated credit in an area where Individuals from the lower economic segment encounter difficulties in obtaining credit or taking loans. Hence, this has played an important role in increasing the economic independence of women and in some cases even their confidence. The ability to obtain credit has improved the standing of many women in their household as this attributes better bargaining power and participation in the decision-making process.

One significant characteristic of self help groups is that it emphasizes initiative taken by the women themselves in overcoming their problems. There is a difference in the outlook of those who approach an agency with their problems, expecting the agency to solve them, and those who approach an organisation with their contribution, expecting to achieve something out of their own efforts. Since the starting point of the self help groups is active steps taken by women, it reinforces the idea of conscious effort and independence. Dependence on men

is a significant underlying feature of the oppression faced by women, which is combated by women collectively through SHGs.

However, the participation of Muslim women is very low in the SHGs, and consequently the benefits of such groups have largely remained concentrated among the non-Muslims, that too mainly in Amrutnagar. According to the estimate of one of the organisers of Maharashtra Mahila Mandal, the participation of Muslim women in SHGs is as low as 30%. The reasons for the low participation of Muslim women are complex. Firstly, it is against the religious beliefs of some Muslims to take interest. SHGs involve coming together and going against this diktat, therefore some Muslims are discouraged from participating in SHGs. As women became more educated, more and more of them have begun participating in such activities. However, different models of microfinance can be designed to suit the needs of Muslims to increase their participation. Example can be given of joint litigation groups.

As far as the initiatives taken by NGOs for women welfare is concerned, mention has to be made of Awaaz-E-Nishwan. Some of the services offered by this organisation include counselling to those women who have gone through severely debilitating experiences, providing financial support to destitute women, giving scholarships to girls in need of money, providing classes for those who so desire etc. Awaaz-E-Nishwaan, initially in Bhendi Bazar, started as a centre to engage with the issues of women's identity and empowerment. It was an organization for all women irrespective of their religion, however, most of their clients tended to be Muslims on account of the location of the organization in Bhendi Bazaar. Awaaz-E-Nishwaan started its mission by examining the way women saw themselves in terms of this law and its manifestations. In the process, it was forced to question and challenge the Islamic law and also Muslim Personal law. The relocation of the office of Awaaz-E-Nishwaan to an office at Sandhurst Road led to their pro-education stance and initiative, as they saw education as an ideal way to move away from women's dependence on men, as this dependence prevented the women from developing/relying on their own resources and from dealing with the world on their own terms.

The organization established a branch in Mumbra-Kausa because they felt that intervention is especially required this non-urbanised area . Further, the organisation wanted to be of service to the population who had lost so much in the '92-'93 riots. Developed as an after effect of post riots (please see chapter III) Mumbra-Kausa saw heavy concentration of conservative religious organisations, this made intervention in the form of an organisation for women the

need of the hour. Besides, many women from Mumbra-Kausa used to visit the organization at Bhendi Bazaar, which made it aware of the poor living conditions in the area and also the non affordability of the women residents of the services that they required. Hence, a centre was set up in Mumbra-Kausa.

Having an image of a radical feminist group, the organization expected to encounter resistance from the conservative patriarchal communities of Mumbra-Kausa. Hence, they planned their initial operation by setting up a library for women in the area, while providing additional services like teaching and literacy classes. They did have to face much resistance, because for conservative Muslim community it is unthinkable that women should get together to read, discuss and have fun. The library was set up mainly to provide women with a place for interaction and for facilitating dialogue about violence. They gradually extended their services to include counseling of women, giving loans to set up businesses and scholarships to girls who wished to pursue their education. They had even started a shelter for destitute Muslim women, which functioned for more than two years. The shelter was established at the Rehnuma library, and was intended to provide a place to women who had no support either from their families or anywhere else. However, the shelter had to be discontinued because of concerns for safety of women who were staying there as well as of those who visited the centre. Besides this, the organisation also conducts periodic camps to raise awareness about different issues. The centre also involves girls in different activities which are later linked to discussions about women's lives and issues.

Unlike, Awaaz -E- Niswaan. Sahara – another NGO working for Muslim women in Mumbra-Kausa, has communitarian base. It is affiliated to Anjuman - I – Islam and has been told not to interfere in the matters pertaining to Shariat. Hence, despite finding marital dispute and triple talaq major issues confronting Muslim women of Mumbra-Kausa, the organization concentrates on the issues of education and unemployment. It works on getting educational aid, sponsorship, vocational training and counseling. We were given a pamphlet of Sahara. All the programmes listed on it were of a particular kind of vocations, the ones that are associated with women and femininity (eg. mehndi, decorative painting, sewing, etc). Idea is to develop those working skills that can gel well with the patriarchal house-hold activities and in which women, in general can work from their residences. Sangharsh Mahila Sangh is yet another organization working for the welfare of the women of Mumbra-Kausa. The organization attempts to provide work to the women of the area, , work which ladies can do

from home. . Girls Student Islamic Organization helps the students in their education and also help them in receiving scholarships. It also operates on communitarian base.

Besides these there is one orphanage for girls. This is affiliated to Darul Rahmat Trust (Kismat Colony), famously known as Abdullah Patel girls Orphanage. Along with it there are a few madrasas like Aliya Research Centre that have residential facilities for girls. These Madarsas cater to their specific sects. Nevertheless it is important to note that these orphanages or *Yatim Khanas* cater to Muslims girls at national level and very few girls (around 5%) from Mumbra-Kausa utilize these services.

Succinctly, though different organisations and services are available in the area, these are by no means adequate to meet the needs of the female population. There are some glaring lacunae in the social support extended by the State. For example, there is no women's cell at the Mumbra police station. Mumbra-Kausa does not have a shelter for destitute women; it does not even have an orphanage sponsored by the State. The health services for women are also deemed inadequate. Although micro credit facilities are available, their outreach is still small and more schemes and initiatives need to be developed in the area.

Children's Concerns

Since children's issues are often intimately linked with women's issues, space has been provided in this chapter to specifically elaborate on these. This section of the population, too, is similarly vulnerable to social evils and malpractices, the impact of which is more entrenched if they strike in the formative years of the individual's life. Children, too, are affected by issues faced by the rest of the population such as poor infrastructure, lack of hygiene, poor health and sanitation facilities, lack of material resources in the family, unemployment of family members, etc.; but these factors influence children in different ways. Individuals at a young age are more susceptible to emotional distress from witnessing tensions in the family, which may have long term effects. If parents are busy coping with other challenges of life, they often do not have enough time for monitoring the growth of and dealing with the problems of their children. This increases children's susceptibility to getting absorbed in undesirable practices and industries as well as not acquiring the skills that ensure success in the present capitalist world.

In addition to these general issues, some problems are specific to children. These include insufficient number of schools providing quality education, lack of adequate roads for them to travel to good or any schools (this problem is mainly confronted by the children staying in hilly areas), insufficient playgrounds or spaces for interaction outside schools and homes, inadequate resources like libraries and inadequate facilities for recreational activities or hobbies. Even the Anganwadis, run in Mumbra-Kausa by local women, do not have enough resources and facilities to provide children with a wholesome environment for such experiences. Anganwadis are centres where children from the ages of three to six years may be enrolled prior to their admission in schools. The child-centred functions performed in these centres include providing children with food high in nutritive content, supplying food at children's homes to ensure that they are well fed at home also, teaching them basic social skills such as responding appropriately to a question, and getting them accustomed to school environment.

However, several Anganwadis in the Mumbra-Kausa area run in small rooms with insufficient lighting. In one of the cases observed, the Anganwadi, had no space for children to play. Several of them have unhygienic surroundings, often with constructions dangerous for children. There are many obstructions posed by bricks and debris in the area, which pose major impediments in the growth and activities of the children. Some of the constructions in the surrounding area can even lead to fatal accidents so taking children out is a major risk. There is also possibility of infestation by mosquitoes. Anganwadi work is also hampered by malpractices of contractors, who are responsible for providing the Anganwadis with food supplies. Problems associated with receiving the entitled payment on a regular basis is reported. According to a social workers such problems were not observed in the neighbouring areas like Thane. There is a perception amongst the people that the food given in the Anganwadis is not good. Much of the food that is supplied to the Anganwadis may be high in essential nutrients, but is not palatable and is therefore not eaten by children. Sometimes, there is food shortage. Parents also have unrealistic expectations from these educational centres. They may, for example, expect their children to be taught things which are beyond their age level, which the Anganwadis cannot do. The Anganwadi staff also report failure in communicating to the parents the purpose of the Anganwadi and in exposing the futility of such unrealistic expectations.

Some of the problematic practices observed in Mumbra-Kausa are injurious especially,

though not specifically, to children and youth. One of these involves drug abuse, which was reported by respondents from many sections of the population including social workers and law enforcement authorities. To quote one of the respondents, “Drug problem is very very *rampant*, meaning it’s *so* bad and so vast – they’re not allowed to drink liquor. But anything that can give them a high is consumed over here. Anything from Restyl tablet to Iodex.... They actually put Iodex on a slice of bread and eat it.” The above statement reveals an alarming practice of using medicines as drugs, even those medicines that are not available without prescriptions. This shows involvement of medical shops in this practice. As in the case of many social malpractices, drug abuse is closely related to broader structural problems of poverty and unemployment. The drug trade provides a way for youngsters to make easy money when more gainful employment opportunities are absent. Moreover, those who are addicted to drugs need money to satisfy their craving and turn to petty theft and other undesirable practices when they can no longer afford drugs.

In addition to petty thefts and crimes, drug problems are linked to educational achievement. According to one police officer in the area of Mumbra-Kausa, boys tend to be more likely to come across companions involved in drug use and drug trade, and are thus likely to drop out of school, perceiving an easy way of life in the drug trade. The schools fall short of reaching out to children on these vital issues. Girls’ involvement in education is comparatively better since they are less likely to come across such harmful distractions. .

In the interviews, evidence was also obtained for the prevalence of prostitution. In a patriarchal society fraught with problems of poverty and lack of employment opportunities, some malpractices detrimental to women are inevitably observed, and prostitution is one of them. This problem needs to be examined and eradicated completely because of the threat it poses to young girls, especially those in deprived circumstances, who are likely to get absorbed in this industry.

Issues Confronting Women in Mumbra-Kausa

A substantial part of Mumbra-Kausa witnesses pathetic living conditions and very low scope for improvement due to unfriendly attitude, ignorance or apathy of those in charge. All suffer from these conditions; however, the condition of women is worse than that of men. It would not be an exaggeration to suggest that the Mumbra society is highly patriarchal. Women’s

circumstances, behaviour and mobility are systematically controlled by men through imposition of economic, social and religious restrictions on women. They also control the women's world by maintaining a strong hold over educational and economic institutions that set and define the norms and values guiding women's behaviour. The notion of insecurity in the aftermath of communal riots legitimizes this controlling attitude.

It is important to note that the situation of non-Muslim women is hardly different from that of the Muslim women on all relevant parameters such as education, age at marriage, employment, earning potential, etc. and quite a few issues are commonly faced by women from all sections of the society, chiefly those related to insufficient basic facilities, which seriously inhibit the probability of their advancement. As several women and NGO workers in the area noted, family pressures undoubtedly constrain women's opportunities to develop in different ways by denying them exposure to different experiences, but these constraints can be negotiated by availability of opportunities in the surroundings. Appropriate and usable services are not available. Women also tend to be unaware of the few services which are available. This ignorance is another factor which commonly affects women of Mumbra-Kausa irrespective of their religion and community affiliation.

Women in Mumbra-Kausa are exposed to much the same physical situations and realities as the men, but the problems experienced by them and the severity of these problems are different. Several infrastructural shortfalls relevant to households affect women more than they affect men, since household work is primarily considered to be the responsibility of women. Women of the area have to devote energy and time in obtaining goods and amenities which should be theirs at very little cost and as a matter of citizenship rights. Struggling with the workload in the face of lack of amenities leaves women little time to pursue jobs or interests, preventing them from actively striving for their independence, welfare and development. For example, both men and women are affected by inadequate water supply, but men are not involved in the practicalities of addressing the issue as they leave for work in the mornings and return in the evenings. Women are left to grapple with the situation. They are the ones who have to 'beg' or buy water from those who manage to get it. They find the experience harassing and time consuming. They have to carry water over long distances, sometimes at the risk of physical injury and health hazards. For example, a case of miscarriage during the strenuous task of carrying water was reported in one of the interviews. Therefore, the paucity of infrastructural support indirectly contributes to continuation of

women's economic and social dependence on men. The situation of women in Mumbra-Kausa would be greatly improved if these minimum basic facilities were to be provided. In a sense, therefore, the patriarchal structure of the society is reinforced by the inadequate intervention by State machinery.

Economic conditions largely influence the extent to which women remain dependent on and under control of men. They may, for example, be restraint from going to school and may be made to work at home. Some families are even against girls' education. Girls who wish to study have to struggle with an anti-reading atmosphere in their houses. Education is considered a frivolous activity for women, which they should ideally not lose time over. After all they are not supposed to be earning an living. Hence, employment and education are in general given secondary importance and household duties of women tend to be emphasized. Lack of education leaves them unequipped with confidence and skills associated with employability, leading to a continuation of their economic dependence on men.

Economic dependence, however, can only partly explain the lack of freedom of Mumbra-Kausa women. Even if women start earning and attain some degree of economic freedom, they are not relieved from their other roles of mother, wife, daughter-in-law, sister-in-law, etc. Often, they do not receive help or support from the family members (especially the in-laws) in their work. Some spoke of the need of male members of the household (especially the husbands) to keep women dependent on them. As one male respondent puts it, "The woman should not be above me., Jo *Main doonnga wohi le, wo hi kha, wo hi mar.* (Whatever I give, that only you should take, eat or die)... you can do the housework, my work, work for the family. But don't go out!" This attitude may partly stem from the economic and other insecurities men experience in their daily lives. The difficulties experienced by women, therefore, cannot be adequately addressed without delving into men's concerns as well. Intervention has to take place at the level of the entire society, and not just for the women.

Predictably, problems of women stemming from inadequate facilities are aggravated in slum areas. Paucity of good facilities results in many inconveniences and frustration, which lead to household quarrels and tensions. It is not unusual to encounter a higher rate of domestic violence because of these reasons. Cases of domestic violence are noticed in households of all religious communities, but are more common in those in deprived circumstances. Domestic violence is considered to offer frustrated men an avenue to express their power in

the house. Domestic violence in the area is manifested through the cases of burning, beating, strangling, emotional blackmail, torture etc. In the Mumbra police station when we asked the police men of the nature of crime that Mumbra-Kausa residents are involved in, the answer was domestic violence. This violence can be taken as a manifestation of the patriarchy ingrained in the Mumbra-Kausa society.

Several women also complained about the lack of affordable health facilities especially for women. Some respondents even spoke of demise of children due to incompetence of doctors. As shared in the health chapter problem is especially felt in the case of female doctors in Government hospitals and PHCs. Relevant data on health services has already been presented.

Another serious problem confronting the women of Mumbra-Kausa is the problem of mobility or travelling. As discussed in the II chapter, Mumbra-Kausa has only one slow train track, which means not adequate local train service for people especially women. The problem of overcrowded trains cannot be solved through bus service as the area has very few buses, that run irregularly at long time interval. The comparatively rich members of the society can use their cars for travelling, however, this leaves the poor high and dry. Choice is to remain in Mumbra-Kausa with the option of no development and exposure or to take the harassment of travelling in crowded buses and trains that are time consuming and expensive. It is needless to state that transport facilities have implications for earning potential and social freedom of the women.

Issues faced by Muslim women

In case of Muslim women, all the problems mentioned above are aggravated by religious and communitarian forces and discrimination from non Muslims. In addition, responses of the women to prevalent practices and tendencies also play an important role in determining the status and condition of Muslim women.

Fundamentalism and Conservatism: Despite proximity to the cosmopolitan areas like Thane and Mumbai, the poor of Mumbra-Kausa faces a closedness or confinement within the boundaries of Mumbra-Kausa area mainly because it has developed in the aftermath of communal riots with an important concern of maintaining security of the residents. The

stronghold of the Hindu community with a history of anti Muslim feeling in the neighbouring areas like Diva and Kalwa appear to have strengthened the need for closed boundaries. This has resulted in active operation of conservative communitarian forces in the area. . In the words of a representative of an NGO which has been active in protecting the rights of Muslim women of Mumbra-Kausa, “Naturally, when it becomes ...largely a Muslim area, conservatism is bound to happen ... but this is a typical thing of ghettoisation. We have to keep in mind that conservatism is not unique to Muslims. It is something that happens because of the situation.”

The dynamics of ghettoisation shape people's dispositions and outlooks. Community organizations generally establish their branches in these ghettos not only to facilitate easier access to the community members, who reside in the area in substantial number but also because this kind of areas provide cheaper land in familiar surroundings, where branch office or organizations can be established for the benefit of the community at pan national level. The mere presence of these organizations promote communitarian culture, norms and values thus reinforcing conservative trends, thus attaching equal (to economic affluence) if not greater status to symbols and practices associated with the regional community culture or the so called authentic version of the sectarian culture and religion. This strengthens conservatism as a status symbol especially when affiliation and association with such organizations facilitate upward mobility for a few and material benefits for the others. The symbolic distance from the cosmopolitan culture or other communities brought about by the ghettoisation also strengthens conservatism. Because the communities are not in frequent contact with other perspectives and outlooks, the change in one's outlook is impeded. All of these factors directly affect women's lives.

Although membership in a jamaat is helpful to certain extent in matters of daily life, it can be detrimental from the point of view of women's liberation. The jamaats may provide help and social security to people in times of need, however, these promote communitarian norms which are not very conducive to women of the modern world. Also, by providing doles, these do not inculcate self reliance in the population and income ceiling on these doles is seen to refrain the members from asserting to make that extra money which ensures promotion in life. Our experience of Mumbra-Kausa, revealed these jamaats to be extremely powerful in the area. These are seen to have a strong hold on the lives of women, even to the extent of having a say in their marital and domestic affairs. One of the respondents related a story of a

woman who could not get divorce from her husband because of their membership in a jamaat. There has even been an incidence of a jamaat issuing a *fatwah* to control the activities of women. The jamaats also create a culture which leaves very little space for women to talk about violence experienced in their lives. Even NGOs and women's welfare groups find it difficult to overcome resistance built in the community due to these jamaats. Community involvement in the personal issues is one of the most significant problems faced by the organisations like Awaaz-e-Niswaan, while addressing issues confronting the Muslim especially those belonging to non-Sunni sects that have stronghold of jamaats.

One of the most significant implication of these conservative tendencies is that these impeach on the freedom of Muslim women – freedom to shape one's own life or even to take small everyday decisions. For example, while many women did mention that they wear *burkha* out of choice, several others referred to it as an obligation (a *farman*) for religious purpose. They stated that their community and men disapprove if they do not observe *purdah*. It is needless to state that earlier stated volition can also be structural in nature. One woman shared with us that in the initial stage when she moved to Mumbra-Kausa, she was not observing *purdah*. However, the omnipresence of *purdah* made her uncomfortable and she started observing it. In this context, it is important to remember that the impact of conservatism and communitarian forces, is different on different women, depending on their needs, age, exposure, sect and community dependence.

Loss of recreational public spaces is yet another example of the impact of conservative forces on the women. Mumbra-Kausa has no practice or space for the women to come together, to interact or to entertain themselves in a public space. The lacunae is especially felt by the women who have recently migrated to the area. It is needless to state that such a lacunae affect growth and development of women and as reported by the doctors of the area generate fatal diseases like TB. Almost all the doctors of Mumbra-Kausa told us that when compared to other areas of Thane, Mumbra division reports highest cases of TB among the female patients. Lack of places in which to meet friends and restrictive social life were recurrent concerns brought up by women in the interviews. Practices like establishment of libraries, fenced gardens or even clubs exclusively for women can solve the problem.

In this context, it is important to mention that underdevelopment along with conservatism is extremely detrimental to women and has been seen as associated with the practice of

prostitution in an extremely subtle and underhand manner. Many respondents mentioned in hushed tones, prevalence of prostitution in Mumbra-Kausa. Although instrumental towards providing money and also saving the face of 'men' who fail to earn adequate livelihood hence force their women to indulge in these practices in stealthy manner, the practice is extremely detrimental for the women who do not get any legal or otherwise protection and get vulnerable to social and health wise exploitation. However, women of Mumbra-Kausa have no refuge in such situations. There is no shelter home or women cell in Mumbra police station for women to take refuge to avoid such a fate.

Discrimination and lack of State Support: One of the important processes that keep women confined to Mumbra -Kausa or at least hesitant about reaching out is discrimination experienced in public spaces. Several women recounted tales of the hostile treatment meted out to them in trains by non-Muslim women, as stated by one of the respondents. “*Burkha dekhte hein toh kya mirchi lagati hain?* (Do they feel physically stung if they see a *burkha*?) Allah knows, when they see the *burkha*, some demon wakes up inside them...they don't give us place to sit in the train.” Women feel bad traveling in the train and parents hesitate sending their daughters out of Mumbra-Kausa for education or job purpose. Succinctly, lack of security in transport facilities hampers mobility of Mumbra- women and as mobility is associated with employability and economic independence, it hampers development of Muslim women in general.

However, experience of discrimination or at least perception of discrimination being practiced in Mumbra-Kausa is minimal. Many women shared with us that on the whole discrimination is not experienced in the functioning of government or private agencies but rather through the outlooks and behaviour of individuals. For example, though being discriminated against by fellow passengers in the local trains on account of being Muslims such treatment is not experienced in the workplaces. As seen in Table 7.24 on the discrimination experienced by the surveyed women in different spheres, 89.43% of all women reported not having faced discrimination at all. The percentage of Muslim women making this claim is marginally smaller at 88.10%. In all majority of the categories on discrimination excluding in getting jobs, renting a flat and getting a credit card. Table 7.25 gives information on the extent to which women have faced harassment at the hands of those with power or authority. It reveals that the percentages of women from each group who did face such treatment are minimal (2.88% for all women, 0.71% for all women who are

household heads, and 0.97% for all Muslim women who are household heads). Most of this harassment was reported to be on the part of local goondas or policemen who refused to help rather than political authorities.

At the same time, several women related experiences where they did not receive help from authorities in spite of being in dire need. According to them, the political authorities tend not to take a proactive role in the education and development of Muslim women especially because of their reluctance to displease the Muslim leaders and conservative community members who form a substantial part of the vote bank. When it comes to the affairs of the Muslim women, the government prefers not to meddle. There have been cases in which the police refused to take action, even when confronted with extreme cases of domestic violence. Some women reported being mistreated by the policemen. Some of the respondents located the roots of the problems in the mindset of the authorities. According to them, the people working here have a pre-conceived notion of the Mumbra-Kausa Muslim women, because of which a certain kind of treatment is meted out to them. Although no respondent gave a specific label to the attitude evinced by the police, their statements seemed to suggest that the police did not believe their intervention would help. Some also noted some resentment on part of the authorities. One respondent suggested that the authorities may subscribe to a limited definition of what constitutes as violence. “The police do not think that violence committed to women is violence. This is the biggest problem,” she said while talking about the difficulty in getting the police to intervene in the cases of domestic violence.

On the face of no support from the State agencies like Police, the Muslim women turns to the community support for help, which is futile if the jamaat or the family itself is the source of the problem.

Mind Set: Perception of discrimination keeps women from accessing whatever few opportunities are accessible to them. This is most clearly seen in their lack of participation in certain schemes and programmes meant specifically for women’s welfare. For example, according to a social worker associated with anganwadis Muslim women need a lot of convincing to enroll their children in Anganwadis and to avail of the medication and nutrition provided by anganwadis for use during pregnancy. Some of the Anganwadi workers located the roots of this reluctance in some sort of suspicion among Muslim women. According to them, pregnant Muslim women are wary of providing this information to the Anganwadis

because of a suspicion that the workers mean harm to their unborn children. They also deprecate the food offered in anganwadis to their children. Similarly, as stated earlier the participation of Muslim women in SHGs is as low as 30%.

Further, confidence of Muslim women gets affected by the difficulties and failure faced in negotiating with authorities for commodities and services that are theirs by right of citizenship. Diffidence generated due to failed negotiations in the daily life further hampers the efforts of the Muslim women to seek legal support. They are more likely to submit to the demands of the authorities, no matter how unfair that might be. Many of them do not know their rights, and those who do, do not believe that these rights can be actualized. They have no faith in the system and feel that without engaging in certain unlawful activities, such as paying bribes they would be able to get anything from the system.

Conditioning of this type has affected the expectations of the people and their belief in the value of their effort. This might be a subliminal reason for the inadequacy and low quality of infrastructural and legal support facilities in Mumbra-Kausa. People do not demand, do not believe that they deserve more, do not protest against the current state of affairs, do not wish to participate in the process of getting their due and therefore do not get more from the system. Therefore, the attitude which has developed amongst Muslim women over the years also prevent them from acting for their benefit. Further, Muslim women do not like to take action against discrimination and hostility because they feel that this will give a bad name to the Muslim community. These also need to be addressed while planning for sustainable improvement of Muslim women in Mumbra.

Political Power: Even if women (especially Muslim women) enter the political arena, they do not wield much power. Having political authority does not further their political understanding and reach, because even in the political arena, they are under the control of men. One of our respondents related the story of a woman official, who could never be found in her office and her husband and her son handled all her work. Muslim women are reported to be apparently clueless about their duties.

An interesting perception about the Muslim women corporators was witnessed during the field work. People believe that although they are capable individuals with sincere wishes to serve the community, they tend to be inactive and ineffective because of susceptibility to

pressures from the family and the need to remain true to tradition. Their traditional apparel, the burkha, often leads to distrust among the people because they are not allowed to see the face of their corporate and talk to them face to face. Practicing seclusion the women corporations have a reputation of neither knowing nor being involved in the community related matters. During our study, we met an absolutely veiled Muslim women corporator, who appeared not to have adequate information about her ward.

