

PREFACE, ANALYSIS AND CONCLUSION (MUMBAI VISION 2015)

The Chair Professor of the Dr. Vibhooti Shukla Unit in Urban Economics and Regional Development, worked as an academic advisor to the project: Agenda for Urban Renewal: Mumbai Vision 2015. The project report has been published in a book form, in 2006, by Macmillan. The job of the Chair Professor was to help conceptualize the project in its varied aspects, help identify experts to write papers on identified themes and within the parameters of the given/ suggested structure. He also held a writers' workshop, co-chaired all the sessions in a two day conference which intensively discussed the papers presented and then helped in making suggestions rewriting the papers that would then be published the aforementioned book. He also wrote the Preface and the last chapter on Analysis and Conclusions. This is being presented as a working paper in the Vibhooti Shukla Chair and Unit Working Papers Series.

PREFACE

Written at the very end, placed up front in a book and perhaps least read is the way a *preface* of a book is sometimes described. It seems like an eternity since we embarked on this project: Mumbai Vision 2015. The long travail has allowed us to go through a myriad of emotions of disparate hues. Sometimes, the high of ecstasy and at other times the agony of lows, the whole spectrum has been traversed by the small team of ORF persons who have been *at it* all the time.

The world has changed dramatically in recent times. To use the currently fashionable coinage, the world has become flat! While this is not the time or the place to go into the why, how and wherefore of the matter in any detail, one particular consequence needs to be mentioned. It is that the process has seriously brought into question the relevance of the geographical boundaries of nations as well as cities and other such 'regions' within them. Indeed this has far reaching implications for the geopolitical contours in the world has been traditional divided and perceived. Indeed, Professor Nigel Harris has questioned the *nature* and *extent* of authority that the traditional political-system-elements have over the city economies. This view needs to be pertinently juxtaposed in the context of the current contentious and politically sensitive debate of Mumbai as a part of Maharashtra and it finding a special identity as a city state.

There has been a simultaneous and welcome recognition of cities as major drivers of economy (amongst other things) even in India. More generally, 'Urban' is no more spoken of necessarily with a negative connotation, even within the political discourse in India. Naturally and as a welcome development the concerns have shifted to the state of cities. Mumbai as the *Prima Donna* – Metro of India has been in the eye of such discussions. The concerns and discussions have been conducted at several levels and through several initiatives, this has been elaborated in the paper by Swaminathan and Jaya in the book. Prominent amongst these are the Mckinsey Report, the Special Task Force set up by the Government of Maharastra, not to mention Indo-Dutch and Indo-French research

initiatives amongst others. We see ourselves not in a competing stance but a complementary and a meaningfully different one. Indeed from the central government, to state government to the local government not to speak of the civil society groups, the plethora of parastatal agencies and other stake holders including the general public – the citizens – are seriously engaged with the issues.

The last of this is particularly welcome. And whilst the *Mumbaikars* are perhaps happy that so many agencies are concerned, they perhaps are also overwhelmed and sometimes worried with multiplicity with possibility that some of these could be working at cross purposes. They feel an urgent need to reconcile, synchronize and coordinate the various efforts so that at least some good will actually come about, in terms of what is delivered. In such a context, there needs to be some justification as to why we need one more initiative about understanding and doing something about Mumbai. That is to be found at some length in the ‘Introduction’ in this book by Dr. R. Swaminathan (Swami henceforth).

Having more or less crystallized the idea of what we were about (however) vaguely. The core committee led by Ms. Anu Tandon with the omniscient fatherly presence and inspiration of Mr. R.K. Mishra, the group comprising mainly of Swami, and Jaya amongst others (including B. Venkateshkumar) started working on the logistics of the exercise. I too joined in to look after the academic aspects. A steering committee was set up to brainstorm and work out the details of topics and persons. Many meetings took place of the steering committee, naturally with not necessarily everyone being present. This was a consequence of the high profile of the persons in the committee. Experts needed to be identified who could vet the papers that would be submitted. The details of this exercise along with the names of the persons involved can be found in Swami’s ‘Introduction’. There was a veritable collection of experts that was short-listed. These were persons with differing backgrounds. Some were academics, others were field experts and yet others were policy makers, civil society activists and politicians. The one common thing was that all of them had special knowledge about

Mumbai and a matching enthusiasm for the project at hand. Being 'extremely busy' was intrinsic to their stature but a source of worry whether they would be able to devote the time required for this endeavor. Yet with some follow-up they all delivered!

