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Beyond the Informal: Reconceptualizing Mumbai's urban development

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Abstract

This essay looks at the theoretical meaning and practical implications of a much-used and abused notion in urban planning and development circles, that of 'informal settlements'. In Mumbai alone over seven million people supposedly live in them. Yet, what is 'informal' about these settlements is not all that clear, especially in the broader context of a city where land tenure and occupancy rights have been historically contested across the housing spectrum. Besides, from an architectural, urban planning, and development point of view, the notion that habitats can be 'informal' evokes imaginaries of both crisis – implying the need for urgent and radical action, and anti-conformism – which explains the appeal that 'informal settlements' have for design students and scriptwriters alike. After reviewing classic literature on informality, focusing notably on Keith Hart's original conceptualization of the 'informal economy' and the way it slipped into the more vague and confused notion of the 'informal sector' and from there went to define entire settlements, I propose a few alternative concepts such as 'enformality', 'homegrown neighbourhoods', 'neighbourhoods in-formation' and the 'tool-house', all based on observations of so-called 'informal settlements' in Mumbai.

Author

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Introduction

This essay addresses the limitations of the phrases 'informal settlements', 'informal neighbourhoods', 'informal city', or 'urban informality' when it comes to identifying certain types of habitats and providing a framework for academic research, planning intervention, and policy-making. Often used by well-meaning commentators who prefer it to the politically loaded word 'slum', the phrase 'informal settlements' is equally problematic. Tagging specific geographical areas as informal obscures more than it reveals. It distracts researchers and practitioners from the task of identifying the diversity of forms and the multiplicity of processes at work in the city. The narrative of informality produced by governmental agencies, non-governmental organizations, academic institutions, media networks, and private groups, singles out certain areas and transforms them, figuratively and in reality, into zones of exception. These become the receptacle of fantasies, fears, good intentions, and speculative interests from the aforementioned set of actors. Above all, both the informal and the slum labels deny the normalcy to which many incrementally improving neighbourhoods aspire.

This essay offers a critique of the narrative of informality as well as an alternative terminology, which should hopefully allow researchers and urban planners to engage with incrementally and locally developing neighbourhoods without patronizing them. It proposes the development of a practice based on the recognition of neighbourhoods' dynamics and the role of local actors. The concepts presented here have emerged from fieldwork and discussions with local actors and colleagues. They include *homegrown habitats*, *neighbourhoods in-formation*, and the *tool-house*. These are not intended as substitutes to describe 'informal settlements', slums, or marginal neighbourhoods. Because they refer to urban processes rather than specific geographical places or demographic groups, the concepts presented in this essay cannot be presented as part of the nascent academic field of 'subaltern urbanism'. The context of this essay is that of Mumbai and the city's politics when it comes to what the authorities and commentators refer to as 'slum areas' or 'informal settlements'. Yet the concepts proposed here can be used across different physical and social spaces. What these concepts emphasize is the role of local actors in urban development and neighbourhood life.

Slums and prejudice

In "The Argumentative Indian" (2005), Amartya Sen discusses the importance of 'acceptance' in India's multiculturalist tradition. Tracing the origin of the notion to the Sanskrit word *swikriti*, he presents it as an enduring feature of the sub-continent's social ethos. Sen describes how the 'inclusiveness of pluralist toleration in India has tended mainly to take the form of accepting different groups of persons as authentic members of the society, with a right to follow their own beliefs and own customs' (2005: 34). He argues that acceptance of the other in India provided a fertile ground for democratic and equalitarian politics. He notes, however, that although it implies *political* equality, acceptance does not automatically extend to the 'promotion of *social* and *economic* equality' (2005: 36). India is indeed marked by sharp contrasts between an inclusive political sphere and a polarized economy. The persistence of an intense class and caste divide, and the general lack of concern about the living conditions of the poor, is symbolically represented by the presence of shacks in close proximity to high-class residential towers in Indian cities, an image that often features in academic presentations on Mumbai.[1]

Sen, however, probably equates 'acceptance' with 'recognition' too hastily. While recognition implies an active relationship to the other, acceptance is akin to a passive form of pluralistic tolerance that easily mutates into fatalism and indifference. Acceptance lays the foundation for communitarism and casteism. Indeed, the philosopher Slavoj Zizek argues that the global celebration of tolerance and multiculturalism conceals a form of 'racism with a distance': 'It respects the identity of the other, conceiving it as an "authentic" community' (Zizek, 2007: 73), but it fails to provide the ground for an inter-communal solidarity based on an understanding that the living conditions of the poorest are a matter of concern for society as a whole.

In a lecture focusing on the condition of ex-untouchable castes and poor Muslim communities in India, anthropologist Peter van de Veer attempts to understand the persistence of poverty and filth in Indian cities in the face of the country's economic rise. He observes that economic growth and the rise of the middle class have not meant better sanitation for the urban poor. Looking at urban development through the lens of caste, he describes how the opposition between inside and outside spaces allows a Brahman to keep his house pristine inside while throwing his garbage right outside his walls. According to van der Veer, in the village as in the city, in traditional

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1   See for instance Ricky Burden's presentation at the Urban Age Mumbai conference in 2007. **http://lsecities.net/ua/conferences/2007-mumbai**

India as in modern India, 'Outside is the place of garbage and human filth'; it is where 'dirty people' stay.[2]

Indeed, accepting the other as someone who belongs to another reality in which different standards are not only acceptable but also expected allows the perpetuation of the sharpest inequalities. The maid who works in a luxurious residential building and lives in a shack next to it may be denied access to municipal water, but her employer will not necessarily consider this as an injustice. This is because no matter how close the bonds between the maid and the employer may be, the two belong to 'different worlds' and cannot therefore perceive each other as equals. One can accept the circumstances of the other while categorically refusing it for oneself. And the maid herself may probably not be complaining. She accepts a historically rooted difference of treatment. That may not prevent her from being treated as a part of the family – as long as her otherness is constantly reaffirmed. The distance provided by caste ensures that there is no resentment or pity complicating matters between her and her employer.

We find a similar form of acceptance in the development plan of Mumbai, which leaves large patches of land blank, marking them as 'slum areas', which presumably implies that they are not worthy of or not entitled to being mapped. The word 'slum' is used casually in academic and professional circles as a way to describe unplanned settlements where poor people live. In Mumbai, there seems to be a clear overlap between caste, and slum-declared areas. This, however, cannot be substantiated as data focusing on these dimensions at the city level are missing and few recent surveys have been undertaken.

Yet, according to van der Veer, a large proportion of slum dwellers are from ex-untouchable castes and Muslim backgrounds. The word 'slum', it seems, does not describe a kind of habitat or certain living conditions so much as the kind of people who live there. An example of this prevalent attitude is given by the journalist Swaminathan S. Anklesaria Aiyar (2013), for whom slums are 'entry-points of the poor into the land of urban opportunity' and 'havens of dignity for dalits and shudras'. He even emphatically states, 'We need more slum.'

Swaminathan accepts the slum as the de facto urban reality of low-caste and poor Muslim communities. However, he does not question why neighbourhoods where Dalits and Shudras live should be called slums and treated differently in the first

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2 Peter van der Veer, 'Who Cares: Care arrangements and sanitation for the poor in India and elsewhere.' Lecture at the Tata Institute of Social Sciences, Mumbai, September, 2012.

place. This stance is particularly interesting given that he does not seem to believe that the word 'slum' provides an accurate representation of the living conditions of the people who inhabit them. Indeed, he points out that, 'The census description of slums as "unfit for human habitation" is highly misleading. In fact census data prove that slums are much better off than villages, which are presumably fit for habitation!' (Anklesaria Aiyar, 2013). He backs this claim with evidences from the census:

> As many as 90% of slum dwellers have electricity, against barely half of rural households. Ownership of cellphones (63.5%) is as high among slum dwellers as richer urban households, and way above rural rates. One-tenth of slums have computers, and 51% have cooking gas (not far short of 65 per cent of total urban households). Amazingly, more slum households (74 per cent) have tap water than total urban households (70.6 per cent) (Anklesaria Aiyar, 2013).

If we believe the census data, we are compelled to ask: Why should we call these areas 'slums' at all? Why should we be condemned to use a category that has neither been well defined, nor proven to benefit the people who live in slum-declared areas?

According to the United Nations Task Force in Improving the Lives of Slum Dwellers, a slum is 'a group of individuals living under the same roof lacking one or more of the following necessities: access to improved water, access to improved sanitation, sufficient living area, structural quality and durability of dwellings, and security of tenure' (United Nations Millennium Project Task Force, 2006). This definition is vague and rather subjective as it could be used to define all kinds of dense habitats.

The definition used in Mumbai is equally broad and problematic. According to the Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act, 1971, the respective authorities can declare a slum area:

> a) any area that is or may be a source of danger to health, safety or convenience of the public of that area or of its neighbourhood, by reason of that area having inadequate or no basic amenities, or being unsanitary, squalid overcrowded or otherwise; or b) the buildings in any area, used or intended to be used for human habitation are i) in any respect, unfit for human habitation; or ii) by reason of dilapidation, overcrowding faulty arrangement and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation light or sanitation facilities or any combination of these factors, detrimental to the health, safety or convenience (Rozario and Krishnan, 2012).