General Image of Muslim Women from Mumbra-Kausa: Many Muslim women feel that being from Mumbra-Kausa is a major disadvantage because Muslim women from the area have bad reputation even among the Muslim community outside Mumbra-Kausa. The case of Ishrat Jahan (the case of a nineteen year old girl who met her demise at the hands of a personnel from the Ahmedabad Police crime branch in an encounter in 2004, supposedly because she was suspected to have links with a terrorist organisation (the association could not be established) has added fuel to the fire. To quote a respondent, “There was one case of Ishrat Jahan and the names of all Mumbra girls was ruined. The women of Mumbra became notorious...Marriages are not happening. We cannot get admission in schools. If we apply for jobs, they first ask, are you from Mumbra? Then they start scratching their heads, wondering whether or not to give this woman a job.”

One could witness assertion of identity among the Muslim women of Mumbra-Kausa when confronted with the others holding negative image of themselves. It is but natural that they would not wish to see their sense of identity being violated, or their way of life being judged inferior. Negative reactions especially from the non-Muslims generate tremendous suspicion and defensiveness amongst the Muslim women of Mumbra-Kausa. This may be one of the reasons behind their low participation in initiatives and schemes taken by the government. This must be kept in mind while designing services for this population. It is not, however, the intention of this report to necessarily suggest that specialised services be made available for Muslim women in every case., rather that all sections of population be trained to using public spaces responsibly. For example, non-Muslim women must learn to be civil to their Muslim co-passengers in the local train, while Muslim women must learn to uphold responsible execution of their duties while holding a public office. Muslim women need to develop confidence and skill to assert their rights to participate in different programmes, and the non-Muslim community needs to respect their socio-cultural differences. Such an orientation can be brought about through education, orientation and sensitizing programmes as well as by

ensuring enhanced contact and communication with other communities. Some examples of these spaces are self-help groups, children's playgrounds, classes for training in various skills, jointly set up cottage industries, etc. An additional advantage of the formulation of multicultural functional groups is that these would result in expansion of social boundaries and consequent access to social resources.

Conclusion

In spite of the reported apathy of authorities and officials to take action in women's (especially Muslim women's) issues, many women have reported finding strength and confidence in the community feeling of Mumbra. The peace-loving and helpful attitude of the residents and the security of the Mumbra area have been consistently identified as strengths of the area. In the words of one respondent, "Mumbra is filthy at night, but very safe for the ladies. There is no tension even if we come alone at midnight. This is a very good thing... If you take a rickshaw, the rickshaw driver won't take you to some wrong place, he will only take you to where you tell him. This is the light in the darkness, as they say. He won't ask you for extra 20-25 rupees thinking that you are new to Mumbra, he will only ask you for his charges, this is one plus point. And even if you come at 2 in the morning, he won't take you to some wrong place." Several women related stories of how they had been helpless at one point, but succeeded in overcoming their hardships with help from others, usually citizens and voluntary agencies in Mumbra-Kausa. As shown in Table 7.26 on the extent to which the women feel safe in the area, a sizeable majority of women from all categories reported feeling safe. The percentage is highest for all women in the sample (79.62%), followed closely by all Muslim women (79.14%). The percentage of women household heads who feel safe in the area is comparatively lower (76.60% for all and 75.73% for Muslim women). Some of the most frequently cited reasons for feeling safe included the fact that it was a Muslim dominant community, that the people around were good natured and helpful, and people of all religions lived peacefully. The fact that Mumbra-Kausa has not witnessed any major communal riots is yet another reason. Some of the most frequently cited reasons for feeling unsafe included unhygienic surroundings which posed health hazards, the perceived threat from alcoholics and drug addicts in the region, and nuisance of the local *goondas*. 2.56% of Muslim women mentioned being forbidden to go out of Mumbra-Kausa by family members because of an unsafe environment. This percentage was lower amongst all women at 1.92% (Table 7.27). However, for the women headed households as well as the Muslim

women headed households, this percentage was higher at 2.84% and 3.88% respectively. Interestingly, as is clear through the table only Muslim women reported being forbidden to go out.

The overall situation in Mumbra-Kausa has been aptly summed up by one of the respondents, who said, “No, Mumbra is good... *Besaharon ka sahara hain Mumbra* (Mumbra is a support for those who have no support). But in terms of facilities, it is zero. In terms of development, it is zero.” Development of infrastructural facilities and developmental services is the starting point of improving the condition of Mumbra-Kausa women, and priority should be given to these factors in the development plan.

Suggestions

- The conservative forces generally witnessed in minority concentrated areas can be extremely confining and exploitative for women. Women in such areas generally lack space to find shelter from family atrocities. A women’s cell should be set up in the police station where issues typically faced by women, such as domestic violence, rape, etc. can be addressed.
- A grievance cell can also be incorporated in the same. This would provide women with one place where their problems can be heard and effectively solved. This would reduce the ambiguity which exists regarding the appropriate person or agency to complain to.
- A shelter home for destitute women is also required. At present Mumbra-Kausa does not have a single shelter home, which restricts any assertion for independence from exploitative conditions and violent practices.
- Starting crèches for children of the poor, and making constructive changes in the existing Anganwadis and Balwadis are required for extending a safe environment and space to women. These organizations should provide better services in terms of palatable food and medicines. The local authorities should also be provided detailed information about the Anganwadis in order to create greater coordination in functioning.
- Playgrounds and gardens need to be developed for women, children and the community. While it appears that this facility will be useful primarily for the children, it may provide women with a space in which they can bond with other women. It can

serve as a place for socialization for women, of which there are few in Mumbra-Kausa. Women and children from different backgrounds will be able to interact with each other, widening their horizons and perspectives. In this context, it is important to mention that spaces reserved for gardens and playgrounds in the Development Plan of the Mumbra Prabhag Samiti should be made available. This may require an effective tackling with encroachment of some of these land.

- Establishment of community centre and public library for women in Mumbra – Kausa would also give them a breathing space and also space to bond together.
- State sponsored facilities for higher education should be provided. A few 'only for girls' schools, hostels and orphanages are required keeping in mind the culture of the area.
- Better affordable quality schooling for girls should be provided. Change in the education of girls to include marketable skills and knowledge (like that of English language) which will give them confidence to negotiate with the external world on their own terms and which will make them self-reliant in dealings with others. Schools should be well equipped with minimum basic infrastructure such as clean toilets for girls. Regular RTE inspection of private schools are required and their reports should be strictly adhered to.
- Employment opportunities need to be generated for women, especially to young girls and those women who are managing their families. The latter may require part time jobs that would give them enough time to look after their children. Possibilities of part time jobs would also extend opportunities to the interested girls to pursue their higher education. Example of latter kind of activities is computer skills and access to cooperatives like that of Lajjat papad. Women's groups can also be encouraged to establish small scale cottage industry. This would be easier if the government invests in the form of schemes for women who wish to start their own small businesses. Government can also invest at the level of capital and in facilitating provision of the machinery/tools required for such enterprises; or at the level of providing training for different kinds of marketable skills.
- Setting up respectable places/establishments where women can work on full or part time basis is required. For example, a centre for manufacturing ready-made garments. Such places are currently inaccessible for women on account of being located outside Mumbra-Kausa. Women find it difficult to travel to these places even if they are fairly

close by. Beauty parlours and tuition classes are other examples of such enterprises.

- Such entrepreneurship ventures require women to learn to handle positions of power with confidence and responsibility. This means participation in leadership training programmes.
- Developing a model of SHGs in line of joining litigation group, which would be acceptable to Muslim women, which would not go against their religious beliefs related to earning interest is required.
- A sense of security is required for mobility outside Mumbra-Kausa. This necessitates secured transport. TMC buses with routes beginning from Mumbra-Kausa to Mumbai, Thane, parts of Navi Mumbai and Pune are recommended. Adequate number of buses should be provided and their regular plying should be ensured.
- Better infrastructure at railway station, including coupon punching facility, automatic ticket dispensers, etc. should be developed. A couple of special train can be made available for ladies during rush hours. At least a couple of such train should commence from Mumbra-Kausa during the peak hours. Trains should also have security/women police to protect women from sexual harassment of much kind.
- In order to generate a feeling of security and mobility among the women, it is important to provide well lighted surroundings to the women in the area. This requires provision and regular maintenance of lights in the smaller and wider lanes of Mumbra-Kausa. This has a high possibility of reducing the incidents of harassment for women.
- Women especially single women face problems in getting ration cards as they do not have access to relevant documents, which might be lost during the communal riots kind of incidents or might not be given by the families. Some provision should be made for single women especially the women households to acquire ration card without these documents. A testimonial from a corporate or a couple of important local residents should be accepted to recognize these women as citizens of India hence having a right to possess ration cards and BPL cards.

Functioning of ration shops should be made more transparent. A market where household goods can be obtained at reasonable and competitive rates should be developed.

- Women are not aware of their rights and of the organizations which have been set up to help them in case of violation of those rights. Awareness campaigns could be

undertaken to spread information about the same. Pamphlet distribution and organization of popular entertaining programmes by these organizations can work towards this end.

- The TMC schemes for women and girls should be implemented in the area. These include schemes for financial aids for marriages of daughters of widows or of destitute women; giving financial aid to widows or divorced women for setting up their own business; providing aid to self-help groups; financial aid for the treatment of physically handicapped women and children; training women in different skills to generate self-employment; financial help for marriage of girls from BPL households; providing aid to women's organizations for providing training in different skills and businesses; providing sewing machines to women from the economically weak section free of cost; financial aid for women from economically weak section under the self-employment scheme; financial aid for vocational education of girls from economically weak section of the society; and providing financial aids for girls desiring higher education, with priority to those coming from BPL households.
- All of the above mentioned and other relevant schemes for women should be well advertised and there should be one window approach towards utilization of these schemes by the respondents. Simplifying the procedures for utilizing from the schemes is also recommended. Dependency on paperwork could be reduced.
- The TMC officers should be gender sensitive and co-operate towards the cause of women. While any offense towards this end should be considered a cognizable offense, sensitivity workshops should be conducted for government officers especially those serving in the minority concentrated areas.

Chapter VIII

Crime: Security and Safety

This chapter attempts to ascertain the sense of security prevalent among the people of Mumbra-Kausa and discusses the processes of marginalisation and criminalisation as experienced and understood by them and the police. It highlights the variation in the gravity, intensity and magnitude of experience of discrimination as experienced by the people of Mumbra-Kausa.

Complaints Received by Police

The Criminal Procedure Code (Cr.P.C.) divides all the crimes into two categories: (i) Cognizable (C) and (ii) Non-cognizable (NC). Cognizable crimes are defined in Sec.2(c) of the Cr.P.C as those offences in which an officer-in-charge of a police station may investigate without the order of a magistrate and affect arrest without a warrant. The police has a direct responsibility to take immediate action on receipt of a complaint or of credible information in such crimes, visit the scene of the crime, investigate the facts, apprehend the offender and arraign him before a court of law having jurisdiction over the matter. We have collected data on crime for the years 2008 to 2010 for two police stations of Mumbra prabhag viz. Mumbra-Kausa and Shil Dyghar. The year wise total *number of* registered/cognisable crimes in Mumbra-Kausa and Shil Dyghar Police Station in the years 2008 - 2010 is given in Table 8.1. In 2008, the Mumbra-Kausa Police Station recorded 509 cognizable crimes, 528 in 2009 and 583 in 2010. It shows an increase of 3% from 2008 to 2010. Shil Dyghar Police Station recorded 192 cognizable crimes in 2008, 166 in 2009 and 183 in 2010. Unlike Mumbra-Kausa, the incidence of crime shows a decrease of 0.5% from 2008 to 2010. The table clearly shows that of the total registered crimes, Mumbra-Kausa accounts for 75% of the crimes.

A further categorisation of crimes in the two police stations shows that the crimes are broadly categorised as those falling under the 'Indian Penal Code (IPC)' including i) crimes against body: murder or attempt to murder, culpable homicide not amounting to murder, hurt; ii) crimes against property: dacoity, its preparation & assembly, robbery, burglary, theft; iii) crimes against public order: riots, arson; iv) crimes against women: rape,

molestation, sexual harassment and v) other IPC crimes. Of the 15 subheads mentioned in Table 8.2, it is evident that crime against property dominates over crime against body which is then followed by crimes against women in the police station of Mumbra-Kausa. The sub head of 'others' includes an amalgamation of crimes in the category of Crimes under the Special and Local Laws (SLL) such as crimes under the Arms Act, 1959; Narcotic Drugs & Psychotropic Substances Act, 1985, Gambling Act, 1867; Prohibition Act; Indian Passport Act, 1967; Dowry Prohibition Act, 1961; Indecent Representation of Women (Prohibition) Act, 1986; or any other crimes (not specified above) under Special and Local Laws including Cyber Laws under Information Technology Act (IT), 2000.

These differences of the types of crimes committed in the two areas is elucidated in Tables 8.2 and 8.3. Table 8.2 shows that cases of crimes in which people get injured (body offences) is much higher in Mumbra-Kausa whereas in Shil Dyghar (Table 8.3) motor accidents top the crime records. In Mumbra-Kausa cases of house breaking, other theft and motor vehicle theft have a higher incidence whereas in Shil Dyghar, crimes in which people get injured (body offences) ranks second followed by motor vehicle theft and other theft. The FGD with the police highlighted the increase in property crimes, violence related crimes and alcohol/drug-related crimes. The police in the FGD, quite interestingly, did not see alcohol and drug-related crimes as crimes where an individual indulged in the activity (crime) based on the judgement of the number of opportunities and the pay-off but as an activity related to frustration and lack of access to opportunities of employment. Hence, they stated that as far as possible they tended to record these incidents as NC if the other party was open to the idea of giving another chance to the 'offender'.

Non-cognizable (NC) cases are prescribed in the Sec.2 (l) of the Criminal Procedure Code (Cr.P.C.). NC cases are those, wherein the police does not initiate investigation except with magisterial permission (NCRB, 2009), even though people expect prompt action and effective redressal in such cases. These largely include family and neighbourhood disputes. It is observed that NC cases take-up more than 50% of the duty officer's time at the police station ¹. Table 8.4 shows that in Mumbra-Kausa Police Station 4105 NCs were registered in the year 2010. This on an average means about 342 NCs in a month, which further translates

1 Sinha, 2008

to about 11 NCs per day. NC includes fights with neighbours, squabbles in the street, drainage issues, specific children issues etc. The police shared that the rate of NC in Mumbra-Kausa is exceptionally high in comparison to Shil Dyghar which had recorded 508 NC in 2010. This would mean about 42 NC in a month or roughly 1-2 a day. According to the police, most NC recorded are of fights among drug addicts followed by fights among people due to unemployment or other related frustrations or 'women's issues'. Interestingly police explained 'women's issues' as, *'these people marry 3-4 times...and what they do is...marry one woman, have two children and then desert her and marry another one...then desert her and repeat the same with another women...then the first wife comes and complains against the other woman...and as a result of this fight the children get neglected as there is no one to take care of them'*. This is one instance where a hint of bias could be seen amongst the police staff however, this bias was not supported by a few educated young staff members. According to one of the young police officer, *'such issues are specific to poor irrespective of religion as these cases come from slums and not from where the people of higher class reside'*. He stated the woman complaining of desertion by her husband is quite often sent back after due 'counselling' to refrain from registering a complaint against her husband. As a result, she is asked to reconcile and go back to the family in the larger interest of the family without the police investigating the matter in-depth. This can be taken as a grave injustice to the woman concerned.

Inter-Community Tensions in Mumbra-Kausa

Inter community tensions in Mumbra-Kausa or in any part of the country is enough to make the minority fear for their safety and security. The lackadaisical attitude of the government and the political mileage sought whenever communal riots occur are often reported issues that need to be addressed. When the police were asked to share incidences of communal tension in Mumbra-Kausa in the past 5 years, they shared two incidences of communal tension. One incidence occurred at Jama Masjid, Kausa which is situated within the jurisdiction of Mumbra-Kausa Police Station. According to the police the trustees Abdul Gyani Dongre, Liyakat Abdulla Dhole and other colleagues who stay at Kausa were involved in a long drawn out dispute on various issues related to the working and present location of the Masjid. These issues, according to the police, falls within the jurisdiction of Waqf Board Tribunal, Aurangabad which is deliberating on the matter. Despite this matter being with the Wakf Board Tribunal, the trustees and their supporters as well as Shri Liyakat Abdulla Dhole

and his colleagues would engage in constant bickering. On the 3/12/2010 at 22.00 hrs, near Tuba Hotel, Kausa, a fight erupted between the two around the issue of a DJ sound system, which escalated and led to an attack on each other with a knife. The matter worsened with the death of Malik Sikandar Surme from Liyakat Abdulla Dhole's group. As a result, Shahid Mustafa Surme was booked in a criminal case Cr. 529/2010 under IPC sections 302, 307. Conversely, the accused in this case, Shri Shahid Mustafa Surme also registered an FIR, Cr. R.No.530/2010 Sec 324, 34 against Liyakat Abdula Dhole and Malik Sikandar Surme.

The second case is of the Faije Aam Masjid, Chand Nagar, Kausa. In this case, on 11/2/11, the Maulana of Faije Aam Masjid, trustee and the people who perform Namaz in the Masjid purportedly believed to be a Masjid of the Ahile-Hadis and Sunni believers people, had used objectionable language while averring to Mohammed Paigambar. The followers of Mohammed Paigambar came together, complained to the police, and demanded the arrest of the Masjid's Maulana Shri Adbul Ahmad Hansari and trustee Husrat Ali Mohammad Alikhan, for hurting their sentiments by disgracing Mohammed Paigambar. Acting on this complaint the Mumbra-Kausa Police Station registered an FIR - Cr. /93/11 Sec 295(A), 34. Before the case came to the police station the followers of Mohammed Paigambar had become violent and threw stones on Masjid compound which damaged the motor vehicles around the area. When the police arrived and tried to stop them the people in their anger failed to listen to the police and continued with their demonstration of anger as a result of which the Mumbra-Kausa police station lodged complaint CR/9S/11 IPC sect-353,143,145,146,147,149,427 for obstructing the police in the discharge of their official duties. Many scholars have pointed towards the tendency in the police to overplay the involvement of Muslims in violent activities and underplay the involvement of other groups or organizations.

Police's Perception of Crime, Self and Mumbra-Kausa

An attempt was made to ascertain the polices' understanding of minority and non-minority issues and to explore their attitude towards minority and non-minority residents as it is believed that state machinery tend to be harsher on the minorities in comparison to the non minority residents on the slightest pretext. In the FGD with the police, it emerged that for the police, Mumbra-Kausa is as lawless or law abiding as any other slum. This 'disorderly city' (called so due to its unplanned and disorganised growth) as they often called Mumbra-Kausa, is the residence of rural populations fleeing a) Communally affected people b) Middle class

in search of property or due to poverty in their native villages who, for survival, settle in any condition, anywhere even when the area is not prepared for their arrival. As a result, these people are lured into renting or buying a tenement whose land tenure is illegal. Thus, it emerges that the Police is aware that the recent migrants in Mumbra-Kausa are forced to stay in illegal encroachments. They acceded that the majority of the population in the area is of the minority status as most influx of population, according to them, can be broadly traced to two phases after both the Bombay riots and the Gujrat riots. They also stated that the massive demolitions in Mumbai around 2005 was also a push factor for people towards Mumbra-Kausa. In their estimate 41,900 hutments demolished between Dec. 2004 & Jan. 2005 (NGO Yuva's Jan. Survey Statistics). Towards the end of 2004 Maharashtra Chief Minister announced that he will turn Mumbai into a world class city. Shanghai was chosen as a model to emulate. Pursuant to the goal, he decided to demolish squatter slums put-up after 1995. Police estimate of the population of Mumbra-Kausa is around five lakhs or more keeping in mind the undocumented migrant population, or floating population which as per our III chapter is around 3 lakhs.

According to the police, the population of Mumbra-Kausa can be divided into two broad categories: one, which is rich and the other, which is experiencing financial poverty, and who constitutes the majority in Mumbra-Kausa. The latter lives in sub-standard housing with family members experiencing unemployment and are illiterate or school dropouts. These migrants, according to the police are from Uttar Pradesh, Bihar, West Bengal and Maharashtra. As per our III chapter, we have found migrants from South India also. The area that was referred to most were the areas with least facilities i.e. Rashid Compound and Sri Lanka. According to the police, majority in these two areas do not have any legal documents like ration card or other documentary proof of citizenship such as birth certificates, school-leaving certificates, etc. As a result, the police seems to have developed a negative attitude towards them. They stated that in the past there was a clearer demarcation of 'Muslim and non-Muslim areas' but in the recent years it is decreasing as 'money' over 'biradari' has overtaken the leasing behaviour. Hence, they stated that leaving a few areas, most areas are now 'opening' up to 'others' as well. However, our experience was that in Mumbra-Kausa Jamaats/communities tend to live in close proximity and appear to have close contacts with their brethern.

When asked to assess the accessibility of the police system as perceived by the people, the police seemed to be under the impression that people found the police extremely accessible and do not hesitate to even scream at them for no reason. An observation they base on the number of NC registered in the police station on an everyday basis and that for every small issue may it be electricity cuts or water shortage, people call the police station first and not the TMC. The FGD brought to the fore the understanding of police on the schools, industry, public hospitals and banks in the area as well. According to the police, registered hospitals and work options (offices and industry) were few in the areas because of which they feel people are inconvenienced. For banks, they had a simple logic that if there is no employment options how will bank get their customers and hence they feel the panacea for all ills is 'sustainable employment opportunities' in the area. Surprisingly they felt that there is no dearth of education facilities in the area. As in health where they were able to make a distinction between registered and non-registered establishments, they were not aware of the same in the education sector. They disagreed with the fact that there were not many good quality schools, especially Government schools, in the area. The police averred to the high dropout rates among Muslim male students. They attributed this high dropout rate to abject poverty due to which children are forced to drop out after the first few classes. These children then start working in '*karkhanas*' (small workshops), as domestic help or look after their siblings while their mothers go to work. Further, they pointed out that the poor and illiterate parents cannot afford tuition for their children; nor can they provide necessary support system at home which has become so essential for educational achievement. The opportunity costs involved in sending children to school is also too high, making it difficult for parents to do so. Ironically, however, they stated that this was not the trend for Muslim girls. When probed further they were unable to discern the reason behind this gender divide.

They did not blame people completely for the illegal settlements or for residing in illegal tenements. They shared that there is no preventive action for controlling the illegal settlements or for facilitating services to these areas at a low cost and providing legal recognition to spontaneous settlements by means of negotiated contracts with the populations concerned. They were aware that problem of the legalisation of land tenure is even more sensitive as land speculation is one of the pivotal elements of urban development. Yet they felt that because of government policies and lack of transparency in the rules people face repressive environment and often-violent reactions as newcomers. Examples were given of

evictions, demolition, criminal fires, intimidation and harassment by the local ‘goondas’. This illegality, according to the police, also affects economic activities, most of which take place without the corresponding legal or regulatory frameworks, and give rise to a range of situations of mild violations ranging from sniffing whiteners and abuse of cough syrups to blatantly illegal activities such as drug trafficking. Interestingly the police also pointed out that it is these very slums that provide economic and social opportunities as they provide low-cost labour for the public. These are areas of low-cost housing for the poor, provide a network of social support for migrants, which in turn create livelihood, social networks and community participation.

The biggest grouse that the police have is of inadequate staff (Table 8.5). In Mumbra-Kausa Police Station there are about 166 police staff with minimal women police. The police in their FGD indicated that the police public ratio is highly skewed and felt that if a minimum of 50 ‘foot police’ is increased then the situation would be manageable if not comfortable. They feel that at least 250 police station staff is required to effectively police the area. It is important to note that according to National Crime Records Bureau (NCRB) data, Maharashtra had a police population ratio of 164 per 1,00,000 population as on Dec. 31, 2010 ([http://www.satp.org/satporgtp/countries/India/maoist....Maharashtra htm](http://www.satp.org/satporgtp/countries/India/maoist....Maharashtra.htm)).

People’s Perception of Crime

Table 8.6 reflects the people’s perception of safety as drawn from our primary survey. It clearly shows that across classes the feeling of insecurity is paramount. One 40-year-old respondent stated in the FGD, ‘*Yahan crime ki problem bahut hai...roj yahan lafda hota hain...lafda bolenge toh- chaku, pittai, gaali, tamacha aur baat bahut aage bar gayi toh ghoda....aaj kal to kum hain kyunki log thoda samaj gaye hain ki maara mari se kuch hasil nahin hoga...*’. (The places faces many problems related to crime. Some petty crime or other happen everyday. By petty problem, I mean, taking out knief, beating, abusing, slapping and in case these grow into an issue, use of pistol. Nowadays such incidences have reduced as people have started understanding that such quarrels will not fetch anything.) Another woman in the same FGD stated ‘*ladkiyon ke liye bahut taqleef hai... logon ki nazar kharab hai*’ (There are many problems related to girls. People have evil eyes). This shows that there is immense fear, a feeling of vulnerability, and consequently a visible impact on mobility and education, especially for girls. The perceived sense of insecurity is evident from both the

above statements and these echo the dominant perception of all residents of Mumbra-Kausa. Yet about 81% of the people covered in the primary survey stated that they feel safe in the area and only 19% reported the area to be unsafe. This sense of safety may be due to the fact that they felt that anti-social elements, police or politicians do not ‘unduly’ harass them. One reason could be that people have taken a very sympathetic view on the Police. They felt that police deals with a variety of people in their everyday duty, they are bound to deal with different people differently, which is why they adopt different approaches. However both, Tables 8.6 & 8.7 when further explicated (as reflected in Tables 8.8 and 8.9) bring out the dichotomy in the lives of the people in Mumbra-Kausa. Notions of security and insecurity are, it seems, related to the ‘identity’ of the neighbourhood, political issues as well as rooted in infrastructural deficits.