The next phase was to hold a conference at a time at not distant a future but also at a time convenient to all concerned. The impossible was achieved and we held a conference for two days. Where almost everyone we invited turned up. Apart from the paper writers, we wanted other experts to participate as chairpersons and panelists to discuss and add value to our effort. We were happy with the result. Then the process of asking the authors to rewrite the papers in the light of the discussions and review commenced. After much effort we now have the result. We are happy to present this book which contains views, analysis and '*things that need, can and ought to be done*'.

Our mentor at ORF, *Mishraji* has a refrain that we should not reinvent the wheel. Thus in this book whilst trying to touch upon many things, we have not been all encompassing. We have kept in our mind the awareness of others who are working along similar lines. We have also not dealt with things that although important are well understood and action plan is already underway to address them. We have looked at Mumbai from the point of view of improving its livability given the modern context but not forgetting its very own character, culture and heritage. Swami calls this the Quality of Life (QoL) standpoint. The thematic details and organization of the book is elaborated upon in the Introduction that follows. This book represents our labor of love and we are keenly aware that this is not the end of the project but only the beginning. The real work starts now. The suggestions and actions contained herein require *serious and persistent advocacy and follow-up* by lobbying the powers that be. We shall see to it that our project will attain a successful fruition and in presenting this book we are solemnly reaffirming our faith and commitment.

ANALYSIS AND CONCLUSION

Mumbai is one of the great and certainly the largest cosmopolitan cities of India. It has aspirations to becoming one of the premier cities in the world. Mumbai represents the quintessential dream world with all its sweat and blood, its skyscrapers and slums, its education and industry, anonymity and glamorous city-lights it affords, but above all its spirit and resilient character is what makes it tick. In this chapter first, we briefly look at Mumbai in its varied dimensions – emphasizing its prowess – and then cull out from the contributions from the earlier pages to extract a few things that need to be done if it has to even begin to think of transforming itself into a world class metro. In this chapter, we present a brief backdrop about relevant features of Mumbai. We then get down to the core business of this chapter. In doing so we first touch upon what we believe to be crucial but not covered in this book. We then go on to briefly – in an executive summary style – try to extract the doables as suggested by the contributions in the book.

1.0 Mumbai: A Backdrop

Mumbai has an area of only about 437 square kilometers populated by over 12 million people packed at an average density is 27000 persons per square kilometer. The growth is taking place in suburban areas with the population size in the main city having attained a plateau. The share of migration in the growth is to the tune of 36%, clearly indicating that Mumbai is still a major attractor for 'outsiders'. Of the total population about 50 to 55% live in slums, encroaching on 3500 hectares of prime land. The provision of amenities in these slums such as water supply, drainage and electricity is of reasonable level except that crucially, the provision of primary schools is quite deficient. In Mumbai there are over 2.5 lakh properties officially recorded for which location and other related data are available with the MCGM. The related issues of Property Tax and the Rent Control Act, as well as Urban Land Ceiling Act are contentious. If one sees the land-use, one finds that 44% of the land is used for residential purposes with 41.4% being NDZ. Of the remaining 11.5% is taken up by

industrial activity leaving only 3% for commercial purposes. In the area serviced by MCGM there is a great deficiency – of breathing spaces – in terms of open spaces and recreational facilities.

At current prices, the Net Domestic Product of Mumbai is pegged over Rs. 75,000 crores accounting for around 26% of Maharashtra's Net State Domestic Product (NSDP). In the last five years the real growth in Mumbai's economy has shown a remarkable rate of about 9%. The per capita income is pegged at around Rs. 65000 is over three times that of the national average. The structure of production continues to show a deceleration in industrial activity with around 75% being contributed by the services sector. As far as the employment is concerned, the non-workers have declined, which is good news, but the female participation rate leaves much to be desired and there is an increase in marginal and other workers which indicative of greater in-formalization of the economy. Inflation as measured by Consumer Price Index (CPI) shows that Mumbai has to cope with higher inflation rate as compared to all India as well as all other Metros in the post reform period.

Railway is the lifeline of Mumbai's transportation system. The Western and Central Railways run over 1100 services each on a daily basis. The passenger-kms per annum are about 72000 mn (WR) and 33000 mn (CR). The yearly passengers carried are to the tune of 1100 lakhs. The BEST buses carry 15,500 lakh passengers per annum, which works out to little over 4mn passengers daily, with a load factor of 55 and 3 km diesel mileage. What is noteworthy is all the three figures are showing a declining trend with the implication that the BEST is working rather inefficiently (not always due to own fault) and hence the situation is putting excessive pressure on railways on one hand and creating further congestion on roads due to private vehicles. Major road projects worth over 10000 crores are underway through the help of World Bank and Private Consortiums. Power scenario in Mumbai has been quite satisfactory especially due to 'islanding' as compared to the situation in rest of Maharashtra and indeed India. The ports in Mumbai MPT and JNPT handle over 40 lakh-thousand tonnes per year. The performance indicators such as

turnaround time (days), pre-berthing time (days) and output/berth days (tones) are showing movement in the right direction. Clearly JNPT is more efficient but MPT is catching up. As far as the Airports go, a massive reconstruction effort is about to be underway in Mumbai. Of the passenger traffic in India, the share of Mumbai for international passengers is 36% and for domestic is at 20%; the cargo situation is no different, with Mumbai airports servicing 36% of international cargo and 32% of domestic cargo as a proportion of total of India.

