As the bubonic plague epidemic raged and retreated in Bombay during the last years of the nineteenth century, colonial ruling authorities grew increasingly concerned about the threat to ‘public health’ posed by the squalid housing conditions of the city’s labouring classes. The inadequate sanitary conditions in the dwellings inhabited by the poor were perceived as a primary cause for the spread of the epidemic in the city. Finding solutions to the problems of overcrowding and insanitary housing became matters of critical importance if Bombay was to continue fulfilling the functions that the imperial agenda required of it. One major consequence of this concern was the formation of a City Improvement Trust in 1898 with the express intention of clearing the city of its insanitary areas and mitigating the problems caused by the abysmal living conditions of the urban poor.

These problems were sought to be dealt with in an ambitious scheme that would reorder colonial Bombay’s built environment. The Bombay Improvement Trust was entrusted with the work of ‘making new streets, opening out crowded localities, reclaiming lands from the sea to provide room for the expansion of the city, and the construction of sanitary dwellings for the poor’. The Trust was thus expected not only to carry out urgent sanitary improvements, but also to provide for the future development of the city to enhance its image as a centre of imperial political and commercial power.

This intervention by the state in the sphere of urban development through the creation of a special agency devoted solely to civic restructuring was the first attempt of its kind in colonial India. The idea of an ‘Improvement Trust’ was

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1 Annual Administration Report of the City of Bombay Improvement Trust (henceforth AARBIT) for the year ending 31st March, 1899, Bombay, 1899, p. 3.
influenced by town-planning experiments that had been carried out in England and Scotland during the nineteenth century. Such experiments, which went under the name of 'Improvement Schemes', had two salient features. First, these were legal instruments 'sanctioned by Parliament through a long succession of private legislation'. The aim of this legislation was 'to permit some publicly incorporated authority—such as a land development company or a municipal corporation or an improvement commission—to usurp private property rights in the name of some larger collective interest'. Second, such Improvement Schemes also embodied a 'physical-planning concept' and their central powers were 'clearance powers'. The right to acquire property entailed 'a right of demolition and, and along with that, a right of redevelopment'.

However, while these Improvement Schemes served as models for the formation of the Bombay Improvement Trust, the constitution of the Trust and the specific form it assumed were determined by the prevailing political context of colonial India. The idea of a separate agency to carry out the tasks of urban restructuring was the product of a growing belief among sections of colonial officialdom, in the aftermath of the plague epidemic, that strong executive action unencumbered by accountability to representatives of local self-governing institutions was the only way to achieve decisive results in civic affairs.

Colonial self-imagery of paternal governance and the supposed obligations of a civilizing mission also suffused the aims of its promoters. The squalor and overcrowding that characterized the hovels of the poor were sought to be replaced by new sanitary housing, designed to improve the working classes morally and display the benevolence of the city's rulers. According to Lord Sandhurst, the Governor of Bombay:

The rehousing of the poorer classes is one of the most important and attractive provisions of the Bill. These people deserve our sympathy and assistance. We desire to place them in better houses, so that not only will it let the sun into their houses, but into their hearts and into their very existence and thus terminate the sad state of things amongst them which at present cannot but be one of unhappiness combined with toil.

Of course, the rhetoric of the civilizing mission did not preclude pragmatic calculations based on the need for more effective social control in a rapidly expanding city. Thus, the new police accommodation scheme entrusted to the Trust was designed to facilitate the rapid mobilization of the force during times of crisis.

2 P.J. Smith, 'Planning as environmental improvement: Slum clearance in Victorian Edinburgh', in A. Sutcliffe, ed., The Rise of Modern Urban Planning, London, 1980, pp. 101-2.
3 Proceeding of the Council of the Governor of Bombay Assembled For The Purpose of Making Laws and Regulations (henceforth Council Proceedings), 1898, Vol. XXXVI, Bombay, 1899, p. 17.
4 I. Catanach, 'Who are your leaders?': Plague, the raj and the "communities" in Bombay, 1896-1901', in P. Robb, ed., Society and Ideology: Essays in South Asian History Presented to K.A. Ballhatchet, London, 1992, p. 220.
The events of the past year, Sandhurst declared, ‘have brought out very clearly the fact that the continued existence of Bombay as a civilised community depends upon the discipline and efficiency of its conservancy staff and of its police’.5