Table 8.8 reflects that the dominant reasons for insecurity in the area is because of the presence of a ‘a lot of *charsi*, *goondas*, *bad neighbours*, *thieves.....who tease girls and misbehave with them*’. Thus, the presence of drug addicts, anti social elements makes the area unsafe especially for women and girls and for shopkeepers who are harassed by these people. In this context, it is important to note that in reply to yet another question, about 22% stated that the physical security is bad in the area but there is a sense of security in terms of ‘our own people’. This is also reflected in table no 8.9. Thus in terms of physical security and safety, the people state that the area is not safe due to fighting of drug addicts and minor thieves. It is especially unsafe for women and the elders as under the influence of alcohol and drugs people behave indecently and violently which otherwise they may not. Going back to Table 8.9, around 29% related their sense of insecurity to bad civic conditions such as open garbage disposal and unhygienic conditions, water and light problem, pollution, rodents, lack of market in the area and lack of facilities such as no roads, school, garden and government hospital in the area. About 9% shared feeling unsafe due to unsafe environment such as unmanned railway crossing, which, one woman reported, led to the death of her husband. About 7% of the people stated that due to unprecedented migration in the recent years, there is no interaction among people and thus being surrounded by strangers’ makes one feel insecure. This, she felt, is especially true for areas such as Rashid Compound. Related to this about 6% stated that they feel that the neighbours are not good or cooperative. Some (5%) shared that there is a lot of theft problem which due to the nexus between the politicians and builders (5%) does not get addressed despite repeated complaints. Because of these reasons,

3% of people stated that they do not go anywhere and thus have a cocooned safety in their immobility. Another 3% stated that the insecurity gets heightened in the rainy season as they are frightened about landslides as a result of which stone fall on their houses. About 2% of the people stated feeling insecure as their house abuts the highway, which keeps them stressed of accidents. A similar number stated they are afraid due to the snakes in the area. About 2% of the people shared uncertainty as to the tenure of their land as their house is built on forest land as a result of which they face harassment from the forest officers. The women shared feeling unsafe due to their single women (widows, deserted, single, young mothers) status. Around 1% also shared that they feel insecure due to lack of employment opportunities and due to the dilapidated conditions of the buildings.

The responses as seen in Table 8.8 show that sense of security is linked to infrastructural, social conditions and civic insecurity, as a result of which a negative sub-culture flourishes in the neighbourhoods of the poor. People of Mumbra-Kausa in their responses have elucidated the spatial dimension of contemporary urban stratification, which results in growing economic, social, cultural, political and environmental inequalities, which is further reflected in deprivation, unemployment, insecurity, broken families, social exclusion, disease, crime and violence.

Conversely, in table 8.9 the reasons for feeling safe are recorded. It shows that about 42% of the people feel safe as it is a Muslim dominant area. This is mainly because they perceive their neighbours as good, cooperative and helpful. They shared that having people from the same community helps in making one feels at home. Women also feel safe in such a surrounding. People staying in their sect dominant area feel specially comfortable. The above submissions get strengthened when viewed against the response of 28.3% who shared that the safety is due to good neighbours and good locality as a result of which, there are no cases of misbehaviour. Thus they feel that the surrounding is good and peaceful with no problems. Some even shared a sense of security due to the familiarity to the area as they have been living there for long. They even feel that people of other religions, living in the area, are helpful, cooperative and good. Thus the peaceful environment leads to lesser incidence of theft or murder which makes the area safe and secure. About 8%, however, have given no response, when probed they stated that though the police is accessible it yet is not accountable for its actions or measures taken under the pretext of law and order. The two

FGDs indicate a need to further build a healthy channel of communication between police and public.

Suggestions

- The police should be sensitized on issues of minority identity and state politics. Police deal with a variety of people in their everyday discharge of duty. They deal with different people differently, which explains the different approaches and different opinion people have of the police.
- There is an urgent need to increase the staff strength in Mumbra-Kausa Police Station so that the police do not feel overburdened with administrative work and bandobast duty.
- There should be adequate representation of all communities in the police strength
- The strength of women police staff needs to be increased urgently at all levels.
- Police should be involved in developing development plans as they have an astute understanding of safety and security issues.
- Crime is linked to the social conditions which generate frustration and alienation, hence in order to control crime, it is important to reduce adverse social conditions. In practical terms this can be translated into providing infrastructural and economic opportunities to the people of Mumbra-Kausa for their development.

Chapter IX

Conclusion & Recommendations

The most striking feature of Mumbra-Kausa is its feeling of *Kasbiyat* (community) and pride that it takes in being a communally harmonious area. Time and again one hears that it is a place that has not seen any incidence of communal riots. The history of population growth in Mumbra-Kausa supports it. In the chapter on People of Mumbra-Kausa, one has learnt how Nana Bhagat, Sarpanch of Mumbra gaon (village) has supported people irrespective of their caste, class and creed. This helped the communally affected Muslims in getting shelter in the aftermath of Bhiwandi riots of 1984, especially when Thane and the area surrounding Mumbra-Kausa (Diva and Kalva) appear to be dominated by right wing attitude. One does come across some incidences of communalism in Mumbra-Kausa as discussed in the chapter on Crime: Security and Safety, but these refer to intra rather than inter-community communalism.

Feeling of *kasbiyat* is witnessed in the attitude of 'our Mumbra' as reflected in the behaviour and statements of all, the young and the old. 'Mumbra' has a blog and facebook account where young educated youth discuss 'Mumbra' affairs and the process appears to strengthen their 'we feeling' and local identity. The binding factor seems to be the 'fate' that they share together – fate of not getting their dues from the state mainly seen in terms of infrastructural deficit; of stigma attached to the locality of 'Mumbra'; and of the police atrocities linked to their being Muslims and the stereotypical image of Muslims being terrorists. What seems important here is the issue of citizenship and disillusionment from the state.

In the older generation, the feeling of *kasbiyat* implies pride not only in Mumbra-Kausa being a communal riot free area but also in the fact that it is a very secured place. Many times the residents of Mumbra-Kausa stated that people feel safe here and women can travel alone even late at night. When probed further, the seniors who also act as community leaders stated that they all are staying here for a long time and know each other and in case of any untoward incident, they call the injuring and the injured parties together and sort the problem out. They also feel that the fact that they all know each other makes it difficult for boys/men to indulge in eve-teasing. This is interesting to note especially in view to the fact that Mumbraites have

well defined sect wise community orientation. Jamaats stay together, study in somewhat similar schools if not the community schools and colleges, go to same mosque and especially in case of Shia, Bohra and Ismaili communities have a dependence on their community organization for resources necessary for survival like ration, medicines and other support for health problems, education and even travelling expenses for education. However, one comes across many cases of petty fights involving physical violence that reach police station time and again.

In fact, association with Mumbra-Kausa strikes one due to its class dichotomy. As seen in the chapter on economy, Mumbra-Kausa has economic extremes staying in the area. It has people earning less than Rs. 500 and more than 2 lakhs. One person having business in Dubai, claimed to earn around a crore a year. This polarization of income is historical in nature. People who had land prior to the waves of migration to Mumbra-Kausa, were in a position to sell this land to the migrants, who in general had lost everything during the communal riots and were dependent on the good will of the earlier residents, not only for their need of security but also for their day to day survival. One finds an interesting nexus among the earlier landlords (economic power) and the present corporators (political power), who also appear to be in the business of construction. The world view of the two groups - poor migrants and rich landowners - appears very different. For the rich and the elite, Mumbra-Kausa has only one problem, of infrastructure especially roads that is required for travelling to other places. People from this category recommend cluster buildings while for the other the problem relates to each and every aspect of life: illegal buildings, lack of quality yet expensive education, lack of credit facilities, health facilities, police atrocities associated with terrorism, lack of banks and good affordable private schools, hospitals, stigma attached to the area which obstructs their getting even a credit card and of course black listing of the area. The rich can evade almost all of these issues by availing of outside resources like schools, hospitals and even credit cards by providing their office address. For them staying in Mumbra- Kausa is a boon. It gives them spacious houses in cheap rate and often an opportunity to earn profit by providing services to the poor residents of Mumbra-Kausa. The poor residents have been found to be working for the rich generating surplus capital for them. Succinctly, we did not find an empathetic understanding of the problems that the common Mumbraites face among the elite and rich of Mumbra-Kausa area.

The poor of the Mumbra-Kausa face alienation not only with their leaders but also with the

government officials. Interestingly at the time of data collection, we did not find a single Muslim in the TMC office situated in Mumbra-Kausa, however, heard that one Muslim is posted in Diva, the Hindu dominant area. One fails to understand the logic behind the lack of representation from the local dominant community in the TMC office. We found tremendous reluctance among the people of Mumbra-Kausa to approach TMC officers. They complaint of rude behaviour, undue delays and wastage of time in approaching the government office and also of the bias in the TMC officers towards Mumbraites. This has been reported in details during the discussion on ration cards in the second chapter. The same chapter reveals distrust among the TMC officers for this religiously different community. They shared with us the incidents of threat that they received while addressing the issue of illegal buildings. Again the statement made by the TMC officer in the ration card issue shows their distrust and the feeling that there is a high possibility of the society members to be terrorists. In this context, it will be important to note that the police station is very conspicuous in Mumbra-Kausa and newspapers report on the police combing the area after every terrorist attack or communal incident. For instance, after the Azad Maidan rally, Indian Express reported march past by the police on the main road of Mumbra-Kausa, of course, security of the residents was the stated reason for this march past.

As shared in the chapter on economy, the scenario in Mumbra-Kausa has changed with the commencement of the twenty first century, once the middle class and the rich scrap dealers migrated to the area. Almost all private hospitals, banks and government secondary schools have got established after the year 2000. The period saw an advent of a middle class in the area – a class that was educated and aware of its citizenship rights and started demanding better infrastructure in the area. Establishment of some industries are also witnessed after the year 2000. Instances can be given of (Scientific Device), an ice cream factory, computer classes and also of some units in Mac Industrial area.

It is not that the poor of Mumbra-Kausa are not progressive in nature. As shared in the chapter on education, we found tremendous desire for formal education among them. They appear to spend substantial money for getting education for their family members. Further, their families appear not very large families and Sunni community members appear keen to get their citizenship rights in the sense of reservation and access to government schemes and programmes. However, one does not witness ‘development’ in the population. Reasons seems to be the following:

- Mumbra-Kausa is surrounded by Diva and Kalva and is situated in the district of Thane. All three have a strong influence of right wing politics. This keeps reinforced the feeling of alienation and discrimination among the Mumbraites. Mumbraites feel insecure and have tension in travelling outside Mumbra-Kausa.
- Memory of communal riots is still strong along with the associated feeling of insecurity and discrimination. This also affects the mobility of the Muslim Mumbraites outside Mumbra-Kausa.
- There are many stereotypes linked to the Muslims. Practice of these stereotypical behaviour, (for instance the attitude to consider Muslims terrorists), further alienate the Mumbra-Kausa residents from the wider society and the state.
- Extremely bad infrastructure adds to the feeling of disillusion with the state. Mumbraites feel that Mumbra-Kausa has inadequate infrastructure because the dominant population is that of Muslims.
- Mumbra-Kausa, interestingly, has insignificant industry. Further, an insignificant number stated that they are into self-employment. This along with bad credit system has resulted in no in-flow of capital in the area, which in its turn has negative impact on the economic growth of the people in the area.
- There are many private players in the field of education. One finds evidence of commercialization of education but no quality education. Hence, despite spending money the community members are not in a position to experience upward mobility due to education.
- Community organizations are evident in Mumbra-Kausa. However, these organizations (orphanage, schools etc.) have got established due to the availability of cheap land and not necessarily to help the Mumbraites. We found very few Mumbraites getting support from these organizations.
- The Jamaats of Sunni Muslims (except that of Konkani Muslims and Memons) do not have adequate resources to help their community members. The community organizations of Shia, Bohra and Ismaili Muslims are charity oriented. This charity is extended with an income ceiling. Such doles do not help in increasing productivity of the members and income ceiling associated with doles make the members complacent.
- Mumbraites have neither political nor social leadership. The elite in the closed economy of Mumbra-Kausa appear distant and more eager to extract money (profit) from the people despite their belonging to the same religious community and despite the history of

the migration of the communally affected in the area.

- The dominance of community has conservative orientation as seen in the case of prevalence of veils in Mumbra-Kausa. More so, the conservative trend may reinforce a value framework that may not be conducive to market economy. Instance can be given of the notion that Islam does not allow taking interest and hence no savings in the banks or investment of any nature.
- Lack of opportunities to earn has caused frustration among the youth, which is evident in the high rate of drug addiction and petty crime in the area.

Recommendations

A Development Plan requires quantitative assessment of infrastructure deficit based on a bench mark survey. However, to be effective, the state resources have to reach and be accepted by the people. This requires an understanding of the people for whom development plan is being sketched – an understanding rooted in the history, concerns and psyche of the people which affect their approach towards the State, its machinery and opportunities.

We feel that the most significant problem of Mumbra-Kausa is the problem of ghettoization and recommend measures to ensure dispersion of the population. This necessitates providing a feeling of security to the population. Stringent measures against communal riots, fast justice system along with an effective implementation of Equal Opportunity Commission may do wonders towards this end. We also recommend formulation of an Anti Discrimination Act to penalize those practicing discrimination against the Muslims, especially in the housing sector.

Yet another important and alienating problem that the residents of Mumbra-Kausa face is the stigma attached to the area. Many residents have shared with us that the area has an image of being anti-social and violent. The area is black listed; hence no company or banks extend credit cards or loans to the area. This not only generates a feeling of frustration but also of anger against the wider society thus revisiting the issue of citizenship. We recommend an immediate and strong action against this kind of stigmatizing an area. Measures like Anti Discrimination Act would be effective towards this end.

Addressing the issue of infrastructural deficits in the area is yet another measure required for effective development of the area. Priority has to be given to regularize buildings and to

develop better and cheaper travelling facilities in the area. An effective dealing with these two have a high possibility to take care of development in education, economy and linked social sectors. Specific recommendations for sectors are given below:

Governance

- Because of the unique topography Mumbra-Kausa falls under the jurisdiction of three departments: Forest Department, Coastal Regional Zone (CRZ) and Thane Municipality. The ambiguity regarding the jurisdiction of the different departments is supposed to delay decisions as well as implementation of these decisions, sometimes resulting in shelving of Government schemes and programmes. There is a need to have proactive and efficient co-ordination among the departments. This can be achieved by forming a committee comprising regional heads of all the three departments. This committee should take responsibility for making the development plans for Mumbra-Kausa as well as to take a proactive role in the implementation of the programmes. An efficient and fast communication system is required among the three departments in order to expedite fast implementation of government programmes and also for fast assessment of the problems in the area.
- The topography of the area necessitates locality specific planning as a programme suitable for plains may not be effective on hilly terrain.

Infrastructure

- The unauthorized buildings cause major obstacle in the development of Mumbra-Kausa and it is extremely important to stop the practice. The foremost need is to regularize buildings. TMC should be proactive towards this end. The practice of recognizing unauthorized residential building as *Anadhikrit* buildings and to take higher taxes from these buildings sort of legitimize these buildings without extending the benefits of regularized buildings. Bureaucracy has to be vigilant towards this end and demolish buildings that do not meet quality standards. Measures should also be taken to stop construction of unauthorized buildings before their foundation gets laid as this gives rise to other problems. However, more important is to legalize/regularize those unauthorized buildings that are in good condition.
- The problem of unauthorized construction can also be solved by making people aware of the issues and hazards of residing in unauthorized buildings, by providing alternatives to

people, by equipping them to purchase flats in legal buildings which means extending loans to people who are interested in purchasing authorized houses/flats irrespective of their class, caste or creed and also by stopping discrimination being practiced in the housing sector towards Muslims. Kausa has acquired 5 transit buildings which can be used to house people from these unauthorized buildings, while authorized structures are constructed to replace the unauthorized buildings. The builders of these unauthorized constructions can be forced to make at least part payment for regular constructions. NGOs and philanthropists, community trusts and organizations can also be requested to contribute towards the cause. State can take responsibility of part payment for these constructions. However, while constructing such authorized buildings for the resident of Mumbra-Kausa, care has to be taken of the following: 1) such measures should not be forced on individuals rather should be implemented with support from the community. Leaders and NGOs as well as common people have to be convinced of the good intentions of the State; 2) As Mumbraites have a culture of staying with their *Jamaats* or in cultural pockets, attempts should be made to avoid disturbing this system. Both of these requirements can be met by taking the heads of the *jamaat* into confidence; 3) These buildings should be multi-storied with care being taken to provide maximum open space to the residents of Mumbra-Kausa. Attempts should also be made to have provision for car parking and shops in these buildings; 4) In construction of these buildings, care should be taken to offer equal if not more area to the present residents of the buildings.

Roads

- Good road network is the basic requirement for development. The quality of roads in Mumbra-Kausa is extremely in want especially in case of internal roads. The internal roads do not exist in majority of the areas, and wherever these exist, the width and quality are not adequate. This makes many internal areas inaccessible for emergency services such as fire brigades and ambulances. Lack of roads has also affected school enrolment of the students especially from the hilly areas. There is a need not only to construct good quality roads but also to use anti-slippery materials and safeguards like railings especially on the slopes. Care has to be taken to make these roads in such a way as to avoid steep and short slopes. There is a need to maintain these roads regularly. The new highway requires thick cemented anti-slippery barricading.
- The existing roads including the old Mumbai – Pune highway are full of pot holes making

it difficult to drive or even to walk. Need is to develop roads to reach every nook and corner of Mumbra–Kausa area, especially on the hilly terrain and creek side. This would not only facilitate easier and cheaper commutation but would also reduce fatal accidents. This is important not only for providing infrastructure essentially required for development but also to repeal prevailing perception of State discrimination among the residents.

- There is a need of street lights on the approach roads to Mumbra. On both the roads going towards Thane and Navi Mumbai, there are long stretches which are dark, making it difficult to walk as well as drive especially during the rainy season.
- Roads should have drainage system on both sides. This would help reducing water-logging problems and would also keep them clean.
- Ward no. 98 or Retibunder is situated to the east of the railway track. The residents have to cross the railway track to go anywhere and to access facilities available in Mumbra-Kausa. One crossing has been constructed under the railway track. However, this crossing is accessible only to the residents of Rana Nagar, Gautam Nagar, Adivasi Colony and Punjabi Colony. The crossing is not easily approachable for residents of Datta Chowk, Hanuman Nagar and Gujarati Colony. People from these areas cross railway track to go outside. This causes accidents. Hence, there is a need to construct an over bridge near Datta Chowk to facilitate crossing of the railway lines. The existing crossing also requires maintenance as being on the low level rainwater slopes down to the crossing and creates water logging especially during the monsoon. This water, it is needless to state, is often dirty and unhygienic.
- Accidents also take place on the New Mumbai-Pune Road due to speeding vehicles. Absence of foot-over-bridges and speeding regulations on the New Mumbai Pune Highway, in addition to lack of traffic sense among the people has affected lives of residents in this area. Hence, it is necessary to impose speeding regulations in this zone.
- Mumbra-Kausa as such does not have very many wide roads that allow two way traffic. Unfortunately hawkers and vehicle parking has encroached wherever such roads exist. For enjoying the facilities of wide roads, a few hawker zone and car parking are required. The hawker zone suggested by TMC at Qadar Palace (ward no. 113) was not popular because of its location in the internal part of Mumbra-Kausa. There is a need for many more places for the hawkers that are easily accessible by the residents of Mumbra-Kausa. One strategy to achieve this is to encourage private builders to purchase land and to build

multi-storied buildings with car zones and hawker zones on the ground and first floors of the buildings. TMC can promote this by offering various kinds of incentives.

- Our team was informed that Mumbra Prabhag Samiti had proposed a car parking zone on the sides of the main road but found it difficult to enact the plan. The plan can be scrutinized by experts and worked towards effective implementation. Community and religious leaders can be involved in creating awareness among the residents and execution of the plan.

Transportation

- Improving upon the commutation mechanism is an important step towards development of Mumbra-Kausa. We are aware that TMC is working towards it but there is a need to implement projects on war footing.
- Train is the main means of transportation from Mumbra-Kausa to Mumbai and other places. Hence, there is a need to make the train services better. This implies increase in the frequency of trains during the peak hours. Introduction of 12 coach trains is yet another option to distribute the crowd that boards the train in Mumbra-Kausa. There should also be ladies special train during the peak hours. Further, it is difficult to commute from Mumbra-Kausa on Sundays as the train services, in general, remain closed on this day from 10 a.m. to 4 p.m. Although this is a universal practice, it has severe effect on Mumbra-Kausa area as it brings the life of this place to a standstill, especially in want of alternative mode of travelling. Better provision of bus services and access to fast track can solve this problem. As a fast track passes by Mumbra-Kausa area, the residents of this area should get access to this track. This implies construction of a station on the fast track. This can be done at Anand Koliwada near Mumbra bazar.
- In order to facilitate better bus service it is important to increase number of buses plying in Mumbra-Kausa area. It is also important to control quality of these buses. A bus depot is necessary and for travelling to the internal parts smaller buses in the line of Kolkata Mini-buses can be experimented with. Introduction of frequent bus services especially of smaller buses from Mumbra station to different places of Mumbra-Kausa would reduce the cost of transportation and would encourage residents to be more mobile, which is necessary for their economic upliftment and development.
- Main source of local travelling in Mumbra-Kausa is auto rickshaws. One finds a lack of auto regulatory mechanism in Mumbra-Kausa, which causes problems to both, the

passengers and the rickshaw drivers. Auto rickshaws should run on meter and should not deny plying on the internal roads. There should be provision for making auto rickshaw stands. The condition of the roads need to be improved considerably so that auto-rickshaws do not hesitate to ply on the interiors of Mumbra-Kausa, thus providing easy access to transport and related services to the residents of Mumbra-Kausa.

- Mumbra needs traffic police. This will not only regulate traffic but will also prevent encroachment of the roads by the vendors. The problem of rude behaviour of the auto rickshaw drivers and beggars will also be solved due to the presence of traffic police.
- People also need to be educated and sensitised regarding traffic rules.
- Crossing the roads especially the highway has to be made safe for the pedestrians. There is a need to put zebra crossings at important points of the roads. This is especially required near the ward no. 98. In case it is not possible to make a zebra crossing on a highway, a sky-walk should be constructed to facilitate safe crossing. There is also a need to make over-bridges to cross the fast track.

Electricity & Water Supply

- In case of both water and electric supply infrastructural development has not kept pace with the population growth which has resulted in over burdening the existing infrastructure thus resulting in increased failure, wear and tear.
- Need is for effective and monitored supply of electricity and water in the area. Supply should be similar in all areas and should be at par with the areas surrounding Mumbra-Kausa. Documents required for electric and water connections should be made easy and provisions should be made for sending bills to the customers on time. All this would discourage people from stealing/tapping electric and water lines.
- Mumbra Prabhad faces long stretches of power cuts lasting for around 10 hours in certain areas. There is a need to have a vigilant and active electric department that can control tapping of lines as well as can ensure better electric/water supply in the area.
- The problem of water supply in the hilly area is due to the following reasons:
- No provisions to ensure smooth flow of water up the hill at various altitudes. Strong water pumps are required.
- Lack of electricity affects the supply of water to a great extent.
- One pipe line caters to many households; due to which the residence located on the plain receive water easily, whereas the pressure of water reduces as one moves away and up on

the hilly terrain. For addressing the problem of water supply to the hilly terrain, we suggest immediate construction and functioning of the storage tank, which are already planned but not yet constructed. These water tanks and pipelines have to be maintained better. There is also a need to install pumps to pump water up to the hilly areas.

- Residents have informed that the diameter of the existing pipelines is small hence not able to cater to the huge population of Mumbra-Kausa.
- Households that face shortage of water, supplement the Municipal water with bore-well water. It was also reported that because of numerous bore-wells the tap water pressure decreases causing inconvenience.
- Lack of adequate water especially in the hilly areas has made water mafia active in Mumbra-Kausa area.
- The quality of the underground water also needs to be checked periodically.

Sewerage and Drainage System

- Mumbra Prabhag has no sewerage system yet. A project is ongoing, which needs to be expedited. Proper sewerage system need to be provided to buildings and slums. Toilets should be mandatory in the buildings and different kinds of public toilets existing in Mumbra-Kausa should be maintained properly. There should be water supply for twenty four hours in these toilets. Provision should be made for power supply to facilitate twenty four hours lighting in the toilets. It is also necessary to ensure safety for women and children using the toilets.
- Mumbra Prabhag also needs an adequate drainage system. This implies proper and regular cleaning of the drains. Drains should also be protected from garbage. Awareness campaign in the community is a must for this purpose. In addition, some protective mechanism for the same is also required. This requires discussion with the experts.
- Mumbra-Kausa needs a place for garbage disposal and active support of TMC for the same. TMC should collect garbage from households including from those on the hills on daily basis and should also dispose off the same every day. Roads and open areas should also be cleaned on a daily basis. Awareness campaigns are a must and public-private partnership especially with involvement of active NGOs and community/religious leaders can have positive impact towards this end. Schools can organize neighbourhood cleaning weeks on regular basis. This would generate an awareness towards importance of clean surroundings.