The act was originally part of an effort to promote better planning for Mumbai. The development plan had just been launched and there was good hope that the city could get rid of its slums by clearing them, improving them, or a combination of both. But the government never seemed fully committed to any specific strategies,

not until the mid-1990s. At the time the Slum Act was created, for many residents of the city, having the place where they lived declared a slum area was a way of getting minimal rights and potential access to basic services – in a context in which they had none. It potentially granted the right to be resettled in the event of a slum clearance. But in practice, 'Resettlement proceeded erratically and was dependant on the whims and fancies of local municipal officials and the poor were completely excluded from any decision-making' (Rozario and Krishnan, 2012). In 1976, five years after the Slum Act was created, 70,000 residents of the Janata colony in Mankhurd were forcibly evacuated and only a part of them were provided with alternative dwellings in Cheetah Camp (Rozario and Krishnan, 2012).

The power to declare a slum area, and deciding whether it should be cleared or improved, was used – and is still used – by rent-seeking municipal officers to their advantage. To this day, there seem to be more incentives for the authorities to maintain the status quo or to allow planned settlements to become slums[3] than to address their specific issues. According to a report by the World Bank (1997), the reason behind the relative failure of an ambitious slum upgrading program it financed in the mid-1980s was that

> in-situ improvements were also disliked by [MHADA/BMC] staff because they did not lead to public works contracts for them to administer. [Moreover], granting legal tenure to slum dwellers was also disliked by some local politicians as it diminished their influence because slum dwellers relied on these politicians to protect them from eviction.

Instead, politicians and the municipality encouraged 'slum-dwellers' to demand free flats financed by the central government. In the 1990s, the Slum Redevelopment Scheme and then the Slum Rehabilitation Scheme were created. The latter is now the chief response to the challenge of providing better standards for both residents in slum-declared areas and the city as a whole. It essentially leverages the land value of slums on public land to finance redevelopment. The scheme encourages private developers to clear areas classified as slums by the municipality and build high-rise housing blocks in which each family receives a free 225-square-foot unit. In exchange, the developer gets valuable 'transferable building rights' on public land. This has led to the most toxic kind of developer-government nexus and an explosion of land scams and corruption. An internally commissioned government report on the Slum

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3　See Lisa Björkman, 'Becoming a Slum: From Municipal Colony to Illegal Settlement in Liberalization Era Mumbai', Max Planck Institute for the Study of Religious and Ethnic Diversity, Göttingen, Germany, 2012.

Rehabilitation Scheme described it as 'nothing but a fraud, designed to enrich Mumbai's powerful construction lobby by robbing both public assets and the urban poor' (Rozario and Krishnan, 2012).

Moreover, the quality of housing produced through the scheme has been widely described as abysmal, the new buildings quickly becoming less liveable than the slums they replaced. Many original beneficiaries of the scheme have moved back to slums and sold their free flats to middle-class families who simply cannot find anything else that is within their budget.

After decades of failed policies, the official slum population keeps rising. Today, according to the latest census, 62 per cent of Mumbaikars live in slums. This rise is usually attributed to the 'hordes' of rural migrants coming to the city, but their numbers have actually been declining over the past decade, along with the population of the district of Mumbai.[4] Yet, the number of slum-dwellers keeps increasing. This can partly be explained by the vested interest of the authorities, and the Greater Mumbai Municipal Corporation in particular, in declaring more areas as slums, sometimes letting them degrade for years (as brilliantly exposed by Björkman [2012]). Slum areas then become raw material for redevelopment projects benefiting individual municipal officers, politicians, and promoters, but rarely the end-users.

A contextual and conceptual vacuum

In Mumbai, many middle-class housing developments receive water through water-tankers instead of pipes as the pipes are not yet laid down or functional. Available living area certainly does not increase when people are shifted from slum-declared areas to state-supported rehabilitation housing (flats of 220 square feet typically accommodate families of five or more people), and security of tenure is just a distant dream for the hundreds of thousands of people who have a 'rental agreement' for one or two years, which allows the landlord to indiscriminately raise the rent upon renewal. In short, the definition of slum is a catchall that can be arbitrarily used by municipal authorities and development agencies – to the point of making the 'slum' label irrelevant. The problem when habitats at various stages of development are amalgamated into the same 'slum' category is that places that are actually in need

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4   CNN, 'Mumbai's island city: Less crowded than in 2001', **http://travel.cnn.com/mumbai/ life/mumbais-island-city-less-crowded-2001-329525**.

of urgent rehabilitation are put in the same bag as places in need of infrastructural improvement. In Mumbai, the range of settlements that are declared slums by the authorities varies so much that the only things the declaration indicates is the attitude of the bureaucracy vis-à-vis certain neighbourhoods.

There appears to be a deep running prejudice of the bureaucratic and elite business classes vis-à-vis low income / low caste neighbourhoods in India. The lingo used to describe such neighbourhoods, in particular the terms 'slum' and 'informal settlements', is a reflection of this attitude. It may sound rhetorical or trivial to question the validity of these terms. Yet, without addressing the huge gap between policy-makers, practitioners, and academics on the one hand, and the actual dynamics of the incrementally developing neighbourhoods they seek to rehabilitate on the other, there is very little scope for constructive engagement.

At the level of urban policy, planning, and architectural interventions, the problems faced by many underserved neighbourhoods cannot be overcome without revisiting the conceptual and empirical foundations of the reality one is supposed to address. This requires another form of 'recognition', different from that of Sen – one that is not synonymous with acceptance and othering. The kind of recognition one needs is not based on a Hegelian process of identity formation through the recognition of differences. It is, rather, one based on a Latourian communicative rapport with other actors and 'actants' at different levels.[5] Active recognition implies communication channels that enable the back and forth transmission of information between actors. Actors are not distinct from the political, legal, economic, and social structure in which they operate, but part of it. The ability of urban planning agencies to support and promote the involvement of local actors in producing the urban fabric is contingent on the development of communication channels running through the various scales of an operation. Attention to existing developmental processes

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5 Bruno Latour in John Law and John Hassard, *Actor Network Theory and After*, Oxford: Blackwell Publishing, 2005, pp. 16-17. According to Bruno Latour, social science has produced unsatisfactory accounts of society because it was too busy studying the macro and micro dimensions of social life as if they were different worlds. Instead, social processes, according to Latour, are 'circulating entities'. That means that actors (or actants, as Latour prefers to call them) are not agents evolving in a structure that is distinct from them. They are part of that structure, in the same way that everything is part of it. But being part of the structure does not mean that they lose their agency. Agency is expressed by local responses to structure that exist at various scales. People are not simply rational agents behaving in a predictable way. They cannot be reduced to statistical entities. They are in constant interaction with their context. Everyone exists somewhere in between the particular and the general.

across the city, local involvement, and effective communication, form the pillars of a planning methodology based on the idea of recognition.

Recognizing previously unidentified urban forms as well as the organizational principles that drive their emergence is an urgent task that ethnologists, architects, and urbanists should take on seriously in Mumbai and elsewhere.[6] The efforts of practitioners – architects in particular – have so far mostly focused on *proposing solutions* to the taken-for-granted problem of informality – but often without taking the time to understand the context at which their solution is aimed, as the $300 house project illustrates

A classic example of this attitude is the well-intentioned but ill-informed and misleading '$300 house' project, which was initiated by two 'management gurus' from one of America's top business schools. The project, which presents itself as a 'business opportunity as well as a charitable endeavour' (Sarkar, 2013), aims to benefit '[p]articipating companies [which] will reap two rewards. First, they will be able to serve the unserved, the 2.5 billion who make up the bottom of the pyramid. Second, they create new competencies which can help transform lives in rich countries by creating breakthrough innovations…' (Govindarajan, 2010).

The project organizers (at least initially) assumed that informal settlements were a prime market for their product, without any kind of prior study of the economy and practice of home building in any part of the world where the poorest '2.5 billion' people live. They also assumed that poor people live in 'self-built houses' that 'are usually built from materials that are available — cardboard, plastic, mud or clay, metal scraps and whatever else is nearby' (Govindarajan, 2010).

The much-hyped $300 house project was wholeheartedly supported by the Harvard Business Review and praised by The Economist. In response, Rahul Srivastava and I published an Op-Ed in the New York Times in which we questioned the project's fundamentals:

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6 In Mumbai only a few groups of researchers and activists have started looking at neighbourhoods usually described solely as informal in a rigorous way. Besides URBZ, another such group is CRIT (Collective Research Initiatives Trust), composed mostly of academic architects with a broad interest in the city. URBZ is an experimental, activist-research platform for the production and diffusion of information on cities and neighbourhoods that was co-founded by Geeta Mehta, Rahul Srivastrava and myself (urbz.net). Rahul Srivastava and I also created the Institute of Urbanology, an academic research centre focusing on the understanding of incremental developmental processes and daily practices in any given locality through direct engagement with people and places.

> We work in Dharavi, a neighborhood in Mumbai that has become a one-stop shop for anyone interested in "slums" (that catchall term for areas lived in by the urban poor). We recently showed around a group of Dartmouth students involved in the project who are hoping to get a better grasp of their market. They had imagined a ready-made constituency of slum-dwellers eager to buy a cheap house that would necessarily be better than the shacks they'd built themselves. But the students found that the reality here is far more complex than their business plan suggested.
>
> To start with, space is scarce. There is almost no room for new construction or ready-made houses. Most residents are renters, paying $20 to $100 a month for small apartments.
>
> Those who own houses have far more equity in them than $300 — a typical home is worth at least $3,000. Many families have owned their houses for two or three generations, upgrading them as their incomes increase. With additions, these homes become what we call "tool houses," acting as workshops, manufacturing units, warehouses and shops. They facilitate trade and production, and allow homeowners to improve their living standards over time (Echanove and Srivastava, 2011).