That Mumbai is the financial and commercial capital of India may be seen from the following data. In a lighter vein we may state that the hotel occupancy at an average of 65% is quite high and the average rates and rentals on office property in Mumbai makes it ranked between 10 and 15 most costly city in the world! Of the total deposits with Banks (All India) 17% come from Mumbai. Of the total outstanding credit in India, 27% is from Mumbai. Of the total cheques cleared in India, over 50% are in Mumbai. Indeed in value terms they are one and a half times more than the total of the other three metros. The BSE and NSE market caps have been going up exponentially and the two bourses account for 80% of the value of all transactions in stock markets. The telegraphic transfers account for 51% of the total. Continuing in the vein, annual merchant turnover is of the tune of \$750bn., of which 80% accrues to Mumbai. It also accounts for 85% of G-sec transactions. Eighty percent (80%) of Mutual Funds are registered in Mumbai and 75% of FIIs are in Mumbai. The Income Tax collection Excise and Customs fetch overwhelming proportion of total tax revenue of the central government (25-40%) and are more than all other three metros put together.

Housing, as may be well imagined, is a major problem in the city, with almost 73% of the total households living in one-room tenements and 18% more in two room tenements. This is clearly a 'stock' and 'regulation' problem since the income and consumption flows are the highest in India and the incidence of poverty is low at 7.8%. MHADA has done a bit with the provision of 1.89 lakhs of housing dwelling of different types and 19600 transit tenements. Major efforts are on to implement various Slum Rehabilitation schemes. On a positive note, the law and order situation is reasonable in the city and seems to be improving

especially given that we are dealing with a city like Mumbai. Turning to what needs to be done, it is quite easy to draw up a huge laundry list to no avail. In this project (which the book represents) we have taken a particular view. We have been informed by the position (so aptly put by Thomas Friedman in his *World is Flat*) that once the 'wholesale reforms' by way of prerequisite have been accomplished, what is important is to get urgently into the business of retail reform agenda concerned with the micro-design. *This involves looking at four key aspects of the society – infrastructure, institutional or regulatory reforms, education and culture.* These then are the issues that we have dealt with.

2.0 Core: Preliminaries

The treatment is such that Governance and finance form an overarching backdrop of all the specific issues and recommendations. Before turning to specific contributions in the book, we will briefly talk about the overarching considerations. Also the entire book is informed by the philosophy of a non-expanding state. This calls for a serious redefinition of the role of the state. It should withdraw from where ever it can so that the newer emerging concerns can be addressed by the state with great deal of seriousness and sense of purpose and delivery. Thus, we wish that the government of the day should not necessarily do less indeed it may be called upon to do more, but *well* and with a focus on well defined areas of public and developmental domains. *We certainly do not wish for the government to get into the old trap of detailed plans but rather be an enabler and facilitator and a supervisor with minimum, simple and transparent regulation.* As mentioned in the preface there are some things that are important but we have not looked at in this book. This is because they have already been dealt with at length elsewhere and/ or actions are already underway on these fronts. However, before starting with the themes in the book, we will very briefly touch upon a couple of these issues that are rather important. First there is Governance about which much has been written. For us, this is an overarching backdrop that is crucial and we mention some specifics that are crucial. Second is the matter of Finance. The governmental resources/finance its

magnitude and best practices vis-à-vis transparency are a matter of great concern and consequence.

- **Governance:** Whilst this is an umbrella terms we wish to draw attention to some specific issues.
 1. Mumbai presents a plethora of institutions that govern Mumbai often with **overlapping jurisdiction and duplication** of work. This clearly needs to be sorted out through a process of demarcation and delimitation, so that accountability may be ensured and proper empowerment is possible. One could think also of a *co-ordination set up with a person at the helm with whom the buck stops*.
 2. **Capacity building** for introducing best practices such as budgetary reforms (performance and outcome budgets) and water and energy audit is planned which is welcome. Yet, it is meaningfully possible only if government staff at every level is trained and empowered with skills.
 3. The **civil society agents must work towards democratic empowerment** (as they are doing under the aegis of *VOTE MUMBAI* campaign) to actually realize the process of decentralization.
 4. No city aspiring to be world class can repeatedly show up as being inept in handling *disasters* as Mumbai has in recent past. Political announcements and sound bites apart, there is a need for a **functioning and dedicated cell empowered with requisite facilities alone will help to effectively respond to human and natural disasters**. We have not dealt with this in the book because it is our pious hope that this is a glitch that will be taken care of immediately.
- **Finance:** This is crucial since without sufficient finance and even where we expect the government to withdraw from many of things it is currently involved with, *the best laid plans of mice and men will come to a naught*.
 1. Given the resource crunch, revenue flows need to be augmented. This has to be done by **rationalization of user charges** so as to cover at least