Health

- The four pillars of health, which include promotive, preventive, curative and rehabilitative services delivered by health personnel and their support structures, are weak in Mumbra-Kausa. In fact, preventive and rehabilitative services are conspicuous by their absence and lack of sectoral collaborations with sectors such as education, nutrition, food security, energy, water and sanitation, have led to a weak and fragmented health system in the area.
- Food security and nutrition are critical factors influencing health of the poor as hunger and malnutrition increase vulnerability to disease and premature death. This calls for appropriate policy interventions that would address need for better accessibility to food if possible, at subsidized rates. We recommend an effective public distribution system taking care of providing wholesome, nutritive meal to the poor of Mumbra-Kausa.
- Environmental conditions particularly water, sanitation, and pollution impact the health of the poor in Mumbra-Kausa as most people are living without sustainable access to safe water and without access to basic sanitation. This calls for making health analysis an integral part of all environmental assessment procedures. This also necessitates quick steps to clean Mumbra-Kausa as soon as possible on priority. There is a need to make the municipal administration take cognisance of issues related to lack of cleanliness in the area especially in the public spaces such as toilets and drainage.
- Health issues reduce people's ability to earn a livelihood. It is important to note that when a poor or socially vulnerable person becomes ill or injured, the entire household can be trapped in a downward spiral of lost income and high health care costs. The cascading effects may include diverting time from generating income or from schooling to care for the sick. This may also force sale of assets required for livelihoods. We recommend group medical insurance and establishment of medicine banks for the residents of Mumbra-Kausa. Government along with private agencies should extend loan facility for health treatment especially for chronic illness.
- It is clear from the chapter that while limited subsidised health care is present in Mumbra-Kausa, it is inadequate in terms of service and infrastructure. While the doctor's consultation is free in public hospitals, the patient still has to spend money on buying medicines. The UHCs are understaffed. This means that one has to spend a better part of the day waiting in line to see a doctor. Since most patients are daily wage earners and live

from hand to mouth, making a trip to the hospital to get ‘subsidised medical care’ leads to a total loss of income for the day. In such a situation people are forced to consult ‘private doctors’. Thus, inconvenient timings, long queues, lack of communication on the diagnosis and negative experience with staff are a major deterrent for people keen on accessing public health system. As per the population of Mumbra – Kausa there needs to be at least 10 health posts in the area with a 50 bedded hospital to attend to the population. It is desirable that health set up be made available to people in the evening hours. This suggests that more UHCs and an affordable Government hospital are required in Mumbra- Kausa.

- Lack of government regulation and control has led to mushrooming of many private health providers whose sole motive is of profit maximization. This added with inadequate qualification of these health providers lead to double exploitation of the poor. There is a need for a regulatory system which aims to improve overall governance as well as delivery and quality of health services. It should also protect the marginalised from excessive or unaffordable health care costs. Such a regulatory system should have guidelines for professional certification and supervision of health personnel, as well as policies on the quality and availability of drugs. The setting of standards for health service providers and ensuring an adequate quality of care can have a substantial impact on the health services set-up particularly for the poor in Mumbra-Kausa.
- Mumbra-Kausa requires a strengthened surveillance and epidemiological system to facilitate identification of disease patterns, hence, to make provision for health service needs of people and vulnerable groups. The health department has to prioritize strengthening systems for data collection, monitoring and evaluation and for statistical analysis as existing system is inadequate for measuring progress towards health. The lacunae in the documentation at the UHC level pose serious concerns for effective planning and enhancing accessibility and availability of health services. Data if maintained would help understand the reasons for seemingly high levels of disease.
- There is a need for establishing a TB sanatorium in Mumbra prabhag as TB cases are rampant in Mumbra-Kausa. Space for TB sanatorium can be located in Diva.
- Limited access to health care and gender inequality cause disadvantage to the health of poor women and girls. The reproductive health of women and girls suffers from inadequate nutrition, heavy workload and neglect of basic health care, exposure to sexual

abuse and interpersonal violence. This suggests that women's health complaints require a different kind of intervention. Our respondents expressed the need for quality, separate health institutions for women of all ages. Appointment of female doctors, nurses and staff in UHCs and government hospitals is recommended.

- Data suggests that highly vulnerable groups are given lower priority by health workers, and thus are discouraged from attending even the limited health care. In this respect, a major challenge is to address the gender, minority and socio-economic biases in health service delivery in order to reach vulnerable groups and groups with special needs. We recommend regular orientation programmes for doctors and other health care takers.
- Finally the proposed health facility of the T.M.C as indicated in Table 4.21 needs to be endorsed and sanctioned by the authorities immediately. Additionally the Rajiv Gandhi Medical College, Kalwa needs to be expanded to introduce super speciality divisions such as cardiology, cancer unit etc. There is a need to explore a central status for this medical college as it is one of the major health facility catering not only to the Mumbra division but also the adjoining tribal populations.

Education

- The data shows that Mumbraites are eager for formal regular education. However, the existing government schools both primary and secondary are inadequate for catering to the educational needs of the Mumbraites. Therefore, there is a need to build new primary, secondary and higher secondary institutions in Mumbra-Kausa especially on hill areas, floating population and those areas where no recognized or state school exists. Otherwise the gap will be filled in by the education companies and community support. This can further alienate Mumbraites from the state and, community support can further the ghettoization trend. Need is for the state to step in and to provide educational institutions for quality education at every level.
- Need is to map the area for out of school children and to provide quality education to them. Suja academy or the efforts of M I Khan can be strengthened. Efforts can also be made to establish Sahaj Shiksha Kendras in line of Lok Jumbish of Rajasthan and to educate the children of floating population and those residing in the hill areas. More bridge courses are required to take care of education in the cases of delayed education.
- Care should be taken to build new quality educational institutions making sure that their

premises are clean and adequately spacious and that they are equipped with necessary facilities including adequate drinking water, clean toilets for girls and boys, adequate number of classrooms, libraries, laboratories, and at least one playground to every two schools.

- The Urdu school buildings which are sanctioned should be built soon. The existing Urdu schools should also be better maintained and should be strengthened. The present schools are understaffed and their infrastructure is bad. It is important to maintain the Urdu schools at par with Marathi schools as this would help in repealing the perception of discrimination generally found among the residents of Mumbra-Kausa.
- Interaction with local elite gives an impression that the need is of increased number of Urdu medium schools. However conversation with the localities seem to negate the submission. The poor and middle class of the Mumbraites do realize that educating their children in English and Hindi medium schools is the way forward to sustain oneself in today's world. Hence, the State sponsored schools in English and Hindi medium are also call of the day.
- All existing schools should be equipped with necessary facilities and should be periodically audited for maintenance of these facilities. We recommend regular RTE inspection of the schools.
- There are several unauthorised schools in Mumbra-Kausa, and some of these are good schools. These schools should be examined with regard to the facilities, quality of teaching, the teacher-student ratio and other relevant factors, and those schools which meet the norms should be authorised. Once authorised, the schools should be audited from time to time to check for lapses as well as undesirable practices.
- Majority of unauthorized schools in Mumbra – Kausa, however, appear to be providing bad quality yet costly education. After due inspection these schools should be made to close down, in case required. Awareness programme on unrecognized schools should be taken up by TMC on war footing.
- Duly qualified teachers should be appointed in the schools and should be given adequate salary.
- The practice of private schools of taking donations from parents before giving admissions to their children must be stopped. Private schools extract money from parents through many such processes, such as taking additional money for different services. These practices must also be stopped.

- Schools should be encouraged to take extra tuitions for weak students. This would discourage the tuition and coaching classes.
- Institutions teaching professional or vocational courses, which are directly linked to earning potential, should be set up and actively promoted in the area. Services for imparting employable skills, such as computer literacy, tailoring, etc. should be made available in the area. Education which can give people returns on their investment should be promoted. Establishment of the training centres affiliated to industrial houses is also recommended as this will put students in touch with the industrialists hence promoting their job opportunities.
- All out of school children should be incorporated in classes according to their age level as per RTE provisions. More schools should be built with more teachers, so that the teacher-student ratio is as close to the recommended 1:30 ratio as possible.
- More secondary schools should be opened with their own premises and facilities.
- There is not a single government college in Mumbra-Kausa area, need to have more government colleges as Mumbraites, especially girls, are reluctant to travel outside Mumbra due to security reasons.
- Many NGOs have made submission regarding non availability of scholarships. They stated that they have helped in the filling of the relevant forms and their submission to the relevant office, however, a negligible number like one or two get scholarship. Matter should be looked into and provision should be made for more scholarships and education loans for the area.
- Students mentoring programme as being practiced by MESCO, should be implemented in war footing in Mumbra-Kausa area. For this PPP is recommended.
- The people of Mumbra-Kausa look forward to integration of traditional cultural values and mainstream education. We recommend encouraging of Minority Education Institutions in the area as these can provide the same while ensuring quality of education as these are scrutinized by NCMEI regularly.

Economy

- Mumbra-Kausa is a stigmatized black listed area. The stigma obstructs the population to get loans from Banks and other co-operatives. In fact the population finds it hard even to get credit cards. This is despite the fact that the experience of the MMM and banks operating in the area is otherwise. We recommend an immediate legal action

against people who stigmatize the area and refuse to extend loans and credits in the area. Banks and other organizations extending loans to the area should be encouraged with additional incentives.

- Significant obstruction to economic development emerge from Mumbra-Kausa having a closed economy. Bad transport system is the major factor behind this. Measures should be taken to repeal the problem.
- Yet another important factor obstructing economic development of Mumbra- Kausa is the absence of regular legal buildings in the area. Quality institutions like nationalized banks and good education companies are reluctant to either purchase or establish their office in such buildings. This deprives Mumbra-Kausa from utilizing external resources. This also refrains the population from getting exposure to external world, their value framework and way of thinking thus giving an unchallenged space for the conservative community organizations to operate and affect the mind set of Mumbraites. Instance of this can be given in Mumbraites refraining from accepting interest even in their bank accounts and at times not opening a bank account in the banks. We recommend immediate steps taken for addressing the problem of illegal/ unauthorized buildings.
- Problems with electricity supply affect production processes. This problem should be dealt with immediately. A rigorously maintained schedule of a limited time period of power cuts will be helpful in this matter.
- Provision of microfinance facilities such as organisation of Self-Help Groups or Joint Liability Groups should be made. These services can be valuable in catering to those who cannot avail of credit through banks because they cannot offer any security against loans. Different models of microfinance should be developed to cater to different communities, such as those whose religion or sect forbids them from taking interest on their loans.
- Investment in quality education is necessary. Suggestions in this regard has been given in chapter V on education.
- Zero balance accounts should be developed in banks. The opening of such accounts does not require any residential proof. This will be useful for lower income groups, who do not have documents and cannot put down large sums of money as deposits.
- The ‘kasbiyat’ or the community feeling is very strong in Mumbra-Kausa. This community attachment can be made use of constructively to build common resource

centres, where people may come to volunteer or contribute financially in an organised fashion to certain causes.

- Eliciting government contribution in making provisions for provident fund or gratuity funds for people employed in the unorganised sector, such as domestic workers and construction workers. Government contributions in insurance schemes or pension schemes are also a viable option. Core banking facilities can be used for this purpose.
- There should be an organisation of people in the same industry, such as construction labour or zari workers. This will allow them to sell their skills on their own terms and will prevent their exploitation at the hands of middlemen or builders. Organisation of cooperatives and coordinated activity is essential.
- Mumbra-Kausa requires vocational training programmes especially on their traditional work like zari works. Marketing skills should be an integral part of these training programmes.
- Government Schemes for the benefit of those employed in the unorganised sector should be implemented rigorously, and awareness regarding the same should be spread. These include:
 - Group Insurance Schemes such as Janshree Bima Yojna for people living below or marginally above the poverty line
 - Universal Health Insurance Scheme, under which the contribution of those living below the poverty line is subsidised
 - Aam Admi Bima Yojana for landless rural households
 - Rashtriya Swasthya Bima Yojana, 2007 which includes, smart card based cashless health insurance cover of Rs. 30000 to a BPL family of five, hospitalisation expenses, covering of all previous illnesses, and transportation cost of Rs. 100 per visit, with Rs. 1000 per annum
 - Indira Gandhi National Old Pension Scheme, which covers all BPL citizens above the age of 65 years

Women & Children

- The conservative forces generally witnessed in minority concentrated areas can be extremely confining and exploitative for women. Women in such areas generally lack space to find shelter from family atrocities. A women's cell should be set up in the police station where issues typically faced by women, such as domestic violence,

rape, etc. can be addressed.

- A grievance cell can also be incorporated in the same. This would provide women with one place where their problems can be heard and effectively solved. This would reduce the ambiguity which exists regarding the appropriate person or agency to complain to.
- A shelter home for destitute women is also required. At present Mumbra-Kausa does not have a single shelter home, which restricts any assertion for independence from exploitative conditions and violent practices.
- Starting crèches for children of the poor, and making constructive changes in the existing Anganwadis and Balwadis are required for extending a safe environment and space to women. These organizations should provide better services in terms of palatable food and medicines. The local authorities should also be provided detailed information about the Anganwadis in order to create greater coordination in functioning.
- Playgrounds and gardens need to be developed for women, children and the community. While it appears that this facility will be useful primarily for the children, it may provide women with a space in which they can bond with other women. It can serve as a place for socialization for women, of which there are few in Mumbra-Kausa. Women and children from different backgrounds will be able to interact with each other, widening their horizons and perspectives. In this context, it is important to mention that spaces reserved for gardens and playgrounds in the Development Plan of the Mumbra Prabhag Samiti should be made available. This may require an effective tackling with encroachment of some of these land.
- Establishment of community centre and public library for women in Mumbra – Kausa would also give them a breathing space and also space to bond together.
- State sponsored facilities for higher education should be provided. A few 'only for girls' schools, hostels and orphanages are required keeping in mind the culture of the area.
- Better affordable quality schooling for girls should be provided. Change in the education of girls to include marketable skills and knowledge (like that of English language) which will give them confidence to negotiate with the external world on their own terms and which will make them self-reliant in dealings with others. Schools should be well equipped with minimum basic infrastructure such as clean

toilets for girls. Regular RTE inspection of private schools are required and their reports should be strictly adhered to.

- Employment opportunities need to be generated for women, especially to young girls and those women who are managing their families. The latter may require part time jobs that would give them enough time to look after their children. Possibilities of part time jobs would also extend opportunities to the interested girls to pursue their higher education. Example of latter kind of activities is computer skills and access to cooperatives like that of Lajjat papad. Women's groups can also be encouraged to establish small scale cottage industry. This would be easier if the government invests in the form of schemes for women who wish to start their own small businesses. Government can also invest at the level of capital and in facilitating provision of the machinery/tools required for such enterprises; or at the level of providing training for different kinds of marketable skills.
- Setting up respectable places/establishments where women can work on full or part time basis is required. For example, a centre for manufacturing ready-made garments. Such places are currently inaccessible for women on account of being located outside Mumbra-Kausa. Women find it difficult to travel to these places even if they are fairly close by. Beauty parlours and tuition classes are other examples of such enterprises.
- Such entrepreneurship ventures require women to learn to handle positions of power with confidence and responsibility. This means participation in leadership training programmes.
- Developing a model of SHGs in line of joining litigation group, which would be acceptable to Muslim women, which would not go against their religious beliefs related to earning interest is required.
- A sense of security is required for mobility outside Mumbra-Kausa. This necessitates secured transport. TMC buses with routes beginning from Mumbra-Kausa to Mumbai, Thane, parts of Navi Mumbai and Pune are recommended. Adequate number of buses should be provided and their regular plying should be ensured.
- Better infrastructure at railway station, including coupon punching facility, automatic ticket dispensers, etc. should be developed. A couple of special train can be made available for ladies during rush hours. At least a couple of such train should commence from Mumbra-Kausa during the peak hours. Trains should also have security/women police to protect women from sexual harassment of much kind.

- In order to generate a feeling of security and mobility among the women, it is important to provide well lighted surroundings to the women in the area. This requires provision and regular maintenance of lights in the smaller and wider lanes of Mumbra-Kausa. This has a high possibility of reducing the incidents of harassment for women.
- Women especially single women face problems in getting ration cards as they do not have access to relevant documents, which might be lost during the communal riots kind of incidents or might not be given by the families. Some provision should be made for single women especially the women households to acquire ration card without these documents. A testimonial from a corporate or a couple of important local residents should be accepted to recognize these women as citizens of India hence having a right to possess ration cards and BPL cards.

Functioning of ration shops should be made more transparent. A market where household goods can be obtained at reasonable and competitive rates should be developed.

- Women are not aware of their rights and of the organizations which have been set up to help them in case of violation of those rights. Awareness campaigns could be undertaken to spread information about the same. Pamphlet distribution and organization of popular entertaining programmes by these organizations can work towards this end.
- The TMC schemes for women and girls should be implemented in the area. These include schemes for financial aids for marriages of daughters of widows or of destitute women; giving financial aid to widows or divorced women for setting up their own business; providing aid to self-help groups; financial aid for the treatment of physically handicapped women and children; training women in different skills to generate self-employment; financial help for marriage of girls from BPL households; providing aid to women's organizations for providing training in different skills and businesses; providing sewing machines to women from the economically weak section free of cost; financial aid for women from economically weak section under the self-employment scheme; financial aid for vocational education of girls from economically weak section of the society; and providing financial aids for girls desiring higher education, with priority to those coming from BPL households.
- All of the above mentioned and other relevant schemes for women should be well

advertised and there should be one window approach towards utilization of these schemes by the respondents. Simplifying the procedures for utilizing from the schemes is also recommended. Dependency on paperwork could be reduced.

- The TMC officers should be gender sensitive and co-operate towards the cause of women. While any offense towards this end should be considered a cognizable offense, sensitivity workshops should be conducted for government officers especially those serving in the minority concentrated areas.

Crime & Police

- The police should be sensitized on issues of minority identity and state politics. Police deal with a variety of people in their everyday discharge of duty. They deal with different people differently, which explains the different approaches and different opinion people have of the police.
- There is an urgent need to increase the staff strength in Mumbra-Kausa Police Station so that the police do not feel overburdened with administrative work and bandobast duty.
- There should be adequate representation of all communities in the police strength
- The strength of women police staff needs to be increased urgently at all levels.
- Police should be involved in developing development plans as they have an astute understanding of safety and security issues.
- Crime is linked to the social conditions which generate frustration and alienation, hence in order to control crime, it is important to reduce adverse social conditions. In practical terms this can be translated into providing infrastructural and economic opportunities to the people of Mumbra-Kausa for their development.

Tables

Chapter II: Infrastructure

Table 2.1: Present Status of Reserved Land: Encroachment and Delay

Sr. No	Type of Reservation	Area (ha)	Details about Reservation Land	CRZ Position	If Encroachment			Remark
					Before 1995	After 1995	Total	
1	Garden/1	0.74	Mumbra Survey No. 87	-	2	6	8	Presently Ward. No.105
2	Garden/2	0.45	Kausa Survey No.47 Pond Side	-	4	5	9	Kausa Gaonthan
3	Recreation Open Space/1	0.46	Mumbra Survey No.99B,11A, 6,10A5/1, +2 Survey No. 138A	CRZ Obstructed	-	-	-	-
4	Recreation Open Space/2	0.1	Mumbra Survey No.11 B	CRZ Obstructed	-	-	-	Ward No. 98 TMC information board installed
5	Recreation Open Space/3	0.15	Mumbra Survey No.409,15/161, No.105/1A,4, Plot No.136	CRZ Obstructed	-	-	-	Ward No. 98 TMC information board installed
6	Recreation Open Space/5	0.19	Mumbra Survey 10A/1, No.15/1/3	-	-	2	2	Part of the land has the Mumbradevi Road and market road - Ward No. 98
7	Recreation Open Space/6	0.17	Mumbra Survey No.10A/1, No. 15/1/3	-	-	Full Encroachment	Full Encroachment	Presently Concrete Nalla Ward No. 99
8	Playground/5	0.64	Mumbra Survey No. 10A/1, No. 15/1/4, Survey No.615	-	1	2	3	Ward No.98
9	Recreation Open Space/8	0.29	Mumbra Survey No. 25,1,26	CRZ Obstructed	-	-	-	Ward No.101
10	Recreation Open Space /11	0.06	Mumbra Survey No.104	-	-	-	-	-
11	Recreation Open Space/12	0.24	Kausa Survey No. 105,106, No.145	-	-	-	-	TMC information Board Installed
12	Recreation Open Space/13	0.54	Kausa Survey No.240,241,244, 246,247,248,311,280,143	-	-	-	-	-

Sr. No	Type of Reservation	Area (ha)	Details about Reservation Land	CRZ Position	If Encroachment			Remark
					Before 1995	After 1995	Total	
13	Recreation Open Space/1	1	Mumbra Survey No. 108	CRZ Obstructed	-	-	-	Place has Leafy Vegetable Farming - Ward No. 101
14	Recreation Open Space/2	1	Mumbra Survey No. 25,26	CRZ Obstructed	1	21	22	Ward No.101
15	Recreation Open Space/3	3.35	Mumbra Survey No.48,49,50,120,121,107A,119A	CRZ Obstructed	-	-	-	-
16	Recreation Open Space/4	8.75	Mumbra Survey No.53,55,56,57,60,61,58,59,38,30,32	-	-	3	3	
17	Recreation Open Space/5	7.5	Kausa Survey No.44,52,54,55,56,57,58,59,61	CRZ Obstructed	-	-	-	-
18	Playground/1	0.13	Mumbra Survey No.104	-	Some proof before 1995	Some Proof after 1995		
19	Playground/2	0.45	Kausa Survey No..146,149	-	4	4	8	Ward No.110
20	PlaygrPlayground 3	0.16	Kausa Survey No.127,130,132	No	8	11	19	Ward No.114 - Unauthorized madrassa is being built
21	Playground/7	0.7	Kausa Survey No.78,80,82,85,88	-	-	-	-	Ward No.113
22	Sports Center(Krida Preksha Gruha)/1	5.3	Kausa Survey No.37,42,43,,44,61	CRZ Partly obstructed	-	-	-	Ward No.113
23	Primary School/1	0.55	Mumbra Survey No.29	CRZ 2 Obstructed	3	8	11	Narayan nagar 2 chawls have been demolished and foundation work for ground floor is in progress.
24	Primary School/2	0.68	Mumbra Survey No.62,74,75,76,135	-	-	7	7	Ward No.108
25	Primary School/3	0.23	Kausa Survey no.150,151	-	5	1	6	-
26	Primary School/4	0.7	Mumbra Survey No.57,36	CRZ (D) Obstructed	-	-	-	Ward No.113

Sr. No	Type of Reservation	Area (ha)	Details about Reservation Land	CRZ Position	If Encroachment			Remark
					Before 1995	After 1995	Total	
27	Primary School/5	0.56	Kausa Survey No.146,149	-	1	5	6	Part of the land surrounding Khaswala compound is 20% empty - Ward No.110
28	Primary School/6	0.08	Kausa Survey No.131,132,133	-	1	7	8	Ward No.114
29	Primary School/7	0.52	Kausa Survey No.50,52	-	-	-	-	Ward no.113
30	Primary School/8	0.45	Kausa Survey No.117	-	-	3	3	Ward No. 114
31	Primary School/9	0.52	Kausa Survey No.78,83,85,93, 94	-	-	-	-	Within Part of the land V.P. 99/83 Ward No. 113
32	Primary School/10	0.19	Kausa Survey No.104,10A1	CRZ Obstructed	Some Before 1995	Some after 1995	-	-
33	Primary School/12	0.25	Mumbra Survey No.31,32,33	CRZ Obstructed (Mangrove Buffer Zone)	1	-	1	-
34	Primary School/13	0.3	Mumbra Survey No.69,40B	-	2	3	5	Ward no.108
35	Primary School/14	0.2	Kausa Gavthan Survey No.104,106,105, 145,158	-	-	-	-	Ward No.111(Kausa Gaonthan)
36	Primary School/15	0.2	Mumbra Survey No.100 A	-	-	-	-	Ward no.105
37	Secondary School/1 (Madyamik)	0.41	Mumbra survey No.51A,120A	CRZ Obstructed	-	-	-	-
38	Secondary School/2 (Madyamik)	0.76	Mumbra Kausa Survey No. 57,36,37,38	-	-	-	-	Ward No.113
39	Secondary School/3 (Madyamik)	0.12	Kausa Survey No. 43,33,45	-	-	-	-	Ward No.113
40	Secondary School/4 (Madyamik)	0.11	Kausa Survey No.127,130,132	-	12	-	-	Ward No. 114
41	Secondary School/6 (Madyamik)	0.45	Kausa Survey No.80,82,85	-	-	-	-	Ward No.113
42	University/1 (Mahavidyalay)	5.4	Mumbra Survey No.47,48,49,51 A,120A,121,162 +118A	CRZ Obstructed	-	-	-	-

Sr. No	Type of Reservation	Area (ha)	Details about Reservation Land	CRZ Position	If Encroachment			Remark
					Before 1995	After 1995	Total	
43	Health Provision/Dispensary/maternity/1	0.49	Kausa Survey No.45,50 to52	-	-	-	-	-
44	Maternity Center/2	0.5	Kausa Survey No.92	-	-	-	-	TMC has installed an information board, Tall/high Mountainous region - Ward No.114
45	Medical Clinic/1	4.8	Kausa Survey 37,39,40,41,42	-	-	-	-	Ward No.113
46	Sarvajanik Health Center/1	0.12	Kausa Survey No.10A1/1+2	-	-	-	-	Ward No.98
47	Market/1	0.58	Mumbra Survey No.146,67,116	CRZ Obstructed	-	-	-	Ward no.113
48	Market/2	0.49	Kausa Survey No.146,154,155	-	3	2	5	Ward No.110
49	Market/3	0.37	Kausa Survey No.45	-	-	-	-	Ward no.113
50	Market/4	0.2	Kausa Survey No.158/1,158/2/ No.104	-	-	-	-	Kausa Gaonthan, Part of the land is a somewhat kaccha road Ward No.111
51	Shopping Center/5	0.08	Kausa Survey No. 107,127 to129	-	6	-	6	Ward No.114
52	Mahanagar Palika Vibhag Office/1	0.28	Mumbra Survey No. 62,72,73,135	-	-	3	3	Ward No.108
53	Transit Camp for housing for the Shelterless	1.12	Kausa Survey No.50,51,52,53, 54,59	-	-	-	-	Currently, A nalla passes through part of the land Ward No.113
54	Drama Center/1	0.65	Mumbra Survey No. 67,117,116	CRZ Obstructed	-	-	-	Ward no.113
55	Pumping Station/1	0.43	Mumbra Survey No.29	CRZ Obstructed	2	-	2	-
56	Welfare Center and Reading Room/1	0.17	Kausa Survey No.50	-	-	-	-	Ward No.113
57	Welfare Center and Reading Room/2	0.09	Mumbra Survey 10A/1, No.15/1. No.10A/15/1/2	-	1	-	1	Ward No.92