The $300 house project reflects the way entire parts of the city are amalgamated and casually dismissed, even by those who pretend to care for the people who live there, and who present themselves as academics and experts. The lingo used to describe neighbourhoods that have been built incrementally and with little resources by marginalized populations is partly to blame. New concepts and entry points must be generated, based on observations and engagement with various types of neighbourhoods in the city.

Ananya Roy (2012) proposes that such concepts should address the 'inevitable heterogeneity of Southern urbanism' and not be bound to the study of subaltern urban spaces and so-called 'informal settlements' alone. Recognition of subaltern forms of the appropriation of urban spaces 'tends to remain bound to the study of spaces of poverty, of essential forms of popular agency, of the habitus of the dispossessed, of the entrepreneurialism of self-organizing economies' (Roy, 2012: 127). In this, she echoes arguments made earlier by Rahul Srivastava and myself (2008, 2010, 2011, 2012) that while 'diversity' is celebrated as an essential feature of urban culture in post-modern societies, diversity of built forms is equally important (Srivastava, 2008). When this diversity is ignored, a city like Mumbai becomes reduced to the extreme typologies of the slum and the high-rise, forgetting everything in between (Echanove and Srivastava, 2011b). We argue that Mumbai should be understood as a diverse, heterogeneous city:

The village story of Mumbai is the tip of a long standing argument we make about incremental growth of cities that takes along with it a great diversity of habitats that the city has produced including villages, chawls and low-cost affordable housing structures often called slums. Our engagement with these habitats, ranging from the heritage story of Khotachiwadi to the Koliwadas of Dharavi have made apparent the deep connections between the form of villages and the so-called informal settlements for which the former acts as a template. Mumbai never was a city of slums and skyscrapers but one in which a great variety of built forms accommodated people working at different layers of its powerful economy. Old villages provided land for affordable housing on a large scale and their templates were reproduced in the thousands of habitats that emerged all over the city (Srivastava and Echanove, 2012).

While I do not see heterogeneity as a specific feature of the global south, which seems to imply that urbanism is less heterogeneous in Europe or Japan, I share Roy's interests in 'theoretical projects that disrupt subaltern urbanism and thus break with ontological and topological understandings of subalternity (Roy, 2012: 127). The problem with the prevailing buzz on the urban informality in academic and activist circles is precisely that it tends to homogenize a wide range of habitats and prevent a finer understanding of the processes at work in their production, including the way they relate to the city and global context. The following section explores the narrative of informality and its shortcomings.

The narrative of informality

Settlements emerging outside the regulatory framework and development plan are typically referred to as 'unplanned' and 'informal' and sometimes 'illegal'. While 'illegal' is a fairly straightforward notion evoking the non-respect of the rule of law (for instance, illegal construction on government land), 'informal' is much more ambiguous, as it is linked to normative notions of what the city ought to look like. What is informal is related to subjective notions of the 'formal'. Thus the informal is perceived as a negative version of a collective imagined and idealized 'formal city'. An influential report called "Vision Mumbai: Transforming Mumbai into a World Class City", produced by the consulting firm McKinsey (which advises the government of India), provides an account of the kind imaginary that guides urban policies. This vision has been broadly denounced by activists, academics, and practicing architects as serving the interests of certain business and landed elites and dismissing

the diversity and spatial relationships that make Mumbai what it is (see, for instance, D'Monte, 2011; Rajiva, 2005).

The phrase 'informal settlement' is sometimes used to describe parts of the city that have escaped municipal control and planning altogether. It is also used to describe a settlement developing under particular pressures (such as profound poverty and high population density) and/or a lax planning regime where zoning and planning ordinances are either loosely enforced or not enforced at all. The development of post-war Japan is a case in point. Under huge population pressure, cities like Tokyo sprawled endlessly as the authorities failed to implement their development plans. The result is a largely mixed-use and low-rise, high-density urban fabric. Yet, thanks to a particular idea of the city based on what the architect Kisho Kurokawa and anthropologist Hidenobu Jinnai describe as non-dualistic, Japan has never dismissed incrementally developing and consolidating neighbourhoods as 'informal settlements' (Jinnai, 1995; Kurokawa, 1998). The Tokyo story shows that the description of certain habitats as 'informal' is hardly based on objective evidence. It is informed instead by the political and cultural contexts as well as historically rooted notions of the 'city'.

Analysing the origins and use of the phrase 'informal settlement' helps us to understand its normative dimension, and it is a necessary step towards the creation of concepts that could describe the morphology of neighbourhoods that have long been dismissed as the antithesis of what a good neighbourhood should look like. 'Informal settlements' are often portrayed as poor, insalubrious, filthy and dangerous *slums*.

Mike Davis and other academics see slums as expressions of capitalist oppression, with insurrectional – if not revolutionary – potential (Davis, 2006). Some anthropologists present them as hyper-competitive deregulated markets where only the strongest survive. International organizations and ambitious urban designers are counting and mapping phantasmagorical numbers of slum dwellers, carelessly grouping all kinds of habitats under catchall terms such as 'slum' or 'informal settlements'. Urbanists are master-planning new futures and architects are designing low-cost 'solutions' to house the poorest. Businessmen are investing in different mass affordable housing schemes, foreseeing as many future homebuyers as there are slum dwellers. Real estate developers see these areas as raw material for land development. Writers, movie producers, and documentary filmmakers have long been inspired by them. The narrative they produce is usually that of an urban time bomb about to explode or one that has already exploded, leaving behind a devastated landscape and much

human misery. Right-wing politicians often describe slums as unruly and hostile tax-free havens populated by squatters and breeding grounds for criminals, while the Left prefers to see them as blatant symbols of class inequality and victimhood. Even the most progressive activist voices join the chorus to argue that informal settlements are nothing but an expression of urban injustice. Overall, there is an overwhelming consensus that heavy-handed government intervention is urgently needed. Any suggestion that neighbourhoods qualified as 'informal' are often pretty well organized internally and well integrated into the city is dismissed as romantic nonsense. Even after decades of failed rehabilitation policies in the West, East, North and South, the planning orthodoxy is still that informal settlements are inherently skewed and should be flattened and redeveloped.

In the collective imaginary, informal settlements are conceived as the opposite of formal settlements. What exactly constitutes the 'formal', however, is never questioned. Etymologically speaking, what is formal follows the rules of logic. When prefixed with 'in', the meaning is inverted, and by extension what is informal defies logic. Illogical implies that something is irrational, unpredictable, and thus potentially dangerous. At the extreme, the informal denotes the uncivilized. Phantasmagorical, informal settlements are the anti-city – a contemporary avatar of the wild forests of the middle ages.[7] The myths and fantasies surrounding the notion of the informal and the moral justification for intervention are also reminiscent of the colonial enterprise that justified itself as a civilizational mission.

As spellbinding as it may be, it is essential to overcome the myth of the informal, if we want to find new ways of negotiating the integration of social and urban diversity in the planning framework. Much can indeed be learned from places that have been estranged politically but nonetheless managed to develop and consolidate overtime. Many other myths fall apart when we actually look at the processes at work in the formation of neighbourhoods that have developed without formal planning and zoning.

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7   Umberto Eco argued that we have never left the Middle Ages (Eco, 1986). The imagined relationship of the city and the slum is a perfect example of medieval fantasies at work. The slum is the contemporary avatar of the medieval wild forest that breeds diseases and viruses and is populated by bandits and outcasts, occasionally defended by Robin Hood activists and politicians. It is also a place of enchantment to some, where new forms of social organization can be discovered or invented.

The narrative of formality

The sharp distinction between the formal and the informal is misleading on many counts. It has become a banality to state that the formal and the informal are inter-twined in a ying-yang kind of way – or that the formal is like a structure interpen-etrated by an informal organism creeping all over and inside it. However, this looks more like conceptual gimmicks than breakthroughs in our understanding of urban dynamics. Fusing together two limited and problematic concepts does not add up to a clearer understanding. The formal and the informal should simply not be taken for granted.

At first sight, it seems useful to differentiate parts of cities that are at opposite ends of the planning spectrum. Undoubtedly, the formal/informal divide does click with a certain experience of a city like Mumbai or even Los Angeles. We can all think of parts of the city that seem legible, well planned and functional, and others that are difficult to navigate, not so neat, and affected by all kinds of problems, urban, social, economic and otherwise.

The term 'formal' embodies a certain vision of the city: modern, just, efficient, and safe. What comes to mind is well-maintained roads and walkways, public parks, a coherent architectural aesthetic, clearly laid out zones of activities (residential, com-mercial, recreational). This is produced through good planning regulations and urban design, nicely landscaped public spaces, high-tech construction practices, and so on. Following this narrative, for this to happen, urban planners need to be equipped with scientific tools, a well-trained rational mind, upright morality and work ethic, and accurate information. Urban planner Patsy Healey describes the modern urban planning paradigm in these words:

> The key resource for this project of planning was seen as scientific knowledge and instru-mental rationality. Scientific knowledge could provide an objective basis for identifying present problems and predicting future possibilities. Instrumental rationality focused on relating *means* (how to do things) to *ends* (what could be achieved), in logical and system-atic ways. Impartial reason could be used as the measure of just actions (Young, 1990). In this way, the irrationality of market processes and of political dictatorship could be replaced with a new rationality, planning as the 'rational mastery of the irrational', as Karl Mannheim put it (Mannheim, 1940) (Healey 2006: 9).