- the O&M costs. This will also cleanse the balance sheet of MCGM which will give it a higher rating and easier access to capital market.
2. There need to be ***clear and certain principles of devolution*** from the state and the center to the local bodies that needs to be adhered to. The most problematic issue that comes in the way of proper planning is not so much the magnitude of resources that are devolved as the uncertainty and ad hocism about the ***timing*** of such flows.
 3. Most importantly, even ***what is due to MCGM as per existing rules is not getting to it***, much to the detriment of the city development. This needs urgent rectification and action on the part of central and state government in particular. This – apart from procedural and operational reforms – will go a long way in improving the financial health of Mumbai.

2.1 Core: The Book

Now we turn to the suggestions contained in the text (contributions) of the book. We shall proceed *broadly* in the way the book is organized. The book is organized in six parts. They are: (i) *Infrastructure: Transport and Energy*; (ii) *Slum Rehabilitation and Low Cost Housing*; (iii) *Economy and Finance*; (iv) *Environment*; (v) *Education*; & (vi) *Art Heritage and Culture*. These we believe are crucial elements to be considered in the context of livability or quality of life (QOL) of the citizens of Mumbai, as indeed any other city. Needless to say, we shall be brief. No attempt is made to summarize the contributions themselves, this has been done adequately by Swami in the introduction; at any rate there is no short cut to reading the whole thing to get the flavor and understanding of the real thing. We are prioritizing a *few areas where the action has to be in the nature of quantum leap* rather than incremental. We believe, as we have noted earlier that neither is the incremental approach *everywhere*, nor an over ambitious attempt at comprehensive leap is going to work. By way of final word before we start with the issues proper, we may mention that despite the coming of the IT revolution, systematic and useful data base/ information on different

sectors/ aspects of Mumbai is not what it should be. This is not acceptable in this day and age and serious effort is called for to remedy the situation.

2.1.1 Infrastructure: Transport, Energy and Health Care

Infrastructure is an umbrella term and hence circumscribes many elements. Hence, it is also generic in nature. It encompasses social as well as physical elements. In this section we look at the two very important aspects of Transport and Energy. The other equally crucial aspects such as housing, and education we deal with in later sections. There is one aspect of infrastructure that we do not deal with in this book that is of undoubted import. This has to do with the whole area of water-sanitation and waste management. This has been done advisedly, since there is already a received corpus of literature in this area that we could not have added much too. In case of water efforts to meter them as well as through the study of water markets, there is much work that is underway that will allow for public-Private as well as purely private initiatives – the ‘Tata’ initiative being the latest. Indeed we believe that water shortage may not remain a great problem in Mumbai for long. Much the same is true about the waste management especially through micro-level initiatives by the MCGM encouraged and backed by Civil Society agencies. Also a huge project to overhaul the ‘ancient’ sanitation and drainage’ system in Mumbai is about to go on-line.

In commenting, prescribing or dealing with infrastructure – because of its inherent ‘umbrella’ nature – there is a danger of being too general and hence not very useful. Thus we need to always keep the context and specific focus at the back of our minds whilst dealing with it. Given this point of departure, it is no surprise that we have chosen Transport and Energy as being the most crucial and requiring of quantum treatment. As an aside we may mention that it is no surprise that Dr. Pasricha one of the most innovative policy makers – with his ideas on tackling congestion – in this arena has written the Foreword to this book!