Sr. No	Type of Reservation	Area (ha)	Details about Reservation Land	CRZ Position	If Encroachment			Remark
					Before 1995	After 1995	Total	
58	Post Office/1	0.29	Mumbra Survey No.102A,134	-	-	-	-	Presently Nalla, Well, Kaccha Road , Ward No 105
59	Post Office/2	0.12	Mumbra Survey No.72,73	-	-	1	1	Ward No.108
61	Telephone Exchange/1	0.95	Mumbra Survey No.64B, 68B,71,72	-	1	1	2	Ward No.108
62	MSEB Station/1	0.74	Mumbra Survey No.42,44,46,115 ,107	CRZ Obstructed	-	-	-	-
63	Police Station (Vistar)/1	0.54	Mumbra Survey No.29	CRZ Obstructed	Before 1995	-	-	-
64	Police Station (Vistar)/2	0.15	Mumbra Survey No.72,73	-	-	4	4	Ward No.108
65	TMT/1	2.31	Mumbra Survey No.46,67,115,116	CRZ Obstructed	-	-	-	-
66	Bus Stand/1	0.44	Kausa Survey No.101	-	1	2	3	-
67	Bus Stand/2	0.29	Mumbra Survey No. 8C/1,8C/2	-	1	4	5	A Nalla passes through part of the land, Empty space is being used as Rickshaw stand Ward No.101
68	Rickshaw Stand/1	0.19	Mumbra Survey No. from 343 to 350 to 352 to 358, NA Plot No.138	-	9	-	9	Ward No. 99
69	Parking/1	0.24	Mumbra Survey No.7	CRZ Obstructed	2	1	1	Ward No.101
70	MWSSB/1	5.27	Mumbra Survey 22, 130	CRZ Obstructed	-	-	-	Ward No.101
71	Dafun Bhoomi/1	0.45	Mumbra Survey No.107A	CRZ Obstructed	-	-	-	Being Used
72	Shamshan Bhoomi (S/J)/1	0.45	Mumbra Survey No.107A	CRZ Obstructed	-	-	-	Being Used

Source: Data retrieved through RTI by a respondent on August 2011

Table 2.2: Notice to Dilapidated (Extreme) Buildings in Mumbra-Kausa

Sr. No.	Name of the Building	Date of First Notice	No. of Notices
1	Madhu Niwash ,Mumbra	09.06.1998	5
2	A Wing,Near urdu school Mumbra	19.04.2005	7
3	B Wing,Near Urdu School Mumbra	19.04.1995	7
4	Shophiya Manzil,Urdu School , Devipada, Mumbra	19.04.95 / 06.07.2004	9
5	Rahmani Building,'A-wing,Devipada,Mumbra	06.07.2004	5
6	Rahmani Building,'C-wing,Devipada,Mumbra	06.07.2004	5
7	Devipada,Mumbra	06.07.2004	5
8	Emran Chawl,Charnipada ,Kausa,Mumbra	25.07.1997	5
9	Building no.4, Jeevan Baug Road ,Mumbra	16.07.1998	5
10	Merchant House , Near Market, Mumbra	12.06.1998	6

Source:Mumbra Prabhag Samiti Karyashetratel Ati Dhokadayak Imaratinchi Yadi” In the report, Apatkaleen Vyavasthapan Karyakrama, Mumbra Prabhag Samiti,TMC, Thane, 2009-10

Table 2.3: Action taken on Unauthorized Construction

Sr. No.	Year	Unauthorized Construction	Criminal Offenses
1	2003	124	31
2	2004	105	12
3	2005	165	21
4	2006	374	26
5	2007	181	87
6	2008	1614	85
7	2009	2580	95
8	2010	286	101

Source:Mumbra Prabhag Samit Karyashetratel Ati Dhokadayak Imaratinchi Yadi” in the report, Apatkaleen Vyavasthapan Karyakrama, Mumbra Prabhag Samiti, TMC, Thane, 2009-10

Table 2.4: Existing Road Network in Mumbra Prabhad Samiti, 2011

Sr. No.	Name of Road	Type	Length	Width			Admeasuring		
				C.C.	B.M.	Total	C.C.	B.M.	Total
1	Jeevan Baug Road	AC	95		5.5	5.5		522.5	522.5
2	Mumbra Devi Road	C.C.	145	5.5		5.5	797.5	0	797.5
3	Banu to Delux Building Road	C.C.	85	5		5	425	0	425
4	Mumbra Devi to Karima Baug Road	C.C.	75	4		4	300	0	300
5	Mumbra Devi to Patel High School Road	C.C.	102	5		5	510	0	510
6	Mumbra Market to Prakash Complex Bombay Colony – Parisar Road	AC	235		6.5	6.5		1527.5	1527.5
7	Anij Manzil Road	AC	235		6.5	6.5		1527.5	1527.5
8	Vinay Complex Road	AC	90		5	5		450	450
9	Bombay Colony to High Way	AC	120		8	8		960	960
10	Mumbra Police Station to Bohari	AC	90		8	8		720	720
11	Masjid to Geeta Sadan	AC	110		5.5	5.5		605	605
12	Mumbra Police Station to R.O. B.	C.C.	250	6		6	1500	0	1500
13	R.O.B. to Narayan Nagar Road	AC	110		5.5	5.5		605	605
14	Bohari Masjid to Mumbra Phatak Road	C.C.	100	5.5		5.5	550	0	550
15	Sukshanti Nagar to Sai Siddhant Building	AC	90		10	10		900	900
16	Sai Siddhant Nagar to Angel School	AC	75		10	10		750	750
17	Angel School to Jondhale High School Road (Mumbai Pune Hum Road)	AC	145		6	6		870	870
18	Babaji Patil Wadi Road	AC	125		5	5		625	625
19	Mumbai Pune Highway Road to Mumbra Cemetary	AC	160		8	8		1280	1280
20	Drum K. Near Road	AC	200		6	6		1200	1200
21	Sharad More Lane Road	AC	310		6	6		1860	1860
22	Mumbai Pune Highway Road to Munna Office	AC	115		5	5		575	575
23	Dumping Ground ROad	AC	1200		6	6		7200	7200
24	Munna Office to Farhan Complex	AC	165		6	6		990	990

Sr. No.	Name of Road	Type	Length	Width			Admeasuring		
				C.C.	B.M.	Total	C.C.	B.M.	Total
25	Faraha Complex to Green Park	AC	145		5.5	5.5		797.5	797.5
26	Mumbai Pune Highway Road to Gulmohar Society	AC	150		4.5	4.5		675	675
27	Mumbai Pune Highway Road to Kismat Bakery	AC	180		6	6		1080	1080
28	Kismat Bakery to Jasmine Plaza	AC	125		6	6		750	750
29	Jasmine Plaza to Sabhra Manzil	AC	50		8	8		400	400
30	Jasmine Plaza to Shokat Manzil	AC	70		6	6		420	420
31	Kismat Bakery to Fidos Building	AC	75		8	8		600	600
32	Firdosa Building to Latifa Palace	AC	120		6	6		720	720
33	Latifa Palace to Mumbai Pune Highway Road	AC	110		10	10		1100	1100
34	Latifa Palace to Saif Apartment	AC	65		5	5		325	325
35	Saif Apartment to Queens Mary School	AC	50		8	8		400	400
36	Nadkar Complex to Sagar Apartment	AC	80		8	8		640	640
37	Chand Nagar to Daulat Nagar	AC	210		8	8		1680	1680
38	Mumbai Pune Highway Rasta to Bharat School	AC	450		6	6		2700	2700
39	Mumbai Pune Highway Rasta to Kulsum Complex	AC	120		8	8		960	960
40	Kulsum Complex to Rose Park	AC	80		8	8		640	640
41	Kulsum Bulding to Sarah Apartment	AC	110		6	6		660	660
42	Sahil Apartment to Galaxy	AC	110		6	6		660	660
43	Mumbai Pune Highway Rasta to Falah Complex	AC	270		4	4		1080	1080
44	Falah Complex to Amarish Park	AC	120		5	5		600	600
45	Aaraju Apartment to Mumbai Pune Road	AC	120		5	5		600	600
46	Achanak Nagar Rasta Shiv Sena Shaka to Komarlekhar Office (Shivaji Nagar Udhyan)	AC	650		6	6		3900	3900
47	Subhash Nagar Road	AC	100		5	5		500	500

Sr. No.	Name of Road	Type	Length	Width			Admeasuring		
				C.C.	B.M.	Total	C.C.	B.M.	Total
48	Durga Road – Sunni Kabarastan to Sanaji Nagar J. Road	AC	140		5	5		700	700
49	Sanaji Nagar J. Road to Mumbai Pune Road	C.C.	200	5.5		5.5	1100	0	1100
50	Shankar Mandir Road	AC	130		5	5		650	650
51	Kailash Nagar Road	C.C.	150	5		5	750	0	750
52	M K Nagar Road	AC	140		4.5	4.5		630	630
53	Ambedkar Nagar Road	AC	105		4	4		420	420
54	Kadhi Machine Road (Naik Chawl Road)	AC	480		6	6		2880	2880
55	Tanwar Nagar Road	AC	160		5.5	5.5		880	880
56	Ghaswala Compound Road	AC	250		5	5		1250	1250
57	Dongre Nagar Road	AC	140		5	5		700	700
58	Almas Road to Wafa complex Road	AC	450		8	8		3600	3600
59	Wafa Complex Road to Sainik Nagar	AC	650		5	5		3250	3250
60	Kausa Market Road	C.C.	100	5		5	500	0	500
61	Masjid to (Cemetery) Charni pada		480	5		5	2400	0	2400
62	Rashid Compound to Cementary, Nala Kalvhart	C.C.	220	5		5	1100	0	1100
63	Amrut Nagar, Fish Market Road	C.C.	120	6		6	720	0	720
64	Samrat Nagar Road	C.C.	200	6		6	1200	0	1200
65	Petrol Pump, Rashid Compound to Devripada	AC	850		6.5	6.5		5525	5525
66	Alishan Cinema Road	AC	120		6	6		720	720
67	Sanjay Nagar to Shiv Sena Shakha	AC	150		4.5	4.5		675	675
68	Shiv Sena Shakha to jai Mitra Mandal	C.C.	191	4.5		4.5	859.5	0	859.5
69	BhagatSingh to Mhatra House (Nashik Ward Road)	C.C.	75	4.5		4.5	337.5	0	337.5
70	Shailesh Nagar Road	AC	55		6	6		330	330

Source: Data Received From Mumbra Prabhad Samiti, Thane Municipal Corporation on May 09, 2011

Table 2.5: Surveyed Households by Means of Transportation

Ward No.	Car	Motor bike	Bus	Auto	Mainly walking/ cycling	Train	Total
98	0	0	4	22	19	5	50
99	0	5	2	11	18	16	52
100	2	0	0	26	21	7	56
101	1	3	0	18	24	5	51
102	2	6	0	28	33	7	76
103	0	8	1	31	12	1	53
104	1	2	0	18	26	3	50
105	2	3	3	23	29	1	61
106	0	2	1	30	17	0	50
107	0	2	1	31	15	1	50
108	0	0	0	5	46	0	51
109	0	4	0	21	26	0	51
110	0	6	1	23	20	0	50
111	0	6	0	5	40	0	51
112	0	0	0	27	23	0	50
113	5	12	0	25	17	2	61
114	1	4	0	23	48	0	76
115	1	7	0	34	21	0	63
116	0	13	7	10	33	0	63
Total	15	83	20	411	488	48	1065

Source: Primary survey conducted from April – August & September – November, 2011

Table 2.6: Surveyed Households by Electric Connection and Electric Meters

Area	Ward No.	No Electricity Connection	Households Having Electricity Connection	Households Having Electric Meter	Difference Between Columns 4 & 5
1	2	3	4	5	6
Retibandar	98	1	49	28	21
Mumbra	99	0	52	49	3
	100	0	56	47	9
	101	0	51	43	8
	103	0	53	53	0
	104	0	50	47	3
	105	0	61	43	18
Amrutnagar	106	0	50	29	21
	107	0	50	44	6
	108	0	51	45	6
	109	0	51	51	0
	110	0	50	32	18
Kausa	111	0	51	43	8
	112	0	50	41	9
	113	0	61	61	0
	114	6	70	48	22
Sheel Phata	115	0	63	42	21
Kalyan Phata	116	0	63	26	37
Diva	102	0	76	40	36
Total (%)		7 (.66)	1058 (99.34)	812 (76.24)	246 (23.10)

Source: Primary survey conducted from April – August & September – November, 2011

Note: % has been derived from the total hh no. 1065

Table 2.7: Area and Religion wise Distribution of the Surveyed Population

Areas	Muslim		Hindu		Christian		Neo- Budd.		Sikh		Jain		Total	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Retibunder	11	22	27	54	1	2	4	8	7	14	0	0	50	4.69
Mumbra	241	74.61	69	21.36	1	0.30	12	3.71	0	0	0	0	323	30.32
Kausa	213	89.49	23	9.66	1	0.42	0	0	0	0	1	0.42	238	22.53
Amrut Nagar	231	91.66	14	5.55	0	0	7	2.77	0	0	0	0	252	23.66
Diva	2	2.63	69	90.78	1	1.31	4	5.26	0	0	0	0	76	7.13
Sheel Phata	35	55.55	26	41.26	0	0	2	3.17	0	0	0	0	63	5.91
Kalyan Phata	11	17.46	44	69.84	0	0	8	12.69	0	0	0	0	63	5.91
Total	744	69.85	272	25.53	4	0.37	37	3.47	7	0.66	1	0.09	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 2.8: Surveyed Households by Main Source of Water for Daily Use

Ward No.	Bore well (Hand pump)	Municipality Tap	Bore well & Municipality tap water	Purchase water	Total
98	0	37	0	13	50
99	1	51	0	0	52
100	1	48	0	7	56
101	1	45	5	0	51
102	2	58	2	14	76
103	0	50	3	0	53
104	0	47	2	1	50
105	0	42	1	18	61
106	7	23	1	19	50
107	1	46	1	2	50
108	3	39	3	6	51
109	2	40	6	3	51
110	9	29	1	11	50
111	5	38	1	7	51
112	7	23	19	1	50
113	13	40	8	0	61
114	14	33	10	19	76
115	2	53	1	7	63
116	0	54	5	4	63
Total	68 (6.38%)	796 (74.74%)	69 (6.47%)	132 (12.39%)	1065

Source: Primary survey conducted from April – August & September – November, 2011

Table 2.9: Surveyed Households by Time of Water Supply in Wards of Mumbra Prabhag

Ward No.	0-10 min.	11min-30 min.	31min.- 1 hr	1.1hr- 2hr	2.1hr- 5hr	5.1hr- 10hr	10hr- 24hr	Total
98	4	24	10	3	2	2	5	50
99	7	30	8	3	1	0	3	52
100	7	22	8	10	3	0	6	56
101	8	25	11	2	1	3	1	51
102	6	36	19	6	5	2	2	76
103	3	19	14	12	3	0	2	53
104	6	24	12	4	3	0	1	50
105	4	29	14	12	2	0	0	61
106	6	24	11	3	0	1	5	50
107	7	26	8	4	2	1	2	50
108	7	23	10	5	3	1	2	51
109	6	28	9	4	0	3	1	51
110	8	24	12	3	1	1	1	50
111	6	25	14	3	0	1	2	51
112	5	26	7	4	3	2	3	50
113	2	37	8	6	2	2	4	61
114	15	39	8	2	6	3	3	76
115	3	35	8	5	6	3	3	63
116	8	24	16	6	3	2	4	63
Total	118	520	207	97	46	27	50	1065
%	11.07	48.82	19.07	9.10	4.31	2.53	4.69	100.00%

Source: Primary survey conducted from April – August & September – November, 2011

Table 2.10: Surveyed Households by Garbage Disposal in Mumbra Prabhag

Place/Agency for Garbage Disposal	Frequency	Percentage of Total Population
Municipality	280	26.29
Society service	126	11.83
Private Sweeper	307	28.83
Outside the residence	303	28.45
Railway Track	33	3.10
Gutter/Drainage	16	1.50
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 2.11: List of Primary Drains in Mumbra Prabhag

Sr. no	Name of the Drain	Total Length (m)
1.	Kaleskar College Nalla	674
2.	Hasmat Park Nalla	1020
3.	Mubarak Garden Nalla (KausaMasjid)	2734
4.	Kadar Palace Nalla	1561
5.	Tanwar Nagar Nalla	860
6.	Sanjay Nagar Nalla	1510
7.	Post GalliNalla	175
8.	MasjidNalla	902
9.	Gulab Park Nalla	450
10.	Khadi Machine Nalla	1750
11.	ShivajinagarNalla	703
	ShivajinagarNalla Branch 1	305
	ShivajinagarNalla branch 2	363
12.	KausarBaugNalla	473
13.	KailashnagarNalla	764
14.	GiteChawlNalla	575
15.	Shankar Nagar Nalla	680
16.	Mek Compound Nalla	140
17.	NangababaNalla	415
18.	HanumannagarNalla	720
19.	ThakurpadaNalla	110
20.	Roshani Apartment Nalla (Branch)	540
	Roshani Apartment Nalla (Creek Side)	515
21.	UdaynagarNalla	518
22.	Famous Nalla	680
23.	AlishanNalla	338
24.	Devi Road (2) Nalla	230
25.	Devi Road (1) Nalla	460
26.	HawaMahalNalla	394
	KagdiChawlNalla	132
	Dattawali Nalla-4	148
	DattawaliNalla -2	58
	DattawaliNalla -3	70
27.	Dattawali Nalla-1	146
28.	Reti Bandar Nalla1	370
29.	Reti Bandar Nalla2	850
30.	Reti Bandar Nalla3	380
31.	Reti Bandar Nalla4	340
32.	Reti Bandar Nalla5	330
33.	Reti Bandar Nalla 6	355
34.	Reti Bandar Nalla7	110
35.	Reti Bandar Nalla8	110
	Total	23958

Source: Feasibility and Design Services for Providing Storm Water Drainage Arrangement for Mumbra, Final Report vol 1, Nov. 2004

Table 2.12: Areas with High Possibility of Water-Logging in Mumbra Prabhag

Ward no.	Main Area	Sub Area
99	Reti Bunder	Ashwini hotel near Mumbra Station
99	Mumbai Pune Road	Khawaja Hotel near Mumbra
—	Mumbra Market	Yadaw deari opp.
—	Sanjay nagar naka	Mahatre deari opp.
114	Rashid compound	Near Hashmat Park Building
113	Dongre Market	Zubida Park Building Near
115	Bholenath nagar	Shiv Mandir ,Main Road
116	Sheed Gaon	Thakur Pada Near Vaskar Hotel
—	Kalyan Phata	Datta Mandir
102	Diva	Shiv Shakti Nagar, Dhanraj Nagar, Shiddhivinayak Nagar
—	—	Dharam Veer Nagar, Mumbra Devi Colony, Reliance Towar Opp.
—	—	Kokan Ratan Chawl Opp.
107	Suhana Compound	—
107	Shivaji Nagar	Jhagde Chawl, Naik Chawl
105	Shankar Mandir	Sonaji Nagar, Amanat Office opp.
110	Amrut Nagar	Khadi machin Road
—	—	Shahil Hotel
111	Kausa Gaon	Rashid Compound ,
—	—	Wadid Khan House Opp.
113	Kausa	Azeet Housing Society Near
—	—	Papaji School Near
112	Chand Nagar	Khushaal Nagar, Dhoom Chawl
112	Amina Baug Masjid	—
109	Sarang Chawl	Sawar Chawl, Fucher Fitness Near
108	Insha Nagar	Heena Cottage
103	Shamshad Nagar	Shambhaji Hotel

Source: Apatkaleen Vyavasthapan karyakrama, Mumbra Prabhag samiti, TMC, Thane, 2009-10

Table 2.13: Surveyed Households by Toilets and Bathrooms in their Residence

Ward No.	Latrine	Percentage of Total Population	Bathroom	Percentage of Total Population
98	8	16	48	96
99	35	67.31	46	88.46
100	35	62.5	42	75
101	44	86.27	43	84.31
102	57	75	67	88.16
103	47	88.68	48	90.56
104	43	86	48	96
105	24	39.34	38	62.29
106	29	58	41	82
107	49	98	50	100
108	51	100	51	100
109	50	98.03	50	98.03
110	31	62	32	64
111	42	82.35	39	76.47
112	50	100	47	94
113	61	100	61	100
114	64	84.21	64	84.21
115	42	66.67	54	85.71
116	24	38.09	23	36.51
Total	786	73.80	892	83.75

Source: Primary survey conducted from April – August & September – November, 2011

Chapter III : People

Table 3.1: Surveyed Households by Year of Migration

Year in which migrated	Frequency	% of sample population
<1946	13	1.22
1947-1969	32	3.00
1970-1979	46	4.32
1980-1989	143	13.43
1990-1999	367	34.46
2000-2011	464	43.57
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.2: Surveyed Population (hh) by Reasons for Migration

Reasons for Migration	Frequency	% of sample Population
In search of job	224	21.03
Due to riots	66	6.20
Low price housing	350	32.86
Support from relatives	263	24.69
Support from friends	66	6.20
Marriage	26	2.44
Education	10	0.94
Born in Mumbra	28	2.63
Medical reasons	25	2.35
Job transfer	2	0.19
Community support	4	0.37
Economic reasons	1	0.09
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.3: Decade-wise Growth in the Population Falling Under Mumbra Prabhad Samiti

Ward No.	Area	Census Population 2001			Census Population 2011		
		Female	Male	Total	Female	Male	Total
98	Reti Bundar	5815	5823	11638	7022	7997	15019
99	Mumbra	5548	5555	11103	6762	7069	13831
100	Mumbra	5724	5731	11455	7349	7663	15012
101	Mumbra	5348	5318	10666	6224	6630	12854
102	Diva	5460	5229	10689	41211	49268	90479
103	Mumbra	5366	5232	10598	7544	7982	15526
104	Mumbra	5542	5550	11092	6777	7195	13972
105	Mumbra	5110	5116	10226	10295	11530	21825
106	Mumbra	5006	5013	10019	7425	8512	15937
107	Mumbra	5118	5111	10229	7937	8481	16418
108	Mumbra	6081	5861	11942	8505	8783	17288
109	Mumbra	5793	5592	11385	7535	7643	15178
110	Kausa	5805	5812	11617	8428	8617	17045
111	Kausa	5828	5836	11664	9625	10489	20114
112	Kausa	6066	5865	11931	10738	11237	21975
113	Kausa	5684	5464	11148	11311	11704	23015
114	Kausa	5103	5108	10211	11608	12835	24443
115	Sheel & Kalyan Phata	4972	4978	9950	5898	7060	12958
116	Kalyan Phata	5008	5016	10024	11661	13424	25085
Total		104377	103210	207587	193855	214119	407974

Source: Data received from Thane Municipality

Table 3.4: Floating Population in Mumbra Prabhad

Ward no.	Floating Population	% of Total Floating Population
98	2000	1.64
99	20000	16.44
100	1122	0.92
101	1680	1.38
102	52340	43.02
103	12930	10.63
104	1250	1.03
105	1148	0.94
106	-	0
107	2000	1.64
108	2600	2.14
109	2100	1.72
110	3000	2.46
111	8500	6.99
112	1500	1.23
113	1500	1.23
114	3000	2.46
115	4000	3.29
116	1000	0.82
Total	121670	100

Source: Data received from Thane Municipality

Table 3.5: Ward-wise Distribution of the Surveyed Population (hh) by Religion

Ward No.	Religion												Total	
	Muslim		Hindu		Christian		Neo-Buddhist		Sikh		Jain			
	F	%	F	%	F	%	F	%	F	%	F	%	F	%
98	11	22.00	27	54.00	1	2.00	4	8.00	7	14.00	0	0.00	50	100
99	45	86.54	5	9.62	1	1.92	1	1.92	0	0.00	0	0.00	52	100
100	44	78.57	7	12.50	0	0.00	5	8.93	0	0.00	0	0.00	56	100
101	40	78.43	10	19.61	0	0.00	1	1.96	0	0.00	0	0.00	51	100
102	2	2.63	69	90.79	1	1.32	4	5.26	0	0.00	0	0.00	76	100
103	47	88.68	5	9.43	0	0.00	1	1.89	0	0.00	0	0.00	53	100
104	41	82.00	7	14.00	0	0.00	2	4.00	0	0.00	0	0.00	50	100
105	24	39.34	35	57.38	0	0.00	2	3.28	0	0.00	0	0.00	61	100
106	47	94.00	3	6.00	0	0.00	0	0.00	0	0.00	0	0.00	50	100
107	46	92.00	4	8.00	0	0.00	0	0.00	0	0.00	0	0.00	50	100
108	49	96.08	2	3.92	0	0.00	0	0.00	0	0.00	0	0.00	51	100
109	49	96.08	2	3.92	0	0.00	0	0.00	0	0.00	0	0.00	51	100
110	40	80.00	3	6.00	0	0.00	7	14.00	0	0.00	0	0.00	50	100
111	36	70.59	13	25.49	1	1.96	0	0.00	0	0.00	1	1.96	51	100
112	49	98.00	1	2.00	0	0.00	0	0.00	0	0.00	0	0.00	50	100
113	56	91.80	5	8.20	0	0.00	0	0.00	0	0.00	0	0.00	61	100
114	72	94.74	4	5.26	0	0.00	0	0.00	0	0.00	0	0.00	76	100
115	35	55.56	26	41.27	0	0.00	2	3.17	0	0.00	0	0.00	63	100
116	11	17.46	44	69.84	0	0.00	8	12.70	0	0.00	0	0.00	63	100
Total	744	69.86	272	25.54	4	0.38	37	3.47	7	0.66	1	0.09	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.6: Surveyed Households by Scheduled Status