This technocratic paradigm still dominates planning departments, and the way long-term urban visions and regulations are conceived. Actually existing urban planning practice, however, is much more hands-on. It involves constant negotiation amongst

multiple stakeholders and needs to be adapted to ground-level realities. Planning practice is deeply immersed in power struggles at all levels – from the elected party representative at the neighbourhood level to lobbying by global groups at the national level. There is indeed a substantial gap between grand urban visions and what is happening on the ground. What is 'formal' is not as clear in the world of action as it is in the world of ideas. The practice of planning is typically about managing existing places and mediating multiple interests, and only rarely about the actualization of formal utopia.

Social scientist Amita Bhide describes the systematic discrepancy between Mumbai's development plan (DP) and the reality of the city: 'The experience of the development plan in Mumbai in particular and the country in general has been one that has been characterised by non implementation' (Bhide, 2011: 79). She further notes, 'The development plan "virtually" denies the existence of a slum. Slums are totally invisible under the brush strokes of the yellow, green and blue of the development plan.' As a consequence, 'the plan acts as a ground for denying basic services to the slum' (Bhide, 2011: 81). She argues that the plan's inability to recognize and include existing urban forms and processes is as much a reflection of the vested interests it promotes as a result of the scientific paradigm in which it is historically rooted:

> A nineteenth century development, it is an embodiment of the triumph of science and engineering applied to the creation and control of human settlements. The development plan thus follows the logic of techno-rationality, of the mystifying power of expertise that couches alliance of powerful politico-economic interests and backed by the process of law (Bhide, 2011: 79).

Bhide's critique of the development plan is echoed by Healey's observation that one of the major crises that physical urban planning is confronted with today is its inability to alleviate social issues such as poverty and exclusion (Healey, 2006: 22). Decades of forceful rehabilitation projects in the US and Europe with thousands of public housing blocks built in the periphery of urban centres have not done much to improve the lives of vulnerable populations. In many cases, they have even become flashpoints as regular outbursts in American *housing projects*, British *council estates*, and French *banlieues* testify. Redeveloping 'slums' into high-rise residential housing will not magically turn the 'informal' into 'formal', nor will it bring social justice and equality. And it will certainly not transform socially marginalized and economically weak populations into middle-class citizens. As the history of social housing in the

West seems to demonstrate, chances are that it may not even do much to improve the living conditions, economic prospects, and social integration of the targeted populations.

Informal, informe, enform

Of late, perhaps in reaction to the perceived failure of technocratic planning approaches to produce desirable cities, a new wave of architects and urbanists has taken interest in the 'informal', seeing it as a source of creativity and innovation. According to architect Cecil Balmond, '[i]nformal is not classifiable. Informal is non-linear and complex. Embracing this complexity and not insisting on self-contained categories of definition is part of it' (Balmond, 2003). In line with the post-modern tradition, this new school rejects instrumental rationality as a guiding principle of planning and design practices. Filipe Balestra, a young architect who has worked in Brazilian *favelas* and Indian 'slums', assigns positive values to the word informal, which he defines as 'relaxed, anarchic, tolerant, friendly, confident, hopeful, strong, deep and open.'[8] Informal for him is a state of mind and a way of life that he associates with the city of Rio, with its beach culture and hillside *favelas*. He uses the word 'informal' to express something about the way a place feels as well as its potential.

Architects praising informality, however, often tend to become formalist again when it comes to design, as if the informal was just there for inspiration but in the end, it is still the formal city that one is imagining. Balmond explicitly states that he 'actually advocate[s] certain formalistic processes' and explains,

> [i]nformal has various levels of meaning for me. It does represent for me a modern dynamic. It is interesting that there was a movement around 1935 called the *informe* led by Georges Bataille. But for him it was about formlessness and entropy. I am against that. I am for starting from initial motifs and making form in a generative process (Balmond, 2003).

My interpretation of Bataille's concept of *informe* (Bataille, 1929-1930: 382) differs from Balmond's. The absence of form does not necessarily mean entropy. It could also mean that there is something at work that has not yet been recognized – it could be a form in the making (i.e. neg-entropy). Perhaps the *informe* is doing or becom-

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8   Personal correspondence (April 5, 2010).

ing something that only needs to be identified to become *formal*. Shining a light on something, naming it and describing it, implies a certain engagement with the subject. It is an eminently creative process, which draws inspiration from the context. We could call the act of recognizing something that was previously unnamed '*enformation*' from the old French *enform* – literally 'giving form'.[9]

Giving form is what design and planning are supposed to do: These practices aim to organize the city spatially, thereby providing an operational common ground for civic and commercial interactions. Parts of the city that have not been professionally planned or designed are assumed to lack this common ground. However, what we observe empirically is that the space of interaction – the common ground – exists in unplanned neighbourhoods as well – in different forms. Market spaces, temples and ceremonial spaces, street and transportation systems, homes and shops can emerge through different form-giving processes.

What is usually referred to as 'top-down planning' simply means that form-giving is controlled by a relatively small group of people, who may be following accepted norms and wisdom about what constitutes valid urban forms. What is called 'bottom-up' is the radical decentralization of that process – when the production of form is in the hands of a multiplicity of local actors, each involved in planning their own spaces and forced to coordinate with their neighbours (for best and worst). In both cases, form-giving is subject to negotiations and pressure among stakeholders and authorities. Where the planning and development processes are not tightly controlled, end-users tend to be more autonomously involved in local production and the negotiation of space.

What produces 'informality' is the inability of professional urban planners, architects, and policy-makers, along with academic institutions, to recognize any other form than the ones they themselves generate. In that respect, the world of planning and design is decades behind the world of art, which has long questioned the authority of the artist and the expert in judging what constitutes an art form and what does not. The surrealist movement and in particular the provocations of Marcel Duchamps and his 'ready-made art' were really a critique of art itself and of the institutions that take on the authority to judge what can be called art and what can-

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9   Sociologist Laurent Thénevot (2007: 3) reminds us that the word 'information' comes from the Old French *enforme*, which means 'to give form'. Thénevot uses the word 'form' in the sense of code forms, used to capture and share data among multiple actors. Form therefore does not necessarily imply a physical object. It is an arrangement that allows communication and can therefore frame collective planning and action.

not. The surrealist review *Acéphale* founded by Georges Bataille is another celebration of a 'chiefless crowd', reminiscent of the unruly, unplanned, and locally developing neighbourhoods of Mumbai.

Of central importance for architects, planners, and policy-makers is the question of how to reconnect with neighbourhoods that have been following their own development logic for decades. Too often the response seems to be to ignore the validity of any of the forms that have emerged over the years. Wholesale redevelopment and rehabilitation schemes are instead devised in the name of bringing in infrastructure and amenities. Retrofitting basic infrastructure into the existing fabric is rarely considered as an option, in spite of the fact that it is often less costly than the tabula rasa approach. Redevelopment schemes are often highly destructive as they wipe away years of persistent incremental investment by local users in shaping their habitats. As a result, complex habitats merging housing, economic activities, and cultural fabric are replaced by monolithic residential structures, which often degrade at high speed.

The difficulty of investigating, recognizing, and engaging with existing and emergent urban forms should not be an excuse to dismiss them altogether. Academic research in particular has no reason to blindly adopt and spread simplistic notions such as that of informality, when its role is instead to produce a more precise understanding of the world. In the field of practice, the incapacity of urban planners and policy-makers to recognize existing urban development practices and forms is causing much human suffering and political heat as local actors resist planning projects. This is not a problem affecting only low-income neighbourhoods in developing countries, but rather a global phenomenon affecting planning in cities as varied as Mumbai, Tokyo, New York or Geneva.

However, shedding light and giving form may not be quite enough. For one, urban planners and the government alone cannot be trusted to produce satisfactory information on neighbourhoods. The information they produce typically reflects their ideologies and interests first. Information must thus circulate back and forth from the neighbourhood, through open communication channels.[10] In this sense, recognition should be based on an exchange, a participatory process, and should not be reduced to an academic mapping exercise. Moreover, one should probably not force 'form' out of the *informe* at all cost. Some things may need to remain un-communicated, if only to acknowledge the fact that even what does not have form can possibly have

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10 These communication channels should be co-designed by planners and local actors. They could be based on existing local information systems (local councils, schools, art, public expression).

purpose and a function. Ultimately, form-giving happens by engaging in existing processes and creating new communication channels.

From the informal economy to the informal 'sector'

In order to understand how the idea of the 'informal' became so prevalent among academics and practitioners, it is useful to go back to its roots. It seems that the concept allowed the bridging of the divide between ground-level observations and the needs of development economists devising policies from a distance. However, that bridging came at the cost of over-simplifying a complex and diverse reality. The anthropologist Keith Hart first used the term 'informal economy' at a conference on urban employment in Africa in 1971 to describe an economy previously invisible to economists. He later reflected on the appeal of the concept, stating:

> The label 'informal' may be popular because it is both positive and negative. To act informally is to be free and flexible; but the term also says what people are not doing – not wearing conventional dress, not being regulated by the state (Hart, 2000).