- **Transport:** There is much on anvil as far as transport goes under the various schemes under MUTP and MUIP banner. Given the huge costs involved, suitable public private participatory approach will need to be adopted and clear responsibilities will have to be assigned so as to ensure delivery. *It is to be especially noted that all of the things mentioned below can be done within our time frame and are financially feasible (i.e., either they require not a great deal of money or they can be entirely handled through private finances or again the funding is already available or pledged by International organizations) .*
1. There is a need for *simplification and hence time reduction* in carrying out the process of external funding and proper responsibility placed on various agencies involved such as MMRDA or MSRTC or MCGM to adopt a *time bound target oriented approach in a coordinated and accountable manner, perhaps by setting up **Metropolitan Transport Authority***.
 2. Empower States through suitable **modification of Act and DC rules** to implement different mass transit solutions.
 3. Traffic management solutions such as **universal pay and park** at reasonable fees, along with well established solution such as **dedicated bus lanes**, introduction of **luxury** modes will not only provide resources but also create employment apart from easing the traffic congestion and allowing citizens to travel at greater speed within Mumbai.
 4. **Multi purpose/modal network** strategically spread across the region especially given the northward spread (out of the peninsula) to support the north-south road and railway corridors.
 5. **Rationalization of railway fares**, with the important proviso that the resources so increased should be tied/dedicated to infrastructural improvement and maintenance of existing stock.
 6. The efforts are on to **quadruple or double the lines** on Western and Central Railways and increase in number of rakes, these it is hoped will

- see completion on time. The sensitive issue of *clearance* of property along the tracks will be sorted out.
7. Clearly only one solution will not work and ***bouquet of approaches*** will need to be worked out. These will involve, mono-rail, elevated transport, metro-rail, water ways as well as the newer solutions such as the Sky Bus.
 8. Whilst some of these projects are already on course to going on-line, the sky bus project requires especial mention. **SKY BUS** project is an indigenous, first rate, embodying safe/secure technology that is also economically cost effective (relative to other solutions such as metro rail). It ***must be tried out at least on a pilot basis and then replicated wherever possible within the city.*** It has the added advantage of *creating additional urban space* and given the underlying economics does not strain the public purse.
- **Energy:** Modern life and economy is energy intensive and energy security is of great interest and concern even at the national level. In case of a bustling metro like Mumbai the above gets underlined. Indeed, recent episodes have shown how because of non-performance on this front, has allowed the state to slide from a power surplus to a deficit state, further leading to the state of Maharashtra to losing its premier position as 'industrial power house of India'. Even the foreign investors have pointed out to the indifferent state of affairs in this sector as being the main reason for taking their business elsewhere. Mumbai has been fortunate through special measures like islanding and private initiative and yet the strains of the hiatus between Mumbai and other parts of the state means that unless we act fast and decisively, *something will have to give.*
1. There is a history of consumers – sometimes without realizing it – part financing the power projects. This is potentially a good practice and needs to be extended and expanded but in a ***formalized form so that resources are raised and accountability norms are established.***

2. **Empower through implementation of the Electricity Act in letter and spirit** so that there is a breakup of bulky organizations into manageable entities leading to forces of **efficiency** arising out of unbundling, expansion and privatization are unleashed. Whatever the development model comes about, it is a safe bet that Mumbai's **demand over the decade will double**.
 3. Given that the recent episodes of disasters have given bad press to Mumbai which it can ill afford, there is a need to have in place emergency supply of minimum electricity. This can be done through **alternative energy initiatives**, for this – given that the Arabian Sea sits along Mumbai – we must garner **wave** and **solar energy** in particular. This can be implemented through a coordination city forum entrusting and monitoring, in a parallel way, the existing licensees through regulatory oversights. The estimated essential emergency power supply – which will be around 750 megawatts – should be weaved into the normal power supply.
 4. **Categorical, clear and immediate declaration** of rural areas, **exempt entities** and **enabling policy** for less than 500 megawatt plants so that hinterland areas and large private societies are empowered.
- **Health Care:** We now turn to the extremely important issue of health. This is not only important as an instrument to greater productivity but more importantly as a *state mandated constituent of development*. Clearly there cannot be even a pretense of a world class city without provision of decent health care for its citizens. Also, in case of Mumbai, it is not just its citizens that are concerned but indeed given the situation elsewhere in the state and the country, Mumbai's health care set-up works as a major attractor for people from all over.
1. Reorganize the present functioning of the health system so as to create – under the public domain – a **mix of public-private elements structured in such a way** and **provided with adequate resources to ensure efficient delivery**. The restructuring will involve partitioning of referral and

- primary services on one hand and ambulatory, hospitalization and specialized services on the other.
2. A comprehensive package for primary and referral services to be provided to all through ***amalgamation of private dispensaries and health posts along the lines of NHS***. This would lead to rational referral and could be managed – with marginal expansion and improvement – by the existing system.
 3. The public health set up can then concentrate on the civic issues arising out of externalities. Further it is estimated that the efficiency gains from the reorganization as suggested will lead to a ***cost to exchequer that will be well within the assured UPA budgetary caps under the NCMP***.
 4. In order to rationally strategize we require a good ***information data base***. Health care system in Mumbai is in dire need of this so that specific policy initiatives (clinical, preventive community based) can be devised in an efficient manner.