Category	Frequency	Percent
SC	34	3.19
ST	14	1.31
OBC Muslim	137	12.86
OBC Hindu	137	12.86
Others	743	69.76
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.7: Surveyed Muslim Households by Community Status

Caste/ Community	Frequency	Percent
NA	317	29.77
Bohra	22	2.07
Khoja	4	0.38
Memon	18	1.69
Sheikh	291	27.32
Pathan	118	11.08
Ansari	86	8.08
Syed	57	5.35
Mansoori	9	0.85
Quraishi	30	2.82
Konkani	62	5.82
Shia	13	1.22
Sunni General	35	3.29
Any other	3	0.28
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.8: Surveyed Population (hh) by Regional Affiliation

Native Place	Frequency	Percent	Native Place	Frequency	Percent
Gujarat	27	2.54	Tamil Nadu	5	0.47
Maharashtra	639	60	Andhra Pradesh	4	0.38
U.P	244	22.91	Kerala	2	0.19
Bihar	67	6.29	Jharkhand	1	0.09
West Bengal	16	1.5	Kashmir	1	0.09
Karnataka	23	2.16	Delhi	3	0.28
Madhya Pradesh	9	0.85	Goa	1	0.09
Punjab	8	0.75	Kuwait	2	0.19
Rajasthan	13	1.22	Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.9: Surveyed Households by the State from which Migrated

State from which Migrated	Frequency	Percent
Gujarat	15	1.41
Maharashtra	915	85.92
U.P	88	8.26
Bihar	11	1.03
West Bengal	4	0.38
Mumbra	13	1.22
Rajasthan	5	0.47
Karnataka	6	0.56
Andhra Pradesh	1	0.09
Madhya Pradesh	2	0.19
Punjab	2	0.19
Tamil Nadu	1	0.09
Jharkhand	1	0.09
Any Other	1	0.09
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.10: Surveyed Population (hh) by Home Language

Home Language	Frequency	Percent
Hindi	310	29.11
Urdu	441	41.41
Marathi	234	21.97
Gujarati	31	2.91
Any other	48	4.51
not given	1	0.09
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.11: Surveyed Population by Number of People per Household

No of People by Household	Frequency	Percent	Cumulative %
1	10	0.94	0.94
2	120	11.27	12.21
3	180	16.9	29.11
4	259	24.32	53.43
5	200	18.78	72.21
6	145	13.62	85.83
7	53	4.98	90.81
8	41	3.85	94.66
9	23	2.16	96.82
10	12	1.13	97.95
11	10	0.94	98.89
12	6	0.56	99.45
13	4	0.38	99.83
15	1	0.09	99.92
20	1	0.09	100.01
Total	1065	100	

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.12: Surveyed Population by Number of Children per Household

Number of Children	Frequency	Percentage	Cumulative %
0	154	14.46	14.46
1	267	25.07	39.53
2	306	28.73	68.26
3	181	17.00	85.26
4	97	9.11	94.37
5	30	2.82	97.18
6	18	1.69	98.87
7	8	0.75	99.62
8	3	0.28	99.91
9	1	0.09	100
Total	1065	100	

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.13: Surveyed Population by Spaces for Inter-community Interaction*

Spaces	Frequency	Percentage
Working Place	213	20.00
Public Places	330	30.99
Neighbourhood	380	35.68
Friends	19	1.78
Functions + Festivals	27	2.54
No Meeting	145	13.62

Source: Primary survey conducted from April – August & September – November, 2011

Note: *More than one response was given by some of the respondents.

The percentages have been derived from the total no. of house hold covered for the study, i.e. 1065.

Table 3.14: Surveyed Population (hh) by Membership in Organisations

Membership in Org./Association/ Mandal	Frequency	Percent	Relevant Percentage*
No Membership	912	85.63	
Religious	22	2.07	14.38
Community oriented	64	6.01	41.83
Professional	4	0.38	2.61
Locality Oriented	17	1.6	11.11
Political oriented	17	1.6	11.11
SHG	27	2.54	17.65
Social Service non community oriented	2	0.19	1.31
Total	1065	100	

Source: Primary survey conducted from April – August & September – November, 2011

Note: Percentage derived from population minus the one falling in the category of no membership

Table 3.15: Surveyed Households by Sects & Membership in Organisations

Sect	Membership in Organization/Association/ Mandal							Total
	No Membership	Religious	Community	Professional	Locality Oriented	Political	SHG	
Bohra	12	0	9	1	0	0	0	22
Khoja	4	0	0	0	0	0	0	4
Memon	13	1	4	0	0	0	0	18
Sheikh	252	7	15	0	3	3	8	288
Pathan	102	4	4	1	1	4	1	117
Ansari	77	1	4	0	3	1	0	86
Syed	47	1	5	0	2	0	2	57
Mansoori	9	0	0	0	0	0	0	9
Quraishi	28	0	2	0	0	0	0	30
Konkani	53	1	4	2	1	1	0	62
Shia	7	0	6	0	0	0	0	13
Sunni General	32	1	0	0	0	2	0	35
Any other	3	0	0	0	0	0	0	3
	639	16	53	4	10	11	11	744

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.16: Surveyed Households by Utilisation of State Schemes/Programmes

Available Schemes/ Programmes	Frequency	Percentage
No scheme available	757	71.08
Government	296	27.79
Non-Government	9	0.85
Community Oriented	3	0.28
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.17: Surveyed Population by Reasons for not having Ration Card

Reasons for not having Ration Card	Frequency	Percentage
Lost	19	7.57
In the native land	128	51
No documents	83	33.07
Applied but did not get	21	8.37
Total	251	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 3.18: Surveyed Population by Type of Ration Card

Type of Ration Card	Frequency	Percentage
White (APL)	33	4.05
Yellow (BPL)	36	4.42
Orange (Antodaya)	745	91.52
Total	814	99.99

Source: Primary survey conducted from April – August & September – November, 2011

Table 4.1: Thane Municipal Corporation Yearly Birth Report (2008-2010)

Year	Male	Female	Total
2008	12840	11395	24235
2009	12696	11509	24205
2010	13494	12210	25704

Source: Data collected from Thane Municipal Corporation

Table 4.2: Yearly Birth Report: Mumbra Division (2008-2010)

Year	Male	Female	Total
2008	2590	2265	4855
2009	2626	2425	5051
2010	2831	2643	5474

Source: Data collected from Thane Municipal Corporation.

Table 4.3: Yearly Death Report: Thane Division (2008-2010)

Year	Male	Female	Total
2008	5329	3807	9136
2009	5269	3713	8182
2010	5951	4118	11069

Source: Data collected from Thane Municipal Corporation.

Table 4.4: Yearly Death Report: Mumbra Division (2008-2010)

Year	Male	Female	Total
2008	579	474	1053
2009	538	469	1007
2010	629	515	1144

Source: Data collected from Thane Municipal Corporation.

Table 4.5: Child Death Report:Thane Division (2008-2010)

Year	Male	Female	Total
2008	267	243	510
2009	272	221	493
2010	291	262	553

Source: Data collected from Thane Municipal Corporation

Table 4.6: Child Death Report: Mumbra Division (2008-2010)

Year	Male	Female	Total
2008	41	37	78
2009	23	23	46
2010	47	46	93

Source: Data collected from Thane Municipal Corporation

Table 4.7: TMC Payment Schedule in MUHC and KUHC

Details	Rs.
For New OPD case Paper	10
For OPD follow up case Paper	5
Blood Test Haemoglobin	25
CBC Count	25
HIV Test	120
Urine Test	25
VDRL	40
HBSHg	120

Source: Data collected from Thane Municipal Corporation.

Table 4.8: Number of Cases Treated in the MUHC and KUHC OPD

Month & Year	Number of Patients Treated in MUHC, KUHC OPD	
	MUHC	KUHC
April,2010	1224	933
May, 2010	1361	811
June, 2010	1707	826
July, 2010	2360	1151
August, 2010	2513	1276
September,2010	1948	1012
October, 2010	1479	1171
November, 2010	1790	851
December 2010	1653	1032
January, 2011	N.A	831
February,2011	N.A	932
March, 2011	N.A	851
April,2011	1074	798
May, 2011	1049	682
June,2011	1239	682
July,2011	1465	732
August,2011	1010	657
September,2011	N.A	N.A

Source: OPD registers of the UHCs.

Table 4.9: Disease Burden in UHCs

Name of the Illness	No. of Cases MUHC		No. of Cases KUHC	
	April-December 2010	January-October 2011	2010	2011
Malaria	2820	1232	2590	1335
Diarrhoea	467	218	144	124
Other Diseases	12739	N.A	6058	3584

Source: OPD registers of the UHCs.

Table 4.10: TB cases in MUHC and KUHC

Name of the Illness	Cases in MUHC 2010	Cases in MUHC (January-October 2010)	Cases in KUHC in 2010	Cases in KUHC in 2011
Tuberculosis	231	201	271	271

Source: Data collected by visiting UHCs and reviewing the OPD register.

Table 4.11: Maternity Data for Mumbra-Kausa, 2011

Deliveries in Mumbra Hospital	175
Deliveries in Private Hospital	976
Home Deliveries	19
Still Birth	7
Infant Mortality in Mumbra	45
Enrolled for delivery in Kausa (ANC)	954
Institutional Delivery in Kausa	1220
Live Births in Kausa UHC	2190
Still Birth in Kausa UHC	5

Source: Primary Survey conducted from April – August & September – November, 2011

Table 4.12: Vaccination Status from April 2011- January 2012

Vaccination	Total No. in Mumbra	Total Number in Kausa
BGC	1117	1960
Polio DPT 1 st	1575	4596
Polio DPT 2 nd	1480	
Polio DPT 3 rd	1531	
Hepatitis 1 st	1117	2681
Hepatitis 2 nd	1065	
Hepatitis 3 rd	1275	
Booster 1 st	1459	--
Booster 2 nd	1502	
II Dose TT (10 years)	1939	1420
II Dose TT (16 years)	1759	1367
Measles		1164

Source: Data received from Thane Municipal Corporation.

Table 4. 13: Distribution of the Households by Their Preference for the Type of Hospital for Common Illness

Nature of Hospital	Frequency	Percentage
Private	953	89.48
Municipal	83	7.79
Charitable	29	2.72
Total	1065	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 4.14: Surveyed Households by Preference of Treatment & Place of the Health Organization visited for Common Illness

Hospital/clinic/UHC visited for Common Illnesses	Frequency	Percentage
Local	812	76.24
Mumbra-Kausa	221	20.75
Kalwa	12	1.13
Total	1065	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 4.15: Place Preferred for Major Illness

Place Visited For Major Illness/ Surgeries	Frequency	Percent
Kalwa	406	38.12
Mumbra	282	26.48
Mumbai	217	20.38
Thane	128	12.02
Any other	32	3.00
Total	1065	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 4.16: Registered Private Health Facilities in Mumbra-Kausa

Sr. No.	Reg. No	Reg. Date	Hospital Name	Address	Beds	Type
1	323	11/02/10	Kalsekar Hospital	Kausa	n.g.	Private
2	319	16/12/09	Noor Nursing Home	Rashid Compound Kausa	n.g.	Private
3	221	12/10/06	Vaishali Children Hospital	Kausar Baug. Amrut Nagar, Kausa	6	Private
4	316	29/07/09	Universal Hospital	Kadar Palace, Kausa	15	Private
5	317	09/10/09	Almaas Hospital	Almaas Colony	-	Private
6	295	05/04/06	Ayoon the Eye Clinic	Nasheman Colony, Kausa	2	Private
7	82	13/08/96	Navjeevan Hospital	Kausa-Mumbra Rd. Thane	10	Private
8	252	18/04/07	Warsi General Hospital	Aamir Apt. Kausa	10	Private
9	273	14/10/05	Dr. Pardeshi Dausup Hospital	Old Nasheman Colony, Kausa, Mumbra	18	Private
10	272	14/10/05	Rahmaniya Hospital	Gulistan Apt. Kausa, Mumbra	50	Charitable
11	08	26/10/04	Swastik Maternity & Surgical Nursing Home	Nazia Apt. Kausa,	7	Private
12	233	20/07/06	Burhani Hospital	Anand Koliwada, Mumbra	35	Charitable
13	280	19/01/07	Siddiqui Nursing Home	Rohan Complex, Mumbra	16	Private
14	253	25/04/07	Bilal Hospital & ICU	Royal Garden, Mumbra Kausa	22	Private
15	135	01/01/00	Shraddha Nursing Home	Lalit Kunj, Kausa, Mumbra	6	Private
16	152	26/02/01	Qamar Nursing Home	Noorjahan Apt. Kausa, Mumbra	6	Private
17	361	19/09/11	Shaheen Hospital	201-202, Mohsin Aptarment, 1st Floor, Opp. Jama Masjid, Kausa	2	Private
18	90	04/04/08	Icon Nursing Home	Mumbra	4	Private

Source: Data received from Thane Municipal Corporation.

Table 4.17: Reasons for Accessing Hospitals

Reasons	Frequency	Percentage
As per recommendation of the doctors	711	66.76
Hospitals accessible and in close proximity	96	9.01
Government/Municipality Hospital [J.J hospital, KEM Hospital, Nair hospital, Rajwadi hospital, Sion hospital, Shatabdi hospital]	81	7.6
Charitable hospitals [Burhani Hospital, Rehmaniya hospital, Habib hospital]	61	5.72
Miscellaneous Responses	116	10.87
Total	1065	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 4.18: Community's Preference of Treatment for Common Illness

Treatment Preferred	Frequency	Percentage
Allopath	1045	98.12
Unani	11	1.03
Homeopath	9	0.85
Total	1065	100

Source : Primary Survey conducted from April – August & September – November, 2011

Table 4.19: Loan Taken for Medical Treatment

Loan	Frequency	Percentage
Not taken	810	76.06
Relatives	177	16.62
Friend	52	4.88
Any other	12	1.13
Loan from company	5	0.47
Trust	5	0.47
Money lenders	4	0.38
Total	1065	100

Source : Primary Survey conducted from April – August & September – November, 2011

Table 4.20: Community's Response Regarding Health Insurance

Health Insurance for Self and Family Members	Frequency	Percentage
No	888	83.38
Yes	98	9.20
Do not know about it	79	7.42
Total	1065	100

Source : Primary Survey conducted from April – August & September – November, 2011

Table 4.21 : Proposed Health Facility by T.M.C

Department/Ward	No. of beds
Medical unit for women	20
Medical unit for men	20
Medicine (I.C.U)	10
Operation theatre for women	20
Operation theatre for men	20
Delivery ward	30
<i>Antenatal Care Unit</i>	10
<i>Pediatric Ward</i>	20
Neonatal intensive care unit (NICU)	10
ICU(accidental ward)	10
ICU(Surgical ward)	10

Source: Data received from Thane Municipal Corporation.

Table 5.1: Surveyed Population by their Educational Status

Level of Education	All			Muslim		
	Frequency	%	Cumulative %	Frequency	%	Cumulative %
Illiterate	686	15.88	15.88	427	13.39	13.39
Literate without formal education	109	2.52	18.40	88	2.76	16.15
Below primary	106	2.45	20.86	87	2.73	18.88
Primary	1306	30.23	51.09	969	30.40	49.28
Middle	555	12.85	63.94	403	12.64	61.92
Secondary	903	20.90	84.84	689	21.61	83.53
Higher secondary	212	4.91	89.75	155	4.86	88.39
D. Ed.	13	0.30	90.05	11	0.35	88.74
ITI	34	0.79	90.83	21	0.66	89.40
Graduate in Arts	222	5.14	95.97	182	5.71	95.11
Graduate in Science	23	0.53	96.50	20	0.63	95.73
Graduate in commerce	78	1.81	98.31	69	2.16	97.90
B.Ed	9	0.21	98.52	7	0.22	98.12
Engineering/ Technology	33	0.76	99.28	29	0.91	99.03
Medicine	6	0.14	99.42	6	0.19	99.22
Post-Graduation	21	0.49	99.91	21	0.66	99.87
MBA	4	0.09	100.00	4	0.13	100.00
Total	4320	100		3188	100	

Source: Primary Survey conducted from April – August & September – November, 2011

Note: Data pertains to age group 7+

Table 5.2: Muslims of Mumbra- Kausa by Community and Education (%)

Level of Education	Sect/Community												
	Bohra	Khoja	Shia	Sunni Ger	Memon	Shaikh	Pathan	Ansari	Syed	Mansoori	Qureshi	Konkani	Ors.
Illiterate	0.95	0	15.56	10.49	16.18	17.09	9.16	19.33	13.73	26.47	10.14	3.53	18.75
Literate without formal education	6.67	3.85	0	2.47	4.41	2.04	3.74	1.84	5.49	2.94	2.17	1.57	0
Below primary	3.81	7.69	2.22	2.47	4.41	2.29	1.87	2.45	1.57	2.94	2.17	7.45	0
Primary	22.86	19.23	42.22	33.95	20.59	32.22	27.29	34.97	29.02	23.53	34.78	24.31	37.5
Middle	5.71	15.38	6.67	9.26	2.94	14.8	10.47	18.4	12.94	17.65	11.59	7.45	12.5
Secondary	23.81	42.31	20	25.31	27.94	18.97	24.67	14.42	18.04	11.76	23.91	34.9	6.25
Higher secondary	5.71	7.69	4.44	3.7	5.88	4.09	8.04	2.45	5.49	0	2.9	5.88	6.25
D. Ed.	0	0	0	0	0	0.41	0.56	0	0	0	1.45	0.39	0
ITI	0.95	0	0	0.62	0	0.25	0.75	0.31	1.18	0	1.45	1.96	6.25
Graduate in Arts	17.14	0	4.44	5.56	7.35	4.66	6.73	3.07	5.88	2.94	2.9	9.02	12.5
Graduate in Science	0	0	0	0	0	0.33	1.12	0.61	1.96	0	0.72	0.78	0
Graduate in commerce	9.52	3.85	4.44	3.7	1.47	0.82	3.18	0.61	2.75	8.82	3.62	1.96	0
B.Ed	0.95	0	0	0	2.94	0.082	0.37	0	0.39	0	0	0	0
Engineering/ Technology	0.95	0	0	2.47	0	0.98	0.93	0.61	0.39	2.94	0.72	0.78	0
Medicine	0	0	0	0	0	0.33	0.19	0.31	0	0	0	0	0
Post-graduation	0.95	0	0	0	4.41	0.65	0.56	0.61	0.78	0	1.45	0	0
MBA	0	0	0	0	1.47	0	0.37	0	0.39	0	0	0	0
Total	100	100	100	100	100	100	100.00	100	100	100	100	100	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data pertains to age group 7+

Table 5.3: Surveyed Population by Type of Educational Institutions for Primary & Secondary Education

Type of Institution	Primary Education						Secondary Education					
	All		Muslims		Others		All		Muslims		Others	
	F	%	F	%			F	%	F	%	F	%
Madarsa	89	2.52	89	3.33	-	-	29	1.37	29	1.79	-	-
Madrassa Residential	15	0.43	15	0.56	-	-	8	0.38	8	0.49	-	-
Municipal	1705	48.37	1179	44.11	526	61.74	650	30.76	435	26.9	215	43.35
Private Recognised	1185	33.62	1039	38.87	146	17.14	1080	51.11	919	56.83	161	32.46
Private Recognized & Aided	15	0.43	15	0.56	-	-	14	0.66	14	0.87	-	-
Private Recognized not Aided	6	0.17	6	0.23	-	-	6	0.28	6	0.37	-	-
Private not recognised	21	0.6	17	0.64	4	0.47	9	0.43	9	0.56	-	-
Private	489	13.87	313	11.71	176	20.66	317	15.01	197	12.18	120	24.19
Total	3525	100	2673	100	852	100	2113	100	1617	100	496	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data pertain to age group 7 +

Table 5.4: Reasons for Selecting Different Types of Educational Institutions at Primary level

Reasons for Selection	Type of Educational Institution							
	Madarsa	Mun.	Pvt un-recog.	Pvt. Recog.	Pvt Recog. Unaid.	Pvt. Recog Aided	Pvt. not specified	Total
Religious	35.58	1.06	0.00	0.42	0.00	0.00	0.20	1.76
Physical accessibility	1.92	7.10	28.57	31.22	0.00	40.00	0.20	14.35
Reflects Muslim Culture	20.19	1.76	0.00	1.43	0.00	0.00	0.41	1.99
Community oriented	2.88	1.00	0.00	0.17	0.00	0.00	0.00	0.62
Only for Girls	0.96	0.12	0.00	0.17	0.00	0.00	0.61	0.23
Only for Boys	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality education with good facilities	4.81	4.52	9.52	51.81	50.00	33.33	73.36	30.18
Financially affordable	19.23	67.39	33.33	4.98	0.00	0.00	10.25	36.45
English medium	0.00	0.59	0.00	5.82	33.33	6.67	2.66	2.70
Urdu medium	0.96	2.58	0.00	0.59	0.00	6.67	5.53	2.27
Hindi medium	0.00	1.76	9.52	0.93	0.00	6.67	1.43	1.45
Community/ Family pressure	7.69	0.65	0.00	0.00	0.00	0.00	1.64	0.77
Only available option	5.77	9.91	19.05	1.69	16.67	6.67	2.25	6.01
Family Members Studied in the Same School	0.00	0.35	0.00	0.34	0.00	0.00	1.43	0.48
Reason Not Given	0.00	1.23	0.00	0.42	0.00	0.00	0.00	0.74
Total	100	100	100	100	100	100	100	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data pertained to age group 7+

Table 5.5: Reasons for Selecting Different Types of Educational Institutions at Secondary level of Education

Reasons for Selection	Type of Institution								
	Madarsa	Mun.	Pvt Un-recog	Pvt. Recog.	Pvt Recog. Unaided	Pvt. Recog. Aided	MEI	Pvt. Not Specified	Total
Religious Purpose	32.43	2.46	0	0.46	0	0	80	0	1.75
Physically Accessible	5.41	7.54	33.33	25.09	0	21.43	0	0	15.52
Reflects Muslim Culture	24.32	2.46	0	1.85	0	0	0	1.92	2.41
Community Oriented	0.00	1.38	0	0.28	16.67	0	0	0	0.62
Only for Girls	0.00	0.31	0	0	0	0	0	0.96	0.24
Only for Boys	2.70	0.31	0	0	0	0	0	0	0.14
Quality Education with Good Facilities	5.41	7.23	11.11	42.78	33.33	21.43	20	73.72	35.4
Financially Affordable	10.81	59.69	33.33	18.15	0	21.43	0	7.69	29.25
English Medium-	0.00	0.77	0	4.63	16.67	7.14	0	1.6	2.93
Urdu medium	2.70	4.31	0	0.74	0	7.14	0	6.41	2.74
Hindi medium	0.00	3.69	0	0.83	0	7.14	0	1.6	1.85
Community/ Family Pressure	2.70	0.92	0	0.09	0	0	0	2.24	0.71
Only Available Option	13.51	6.92	22.22	4.35	16.67	14.29	0	1.92	5.11
Family Members Studied in the Same School	0.00	0.62	0	0.28	16.67	0	0	1.92	0.66
Reason Not Given	0.00	1.38	0	0.46	0	0	0	0	0.66
Total	100.00	100	100	100	100	100	100	0	100

Source: Primary survey conducted from April – August, 2011

Note: Data pertains to age group 7+

Table 5.6: Reasons for Selecting Different Types of Educational Institutions for Primary Education (Muslim)

Reasons for Selection	Mad- arsa	Mun.	Pvt Un- recog	Pvt. Recog.	Pvt Recog. Un- aided	Pvt. Recog. Aided	MEI	Pvt. Not Specified	Total
Religious purpose	40.45	6.67	1.53	0.00	0.48	0.00	0.00	0.32	1.94
Physically access.	2.25	0	8.4	35.3	30.41	0	40	0.32	13.49
Reflects Muslim culture	23.6	0	1.70	0.00	1.44	0.00	0.00	0.64	1.82
Com. oriented	2.25	6.67	1.02	0.00	0.19	0.00	0.00	0.00	0.53
Only for girls	0	6.67	0	0	0.19	0.00	0.00	0.96	0.25
Only for Boys	0	0	0.25	0.00	0.00	0.00	0.00	0.00	0.09
Quality edu. with good facilities	3.37	13.33	4.83	11.76	51.68	50.00	33.33	68.27	25.78
English medium-	0	0	0.76	0.00	5.77	33.33	6.67	3.85	2.63
Financial affordable	16.85	33.33	62.17	17.6	5.39	0	0	10.9	26.54
Urdu Medium	0	6.67	3.73	0.00	0.58	0.00	6.67	8.65	2.48
Hindi Medium	0	0	2.12	11.76	1.06	0.00	6.67	0.96	1.32
Community/ Family pressure	5.62	20	0.85	0.00	0.00	0.00	0.00	2.24	0.78
Could get admission in this school only	5.62	6.67	10.85	23.5	1.925	16.67	6.67	1.6	5.176
Family members studied in the same school	0	0	0.42	0.00	0.38	0.00	0.00	1.28	0.41
not given	0	0	1.37	0.00	0.48	0.00	0.00	0.00	0.60
Total	100	100	100	100	100	100	100	100	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data pertains to age group 7+