Hart justifies the creation of the term by the fact that development economists applying their categories to Third World countries were only able to account for jobs in state and corporate sectors, de facto invisiblizing all other forms of employment. This produced unemployment figures of up to 50% in developing cities that did not match the reality that any visitors could observe. In Hart's words:

> Anyone who visited, not to mention lived in, these sprawling cities would get a rather different picture. Their streets were teeming with life, a constantly shifting crowd of hawkers, porters, taxi-drivers, beggars, pimps, pickpockets, hustlers – all of them getting by without the benefit of a 'real job' (Hart, 2000).

Hart, building on observations made earlier by the anthropologist Clifford Geertz as well as his own, coined a term that would account for that invisible economy. The emphasis was thus on the fact that there was, indeed, an economy, that people were not unemployed. What characterized the informal economy, according to Hart, was the absence of bureaucracy. What happened then is history, with the term 'informal economy' becoming hugely popular. Economists have been using it ever since to devise strategies and assess the potential impacts and risks associated with different kinds of loans and development schemes to poor countries.

Quickly, the term 'informal' came to be used not only to describe certain kinds of economic transactions, but also entire geographical areas or 'sectors'. Dharavi in Mumbai and many other neighbourhoods in that city and around the world are routinely called 'informal settlements' by architects, development specialists, NGO workers and policy-makers who prefer the more politically correct term 'informal' to that of 'slum'. The term, however, reduces a complex and diverse reality to a notion that evokes the absence of a regulatory framework and, by extension, the lack of a recognizable built form shaped by planning regulations, codes, and norms. Hart is well aware of the shortcomings of the term, especially when it is extended to describe entire 'sectors', and notes that:

> The informal sector allowed academics and bureaucrats to incorporate the teeming street life of exotic cities into their abstract models without having to confront the specificity of what people were really up to. To some extent, I sacrificed my own ethnographic encounter with real persons to the generalizing jargon of development economics (Hart, 2000).

In the field of urban planning, however, it is unthinkable to sacrifice the encounter with real people, since they are the supposed beneficiaries of urban development and planning. According to a now dominant school of urban planning led by theorists and practitioners such as Patsy Healey and John Forester, people should be at the centre of the decision-making process in matters of planning. The 'collaborative planning' approach, as it is known, is not only seen as a normative imperative in a democratic context, but also as a way of improving the quality of urban planning and the efficiency of its delivery by the government. Collaborative planning is presented as a way of resolving conflict and achieving consensus in a diverse and pluralist context.

Others have previously emphasized the importance of producing detailed information about localities for good planning. Kevin Lynch's 'informer planner' (1984) is a practitioner equipped with conceptual tools that allow her to recognize and communicate existing forms of social and urban organisation. Amos Rapoport (1982) has emphasized the possibility of reading meaning in the built environment. Radical practitioners such as John F.C. Turner (1976) have extensively detailed the process whereby habitats are generated by local actors without state help, and provided nuanced accounts of the dynamics of urban development that most commentators describe as 'informal' processes.

One of the major problems with the 'informal' label is that it invisibilizes as much as it reveals. Hart acknowledges that within what he describes as informal, forms

do exist: 'Any observer of an informally dressed crowd will notice that the clothing styles are not random. We might ask what these informal forms are and how to account for them' (Hart, 2000). This calls into question the validity of the concept of informality itself. Doesn't accounting for *informal forms* amount to recognizing that they were not informal to start with? Isn't the idea of informal forms oxymoronic?[11]

Hart uses the word informal to mean non-bureaucratic. Employment in the informal economy meant non-government, non-corporate jobs. If we take the same parameter in the urban field, informal settlements mean settlements that have been planned neither by the state, nor by developers, but rather by local masons and people themselves. If informal settlements are settlements that were built outside bureaucratic systems, most settlements around the world are informal to some degree. Lax enforcement of planning regulations suffices to qualify a neighbourhood as informal. Any vernacular architecture that follows norms other than that of the bureaucracy could be considered informal. In Italy, France, Spain or Portugal, masons build and repair country homes with little oversight of the authorities. Only countries with long traditions of heavy regulation of the real estate sector that have left no possibility for smaller contractors to build houses on their own, such as the US, could be considered purely formal. This may be a relatively new phenomenon, though.

Back in the 1970s, John F.C. Turner pointed out the similarity between self-helped habitats in Peru and the US. Even today in the US, repairs, extensions, and other maintenance work are typically done by local contractors, who may or may not be employed by registered companies. The US construction industry as a whole is largely dependent on migrant workers picked up by contractors on the side of the road. According to the architect Mario Gandelsonas, entire parts of Los Angeles, New Jersey, and many other large urban agglomerations are built and used in informal ways.[12] Most of the time, the authorities choose to turn a blind eye, understanding that the construction sector is dependent on these ad-hoc systems.

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11 For an engaging discussion on the idea of informal form, see Anush Kapadia, 'Is the Informal Economy a General-Purpose Machine?', paper presented at the AAA 2012, San Francisco.

12 Discussion at PIIRS seminar 'City as Home / Home and Urban Infrastructure', Princeton, New Jersey, November 16-17, 2012.

From the invisible hand to informal labour

The historical context in which Hart coined the term 'informal' was one of sharp contrasts. The Cold War delineated the opposition between the 'First' and 'Second' worlds. Stuck in the middle or at the periphery was the 'Third World', poor and/or non-aligned. Both First and Second Worlds could be described in Webberian terms as large bureaucratic regimes. The First World was a regulated form of state-driven capitalism, legitimized by electoral democracy. The Second World relied on central command of the economy and was legitimized by ideals of the universal redistribution of wealth. The Third World was characterized by a dysfunctional bureaucracy and weak institutions that made large capital accumulation and redistribution difficult. Until the 1980s the Western world was largely dominated by Keynesian economic policies, which saw large government and capitalistic accumulation as compatible and symbiotic. In the West, just as in the Soviet block, state bureaucracy was seen as the prime mover of the economy. Thus for Hart, the form of the formal economy is in the end that of the bureaucracy:

> Following Webber (1981), I argued that the ability to stabilize economic activity within a bureaucratic form made returns more calculable and regular for the workers as well as their bosses. That stability was in turn guaranteed by the state's laws […] 'Formal' incomes came from regulated economic activities and 'informal' incomes, both legal and illegal, lay beyond the scope of regulation. I did not identify the informal economy with a place or a class or even whole persons (Hart, 2000).

However useful the term 'informal economy' may have been at the time to development economists who could use it to identify what their statistics were missing, it started declining in significance (but not in popularity) in the 1980s, when Keynesianism became out of fashion and was replaced by neoclassic economic theories that believed in the power of the invisible (informal?) hand of the market to generate growth. Interestingly, therefore, informality does not lose significance because it disappears, but rather because it becomes the norm:

> The 1980s saw another major shift in world economy following the lead of Reagan and Thatcher. Now the state was no longer seen as the great provider. Rather 'the market', freed of as many encumbrances as possible, was the only engine of growth. The informal economy took on a new lease of life as a zone of free commerce, competitive because unregulated. This coincided with the imposition of 'structural adjustment' policies that reduced public expenditures and threw responsibility onto the invisible self-help schemes of the people themselves (Hart, 2000).

This corresponded to a creative and experimental period, when the theses of John F. C. Turner and other students of unregulated urban development were brought to the forefront of planning practice. In the 1980s the World Bank encouraged the development of 'Site and Services' schemes throughout India and other parts of the world. These were based partly on the pragmatic realization that the state was not always good at providing affordable housing. Too expensive or of poor quality, often far from economic centres and disconnected from people's needs, state-led social housing was in crisis in developing countries and the West. The program was also partly based on the ideological belief that the free market – at whatever scales it operated – was the most efficient delivery mechanism for affordable housing.

Site and Services schemes such as Aranya, planned in the early 1980s by architect B.V. Doshi (a disciple of Le Corbusier) in Indore, Madhya Pradesh (India), provided low-income families with a plot served by basic infrastructure as well as a few models of houses that they could build on it. The Previ project in Lima (Peru), sponsored by the United Nations, was an early attempt at exploring alternative models for partly self-built housing. In the late 1960s, 26 international and Peruvian architects built 1,500 dwelling units with the understanding that their residents would modify them over time. Both projects are now fully integrated into their surroundings and the continuous incremental improvement of the initial structures has made them indistinguishable from the so-called 'informal settlements' surrounding them.

In Mumbai, too, a few Site and Services projects were implemented on the periphery. One of them, located in Charkop, which was still far out from the city proper in the 1980s, is today a nice lower-middle class neighbourhood. People have continued to expand their homes over time, the only thing remaining from the initial plan being the ground-level layout. These schemes were gradually abandoned, as it was difficult to make sure that the plots would benefit the people they were intended for. A critique of these schemes was that people who were allotted a plot would immediately sell it at market rate to better-off people (often informally, as initial beneficiaries were required to keep them for a certain number of years before they could be sold). Nonetheless, Site and Services schemes can be said to have succeeded in producing desirable and functional human scale environments at a low cost to the state and to the beneficiaries. The same cannot be said of current Slum Rehabilitation Schemes and other mass housing projects, which are just as likely to be turned over and speculated upon by the beneficiaries.