2.1.2 Slum Rehabilitation and Low Cost Housing: Slums, railroad and industries have historically characterized cities. Mumbai unfortunately has more than its share of slums. The often in-human conditions under which people have to stay are a blot on any civilized society. It also brings in its wake additional problems of health hygiene, stress, crime and anti-social activities. Clearly, a nation or a city that is vying for a world class status should have no place for such monstrosities. Of course there are many issues involved, the most proximate being the laws that govern the pricing and transactions in property. They have had the consequence of creating a wedge between the income flows and property prices. At any rate urgent attention needs to be paid to this issue.

1. There need to be regulatory initiatives such as rationalization of Property tax (so as to become the main source of revenue), removal of ***Urban Land Ceiling and Rent Control Act***. Fortunately, this is realistically likely to happen because it is listed as a prerequisite for being eligible for funds

- under **JNURM**. This is likely to create incentives for augmenting the supply of housing stock (old and new) at more affordable rates.
2. At the level of provision of housing stock more realistic and pragmatic schemes for low cost housing and slum rehabilitation need to be put in place. Indeed there has to be a sensible city development plan to ensure open spaces and affordable amenities for citizens **especially when some lands become available (as in the case of textile lands)**. Such atrocities as the passage of DCR 58 must never be allowed to happen.
 3. There is a serious **contestation of space** between different players especially the so called 'builders lobby' and the NGOs not to mention architects, urban planners and bureaucracy. The grass root level (actual) stake-holders are pulled by all sides often with disastrous results and procrastination. This should be tackled head on informed by **pragmatism**.
 4. In this book we find two illustrations of the above. There has to be a clear delineation of rules of the game followed by discussion between all the stake holders. At any rate there has to be a **clear end rule with a committed time bound closure and action**. Otherwise the underlying doubts and the vested interests on all sides will win the day.
 5. The first step is to **use GIS and other technology tools** available and with the help of NGOs to **create a slum census**. Then one needs to have a development strategy that is guided by simple rules devoid of encumbrances so as to avoid litigation on one hand and difficulty of monitoring and implementation on the other.
 6. Further we need to create a **tenured agency (authority)** to oversee implementation (paying attention to transitory tenements). The action plan (DPR) has to be in place complete with **time lines**. One of the relevant things to do – especially by NGOs – is to build capacity in CBOs and lower groups so that **effective participation of the poor** can be ensured..
 7. Both the relevant contributions in the book are detailed and comprehensive with details of implementation and enabling initiatives. The consensus seems to be that the present SRA scheme, especially the **free**

- housing needs to be scrapped.*** With enabling institutional enablement it would be possible to have the affected persons pay (partially) for the houses. All the rules, including the CRZ and NDZ (where applicable) and environmental concerns should be simplified so as to create more potential supply and ***avoid delays due to mid-course litigation.***
8. The census will enable the ***minimum area /size*** to be taken up at the threshold level. The ***minimum level of acceptable consensus*** has to be decided (each and everyone cannot be satisfied). To repeat ***time bounded approach has to be followed with specified time related end rules for decision have to be strictly adhered to.*** This alone will ensure movement and consequently inspire confidence in future progress.
 9. Most importantly, whilst the problem is being solved, it must be effectively ensured that there is no emergence of it in other places. This will have to be a (forced, if required) **mandate for the bureaucrats and politicians with a non-negotiable 'zero tolerance' towards new encroachments.**

2.1.3 Economy and Finance: There can be no meaningful discussion worth the salt without the context of the economy that drives the city, and the changes taking place therein. It is a fact that Mumbai has undergone a huge change in recent times and there is a fair consensus about the comparative advantage that it has for its future course. With a marked decline in the secondary (manufacturing) sector and given that the existing property prices making it impossible to have manufacturing activity cost effective, one must take it as a given that the future will be loaded strongly in favor of what can only be broadly termed as the services sector. Apart from the standard infrastructural requirements necessary for any economic activity – such as the transport services – this will bring to the fore some special needs that would cater to for example, Finance, BPOs, KPOs, and Hospitality apart from a myriad of other semi-skilled services.

1. There no point in harping upon the past glory and hub that Mumbai was, of the textile mills and such other manufacturing activities. The changed

reality stares in our face. At the same time Mumbai is home to large mass of people who are literate but uneducated and with skills not matching to the current and future demand. Jobless growth will lead to social strife. It is therefore of utmost importance that we **set up large number of polytechnics and similar vocational institutes that will endow the masses with requisite skills** thereby giving employment and livelihoods to them.