The constitution of the Board of Trustees reflected the desire to retain tight official control over the operations of the Trust. Even though the Trust was partly funded from municipal revenues, the Bombay Municipal Corporation was allowed only four representatives on the Board of Trustees.6 The Trust was also vested with wide-ranging financial and statutory powers, apart from being endowed with the use of valuable government and municipal properties, only because it was viewed almost as a new department of the government.7 Significantly, the date of the Trust’s inauguration was a ‘symbolic’ representation of British dominance: it was consciously chosen to commemorate the birthday of the future sovereign, and also the day ‘associated with the Prince of Wales landing in Bombay a little over two decades earlier’.8 As one of the Raj’s senior civil servants in the city noted, ‘it was one of the whitest days in the calendar of Bombay’.9

In the years that followed, the operations of the Trust had a major impact on the nature of urban development in Bombay, crucially transforming its built environment. Indeed, a recent history of Bombay has sought to see the urban transformation wrought by the Trust’s activities as evidence of the ‘efficiency with which city improvement could be effected if there was political will and an efficient body’.10 This essay will seek to argue, however, that the Trust proved to be a failure in fulfilling the grand agenda that it was set up to implement on account of the contradictions that underpinned its functioning.

II

The Bombay Improvement Trust was legalized on 9 November 1898 after hurriedly being pushed through the Legislative Council, and began its operations from

5 Council Proceedings, 1898, Vol. XXXVI, p. 10.
6 Gazetteer of Bombay City and Island, compiled by S.M. Edwardes (henceforth Gazetteer), 3 Vols, Bombay, 1909, Vol. III, p. 82. Of the remainder, the city’s prominent commercial interests, i.e., the Bombay Millowners’ Association, the Chamber of Commerce and the Port Trust had one representative each, while the others were either ex-officio members such as the Collector of Land Revenue and the Municipal Commissioner or were nominated by the Bombay Government.
7 As Sir Steyning Edgerley of the Government of Bombay pointed out, ‘the Government of India would never have entrusted either the wide borrowing powers in the market or property of the value which they did entrust to the Improvement Trust, nor would they have given them the wide statutory powers of interference with private property, except under the strictest Government control’. Council Proceedings, 1907, Vol. XLV, Bombay, 1908, p. 301.
8 J.C. Masselos, ‘Changing definitions of Bombay: City state to capital city’, in I. Banga, ed., Ports and their Hinterlands, Delhi, 1992, p. 308.
9 Minute by E.H. Ollivant, 2 September 1898, Government of Bombay (henceforth GoB), General, Vol. 28, 1909, pp. 62-63. Cited in Banga, Ports.
10 S. Dwivedi and R. Mehrotra, eds, Bombay: The Cities Within, Bombay, 1995, p. 159.
the following year. In spite of the flurry of announcements and preliminary activities, none of the promoters of the scheme appears to have had any definite idea about how the Trust was to go about fulfilling the impressive agenda that had been drawn up. Indeed, one official, recalling the events that led to the formation of the Trust, doubted ‘if any body had a very clear idea in those days what the Trust was going to do or how it was going to do it’. The financial resources of the Trust comprised a one-time cash grant from the government as well as an assured annual contribution from the Bombay Municipality amounting to 2 per cent on municipal assessments. Apart from this, the Trust was also vested with lands belonging both to the government and the Bombay Municipal Corporation. These areas were largely undeveloped sites and ‘the general idea was that the Trust should at their own cost develop these areas into building estates on the best lines and make what revenue they could by leasing the building sites in these estates for 99 years, at the end of which period the plots would revert in Government or the Municipality’. The initial programme of work that the Trust undertook consisted of, amongst other things, laying out certain properties vested in the Trust with a view to augmenting its resources through the profits made thereupon. Surveys for providing better housing for the working classes were considered ‘a matter of great urgency, second only in importance to the measures to be taken to develop the revenue resources’. The Trust also concentrated its energies on the construction of new thoroughfares, which, it was believed, would improve the defective ventilation of the city’s insanitary quarter, and also facilitate easier communication within the city. Finally, the Trust would seek to develop residential estates in suburban areas as well as construct main arterial roads to encourage migration from the crowded Indian town.