The initial enthusiasm for Site and Services schemes and self-help illustrates the way the global economy informalized as it liberalized. This trend was further accel-

erated by the demise of the Soviet regime and the spread of global trade thanks to decades of deregulation (i.e. de-bureaucratization). Tellingly, in the late 1980s, but mostly in the mid-1990s when India resolutely left behind state-sponsored socialism and deregulated the private sector, many settlements that had originally been planned, such as transit camps for rehabilitated slum dwellers or 'chawls' for municipal and factory workers, turned into 'slums' and are now officially identified as slum areas.[13] Hart observed,

> The world economy has become increasingly informal in recent decades. Illegal drugs are the most valuable commodity traded internationally. Finance has been slipping its political shackles, by relocating offshore where money transactions can hardly be monitored or taxed. The armaments industry is a sea of corruption reaching the core of western governments. 'Grey markets' for goods imitating well-known brands and unlicensed reproductions (especially videos, CDs and tapes) have been labelled as 'piracy' (Hart 2005). The irrational borders of nation-states are riddled with smuggling. The informal economy is now considered to be a feature of the industrial countries, ranging from domestic do-it-yourself to the more criminalized economy of disaffected youth (Pal 1984) (Hart, 2000).

The sociologists Manuel Castells and Alejandro Portes make the same observation in the introduction to a classic collection of essays on the informal economy in North and South America published in the late 1980s:

> In many contexts self-employment is growing more rapidly than salaried employment. The process of institutionalization of economic activities is slowing down. Horizontal networks, not vertical bureaucracies, seem to be the new models of efficient organizations. Subcontracting prevails over union contracts in various industrial sectors. The cash economy is expanding in the microeconomic realm, while barter is becoming a crucial feature of international exchange. New legions of would-be workers are entering a casual labour market, where a new breed of entrepreneurship is on the make. The informal economy simultaneously encompasses flexibility and exploitation, productivity and abuse, aggressive entrepreneurs and defenceless workers, libertarianism and greediness. And, above all, there is disenfranchisement of the institutionalized power conquered by labor, with much suffering, in a two-century-old struggle (Castells and Portes, 1989: 11).

It is probably not a coincidence if two of the most prominent theorists of globalization, Manuel Castells and Saskia Sassen, have their academic roots in the study of 'informality'. The economic structure described above by Castells and Portes is reminiscent of critiques of how neoliberalism and economic globalization forced

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13 For an excellent ethnography of this process see, Lisa Björkman, *Becoming a Slum: From Municipal Colony to Illegal Settlement in Liberalization Era Mumbai*, 2013 (forthcoming).

deregulation and increased flexibility of the workforce. In that context, the notion of the informal economy itself becomes irrelevant, since what it really describes is an unchecked market economy, where informal processes are no different from the mechanisms Adam Smith described as the 'invisible hand' of the market.

In Mumbai, the line between the informal economy and the formal economy is certainly an imaginary one. It is not, as often argued, that the two are deeply enmeshed, but rather that the entire economy and the public administration are, so to say, informal. For instance, no building is erected in Mumbai without at least 50% of the land being paid in 'black'. Accountants specialize in hiding profits by reporting fake losses, dummy consultant fees, and offshore banking. The financial sector itself, which is supposed to be at the heart of the 'formal' economy, is fully deregulated. A significant share of skilled employment comes from foreign companies that outsource services to avoid having to pay higher salaries and employment benefits in their home countries. Land deals throughout the city are dependent on building permits delivered by the municipality and require kick-backs to be paid at all levels of the administration. Even tasks that had been performed by the state bureaucracy for decades, such as issuing passports or running embassies, are now subcontracted to private agencies. Industrial production relies heavily on subcontracted labour and unregulated workers, who do not have the same access to safety and social benefits as others and who earn much less. The Delhi-run Mumbai Port Trust itself is dependent on tens of thousands of unregistered workers outside the docks. In that context, the city as a whole, and the Indian economy at large, can be called informal. And the globalization of the Indian economy is only accelerating the process of informalization.

Faced with such irrelevance, the only thing we can do is to follow Hart's own suggestion:

> If I once sought to translate my own ethnographic experience into 'economese', it is now time to reverse the process and examine the institutional particulars sustaining whatever takes place beyond the law (Hart, 2000).

This reversal should also take place in the field of planning for neighbourhoods that have too long been dismissed as informal. However, the benchmark of legality is just as blurry and misleading as that of the bureaucracy in Mumbai, where occupancy rights are usually politically, rather than legally, granted. This is true not only in poor neighbourhoods, but also in the most established parts of the city, such as the historical colonial core, where most buildings are sitting on land that is technically owned by the state since their lease expired. In Mumbai, examples of middle- and

high-income residential or commercial structures encroaching on government land and other irregular construction of 'formal'-looking buildings abound as shown in a new report of the National Alliance of People's Movements, which lists the 'real encroachers of Mumbai'.[14]

The informal state

A new generation of academics is using the term 'informal' to describe the many facets of the contemporary Indian city. Ananya Roy (2009), for instance, argues that planning in Indian cities necessarily engages with informality but that, as a consequence, development policies and urban plans (such as the Dharavi Redevelopment Project) become very difficult to implement. This is because, unlike planning as practiced daily and locally by municipal officers and community actors, large-scale urban projects rest on a global 'idiom of urbanization' that clashes with ground-level realities and processes. The more planning fails to recognize informal processes, she argues, the more it contributes to the sense of crisis.

Roy defines informality as 'a state of deregulation, one where the ownership, use, and purpose of land cannot be fixed and mapped according to any prescribed set of regulations or the law' (Roy, 2009: 80). Yet, she also notes that informal settlements 'are neither anomalous nor irrational; rather they embody a distinctive form of rationality that underwrites a frontier of metropolitan expansion' (*Idem.*: 86). Roy sees informality not as a 'bounded sector of unregulated work, enterprise and settlement', but rather believes that 'legal norms and forms of regulation are in and of themselves permeated by the logic of informality' (*Idem.*: 82).

Roy makes the compelling argument that within the informal we can find a kind of rationality that in a way defines the Indian city, and which must be understood in order to plan it more successfully. She observes that the informal often overlaps with the illegal, due to the fact that the authorities interpret laws and regulations in arbitrary and opportunistic ways. Indeed, 'the state itself is a deeply informalized entity,

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14 Ghar Bachao Ghar Banao Andolan, ' "Encroachers" In Mumbai', National Alliance of People's Movements, **http://napm-india.org/sites/default/files/Who%20Are%20the%20 Real%20Encroachers%20in%20Mumbai.rtf**. See also *DNA Newspaper*, 'Anti-encroachment dept shielding developers,' 1022012. Accessed online at **http://dnasyndication.com/ dna/dna_english_news_and_features/Anti-encroachment-dept-shielding-developers/ DNMUM257305**.

one that actively utilizes informality as an instrument of both accumulation and authority' (*Idem.:* 81). This is an insightful remark, which allows us to firmly place informal legal practices on the side of the state, rather than that of neighbourhoods.

Residents of marginal and poorly planned neighbourhoods are not interested in engaging in illegal activities. Illegality is neither the norm nor the normative in low-income neighbourhoods in Mumbai. Most families are, in fact, quite conservative in spirit, interested in building up a future for themselves through hard work and reinvesting in their houses and businesses. They are actively structuring their lives and giving form to their settlements. These forms emerge from needs and aspiration as much as the cultural and social context and the political history of neighbourhoods. These form-giving activities on which planners should focus their attention are full of meaning and potential.

User-generated habitats

Neighbourhoods in Mumbai in which I have been working along with Rahul Srivastava and other colleagues at URBZ/Urbanology, including the areas of Dharavi, Shivaji Nagar and Baiganwadi in Govandi, Sai Vihar in Bhandup, Paspoli in Powai, and parts of Ghatkopar, share quite a few characteristics, besides being identified as slum areas by the municipality . Here, I point out four aspects of these neighbourhoods that are most relevant to the argument I am developing in this paper, i.e., that locally developed neighbourhoods are often well organized internally; they develop through processes that can be recognized and valorized, they are often constructed in a professional manner; and they have a propensity to improve over time. I also point out that they usually are home to discriminated castes and communities, who improve their living standard incrementally, in line with the neighbourhood's own urban development. I propose the concepts of *homegrown neighbourhoods* and *neighbourhoods in-formation* as an entry point for policy, planning, and architectural engagements based on the recognition of local dynamics, developmental processes, and emerging forms. These concepts have the principal advantage of offering an alternative to the loaded and pejorative terms 'slums' and 'informal settlement'.

The neighbourhoods mentioned above have all been developed by masons, carpenters, plumbers and electricians *who live and work within the locality*. For the most part, they are built of hard industrial material such bricks, steel, cement, and plaster of

Paris. This gives an interesting twist to the notion of 'vernacular architecture', since the techniques and labour are local but the materials are part of a global market. The small footprint of houses means that they can fairly easily be rebuilt with improved material and designs. Thus these neighbourhoods characteristically improve over time, both in small increments and over longer phases. Finally, as the neighbourhoods improve, the schedule castes and tribes and poor Muslims who inhabit them tend to also become upwardly mobile.