2. Mumbai is strategically positioned to don the cap of a premier regional hub of finance and related services of international standards. It has a pool of skilled persons that will help to plug the gap existing in the Asian economy and can far out grow the current status as an emerging offshore banking outfit. We of course will need to **get our act right in terms of infrastructure provision of transport, telecom and affordable real estate.**
3. **Institutional and regulatory changes** will need to be made to encourage starting up businesses in **IT, media, entertainment and organized retail.** More specifically, **segregation of offshore and onshore businesses** so as to separate regulatory controls and protecting banking system from systemic or imported risk. Further, **FEMA, IT Act, RBI and Banking Acts, and Indian stamp Act will need to be amended with changes being in the nature of regulatory consents.**
4. For the **IT/ BPO/ KPO** industries we need to carve out a **knowledge township** with **quality office space and ambience** for cultural and entertainment enjoyment. Apart from e-connectivity, a no-break power supply is a must. **World class mass transit system and refurbished and efficient Airports** connecting domestic and international cities and towns is required. The regulation should broadly provide **encouragement to the start up activities** in this area and one which is efficient.
5. **Interactive Media** including gaming is yet another strong sector in which Mumbai has a great comparative advantage. The ethos and the resource

pool make the situation ripe and waiting to be exploited. We must create WiFi / WiMAX areas in the city.

6. With the kind of city economy of the future which is in the nature of 24x7, there are obvious implications from the point of view of hospitality, tourism and entertainment. **Restrictions on night life activity are untenable and should be a strict NO.** The fact that they could lead to safety concerns have to be tackled in ways not involving closure or restrictions. The integrated nature of the industry has to be recognized. Further there is need to have regulatory encouragement that would allow **infrastructure like 2 and 3 star hotels to be set up so as cater to economy class tourist both domestic and international. This has huge employment potential** apart from fuelling economic growth, as seen by experience elsewhere in the world.

2.1.4 Environment: Environmental concerns have at last attained the place that it deserve, in the conscious psyche of common person in Mumbai. Normally such discussions associated with environment are remote both in space and time, but the pollution levels and such other things are at the very door steps and palpably *here and now*. They have seriously started affecting the lives of people and perhaps also the consciousness and affordability are explanatory factors that cannot be completely ignored in understanding the new found space in public discourse.

1. There is always some tradeoff between development and growth on one hand and environmental degradation. Thus one cannot take extreme position on this matter except for polemical reasons. There has to be a **charter of clear policy available which deals with various aspects of environmental hazards in detail, enunciated in measurable and observable terms.** This will allow efficient implementation and will not look at the legitimate concerns as being a nuisance to gotten around.
2. In real estate development including residential buildings, the **FSI should be granted based on the considerations of capacity for water and**

- solid waste management as well as traffic/noise pollution.** Overall **perspective of city landscape** (including provision for civic amenities and open spaces) should be brought to bear by city fathers (and other relevant legislators) in **creating and amending development control rules and development plans.**
3. Whilst there is a clear conflict of interest regarding CRZ and development and political pressures, there is also a real concern of scientists about the ecological damage that unbridled development can cause. Not just clear guidelines by way of law but more importantly a **linear process of clearance (without multiplicity of caveats, authorities and interests) is essential that will protect but not hinder is called for.** What is required is an integrated coastal ecosystem conservation charter which makes Mumbai a **digital gateway to coastal zone management** making good use of coastal life and resources.
 4. The air pollution due to vehicular traffic needs to be tackled in several ways. We need to **target most polluting and used vehicles for stricter monitoring.** The structural issues regarding fuel quality and vehicle technology are common knowledge that call for information dissemination. There have to be incentives for better compliance. The issues have to be approached through **better training and information for users.**
 5. Keeping the micro as well as macro perspective the institutions aspects have to be modified and coordinated so that better implementation will prevail. Here too the **specific strategies and action as well as monitoring and feedback require local level data collection.**

2.1.5 Education: This is one of the crucial areas that urban areas and mega cities like Mumbai are specially supposed to cater to from the stand point of the entire country. As Amartya Sen has aptly put it, education, especially basic is not an instrument but a very constituent of development and its ability to provide livelihoods – however important – is secondary. The spectrum is large, extending from *KG to PG* and from Liberal Arts to Pure Sciences and from Technology to

Professional streams. Technological advancements allow us to not only cater to the city but can set up extension services to hinterlands and indeed all over the country and the world.