As the Trust’s work proceeded, its operations began not only to exacerbate the problems that it had set out to solve but also to create new ones. The activities of the Trust gradually resulted in the concentration of a great deal of valuable property in its possession, leading to a growing shortage of land within the city. The reduction in the area available for building sites led to an enhancement of the

11 The Gujarati later complained that:

The hurry with which the City Improvement Trust Bill was passed in the Legislative Council was justified by the plea of the overmastering necessity that was alleged to exist for improving the pestilential areas. All opposition was ridiculed, and those who prayed for more time and fuller discussion of a momentous legislative measure, which was the first of its kind in India, were held up to public scorn and derision.

Gujarati, 26 January 1902, in the Report on the Native Newspapers in the Bombay Presidency (henceforth RNNP), No. 5, 1902, para. 58.

12 Minute by Mr. Curtis, in Proposed Transfer of Control of the City of Bombay Improvement Trust to the Municipal Corporation of Bombay, Bombay, 1919, p. 22.

13 J.P. Orr, Note on The Finances of The Bombay Improvement Trust, Bombay, 1919, p. 3.

14 AARBIT, 1899, p. 4.
value of property and the rents of houses. The policies of the Trust were said to have contributed substantially to a ‘great boom in land values’ between October 1904 and October 1907, at the height of which ‘prices were equal to those obtained during the share mania’. The Trust’s policies with regard to the award of compensation for acquired properties contributed to growing speculation in land. Under the Bombay Improvement Trust Act of 1898, the Board had been empowered to acquire land for the Trust’s schemes either by agreement or by compulsory acquisition. The Trust, however, faced innumerable difficulties in property valuation. For instance, in the absence of any established precedent for such valuation:

for precisely similar properties one owner claimed on his rental, another on the assumed value of the site and structure, another on what he had paid for the property, and so on, namely, each on the basis thought likely to give the largest award.

Initially, the Trust sought to value acquired property on a ‘net rental’ basis. This consisted of ascertaining the net rental of the acquired land (and any building that stood on it) and giving the owners a sum based on the rental for a certain number of years. The number of years depended on the nature of the property and the rate of interest it was expected to yield. Many landlords staunchly opposed this method of valuation since they had deliberately under-assessed their rents in order to pay lower rates on their properties. As a consequence, it was reported that ‘these house-owners whose properties are included in the important schemes and are to be paid for their buildings on an estimate of the average of rentals for a certain number of years . . . are having a desperate fight with the authorities’.

The insistence of the Trust in pursuing the net rental method of valuation also caused many landlords to arbitrarily raise rents in order to take advantage of the enhanced valuation that would flow from such increases. As one witness who testified before the Bombay Development Committee stated: ‘Owners of properties

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15 See, for instance, ‘Draft representation of municipal corporation to government of Bombay’, Selections from the Bombay Municipal Corporation Proceedings and Debate on the Improvement Trust’s Sandhurst Road to Crawford Market Street Scheme, Bombay, 1911, p. 21. However, this was not entirely due to the Improvement Trust for at about the same time the Bombay Port Trust and the railway companies were also absorbing large areas of land in the city.

16 Gazetteer, Vol. I, pp. 327–28.

17 Ibid.

18 AARBIT, 1901–2, pp. 14–15.

19 Proceedings of the Board of Trustees for the Improvement of the City of Bombay (henceforth BIT Proceedings), 20 April 1909, GoB, General, Vol. 25, Compilation no. 833, 1909, Maharashtra State Archive (henceforth MSA).

20 Rast Goftar, 12 February 1899, RNNP, No. 7, 1899. Instead, their surveyors favoured a method known as ‘valuation on land and buildings’ which involved ascertaining the cost price of the building, and after allowing for depreciation, adding to it the value of the land ascertained independently. The combined sum so derived was claimed as the value of land and building. BIT Proceedings, 26 January 1909, GoB, General, Vol. 25, Compilation no. 833, 1909, p. 114, MSA.
whose rents were very low having actually suffered heavy losses, owners of properties all round whose rents were cheap took the hint and raised the rents so that in case of acquisition of their properties they might get value nearly actual'.