Having worked closely with local masons and 'contractors', and having studied the construction process and visited many homes with architects, engineers, and material suppliers, I can attest to the fact that by and large, houses built in the past five to ten years in these areas are of good quality. If anything, they are often over-engineered, as clients and contractors are obsessed with making the house *pakka* (meaning 'baked' or solid, a term opposed to *kacha* or raw, which is used to describe shacks made of fragile and temporary material). The relationship between contractors, who coordinate the construction, and the client is intimately connected to the social life of the neighbourhood. Contractors are local residents themselves. They are typically well-known people in the neighbourhood. They share the same local social network as their clients and are either direct acquaintances of the clients or friends of friends. Since contractors build mostly within their own community, their work is highly visible to potential clients, who can easily judge the quality of their work by looking at past constructions and talking to neighbours. There is thus fairly little scope for the contractor to cheat clients or leave work unfinished. Obviously, projects can sometimes go wrong for different reasons, but this is the exception rather than the rule.

In our work, Rahul Srivastava and I have called neighbourhoods that are developed by local actors 'homegrown neighbourhoods'. The word 'homegrown' suggests homely neighbourhoods, which allows for the expression of local agency in development. It also evokes an 'organic' kind of growth as well as the idea of neighbourhoods as complex yet dynamic spaces. Homegrown neighbourhoods are usually unplanned – or locally planned –, incrementally improving and fairly autonomous in their developmental process. Yet, they are not, as in the organic theory city described by Lynch (1984: 89-95), bounded self-coherent entities similar to biological cells. Quite to the contrary, the homegrown neighbourhoods that we observe in Mumbai are deeply entrenched in the city, the region, the sub-continent, and the world through the movement of people and goods in and out, as well as other institutional linkages, political patronage, and media penetration. They are part of larger 'urban

systems' or what the urbanist François Ascher calls the 'metapolis' (1995), which links neighbourhoods, towns, and villages through vast transportation and communication networks.

More importantly for our discussion, homegrown neighbourhoods have a well-functioning 'domestic' construction industry. The word industry may sound like a strong one, since the practice of construction is mostly based on craftsmanship and artisanship-type know-how and skills. But it is industrial in the sense of the scale of production and the kind of material and technicalities involved. Just to illustrate the scale of the homegrown construction industry in Mumbai, in a 135 hectare area referred to as Shivaji Nagar in Govandi (which also encompasses other neighbourhoods such as Baiganwadi, Gajanand Colony, and Lotus Nagar), there are about 50,000 structures (houses, shops and others). In this area alone, 2,900 houses are built or rebuilt every year – *by local construction workers*. The houses typically have a 10x15 foot (3x4.6 meters) footprint and cost anything between INR 3 lakhs and 8 lakhs (USD $5,500 to 14,500) for a ground floor plus one floor house. A rough calculation tells us that if we use a low INR 4 lakh (USD $7,300) figure per house and multiply it by 2,900 houses, the construction market represents over INR 100 crores or USD $20 million yearly in Shivaji Nagar alone, which is only one of many homegrown neighbourhoods of Mumbai. Clearly, the municipal authorities know about the market since there is a standard 10% informal tax on any new construction to be paid in the form of a bribe to municipal officers. Out of this total, about USD $2 million are lost in bribes. If this informal payment to municipal authorities was *recognized* as a well-functioning tax system – which is what it is –, this money could be used to increase the salary of municipal officers and reinvest in the neighbourhood's infrastructure.

While it is difficult to evaluate what the construction industry represents as a share of Shivaji Nagar's economy, a place that may be home to well over 250,000 people, we can be sure that it is a highly significant source of income and employment. In India, the real estate sector is the largest employer after the agricultural sector. Evaluated at US $12 billion, it has been growing at a rate of 30% in the past few years in India (GlobalJurix, 2012). It surely helps homegrown neighbourhoods to capture a share of this market through their local construction industry. It is unfortunate therefore that the authorities do not recognize the positive aspects of this developmental process.

While houses are locally built, the materials used for the construction are not locally produced. Bricks, cement, and steel are all industrial materials produced by

major corporations and distributed via well-established regional and national networks. One hardly ever sees mud houses or bamboo roofs in Mumbai – at least not in homegrown neighbourhoods. Not only are these materials often not available locally, but they may be more costly to process and distribute. Most importantly, they are not aspirational. Industrial materials are seen as solid and modern by homeowners and builders alike. Industrial construction material suppliers, including multinational corporations, have certainly taken notice of the market represented by homegrown neighbourhoods throughout the city and are very keen on tapping into the proverbially deep 'base of the pyramid'.

Besides their economic value, homegrown neighbourhoods are also arguably expressions of the city's contemporary architectural vernacular. According to the art and architecture historian Pierre Frey, anything made through the optimal use of freely available or low-cost resources and materials, including labour, is vernacular (2010: 45). The architect Patrick Bouchain recalls that the term vernacular comes from the Latin *vernaculus*, which means 'indigenous, domestic', *verna* meaning 'the slave born in the house' (cited in Frey 2010: 13). The relationship to the house and the neighbourhood is thus integral to the definition of vernacular. The modern-day version of the Roman slave is perhaps the migrant labourer selling his skills and strength for a daily wage. However, it is not just any daily worker that produces the vernacular, but one who belongs to the house, to the locality, a bit as if the slave and the house belonged to each other. In the absence of a direct 'master' (other than the larger economic context), we could perhaps argue that as the 'slave' rebuilds the house where he is born, he emancipates himself from his condition.

For Ivan Illich, it is above all *usage* that produces vernacular space. Vernacular spaces are not *conceived* but produced through use. In Roman times, according to Illich, the term vernacular 'designated the opposite of a merchandise. Was vernacular everything that was crafted, woven, raised at home and destined, not to be sold but to be used at home' (Illich quoted in Frey 2010: 74). From the time of construction onwards, a house is not simply an object (a product) made of bricks and mortar. The relationship between the builder and the family who will be living in the house is one that is embedded in interpersonal networks and the accompanying codes and usages. Once it is built, the house is continuously shaped by the movement of people and goods in and out. It is a porous entity open to the neighbourhood, which is affected by the same problems as other houses on the street, and benefits from the same access to local markets, institutions, and transportation network.

It is usage and relationships that turn a house into a home. The home is something one can reproduce thousands of miles away, while the house is fixed in space. 'Home-grown' neighbourhoods likewise tend to be connected with community histories that stretch across vast geographical areas. The relationships that may have existed in the village of origin are often reproduced in the city, as people from the same communities migrate to the same places. Yet, the new location also impacts old relationships, which may be redefined along with the context. A farmer able to perform a variety of manual tasks can become a successful mason in the city by adapting his know-how and learning new skills. The environment that he, and hundreds of others who have similar trajectories, produces and reproduces in the city, is thus homegrown in the sense that it is based on familiar community – or caste-based – practices and simultaneously infused with the larger urban economy.

The relationship between the house, the neighbourhood, and the city takes its fullest expression in the form of the 'tool-house'. Srivastava and I coined this term to define an architectural typology that combines living space with income-generating activities. Its presence in homegrown neighbourhoods reflects strategies based on optimization of space in high-density habitats and spatial scarcity. The tool-house also emerges as a means to capture the economic opportunities available in the neighbourhood. Its hybrid form as a money-generating home reflects the prevalence of the household rather than the individual as an economic unit. Its existence is conditional on the non-enforcement of zonal planning regulations.

Neighbourhoods developing outside bureaucratic control or under a lax planning regime tend to generate a variety of forms because they do not necessarily follow urban development codes, such as height limits or functional segregation in different zones of activity. What emerge are urban forms that tend to closely match the means and needs of their users. From this perspective, neighbourhoods usually dismissed as informal settlements become living laboratories for the emergence (and the design) of diverse forms of social and urban organization. Forms emerging under lax (or non-existent) planning regulations are not devoid of logic (as such they are not 'informal') – on the contrary, they embody processes that must be understood by planners interested in developing locally sensitive approaches. They reflect a multifaceted context as well as the best efforts of local actors to respond to it. Far from curtailing the creative freedom of designers, these forms provide the most potent sources of inspiration.

As emerging urban forms respond to the context, they hold evolutionary potential. The notion of incremental development is a well-established one in urban stud-

ies, but it is usually dismissed in planning and architectural practice. Planning for incremental development seems to contradict the common-sense notion of the professional execution of a project, which is supposed to go from start to finish. But this is largely an illusion, as an urban or architectural project that has not yet been appropriated by end-users is necessarily unfinished. This appropriation often implies a transformation of the project originally framed by the architect, the planner, the client or the regulator. In existing neighbourhoods it simply means accepting that users will continue to alter and adapt their habitats in all kinds of ways, as they have always done. How a project evolves over time is unpredictable and planning for such unpredictability is probably the toughest challenge facing cities and planners. However, far from meeting this challenge, municipal authorities routinely deprive users of the right to intervene on their environment in slum-notified areas. In Dharavi, for instance, residents are banned from rebuilding their homes, as the area awaits a large-scale redevelopment project that has been in the works for nearly ten years.

A good architectural project, however, is also one that allows adaption and new usages over time. Two of India's most celebrated architects, B.V. Doshi and Charles Correa, have acknowledged the importance of letting end-users express their agency in architectural and urban projects. This is particularly important for economically weaker members of society, which may not be able to move to a new house as their family or businesses grow. But it is good practice across the board.