1. It is clear that our efforts at rigid, institutionalized universal primary education for all have failed. What is required is ***an extension and informal approach enabled through the instrument of Civil Society organs***. The clinical approach that was embodied in the Municipal schools structure has not delivered and is anyway on the decline.
2. The private schools' structure is not big enough to take care of all the potential recipients and is not affordable for all. This issue needs to be looked at in a way that is integrated with livelihood issue. Thus child care system has to go with education hand in hand. ***Out of box thinking is called for and the grass root NGOs will have to be empowered to use general guidance in terms of circular content and skills to deliver***. This alone will ensure comfort to the kids in learning using idioms and montages that they can identify with.
3. For higher (University and Professional) level learning we need to set up ***institutions of excellence*** if we want to cater to the kind of economy for Mumbai that we have been talking about. The ***huge infrastructural needs*** mean that the state has to provide the requisite resources. Also the human resources required will have to be of a very high quality. That will imply that the wage contracts will have to match the best alternatives available. The government sector will have to identify and focus on ***nurturing few such institutions and back it with requisite resources***. Even with the revenue emanating from education cess, this will require a self binding commitment on the part of the government that seems unrealistic to assume in the present socio-political climate.
4. Given the above the ***private sector will have to play a role in this context in a big way***. This has already started happening in Mumbai. Whilst we are hopeful of the emergence of this new institutional mechanism of private Colleges and Universities there are teething

problems. There will have to be a proper mix worked out of un-intrusive supervision and regulation that will allow private enterprise to thrive but will have transparency vis-à-vis admission policy and fee structure. With academic freedom to devise market driven courses we are hopeful that such a policy will deliver to a great extent.

2.1.6 Art Heritage and Culture: It hardly requires us to recall Thomas Mann's *Budden Brooks* to underscore the importance of Art, Heritage and Culture or *Music* for short in the life of civilized person. That economic advance allows us to spend liberally on these things is an added bonus. To use a cliché which is true, 'a civilization that slights history is condemned to a bleak future'.

1. Mumbai has been one of the earliest Indian cities to have heritage conservation laws. The beautiful and inspiring structures of Mumbai are purveyors of its rich history and culture. There are some ***lacunae in implementation and stringency in resource allocation, but they will have to be overcome.***
2. There are hopeful signs though for the future. There is a movement towards listing of around 1000 sites and conservation must begin in right earnest. If the richest city in India and its financial and commercial capital cannot find in its heart to provide for it then who will! The ***government alone cannot be expected to do all. The corporates and the Mumbaikars must come forward and deliver.***
3. ***Local areas groups must get together and look after*** their residential or work neighborhoods if they are lucky enough to find themselves situated at heritage places. This has already started happening. This movement must gain momentum with the ***elite in the city providing leadership.***
4. In doing this 'museum mentality' must be avoided. The Heritage must be preserved, but ***functionality must be kept intact or restored.*** The Heritage sites clustered together provide an ***economically viable solution.*** This could be done by creating Heritage walk for attracting tourists. Even the hospitality industry has a role to play here. There is a

- common refrain, that the foreign tourists want a flavor of the city and its culture rather than a suite and environ that is identical to the one found in their native /home countries.
5. Culture also is carried through the vehicle of 'art'. Whether it is the theatre, cinema, visual or performing arts all of these appear to have lost their zing of late. The once vibrant experimental art is on the decline. Surely, ***the bazaar cannot and should not be allowed to so completely overpower and over shadow the art scene.*** This is felt especially by the emerging and upcoming artistes: the classic strugglers. ***The city must provide space for Artiplexes and Studio for showcasing these talents.*** The experimental entities as well as the established art must have a space demarcated within the city; this is not a matter of 'socialite events', but rather a matter of life and death of a living society.
 6. The Schools, Colleges and the University campuses strewn all over the city, have a great role to play in this regard. They number in hundreds. ***Their auditoria class rooms and even corridors can be transformed into cultural centers.*** They will then, in the process become more meaningful educational institutions. Of course an ***enlightened government ought to consider it a sacred duty and make provision for a few such facilities.*** That will be the day.

Epilogue

In this chapter we have tried to take a holistic view about what ***can and should be done*** about Mumbai from the specific point of improving the livability or the *quality of life*. It is clear that Mumbai is bursting at its seams and the strain and stress on the *Mumbaikars* and Mumbai as a whole is nothing short of catastrophe in the waiting. But all is not lost. What we have suggested will relieve and cure many of the ills but one wonders, if without strong development elsewhere in the country, such a strategy will lead to further influx that will swamp

Mumbai and its indomitable spirit yet again! Surely, its time to devise some way to regulate this inflow!

Mumbai has been a veritable melting pot for all types of people who have come here due to *force of circumstance* or due the allurements of better life. Mumbai has embraced one and all with warmth quite uncharacteristic of a mega city. On its part Mumbai has not been cared for and has evolved into a morass. Mumbai today is at a critical cross road. It deserves an effective and decisive action that will determine whether it will be counted as a modern metropolis or indeed if it will be remembered for its once-upon-a-time greatness. With all the reservations against using a categorical imperative, let me say that the list of *doables* that we have suggested must be implemented so that we will be proud of the new **avatar** of our very own Mumbai.