At the same time, some of the surveyors employed by house owners soon began to argue that it was unfair to value their property on the basis of the net rental method since their plots, although situated in the heart of the city, were occupied only by cutcha (unbaked) one-storeyed buildings which attracted meagre rents. Instead, they proposed that such buildings should be valued on the basis of the rents they were capable of producing if fully developed. Their claims were admitted by the Tribunal of Appeal set up to hear appeals against the Special Collector’s Awards, and this method, known as ‘valuation by a hypothetical building scheme’, was accepted in its entirety with rather disastrous consequences for the Trust. Once the advantages inherent in this method of valuation became apparent, surveyors operating on behalf of claimants came forward, ‘bringing in paper schemes for the erection of magnificent buildings upon sites which were already often fully developed according to the requirements of the neighbourhood and claiming an altogether fictitious value for the land on this basis’. Moreover, it was soon recognized that under this method claimants were getting ‘not the market value of their property at the date of declaration (to which alone they were entitled under the Act)’, but rather ‘the profit of a future development that might or might not be realized’.

As the Tribunal began to recognize the loopholes in this method of valuation the hypothetical building scheme began to be looked upon with disfavour. However, the method that was next adopted was very similar. The new method, known as ‘plotting schemes’, had originally been developed in dealing with large pieces of vacant land in the suburbs. Basically, the scheme involved ‘laying out a piece of land of this nature (of course upon paper only) in building sites, providing for roads and passages and ascertaining what each plot would fetch if sold for building purposes by comparison with other sales of more or less similar plots of land in the neighbourhood’. Once again the surveyors and lawyers working on behalf of claimants successfully argued that their clients were entitled to the aggregate of the plot values so to be realized, less only the cost of developing the land. By 1909, complaints were heard to the effect that:

As has happened before in the case of hypothetical building schemes every owner of a considerable area of land which the Trust has to acquire insists that it should be valued upon this basis, and inasmuch as several of the Trust’s schemes involve the acquisition of lands of this character, especially in the cases of schemes on the outskirts of the City, the decisions above referred to are

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21 Report of the Bombay Development Committee (henceforth RBDC), 1914, Bombay, 1914, p. 108.
22 BIT Proceedings, 20 April 1909, GoB, General, Vol. 25, Compilation no. 833. 1909, MSA, p. 114.
of the greatest moment, and are leading to the payment of very large sums of
public money to which the Trust believe that the claimants have no right to at all.23

While the Trust's policies served to whet the appetite of rentier interests with
resources to invest in the land market, they had an adverse impact on the city's poor. In its early years, the policy of the Trust involved clearing the sites that it acquired as soon as possible in order to lease them on a permanent basis without the encumbrance of temporary occupation.24 The Trust, however, pulled down the existing dwellings on acquired sites without providing alternative accommodation for those displaced.25 The city's Health Officer noted in 1903 that:

The Improvement Trust in order to open up the City have demolished many houses and have not as yet provided for the displaced population. This increases overcrowding in the remaining houses and the area on which the new houses are to be erected will be much less than before the demolition owing to the making of new streets.26

A majority of those who were turned out, it was noted, could find 'no proper accommodation for themselves or their families' and had to live 'in rooms already occupied by other families'. As a result, the demand for accommodation was said to be 'so great that the rents of individual rooms have been raised 4 or 5 times what they were 6 months ago, thereby forcing families occupying single rooms to take in other families as lodgers'. Many of the evicted were also obliged to occupy houses notified as uninhabitable, and it was observed that there were 'many respectable families now living in rooms the roofs of which have been removed and they pay up to Rs. 5 rent per month for a shelter of 4 bare walls and no roof'. At the same time, 'Poor families unable to obtain accommodation anywhere near their work pay a few pies daily for the use of a cooking-place in some room and sleep