As the Aranya project makes clear, Doshi believed in the capacity of users to generate their own habitats. All that he provided was a well-designed template, which served as a starting point for incremental development. Doshi' LIC Colony in Ahmadabad is another fantastic example of creative adaptation based on users' needs and means. Residents of the colony have extended their homes and launched business ventures within them in ways that could not have been foreseen. It is now a dense, diverse, and mostly middle-class neighbourhood. In both cases the architect himself celebrated the user-generated evolution of the forms he designed.[15]

The Artists Village in Belapur, New Mumbai, which was designed by Charles Correa in the 1980s, is another beautiful example of how open-ended architectural practice can produce habitats that have the potential of evolving over time. Few of the original houses remain in the village, as most have been built upon or rebuilt altogether. People in different parts of the Artists Village have dealt with common

15 The Vastu Shipla Foundation, founded by B.V. Doshi, is currently working on a fascinating post-occupancy survey of the LCI colony.

spaces in different ways – some chose to put gates around them, others have abandoned them, and others yet have found ways of managing it practically. Whether they complain about the original design or celebrate Charles Correa, most residents I have spoken to there feel strongly about the neighbourhood and pride themselves on living in one of the few parts of Navi Mumbai that is not mass housing.[16]

In these examples, architectural intelligence was not expressed in the design of the buildings so as much as in the organizational principles that laid the ground for future intervention. The street-level layout of the plan in the Aranya and Artists Village project were inspired by the layout of incrementally developing villages, with narrow streets and a multiplicity of shared spaces in between spaces. This emphasis largely contributed to providing these neighbourhoods with an on-going sense of identity that persists in spite of the transformation that occurred over time.

The problem is therefore not with planning or architecture per se. I am by no means arguing that no intervention is needed in homegrown, incrementally developing neighbourhoods. Quite to the contrary, the support of municipal authorities is clearly needed for the production and maintenance of public spaces and infrastructure. Rather, the problem is with the inability of policy-makers, planners, and architects to recognize and engage with existing conditions and local agency. A hands-on practice grounded in an understanding of local dynamics and the potential of incremental improvement is a necessary paradigm shift in urban planning and management.

While participatory schemes are multiplying all over the world, government-led participation planning often restricts the agency of end-users to the selection of a series of pre-selected options. Instead of treating them as voters and consumers, users should be seen as intelligent agents and producers of forms. Soft planning regulations encouraging users to be actors of development may help. This approach differs from 1970s experimentations in participatory planning, which according to some was leading to poor design outcomes, resulting in giving a bad name to the approach. What it calls for is the recognition of the ways people are *already participating* in the formation of their habitat, and then using these emerging forms and processes to engage with the area from a planning or architectural perspective.

Recognizing existing forms and communicating them to others requires the combined skills of ethnographers and designers. It also demands a capacity to establish

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16 For a description of the Artist Village, see Matias Echanove and Rahul Srivastava: 'An Artist Village Stands in Mumbabylon', Airoots/Eirut, September 4, 2008: http://www.airoots.org/2008/09/an-artist-village-stands-in-mumbabylon/

links between parallel universes, such as the neighbourhood and the municipality. It must involve field study, interaction with local actors, reporting, analysis, drawings, understanding of construction techniques and materials, land and space use, etc. Most importantly, in order to grasp the relation between physical forms and social processes, one must engage with end-users and allow their expertise to inform and lead the planning process. Similarly, the involvement of local actors in the construction process, such as craftsmen and masons, is essential – not only as labourers but as active, thinking agents with a deep understanding of the ecology of the neighbourhood.

The involvement of local actors in the process of recognition itself is important because urban forms do not emerge from nowhere; they have their history even before they are realized. People involved in building homes may bring back their know-how from the village or from their work environment. At the neighbourhood level, religious institutions, such as the temple or the mosque, and market places shape the space around them. Older structures are built around and upon existing ones. The topology and quality of the terrain dictates what can be built and where. Existing entry points and pathways are used and altered over time in respond to needs.

According to science writer Steven Johnson (2002), emergent forms usually imitate and evolve from pre-existing ones. Srivastava and I described this incremental process in the following paragraph in an essay, which sought to highlight the presence of the village form within Dharavi:

> Many neighborhoods around the world share a similar history of incremental development. These are the parts of the city, which, though never planned or designed, have acquired a strong identity over time, marked by the evolution and mutation of micro economic and cultural practices. These practices of daily life, to paraphrase Michel de Certeau, shape space and produce context. Space becomes the malleable receptacle of local practices. As practices shape the space they inhabit, they increase its use value. Space becomes not only supportive of, but also conducive to certain uses and practices. This process is at work in these neighborhoods, with different levels of intensity and various degrees of autonomy from the larger context. The relationship between space and practices produces its own temporality, connecting a familiar past with a not so distant future (Echanove and Srivastava, 2010: 5).

Neighbourhoods in-formation

If we want to describe the cities of today, especially the parts that fall through the grid or creep through it, we need to invent new terms that express not so much their form but rather the way they evolve. Srivastava and I have proposed the phrase 'neighbourhoods in-formation' as a counterpoint to the notion of 'informal settlements'.

'In-formation' does not mean that the neighbourhood is not yet fully formed yet. Instead, the term echoes Kevin Lynch's description of cities as 'evolving learning ecologies' (Lynch, 1981: 115), and seeks to capture the capacity of certain habitats to evolve continuously and adapt to the context. The hyphen between 'in' and 'formation' is there to emphasize the dynamic production of urban forms and their continuous incremental improvement. The term in-formation also invokes the word 'information' in its system-theory sense as a pattern that emerges as a relationship between other patterns or systems. This pattern is the form of the *enformal* described above.

Neighbourhoods in-formation differ fundamentally from the redevelopment schemes that are presented as the solution to informality in more ways than one. Perhaps the most significant difference between low-rise, high-density incrementally improving neighbourhoods in-formation such as Dharavi and the mass-produced high-rise housing alternative set to replace them, is that the latter deprives local actors of their ability to shape their environment over time. Apartment blocks almost never get better with time. On the contrary, low-cost mass housing typically degrades extremely rapidly as maintenance costs rise. Neighbourhoods in-formation, by contrast, almost always improve over time.

If urbanists, architects, policy-makers, commentators, self-helpers, and users can get beyond the idea of the 'informal' and focus instead on how the relationship between economic, social, and cultural patterns and the formation of habitats in planned and unplanned neighbourhoods functions, the urban world will probably move closer to addressing some of its most vital challenges. Examining and learning from land/space use across geographies and histories, and engaging with local actors, recognizing their agency in the process of building their habitat, are certainly some of the most exciting and urgent challenges faced by urban designers, planners, and policy-makers today.

Conclusion

It is striking that for all the discussions on 'slums' and 'informal settlements', these notions are hardly ever questioned. They are instead almost always taken as entry points into a certain reality that most be urgently and radically transformed. If we believe Mike Davis' dark prophesy, which concludes his best-seller "Planet of Slums", the world is on the verge of the most epic of all crises, one that pits an Orwellian high-tech surveillance society against an unruly and terrorist infected slum. From the field, the miserable, filthy, and dangerous slum feels rather upbeat as it moves day after day into better living standards that it generates on its own. Yet, there is no doubt that just like any other part of the city, slum-identified areas and other incrementally developing neighbourhoods need all the support they can get from the municipal authorities and professionals in the fields of planning and architecture.

The question is not whether or not planning is necessary, and this essay is definitely not arguing for a purely laissez-faire approach to urban development. Rather, what I have been trying to address here is the terms of this engagement. My contention is that the narrative of informality puts planners, researchers, policy-makers, community leaders off to a wrong start. Instead, what we need is a solid conceptual framework that allows us to relate to the urban dynamics and the morphology of locally developed neighbourhoods in a way that does not dismiss the role of local actors. I believe that this approach, based on the idea of *recognition*, is valid whether subsequent planning-related decision-making will be done in a participatory or top-down fashion. Clearly, I would be of the opinion that planning approaches that make full use of the expertise of residents and other users of the concerned area may be both more effective and fair – but while this is not necessarily a prerequisite to good practice, a well-informed understanding of the local context surely is. And for this to happen, new conceptual devices are necessary.

Lastly, the recognition of existing urban forms should not fall in a 'formalist trap' that would focus only on forms as typologies. What matters most is the intensive processes at work in the creation of these forms. The 'informe' should not be fetishized and preserved or reproduced for the sake of the forms themselves – as seductive as they may be. In this sense, Georges Bataille's concept of the 'informe' is most useful as it focuses not on the meaning of forms in themselves, but rather on what things actually do. Rather than looking at the form of the informal, we should try to define forms by looking at the task they perform. Neighbourhoods in-formation are thus

places of potential that allow the emergence of new forms in response to the needs and aspiration of their users.

Beyond that, we should not dismiss what cannot be recognized formally, meaning that which appears to have no form. Some of the concepts presented here, including the *enformal*, and *neighbourhoods in-formation*, focus on processes rather than form. Some of these processes cannot quite be mapped or described academically. Recognizing the diversity of habitat also means that we must allow for the emergence and existence what is not yet known and cannot be grasped.

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