Table 5.7: Reasons for Selecting Different Types of Educational Institutions for Secondary Education (Muslim)

Reasons for Selection	Mad-arsa	Mun.	Pvt Un-recog	Pvt. Recog.	Pvt Recog Unaided	Pvt. Recog Aided	MEI	Pvt. Not Specified	Total	Mad-arsa
Physically accessible	37.93	12.5	8.28	22.22	8.38		14.29	60.00		4.11
Reflects Muslim culture	6.9	0	5.52	11.11	21.00		7.14		1.00	7.03
Community oriented	31.03	0	0.92		0.33				1.60	0.41
Only for girls	0	0	0.23		0.11					0.06
Only for Boys	0	0	1.15						1.00	0.22
Quality education with good facilities	3.45	0	7.36	33.33	13.28	50.00	21.43	40.00	9.40	5.77
English Medium-	6.9	0			41.78	16.67	7.14		60.20	15.72
Financially affordable	0	0	14.25	11.11	2.83		28.57		1.60	3.07
Urdu Medium	6.9	25	41.15		2.83		7.14		8.40	6.99
Hindi Medium	0	12.5	10.11		1.52				12.6	2.60
Community/ Family pressure	0	0	0.46		0.44				1.00	0.25
Could get admission in this school only	0	12.5	3.68	22.22	1.09		7.14		2.60	1.19
Family members studied in the same school	6.9	37.5	2.53		4.79					1.79
Friends got admitted here	0	0	0.46							0.06
Not given	0	0	3.91		1.63	33.33	7.14		0.50	1.44
	100	100	100	100	100	100	100	100	100	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data pertains to age group 7+

Table 5.8: Surveyed Population by Medium of Instruction in Primary and Secondary Education

Med. of Inst.	Primary Education						Secondary Education					
	All		Muslims		Others		All		Muslims		Others	
	F	%	F	%	F	%	F	%	F	%	F	%
Urdu	1483	42.07	1470	55	13	1.53	865	40.94	862	53.31	3	0.60
Hindi	367	10.41	228	8.53	139	16.31	171	8.09	100	6.18	71	14.31
English	855	24.26	744	27.83	111	13.03	576	27.26	519	32.1	57	11.49
Marathi	706	20.03	149	5.57	557	65.38	448	21.2	101	6.25	347	69.96
Gujarati	52	1.48	40	1.5	12	1.41	28	1.33	24	1.48	4	0.81
Tamil	29	0.82	16	0.6	13	1.53	15	0.71	7	0.43	8	1.61
Other	33	0.94	26	0.97	7	0.82	10	0.47	4	0.25	6	1.21
Total	3525	100	2673	100	852	100	2113	100	1617	100	496	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data pertains to age group 7+

Table 5.9: Surveyed Population by Location of the Institution attended

Location of the Institution	Primary		Secondary	
	Frequency	Percent	Frequency	Percent
Mumbra Division	1517	43.04	939	44.44
Thane	41	1.16	28	1.33
Mumbai	908	25.76	594	28.11
Pune	26	0.74	22	1.04
Others	1033	29.30	530	25.08
Total	3525	100.00	2113	100.00

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.10: Surveyed Population by Rate of Repeating a Class

Class repeated	All		Muslims	
	Frequency	Percent	Frequency	Percent
NA	795	18.40	515	16.15
Not Repeated	1489	34.47	1244	39.02
Repeated Once	478	11.06	322	10.10
Repeated Twice	3	0.07	3	0.09
Not given	1555	35.99	1104	34.63
Total	4320	99.99	3188	99.99

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.11: Surveyed Population by Reasons for Discontinuing Education

Reason for Discontinuation	All		Muslims	
	Frequency	Percentage	Frequency	Percentage
Not given	1070	24.77	828	25.97
Completed Certificate	151	3.50	123	3.86
Completed Degree	183	4.24	150	4.71
No school/college available nearby	23	0.53	16	0.50
Did not get admission in higher class/course	16	0.37	13	0.41
No girls' school/college	7	0.16	6	0.19
No toilet in the school	5	0.12	5	0.16
Unable to cope up with study	294	6.81	228	7.15
Monetary Problem	1919	44.42	1336	41.91
Health problem	58	1.34	46	1.44
Attendance problem	10	0.23	10	0.31
Job	20	0.46	13	0.41
Family Requirement	410	9.49	302	9.47
Marriage	154	3.56	112	3.51
Total	4320	100	3188	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.12: Surveyed Muslim Population by Level of Education & Per Capita Income

	Illi.	No Formal Edu.	Below Primary	Primar y	Middle	sec.	High. Sec.	D. Ed.	ITI	Graduation			B.Ed .	Engg.	Med .	PG	MBA	Total
										Arts	Sci.	Com.						
No Income	12.59	2.77	3.81	32.38	13.54	21.27	4.96	0.33	0.62	4.48	0.52	1.53	0.14	0.43	0.19	0.33	0.1	100
1 to 591	20	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0	0	100
592-3000	23.77	3.69	2.05	31.97	8.61	15.98	4.51	0.41	0.41	6.15	0	1.64	0.41	0	0	0.41	0	100
3001-6000	16.36	2.3	0.46	32.72	11.29	20.28	3.23	0.46	0.69	7.83	0.23	2.53	0	0.69	0	0.92	0	100
6001-9000	12.58	4.64	0	23.18	18.54	22.52	4.64	0	1.32	5.3	1.32	2.65	0	1.99	0	0.66	0.66	100
9001-12000	5.93	1.69	0	16.1	7.63	34.75	7.63	0	0	11.9	3.39	4.24	0.85	4.24	0	1.69	0	100
12001-15000	3.57	3.57	0	14.29	10.71	26.79	7.14	0	0	12.5	1.79	10.7	1.79	3.57	1.79	1.79	0	100
15001-30000	5.63	0	0	8.45	7.04	29.58	4.23	1.41	2.82	11.3	1.41	8.45	1.41	8.45	1.41	7.04	1.41	100
30001-50000	0	0	0	12.5	12.5	12.5	12.5	0	0	25	0	12.5	0	12.5	0	0	0	100
50001-100000	25	0	0	25	0	0	50	0	0	0	0	0	0	0	0	0	0	100
Total	13.39	2.76	2.73	30.4	12.64	21.61	4.86	0.35	0.66	5.71	0.63	2.16	0.22	0.91	0.19	0.66	0.13	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.13: Surveyed Population by Amount of Donation Paid for Admission in Schools

Amount in Rupees	Frequency	Percentage
Not exceeding 1000	11	9.91
1001-5000	54	48.65
5001-10000	27	24.32
10001-15000	8	7.21
15001-20000	5	4.50
20001-25000	5	4.50
40000	1	0.90
Total	111	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.14: Surveyed Population by Money Paid towards Tuition/Coaching Classes

Money Paid Per Month	Frequency	Percentage
<100	23	2.16
101 -500	309	29.02
501-1000	26	2.44
1001-1500	4	0.38
1501-2000	2	0.19
2001-2500	3	0.28
2501-3000	1	0.09
3001 – 5000	6	0.56
5001-10000	5	0.47
10001	4	0.38
NG	682	64.04

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.15: Surveyed Population by Location of Institutions for Higher Education

Location of College	Frequency	Percentage	Relevant Percentage
NA	3939	91.181	
Mumbra- Kausa	83	1.9213	21.78
Thane	31	0.7176	8.14
Mumbai	186	4.3056	48.82
Pune	7	0.162	1.84
Maharashtra	24	0.5556	6.30
Other	36	0.8333	9.45
Not mentioned	14	0.3241	3.67
Total	4320	100	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.16: Surveyed Population by location of Institutions for Higher Education (age group 18 to 25 years)

		Locations								
Age in years		NA	Mumbra-Kausa	Thane	Mumbai	Pune	Mah.	Ors.	Not Mentioned	Total
18	F.	96	7	1	10	0	3	0	0	117
	%	82.05	5.98	0.85	8.55	0.00	2.56	0.00	0.00	100
19	F	58	8	3	6	0	2	0	0	77
	%	75.32	10.39	3.90	7.79	0.00	2.60	0.00	0.00	100
20	F	108	10	5	12	1	0	1	1	138
	%	78.26	7.25	3.62	8.70	0.72	0.00	0.72	0.72	100
21	F	46	13	2	8	0	3	2	0	74
	%	62.16	17.57	2.70	10.81	0.00	4.05	2.70	0.00	100
22	F	69	4	1	7	0	1	3	1	86
	%	80.23	4.65	1.16	8.14	0.00	1.16	3.49	1.16	100
23	F	71	3	1	5	0	0	0	0	80
	%	88.75	3.75	1.25	6.25	0	0	0	0	100
24	F	63	4	1	13	0	0	4	1	86
	%	40.13	2.55	0.64	8.28	0.00	0.00	2.55	0.64	54.78
25	F	140	5	2	7	0	0	3	0	157
	%	89.17	3.18	1.27	4.46	0.00	0.00	1.91	0.00	100
Total	F	651	54	16	68	1	9	13	3	815
	%	79.88	6.63	1.96	8.34	0.12	1.10	1.60	0.37	100

Source: Primary survey conducted from April – August & September – November, 2011

Note: Data is of age group 7+

Table 5.17: List of TMC Schools falling in the Jurisdiction of Mumbra Prabhag Samiti

TMC School No.	Ward no.	Level of Education	Medium of Instruction
TMC School No.49	98	Primary	Marathi
TMC School No.77	99	Primary	Urdu
TMC School No.75	101	Primary	Marathi
TMC School No.76	101	Primary	Gujarati
TMC School No.10	101	Secondary	Marathi
TMC School No.11	101	Secondary	Urdu
TMC School No.118	101	Primary	English
TMC School No.79	102	Primary + Secondary	Marathi
TMC School No.82	102	Primary	Marathi
TMC School No.98	102	Primary	Marathi
TMC School No.80	102	Primary	Marathi
TMC School No.83	102	Primary	Marathi
TMC School No.94	102	Primary	Marathi
TMC School No.123	106	Primary	Marathi
TMC school No.96	114	Primary	Urdu
TMC School No 31	114	Primary	Urdu
TMC School No.100	114	Primary	Urdu
TMC School No.117	114	Primary	Urdu
TMC School No.125	114	Primary	Urdu
TMC School No.74	114	Primary	Urdu
TMC School No.12	114	Secondary	Marathi
TMC School No.13	114	Secondary	Urdu
TMC School No.87	116	Primary	Marathi
TMC School No.86	116	Primary	Marathi
TMC School No.90	116	Primary	Marathi
TMC School No.124		Primary	Urdu
Total		26	26

Source: Primary survey conducted from April – August & September – November, 2011

Table 5.18: Availability of Different Facilities in the Schools Falling under Mumbra Prabhag Samiti

Facilities	TMC Schools		Private Schools	
	Yes	No	Yes	No
Adequate drinking water	17	9	25	3
Library	3	23	22	6
Laboratory	2	24	25	3
Playground	5	21	16	12
Auditorium	0	26	3	25
Assembly Hall	1	25	12	16

Source: Primary survey conducted from April – August & September – November, 2011

Table 5.19: TMC Schools in Mumbra- Kausa by Required number of Class Rooms

Number of Require Class Rooms	Frequency	Percentage
0	6	23.08
2	4	15.38
3	3	11.54
4	3	11.54
5	2	7.69
6	1	3.85
7	4	15.38
8	1	3.85
12	1	3.85
21	1	3.85
Total	26	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 6.1: Surveyed Household by Absolute Monthly Income

Monthly Family Income from All Sources (in Rs)	Frequency	Percentage
Upto 591	3	0.28
592 to 3000	78	7.32
3001 to 6000	340	31.92
6001 to 9000	230	21.60
9001 to 12000	164	15.40
12001 to 15000	88	8.26
15001 to 30000	116	10.90
30001 to 50000	32	3.00
50001 to 100000	11	1.03
100001 above	3	0.28
Total	1065	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 6.2: Surveyed HH by Absolute Monthly Expenditure

Total Monthly Expenditure of Households (in Rs.)	Frequency	Percentage	Cumulative Percentage
Not exceeding Rs. 3000	83	7.79	7.79
Rs. 3001 - Rs. 6000	361	33.90	41.69
Rs.6001 - Rs. 9000	246	23.10	64.79
Rs. 9001 - Rs.12000	200	18.78	83.57
Rs. 12001 - Rs. 15000	74	6.95	90.52
Rs. 15001 - Rs. 30000	77	7.23	97.75
Rs. 30001 - Rs. 50000	15	1.41	99.15
Rs. 50001 - Rs. 100000	9	0.85	99.99
Total	1065	100	

Source: Primary Survey conducted from April – August & September – November, 2011

Table 6.3: Surveyed HH by Possession of Commodities

Commodity	Do not have		New Purchased		Second hand		Gifted		Total Hh
	F	%	F	%	F	%	F	%	
Cooking Gas	302	28.36	733	68.83	27	2.54	3	0.28	1065
Refrigerator	449	42.16	454	42.63	158	14.84	4	0.38	1065
Computer	948	89.01	106	9.95	11	1.03	0	0	1065
Television	202	18.97	587	55.12	273	25.63	3	0.28	1065
Mobile phone	83	7.79	946	88.83	35	3.29	1	0.09	1065
Air Conditioner	1031	96.81	33	3.10	1	0.09	0	0	1065
Car	1042	97.84	19	1.78	2	0.19	2	0.19	1065

Source: Primary Survey conducted from April – August & September – November, 2011

Table 6.4: Surveyed HH by Possession of Property

Property possessed	Frequency	Percentage
No property	686	64.41
Land	122	11.46
Shop	41	3.85
Flat	109	10.23
Building	2	0.19
Chawl Room	42	3.94
Shop & Flat	21	1.97
Shop & Room	28	2.63
Land, Shop, Flat	12	1.13
Land and Bungalow	2	0.19
Total	1065	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 6.5: Surveyed HH by Size of Residence

Size of Residence	Frequency	Percentage	Cumulative Percentage
100 -199 sq. ft.	147	13.80	13.80
200 - 349 sq. ft.	494	46.38	60.18
350 - 400 sq. ft.	134	12.58	72.76
401 - 600 sq. ft.	220	20.66	93.42
601 - 900 sq. ft.	53	4.98	98.40
900 + sq. ft.	17	1.60	100.00
Total	1065	100	

Source: Primary Survey conducted from April – August & September – November, 2011

Table 6.6: Surveyed Muslim HH by Monthly Income & Community

Total family Income (in Rs) from all sources	Caste /Community														Total no. of Hh
	NA	B	K	M	S	P	A	Sy	Ma	Q	Ko	Sh	S G	Ors.	
Not exceeding 590	0	0	0	0	0	2	0	1	0	0	0	0	0	0	3
590 to 3000	20	0	0	0	27	9	3	7	1	1	4	3	2	1	78
3001to 6000	109	6	0	4	92	35	32	17	3	6	17	3	15	1	340
6001 to 9000	84	1	0	1	65	24	19	10	2	4	10	3	7	0	230
9001 to 12000	47	5	0	6	40	12	11	10	1	12	13	3	4	0	164
12001 to 15000	18	4	1	1	26	10	10	6	1	3	7	1	0	0	88
15001 to 30000	29	4	2	4	31	17	9	3	0	3	8	0	5	1	116
30001 to 50000	9	1	1	2	3	6	2	1	1	1	3	0	2	0	32
50001 to 100000	1	1	0	0	5	2	0	2	0	0	0	0	0	0	11
100001 to above	0	0	0	0	2	1	0	0	0	0	0	0	0	0	3
Total	317	22	4	18	291	118	86	57	9	30	62	13	35	3	1065

Source: Primary Survey conducted from April – August & September – November, 2011

Note: B- Bohra; K – Khoja; M- Memon; S- Sheikh;P- Pathan;A- Ansari;Sy-Syed; Ma-Masoori; Q-Qureshi;Ko-Konkani; Sh-Shia; SG- Sunni General

Table 6.7: Surveyed Poulation by Nature of Organisation in which Employed

Nature of Organisation	Frequency	Percentage	Relevant Percentage
N.A	3408	68.43	
Government	29	0.58	1.84
Semi –Government	28	0.56	1.78
Private	1179	23.67	75.00
Self-Employment	336	6.75	21.37
Total	4980	100	100

Source: Primary Survey conducted from April – August & September – November, 2011

Note: Relevant percentage is percentage calculated minus NA or not applicable

Table 6.8: Surveyed Poulation by Nature of Job

Nature of Job	Frequency	Percentage	Relevant Percentage
N.A	3408	68.43	NA
Permanent	107	2.15	6.81
Temporary	614	12.33	39.06
Contract	505	10.14	32.12
Part time	10	0.20	0.64
Self - Employed	336	6.75	21.37
Total	4980	100	100.00

Source: Primary Survey conducted from April – August & September – November, 2011

Note: Relevant percentage is percentage calculated minus NA or not applicable

Table 6.9: Surveyed Population by Applications for Job & Age

Age in years	Number of Times Application made for Government/Private Job									
	0		1		2		3		More than 3	
	Govt	Pvt	Govt	Pvt	Govt	Pvt	Govt	Pvt	Govt	Pvt
16 - 30	148	127	2	14	2	10	1	2	0	0
30 - 45	489	446	17	36	6	23	0	5	2	4
46 - 60	254	208	19	39	12	27	1	8	0	4
61 - 75	85	62	8	16	1	14	2	4	1	1
75 +	11	12	2	0	1	3	0	0	1	0
Not Applied	987	855	48	105	22	77	4	19	4	9

Source: Primary Survey conducted from April – August & September – November, 2011

Note: Information collected by the households regarding the family members. In some cases, information on more than one family members has been provided by the households.

Table 6.10: Surveyed HH by Debt (in Rs.)

Debt on Household (in Rs)	Frequency	Percentage	Relevant percentage
NA	585	54.65	NA
1 - 5,000	62	5.82	12.92
5,001 - 10,000	98	9.20	20.42
Rs. 10,001 - Rs. 15,000	19	1.78	3.39
Rs. 15,001 - Rs. 20,000	78	7.32	16.25
Rs. 20,001 - Rs. 25,000	19	1.78	3.96
Rs. 25,001 - Rs. 30,000	23	2.16	4.79
Rs. 30,001 - Rs. 35,000	7	0.66	1.46
Rs. 35,001 - Rs. 40,000	29	2.72	6.04
Rs. 40,001 - Rs. 50,000	44	4.13	9.17
Rs. 50,001 - Rs. 60,000	6	0.56	1.25
Rs. 60,001 - Rs. 70,000	5	0.47	1.04
Rs. 70,001 - Rs. 80,000	9	0.84	1.88
Rs. 80,001 - Rs. 90,000	1	0.09	0.21
Rs. 90,001 - Rs. 1,00,000	31	2.91	6.46
Rs. 1,00,001 - Rs. 2,00,000	33	3.10	6.88
Rs. 2,00,001 - Rs. 3,00,000	9	0.84	1.88
Rs. 3,00,001 - Rs. 4,00,000	4	0.38	0.83
Rs. 4,00,001 - Rs. 5,00,000	2	0.19	0.42
More than Rs. 5,00,000	1	0.09	0.21
Total	1065	100	100

Source: Primary Survey conducted from April – August & September – November, 2011

Note: relevant percentage is percentage calculated minus NA or not applicable

Table 6.11: Surveyed HH by Reasons for taking Loans

Reasons for taking loan	Frequency	Percentage	Total Households
Not taken loan	582	54.65	1065
Health reasons	175	16.43	1065
Purchasing property	79	7.42	1065
House maintenance	30	2.82	1065
Marriage in the family	43	4.04	1065
Business	64	6.01	1065
Work other than business	7	0.66	1065
Education	14	1.31	1065
Regular expenses	18	1.69	1065
Not specified	79	7.42	1065

Source: Primary Survey conducted from April – August & September – November, 2011

Note 1. Sometimes more than one reason for taking loan has been given by the Hh. Hence, percentage has been calculated from the total no. of households i.e. 1065

Table 6.12: Surveyed Households by Source for Loan

Sources of loan	Frequency	Percentage	Relevant Percentage
No loan	582	55.02	NA
Relatives	315	29.58	65.22
Friends	80	7.51	16.56
Money lenders	45	4.23	9.32
Banks / Co-operatives	9	0.85	1.86
EMI	1	0.09	0.21
Other Sources	33	2.72	6.83
Total	1065	100	100

Source: Primary Survey conducted from April – August & September – November, 2011

Note: Relevant percentage is percentage calculated minus NA or not applicable

Table 6.13: Surveyed hh by Types of Bank in which having Account

Type of bank	Frequency	Percentage	Relevant Percentage
No account	511	47.98	NA
Nationalized	287	26.95	51.81
Co-operative	123	11.55	22.20
Private	140	13.15	25.27
Foreign	2	0.19	0.36
Not mentioned	2	0.19	0.36
Total	1065	100	100

Source: Primary Survey conducted from April – August & September – November, 2011

Note: Relevant percentage is percentage calculated minus NA or not applicable or those not having any bank account.

Table 6.14: List of Banks in the Mumbra Prabhag

Name of the Bank	Area	Year of Est.	Category
The Thane Dist. Central Cooperative Bank	Mumbra	1977	Cooperative
Canara Bank	Mumbra	1981	Nationalized
Abhudaya Cooperative Bank	Mumbra	1983	Cooperative
Development Credit Bank	Mumbra		Private
Vithalrao Shamrao Bank	Mumbra		Cooperative
Development Credit Bank	Kausa	1992	Private
South Indian Bank	Kausa	1993	Scheduled
Kokan Mercantile Cooperative Bank	Kausa	1996	Cooperative
Bank of Maharashtra	Kausa	2008	Nationalized
Indian Bank	Kausa	2010	Nationalized
State Bank of India	Kausa	2011	Nationalized
Bank of Baroda	Kausa	2011	Nationalized
Central Bank of India	Kausa	2011	Nationalized
Abhudaya Cooperative Bank	Diwa	2011	Cooperative
Canara Bank	Diwa	Proposed	Nationalized

Source: Primary Survey conducted from April – August & September – November, 2011

Table 6.15: Surveyed Poluation by Place of Employment

Place of Employment	Frequency	Percentage	Relevant Percentage
N.A	3408	68.43	NA
Ward	71	1.43	4.52
Mumbra	903	18.13	57.44
Thane	120	2.41	7.63
Mumbai	393	7.89	25
Pune	4	0.08	0.25
Any others	50	1.00	3.18
Abroad	31	0.62	1.97
Total	4980	100	100

Source: Primary Survey conducted from April – Aug & Sep -Nov, 2011

Note: *Relevant percentage is percentage calculated minus NA or not applicable*

Table 6.16 Work Profile of the Surveyed Population

Nature of Job	F	%
Not Relevant - children, old age, pensioners, students	1951	39.18
Not working for Health reasons	23	0.46
House wife	1010	20.28
Unemployed but seeking employment	72	1.45
Unemployed not seeking employment	365	7.33
Rag Picker/Manual work /labour, domestic worker, working in hospital, hotels, dhaba, shop, slaughter houses,	617	12.39
Skilled Labour - carpenter, mechanic, masonry & painting, domestic workers, Drivers, fabrication, hawker, beauty parlour	411	8.25
Teaching jobs	40	0.80
Clerk/ Supervisor	30	0.60
Computer programmer	18	0.36
Doctor	3	0.06
Nurse	4	0.08
Compounder	3	0.06
Engineer	10	0.20
Govt. Employee grade 'A' -	1	0.02
Govt. Employee grade 'B'	7	0.14
Govt. Employee grade 'C' & 'D'	8	0.16
Employee in private sector	75	1.51
Executive in private sector	28	0.56
Journalist	2	0.04
Call centre & BPO employee	11	0.22
Professional Like Interior decorator, Event Manager	31	0.62
Contractor -	17	0.34
Builder	10	0.20
Shop/hotel owner	169	3.39
Scrap Dealers	18	0.36
Garage owner	11	0.22
Giving vehicles/ shops/ flats on rent	8	0.16
Agents	13	0.26
Farmer	11	0.22
Religious service	3	0.06
Total	4980	100

Source: Primary Survey conducted from April – August & September -November, 2011

Table 6.17: Surveyed Population by Organized and Unorganized Sector

Sector name	Frequency	Percentage	Relevant percentage
Not Working	3421	68.69	NA
Informal Sector	1288	25.86	82.62
Formal Sector	271	5.44	17.38
Total	4980	100	100

Source: Primary Survey conducted from April – August & September – November, 2011

Note: Relevant percentage pertains only to the working population

Chapter VII: Women

Table 7.1: Ward-wise population of Mumbra Prabhag in 2011

Ward no.	Male		Female		Total
	Frequency	Percent	Frequency	Percent	
98	7997	53.25	7022	46.75	15019
99	7069	51.11	6762	48.89	13831
100	7663	51.05	7349	48.95	15012
101	6630	51.58	6224	48.42	12854
102	49268	54.45	41211	45.53	90479
103	7982	51.41	7544	48.59	15526
104	7195	51.49	6777	48.50	13972
105	11530	52.83	10295	47.17	21825
106	8512	53.41	7425	46.59	15937
107	8481	51.66	7937	48.34	16418
108	8783	50.80	8505	49.20	17288
109	7643	50.36	7535	49.64	15178
110	8617	50.55	8428	49.45	17045
111	10489	52.15	9625	47.85	20114
112	11237	51.14	10738	48.86	21975
113	11704	50.85	11311	49.15	23015
114	12835	52.51	11608	47.49	24443
115	7060	54.48	5898	45.52	12958
116	13424	53.51	11661	46.49	25085