23 Ibid, p. 115.
24 'In the earlier years of the Trust', noted J.P. Orr, 'too much stress was perhaps laid on the Trust's functions as a slum destroying agency with possibly too optimistic an estimate of the people's readiness to take up land in the Trust's new estates and to build sanitary houses there for the accommodation of people dishoused by the Trust's operations.' J.P. Orr, Social Reform and Slum Reform, Bombay, 1918, p. 25. The Board continued to follow its method of wholesale acquisition and demolition during the first decade of its existence. By the beginning of the 1910s, however, Trust officials were forced to acknowledge that 'the wholesale acquisition and demolition method must be abandoned as needlessly expensive and slow, besides unnecessarily disturbing the house owners and their tenants', AARBIT, 1912-13, Appendix M-6, p. 122.
25 Frank Conlon, 'Industrialization and the housing problem in Bombay, 1850-1940', in K. Ballhatchet and D. Taylor, eds, Changing South Asia: Economy and Society, London, 1984, pp. 162–63.
26 'Annual report of the executive health officer', in Annual Report of the Municipal Commissioner of Bombay (henceforth ARMCB), 1903, Bombay, 1904, para. 75.
where they can'. The wholesale demolition of houses by the Trust encouraged house owners whose properties were left intact to raise rents, 'until a small room, less than ten feet square, could command six rupees a month'. As a result, it was said, the value of land was 'immediately affected' and 'a keen competition arose, which served to fix the enhanced value'.

The actions of the local municipal authorities served to exacerbate matters. In the wake of the plague epidemic, Bombay’s Municipal Commissioner had used the powers bestowed under the Epidemic Diseases Act to force a number of house owners to create chowks (openings for ventilation) for the admission of light and air within houses that were deemed to be insanitary. However, it was noted that:

unfortunately, the dishousing it involved combined with dishousing under the Trust’s operations led not as some had hoped to a movement of population to the comparatively open areas on the outskirts of the City proper, but to the overcrowding of the houses in the very slums the Municipal Commissioner was seeking to improve and just outside the areas the Trust were clearing of slums.

Moreover, ‘the policy of strict sanitary control on the Trust’s estates tended at the outset to create a preference for other estates where speculators could secure quicker and heavier profits for themselves’. This, in turn, led to a proliferation in building and also to overcrowding in the tenements that sprang up in the neighbourhood of the demolished properties. The resultant overcrowding ‘led to increased rents and the increased rents led to short-sighted slum-owners, thinking only of their own pockets and not of public health, to sub-divide rooms and add new storeys to their old insanitary buildings’. At the same time, the rise in land values and rents, and the heightened competition for land within the city rendered the poor vulnerable to the vicissitudes of the housing market. It was noted that:

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27 ‘Annual report of the executive health officer’, ARMCB, 1903–4, Bombay, 1904, pp. 181–82. From 1909 onwards, the Trust modified its policy of direct attack on congested areas and preferred instead to adopt what came to be known as a ‘nursing policy’ whereby attempts were made to provide alternative accommodation in properties owned by the Trust for those displaced by its schemes before embarking on demolition operations. However, this was only partially successful since those displaced were aware that such accommodation was nothing more than a temporary expedient. In 1916, for instance, of the 1,049 tenements demolished by the Trust, about half of the dishoused refused the Trust’s offers of accommodation, ‘preferring to take rooms in houses which were not liable to be demolished in the next few years as the Trust-acquired houses are’. AARB1T, 1916–17, p. 14. Two years later it was reported that a large number of those displaced by the Trust’s operations were still moving to buildings outside the Trust’s estates, ‘fearing that if they accepted rooms in the houses acquired by the Trust, they would soon have to make a second move when these houses were demolished’. AARB1T, 1918–19, p. 18.

28 Indian Textile Journal (henceforth ITJ), Vol. XXIV: 279, December 1913, p. 74.

29 Orr, Social Reform, p. 23.

30 Ibid., p. 24.

31 Ibid., p. 23.
The displaced population cannot return to the parts which fall under the Board's Schemes for the minimum rents of the new houses are at least quadrupled which is beyond the means of most of the dishoused residents. They are naturally driven to find rooms in insanitary quarters. This exchange is bad and what is worse is that they have to pay higher rents. . . . These high rents compel them to share rooms with others.32