Source: Census of India 2001&2011, data collected from Mumbra Prabhag Samiti

Table 7.2: Ward-wise Population of Mumbra Prabhag in 2001

Ward no.	Male		Female		Total
	Frequency	Percentage	Frequency	Percentage	
98	5823	50.03	5815	49.97	11638
99	5555	50.03	5548	49.97	11103
100	5731	50.03	5724	49.97	11455
101	5318	49.86	5348	50.14	10666
102	5229	48.92	5460	51.08	10689
103	5232	49.37	5366	50.63	10598
104	5550	50.04	5542	49.96	11092
105	5116	50.03	5110	49.97	10226
106	5013	50.03	5006	49.97	10019
107	5111	49.97	5118	50.03	10229
108	5861	49.08	6081	50.92	11942
109	5592	49.12	5793	50.88	11385
110	5812	50.03	5805	49.97	11617
111	5836	50.03	5828	49.97	11664
112	5865	49.16	6066	50.84	11931
113	5464	49.01	5684	50.99	11148
114	5108	50.02	5103	49.98	10211
115	4978	50.03	4972	49.97	9950
116	5016	50.04	5008	49.96	10024

Source: Census of India, 2001; Data collected from Mumbra Prabhag Samiti

Table 7.3: Surveyed Population by Marital Status of Women

Marital Status	Muslim women		All women	
	Frequency	Percentage	Frequency	Percentage
Married	833	46.33	1162	48.54
Unmarried	814	45.27	1028	42.94
Widow	123	6.84	172	7.18
Divorcee	20	1.11	24	1.00
Separated	8	0.44	8	0.33
Total	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.4: Surveyed Women Household Heads by Marital Status

Marital Status	Muslim women		All women	
	Frequency	Percent	Frequency	Percent
Married	14	13.59	17	12.06
Unmarried	0	0	1	0.71
Widow	77	74.76	111	78.72
Divorcee	4	3.88	4	2.84
Separated	8	7.77	8	5.67
Total	103	100	141	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.5: Surveyed Women Population by Age at Marriage

Age at marriage	Muslim women		All women	
	Frequency	Percentage	Frequency	Percentage
Below 18	279	28.35	346	25.33
18 - 24	549	55.79	754	55.20
25 - 30	106	10.77	204	14.93
31 - 35	8	0.81	10	0.73
Above 35	1	0.10	1	0.07
Not stated	41	4.17	51	3.73
Total	984	99.99	1366	99.99

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.6: Surveyed Women Household Heads by Age at Marriage

Age in years at marriage	Muslim women		All women	
	Frequency	Percentage	Frequency	Percentage
13-18	52	50.48	68	48.23
18 - 24	35	33.98	44	31.21
25 - 30	6	5.83	15	10.64
Above 30	0	0	0	0
Not stated	10	9.71	14	9.93
Total	103	100	141	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.7: Surveyed Women Population by Level of Education

Educational attainment	Muslim women		All women	
	Frequency	Percent	Frequency	Percent
Illiterate	430	23.92	654	27.32
Literate without formal education	53	2.95	61	2.55
Below Primary	96	5.34	116	4.85
Primary	499	27.75	658	27.49
Middle	178	9.90	242	10.11
Secondary	298	16.57	381	15.91
Higher Secondary	74	4.12	86	3.59
Diploma	15	0.83	21	0.88
Graduate	128	7.12	148	6.18
Post graduate	13	0.72	13	0.54
Religious degree from Madarssa	14	0.78	14	0.58
Total	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.8: Surveyed Women Household Heads by Level of Education

Educational attainment	Muslim women		All women	
	Frequency	Percent	Frequency	Percent
Illiterate	37	35.92	61	43.26
Literate without formal education	16	15.53	17	12.06
Below Primary	2	1.94	2	1.42
Primary	28	27.18	39	27.66
Middle	3	2.91	4	2.84
Secondary	11	10.68	11	7.80
Higher Secondary	2	1.94	3	2.13
Diploma	1	0.97	1	0.71
Graduate	3	2.91	3	2.13
Total	103	100	141	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.9: Surveyed Muslim Women by Medium of Instruction

Medium of Instruction	Primary		Secondary	
	Frequency	Percent	Frequency	Percent
NA	483	26.86	1078	59.96
Urdu	799	44.44	426	23.69
Hindi	80	4.45	34	1.89
English	328	18.24	201	11.18
Marathi	73	4.06	42	2.34
Gujarati	21	1.17	12	0.67
Tamil	5	0.28	3	0.17
Other	9	0.50	2	0.11
Total	1798	100	1798	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.10: Surveyed Women by Medium of Instruction

Medium of instruction	Primary		Secondary	
	Frequency	Percent	Frequency	Percent
NA	715	29.87	1489	62.20
Urdu	801	33.46	426	17.79
Hindi	133	5.56	57	2.38
English	377	15.75	222	9.27
Marathi	317	13.24	174	7.27
Gujarati	27	1.13	15	0.63
Tamil	12	0.50	6	0.25
Other	12	0.50	5	0.21
Total	2394	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.11: Surveyed Women by Preferred Medium of Instruction for Daughters

Medium of instruction	Muslim Women		All women	
	Frequency	Percentage	Frequency	Percentage
N.A	337	18.74	504	21.05
Urdu	563	31.31	572	23.89
Hindi	106	5.90	142	5.93
English	727	40.43	925	38.64
Gujarati	4	0.22	14	0.58
Marathi	37	2.06	213	8.90
Any other	24	1.33	24	1.00
Total	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.12: Surveyed Muslim Women by Type of Educational Institution for Primary &

Secondary Education

Type of Educational Institution	Primary		Secondary	
	Frequency	Percent	Frequency	Percent
NA	483	26.86	1078	59.96
Religious (maktab & madarssa)	49	2.73	14	0.78
Government Institution	579	32.20	183	10.18
Private Institution	687	38.21	523	29.09
Total	1798	100	1798	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.13: Surveyed Muslim Women by Employment Status

Employment status	Muslim household heads		All household heads		Muslim women		All women	
	F	%	F	%	F	%	F	%
Not working	61	59.22	76	53.90	1648	91.66	2154	89.97
Employed in informal sector	38	36.89	58	41.13	107	5.95	184	7.69
Employed in formal sector	4	3.88	7	4.96	43	2.39	56	2.34
Total	103	100	141	100	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.14: Surveyed Muslim Women by Nature of Job

Nature of job	Muslim Household Heads		All Household heads		Muslim women		All women	
	F	%	F	%	F	%	F	%
N.A	61	59.22	76	53.90	1648	91.66	2154	89.97
Permanent	2	1.94	6	4.26	9	0.50	14	0.58
temporary	28	27.18	36	25.53	84	4.67	137	5.72
contract	7	6.80	14	9.93	38	2.11	55	2.30
part time	0	0	1	0.71	3	0.17	4	0.17
Self-employment	5	4.85	8	5.67	16	0.89	30	1.25
Total	103	100	141	100	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.15: Surveyed Women by Nature of Organisation

Nature of the organisation	Muslim Household Heads		All Household Heads		Muslim women		All women	
	F	%	F	%	F	%	F	%
N.A	61	59.22	76	53.90	1648	91.66	2154	89.97
Government	2	1.94	6	4.26	6	0.33	10	0.42
Private	35	33.98	51	36.17	128	7.12	200	8.35
Self-Employment	5	4.85	8	5.67	16	0.89	30	1.25
Total	103	100	141	100	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.16: Surveyed Women by Place of Organisation

Location of Organisation	Muslim women		All women	
	F	%	F	%
N.A	1648	91.66	2154	89.82
Mumbra	112	6.23	185	7.71
Thane	12	0.67	15	0.63
Mumbai	24	1.33	37	1.54
Any others	2	0.11	3	0.13
Total	1798	100	2394	99.83

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.17: Surveyed Household Heads by Attitude towards Allowing Women to Work for Earning Money

Attitude	Frequency	Percentage
Allowing Women to work for earning	401	37.65
Not allowing women to work for earning	664	62.35
Total	1065	100
Reasons for Not Allowing women to Work for Earning	Frequency	Percentage
Family problem	136	20.48
No work fit for women in Mumbra	495	74.55
Housework	33	4.97
Total	664	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.18: Surveyed Women by Monthly Per Capita Income

Monthly income	Muslim women household heads		All women Household Heads		Muslim women		All women	
	F	%	F	%	F	%	F	%
No Income	60	58.25	75	53.19	1647	91.60	2153	89.93
1 to 500	0	0	0	0	2	0.11	2	0.084
501-3000	31	30.10	51	36.17	96	5.34	163	6.81
3001-6000	9	8.74	11	7.80	34	1.89	54	2.26
6001-9000	1	0.97	2	1.42	4	0.22	5	0.21
9001-12000	1	0.97	1	0.71	8	0.44	10	0.48
12001-15000	1	0.97	1	0.71	3	0.17	3	0.13
15001-30000	0	0	0	0	4	0.22	4	0.17
Total	103	100	141	100	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.19: Surveyed Women by Possession of Relevant Documents/Bank Accounts

Documents/ Bank Account	Muslim Women		All Women	
	F	%	F	%
PAN Card	1370	76.2	1817	75.9
Credit Card	112	6.23	181	7.57
Bank Account	1008	56.06	1341	56.02

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.20: Surveyed Women by Locality of Medical Institution Visited for Common Illness

Locality	Muslim women		All women	
	Frequency	Percentage	Frequency	Percentage
Mumbra	1719	95.61	2303	96.20
Kalwa	23	1.28	26	1.09
Thane	11	0.61	18	0.75
Mumbai	34	1.89	36	1.50
Any other	11	0.62	11	0.46
Total	1798	100	2394	100

Source: Primary Survey conducted April – August & September – November, 2011

Table 7.21: Surveyed Women by Locality of Medical Institution Visited for Major Illness

Locality	Muslim women		All women	
	Frequency	Percentage	Frequency	Percentage
Mumbra	664	36.93	760	31.75
Kalwa	525	29.20	821	34.29
Thane	102	5.67	152	6.35
Mumbai	452	25.14	495	20.68
Any other	55	3.06	166	6.93
Total	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.22: Surveyed Women Household Heads by Health Insurance

Health Insurance	Muslim women household heads		Women household heads	
	Frequency	Percentage	Frequency	Percentage
Possess health insurance	6	5.83	7	4.96
Do not possess health insurance	95	92.23	126	89.36
Do not know	2	1.94	8	5.67
Total	103	100	141	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.23: Surveyed Women by Utilisation of Governmental /Non- Government Schemes or Initiatives

Availing of schemes/Programmes	Muslim Women		All Women	
	Frequency	Percentage	Frequency	Percentage
No scheme/initiative availed	1525	84.82	1760	73.52
Government	247	13.74	606	25.31
Non-Government	21	1.17	21	0.88
Community Oriented	5	0.28	7	0.29
Total	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.24: Discrimination Experienced by Women in Different Social Sphere

Discrimination	Muslim women		All women	
	Frequency	Percent	Frequency	Percent
No Discrimination	1584	88.10	2141	89.43
Admission to Educational Institution	7	0.39	15	0.63
Getting jobs	23	1.28	23	0.96
At the workplace	8	0.44	9	0.38
Access to health services	21	1.17	29	1.21
Getting loans	12	0.67	15	0.63
Renting flat	1	0.06	4	0.17
Blacklisting	93	5.17	104	4.34
Getting a credit card	17	0.95	17	0.71
Any other	32	1.78	37	1.55
Total	1798	100	2394	100

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.25: Surveyed Women by the Experience of Harassment

Category of women	Faced harassment		Did not face harassment		Total women population
	F	%	F	%	
All women	69	2.88	2325	97.12	2394
All Muslim women	52	2.89	1746	97.11	1798
Women household heads	1	0.71	140	99.29	141
Muslim women household heads	1	0.97	102	99.03	103

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.26: Surveyed Women by the Feeling of Safety in the Area

Category of women	Feel safe		Do not feel safe		Total
	F	%	F	%	
All women	1906	79.62	488	0.20	2394
All Muslim women	1423	79.14	375	0.21	1798
Women household heads	108	76.60	33	0.23	141
Muslim women household heads	78	75.73	25	0.24	103

Source: Primary Survey conducted from April – August & September – November, 2011

Table 7.27: Surveyed Women forbidden to go out due to Unsafe Environment

Category of women	Forbidden to go out		Not forbidden to go out		Total
	F	%	F	%	
All women	46	1.92	2348	98.08	2394
All Muslim women	46	2.56	1752	97.44	1798
Women household heads	4	2.84	137	97.16	141
Muslim women household heads	4	3.88	99	96.12	103

Source: Primary Survey conducted from April – August & September – November, 2011

Table 8.1: Total Registered Crime in Mumbra-Kausa & Shil Dyghar Police Station (2008-2010)

Police Station	2008		2009		2010		Total	
	F	%	F	%	F	%	F	%
Mumbra-Kausa	509	24%	528	24%	583	27%	1620	75%
Shil Dyghar	192	9%	166	8%	183	8.5%	541	25%
Total	701	33%	694	32%	766	35.5%	2161	100%

Source: Data received from D.C.P Office Zone I

Table 8.2: Crime Record in Mumbra-Kausa Police Station from 2008-2010

Description of Crime	2008		2009		2010	
	Reg	Det.	Reg	Det.	Reg	Det.
Total Injured	117	109	77	74	112	107
House Breaking	67	16	79	21	80	22
Other Theft	57	18	86	31	98	50
Motor Vehicle Theft	55	9	62	14	59	13
Motor Accident	38	27	32	27	42	35
Crowd	15	15	12	11	9	9
Outraging Modesty of Women	11	11	11	10	21	21
Attempt to Murder	7	6	7	6	1	1
Murder	6	6	8	6	10	9
Rape	6	5	4	4	11	11
Extortion	3	3	14	13	10	10
Dacoity	1	1	1	1	2	2
Preparing for Dacoity	1	1	0	0	1	1
Chain Snatching	1	0	1	0	7	5
Other IPC	124	109	134	129	120	116
Total	509	336	528	347	583	412

Source: Data received from D.C.P Office Zone I

Table 8.3: Crime Record in Shil Dyghar Police Station from 2008-2010

Description of Crime	2008		2009		2010	
	Reg	Det	Reg	Det	Reg	Det.
Motor Accident	68	52	67	57	66	54
Total Injured	30	25	29	24	25	23
Motor Vehicle Theft	17	3	5	2	21	14
Other Theft	14	10	7	5	18	13
Crowd	10	10	7	7	9	8
House breaking	8	7	7	5	5	3
Murder	3	3	4	4	9	7
Attempt to Murder	3	3	2	2	3	2
Outraging Modesty of Women	3	3	4	4	2	2
Dacoity	2	2	2	2	0	0
Preparing for Dacoity	1	1	2	2	0	0
Extortion	1	1	2	2	5	5
Chain Snatching	1	0	2	0	2	0
Rape	1	1	2	2	1	1
Other IPC	30	22	24	19	17	14
Total	192	143	166	137	183	146

Source: Data received from D.C.P Office Zone I

Table 8.4 Number of Registered Non-Cognizable Offences in the Year 2010

Police Station	No. of N.C. Offenses
Mumbra-Kausa	4105
Shil Dyghar	508

Source: Data received from D.C.P Office Zone I

Table 8.5: Sanctioned and Available Manpower in Mumbra-Kausa and Shil Dyghar Police Station

Police Station	Description	SPI	PI	API	SI	ASI	HC	PN	PC
Mumbra-Kausa	Sanction	04	03	10	--	15	30	125	--
	Present	05	04	10	--	05	30	90	22
	Less	--	--	--	--	10	--	35	--
	Extra	01	01	--	--	--	--	--	22
Shil Dyghar	Sanction	02	16	02	--	--	31	123	--
	Present	03	03	01	--	09	24	69	18
	Less	--	13	01	--	--	07	54	--
	Extra	01	--	--	--	09	--	--	18

Source: Data received from D.C.P Office Zone I

Table 8.6: Surveyed Household by Perception of Safety

Do you feel safe in your area?	Frequency	Percent
Yes	854	80.85
No	211	20
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

Table 8.7: Surveyed Household by Experience of Harassment

Have you faced any harassment by Goondas/ Police/ Politicians?	F	%
Yes	37	3.47
No	1028	96.53
Total	1065	100

Source: Primary survey conducted from April – August & September – November, 2011

\

Table 8.8: Reasons for Feeling Unsafe in Mumbra-Kausa

Reasons for feeling unsafe	Frequency	Percentage
Prevalence of Drug Addiction, Bad Influence	46	22
Unsafe environs with railway crossing	18	9
Influx of Migrants	14	7
Neighbours issue	13	6
Theft problem	11	5
Nexus of Builders, Politician and Anti Social Elements	10	5
Problems outside hence avoid going out	6	3
Insecurity and Arranging self security	3	1
Single Woman Status	3	1
Bad Civic Conditions	62	29
Insecurity due to Rains and Terrains	6	3
Due to Traffic Issues	5	2
Snake Problem	4	2
Forest Officers	4	2
Due to old buildings and fear of safety	3	1
Irregular Employment	3	1
Total	211	100 (20)

Source: Primary survey conducted from April – August & September – November, 2011

Table 8.9: Surveyed Population by Reason for Feeling Safe in the Area

Reasons for feeling Safe in the Area?	Frequency	Percentage
Safety due to Muslim domination	356	41.69
Good neighbours and Familiarity of place due to long association	397	46.49
Cosmopolitan nature	16	1.87
Peaceful and clean environment	10	1.17
No incidence of any theft or murder	9	1.05
No Response	66	7.73
Total	854	100

Source: Primary survey conducted from April – August & September – November, 2011

Appendix A

Mumbra Prabhat Samiti falls under the jurisdiction of TMC. It had the following wards comprising the following areas as on June 2011:

- **Reti Bandar – Ward No. 98**

Main Areas : Rana Nagar, Punjabi Colony, Datta Wadi, Mumbra Devi Road

1. Gautam Nagar
2. Punjabi Colony
3. Adivasi Colony
4. Datta Chawl
5. Hanuman Nagar

- **Mumbra – Ward Nos 99, 100, 101, 103, 104, 105**

Main Areas : Mumbra Devi Road, Friend's Colony, Jeevan Baug, Kailash Giri (Mumbra Devi Pada), Bombay Colony, Mumbra Market, Sailesh Nagar, Uday Nagar, Hanuman Nagar, Banjaara Pada, Anand Koliwada, Narayan Nagar, Santosh Nagar, Samrat Nagar, MEK Company, Babaji Patil Wada, Samsad Nagar, Sanjay Nagar, Gaon Devi, Ambedkar Nagar, Kailash Nagar, JP Society/ Albela Tabela

- Jeevan Baug (Ward No. 99)
- Mahavir Nagar (Ward No. 99)
- Delux Nagar (Ward No. 99)
- Bano Tower (Ward No. 99)
- Kailash Giri Nagar (Ward No. 99)
- Mumbra Devi Road (Ward No. 99)
- Rizvi Baug (Ward No. 99)
- Maharashtra Mutton Shop (Ward No. 99)
- Sailesh Nagar (Ward No. 100)
- Jeevan Baug (Ward No. 100)
- Apna Colony (Ward No. 100)
- Hanuman Nagar (Ward No. 100)
- Uday Nagar (Ward No. 100)
- Rashmi Nagar (Ward No. 100)
- Kailash Giri Colony (Ward No. 100)
- Bombay Colony (Ward No. 101)
- Santosh Nagar (Ward No. 101)
- Mumbra Market Road (Ward No. 101)
- Sultan Chawl (Ward No. 101)
 20. Shahu Nagar (Ward No. 101)
 21. Anand Koliwada (Ward No. 103)
 - a. Narayan Nagar
 - b. Shanti Nagar
 - c. Jayshree Park
- 22. Thakur Pada (Ward No. 104)
- 23. Hanuman Nagar (Ward No. 104)

24. Samrat Nagar (Ward No. 104)
25. Anand Koliwada (Ward No. 104)
26. Musa Qasim (Ward No. 104)
27. Mumbra Bazaar Peth (Ward No. 104)
28. JP Society (Ward No. 105)
29. Gavandi Society (Ward No. 105)
30. Sanjay Nagar (Ward No. 105)
31. Savarkar Nagar (Ward No. 105)
32. Mai Nagar (Ward No. 105)

Amrutnagar – Ward No. 106, 107, 108, 109, 110

Main Areas : Shivaji Nagar, MK Nagar, Amrut Nagar, Amrut Nagar Bazaar, Dargah Road, Darul Falah, Kismat Colony, Sharifa Road, Chand Nagar, Khushaal Nagar, Kadi Machine road

1. Sanjay Nagar (Ward No. 105)
2. Savarkar Nagar (Ward No. 105)
3. Shivaji Nagar (Ward No. 106)
4. Ambedkar Nagar (Ward No. 106)
5. Azad Nagar (Ward No. 106)
6. Savarkar Nagar (Ward No. 106)
7. Amrut Nagar (Ward No. 107)
 - MK Nagar
 - Kokan Nagar
 - Dargah Road
 - Maharaja Corner
8. Amrut Nagar (Ward No. 108)
 - Mumbra English Road
 - Shadi Mahal Road
 - Sharifa Road
9. Kismat Colony (Ward No. 109)
10. Tanvar Nagar (Ward No. 109)
11. Gulab Park (Ward No. 109)
12. Narkar Complex (Ward No. 109)
13. Sharifa Road (Ward No. 109)
14. Tanveer Complex (Ward No. 110)
15. Accord Complex (Ward No. 110)
16. Maqsood Nagar (Ward No. 110)
17. Kadi Machine Road (Ward No. 110)
18. Bhim Nagar (Ward No. 110)
19. Ghaaswala Compound (Ward No. 110)

• **Kausa – Ward no. 110, 111,112,113,114**

Main Areas : Achanak Nagar, Rashid Compound, Charni Paad, Kausa Village, Kausa Kabristan, Kaka Nagar, Tanvar Nagar, Almas Colony, Qadar Palace, Falah Complex, Summaiya, Shimla Park, Kausa Bazaar, Devri Pada, Suhana Complex

1. Ghaaswala Compound (Ward No. 110)
2. Suhana Compound (Ward No. 110)
3. Memon Colony(Ward No. 110)
4. Azad Nagar(Ward No. 110)
5. Kausa Market (Ward No.111)

6. Charni Pada (Ward No.111)
7. Sainik Nagar (Ward No.111)
8. Almas Colony (Ward No.111)
9. Rashid Compound (Ward No.111)
10. Kismat Colony (Ward No.112)
11. Siddarth Baug (Ward No.112)
12. Chand Nagar (Ward No.112)
13. Tanvar Nagar (Ward No.112)
14. Daulat Nagar (Ward No.112)
15. Khushaal Nagar (Ward No.112)
16. Noor Chowk (Ward No.112)
17. Ameena Chawl (Ward No.112)
18. Shafiq Chawl (Ward No.112)
19. Dhoom Chawl (Ward No.112)
20. Ruby Chawl (Ward No.112)
21. Qadar Palace (Ward No.113)
22. Chand Nagar (Ward No.113)
23. Shimla Park (Ward No.113)
24. Dongre Compound (Ward No.113)
25. Hussain Nagar (Ward No.113)
26. Kaka Nagar (Ward No.113)
27. Falah Complex (Ward No.113)
28. Sahyog Tower (Ward No.113)
29. Zubeida Park (Ward No.113)
30. Amresh Park (Ward No.113)
31. Royal Garden (Ward No.113)
32. Shireen Villa (Ward No.113)
33. Gupta Chawl (Ward No.113)
34. Rashid Compound (Ward No.114)
35. Ashmat Chowk (Ward No.114)
36. Sri Lanka (Ward No.114)
37. Indira Gandhi Road (Ward No.114)
38. Samadhan Chawl (Ward No.114)
39. Dhoom Chawl (Ward No.114)
40. Charni Pada (Ward No.114)
41. Ruby Chawl (Ward No.114)
42. Irani Chawl (Ward No.114)
43. Pitalwala Complex (Ward No.114)

• **Sheel phata – Ward No. 115**

Main Areas: Dawla Village, Khardi Gaon, Sheel Village, Bhole Nath Nagar, Thakur Pada, Sheel MHAPE Road, Dai ghar

1. Khardi Gaon
2. Dawla Gaon
3. Phadke Pada
4. Bhole Nath Nagar
5. Sheel Village
6. Daighar
7. Shibli Nagar
8. Sheel Mhape Road

9. Ekta Nagar

• **Kalyan Phata – Ward No.115, 116**

Main Areas : Dai Ghar Padle Gaon, Moti Desai, Desai Naka, Patil Pada, Khid Kali

1. Daighar (Ward No.115)
2. Khid Kali (Ward No.116)
3. Desai Gaon (Ward No.116)
2. Tamri Pada (Ward No.116)
1. Thale Pada (Ward No.116)
2. Patil Pada (Ward No.116)
3. Vetat Pada (Ward No.116)
4. Moti Desai Gaon (Ward No.116)
5. Padle Gaon (Ward No.116)
6. Matardi (Ward No.116)
7. Vetavade (Ward No.116)
8. Daighar (Ward No.116)

• **Diva – Ward No. 102**

Main Areas : Sabe Village, Dattawali Village, Mumbra Devi Colony, BR Nagar, Ganesh Nagar

1. Dattawali
Khalche wali
Ganesh Pada
2. Aghsan Road
3. Ganesh Nagar
4. Shree Ganesh Nagar
5. Siddivinayak Nagar
6. Mumbra Devi Colony
7. Sheel Road
8. Sabe Road
9. Sabe Gaon
10. Diva
11. NR Nagar
12. Prashant Nagar
13. Ganesh Chowk
14. Anand Nagar
15. BR Nagar