Living conditions in the overcrowded tenements in the central districts of the city thus continued to deteriorate steadily. In 1903, the Municipal Commissioner wrote to the Trust stating that there were many insanitary areas in the city that needed the immediate attention of the Board, and pointed out that it was the duty of the Trust to do something about this state of affairs since it had been established 'as the best agency which could be devised for dealing with the improvement of the City in a comprehensive and reasonably rapid and economical manner'.33 Very little was done about the matter, however, and a decade later, the Health Officer was able to write that 'the subject has been much discussed but nothing done'. As a result, he noted, 'today the condition of the majority of these areas is as bad as or worse than in 1903'.34 On the other hand, the increasing rents within the city, as well as the construction of large thoroughfares connecting the central districts to the suburbs, were also instrumental in prompting many workers to move out from their old neighbourhoods towards the northern parts of the island. The Trust's policies hastened the emergence of settlements in the vicinity of the dense concentration of textile mills to the north, and thereby played a part in the creation of the working-class neighbourhoods of Girangoan (popular Marathi term for mill districts).

Finally, escalating land values and the consequent competition for urban space engendered by the Trust's operations also served to crystallize the perceptions of colonial officials and dominant indigenous elites alike that the poor were a burden on Bombay's scarce land resources. In July 1903, the Chairman of the Trust, responding to reports about the hardship inflicted on the poor who had been displaced by its operations in Dhobi Talao and Lohar Chawl, proposed to erect huts for their benefit on the city's fashionable Kennedy Sea Face, but the proposal

32 Selections from the Bombay Municipal Council Proceedings and Debate on the Improvement Trust's Sandhurst Road to Crawford Market Scheme, p. 19.
33 W.L. Harvey, Municipal Commissioner, Bombay, to the Chairman, City Improvement Trust, 27 August 1903. AARBIT, 1912–13, Appendix C, p. 134.
34 "Annual report of the executive health officer", ARMCB, 1914–1915, Bombay, 1915, Vol. II, p. 65. The Trust claimed that it did not have adequate funds to take up the areas included in the Commissioner's representations. Trust authorities argued that the required improvements would amount to ten million rupees, a sum which they declared was beyond their means. See "Annual report of the executive health officer", ARMCB, 1918–1919, Bombay, 1919, p. 66. Significantly, Section 23 of the City Improvement Trust (CIT) Act, under which the Trust had to compulsorily undertake the improvement of insanitary areas 'represented' by the Municipal Corporation, was amended in 1913 in order to free the Trust of this encumbrance. See Proceedings of the Legislative Council of the Governor of Bombay (henceforth Legislative Council Proceedings), 1912, Vol. I., Bombay, 1913, pp. 643–707.
provoked an immediate outcry from the city's élites. 'To suddenly bring into hitherto a plague free part of Bombay masses of the poor crowded together as they assuredly will be,' fulminated one appalled member of the Board of Trustees, 'is in my opinion to import disease into one of our last healthy localities'. He was vociferously backed by the Bombay Gazette which declared vehemently that the displaced poor should be relocated 'not to Kennedy Sea Face, or to any other locality . . . but clear away from the island on the B.B. & C.I. Railway, whence they can conveniently return to their toil, and let them on no account be permitted to sleep on their business premises a single night, on penalty of fine or imprisonment'. Occasionally, urban propertied élites also opposed the construction of tenements for the poor near their residential areas on the grounds that these tenements would lead to their property being devalued. This was exemplified in 1908 when there was opposition to a housing scheme for the poor near Chunam Kiln Road which was occupied by the residences of 'respectable' citizens. Similarly, in 1907, when the Government of Bombay attempted to chart the future urban development of Bombay, it believed that it was 'necessary that an attempt should be made to divide the Island into natural areas for the accommodation of the upper, the middle and the lower classes with special reference to occupation'. Moreover, it was stated that while it was 'not intended to suggest that these three classes can be settled entirely in different compartments . . . it is essential that they should, as far as possible, be localized; otherwise the interests of one class will suffer by the intrusion, into areas suitable for them, of residents of another'.

III

For all the rhetoric about improving the living conditions of the urban poor through the provision of low-cost sanitary accommodation, the Trust's achievement on this front was relatively insignificant. In fact, the repercussions of its policies worsened the housing conditions of the labouring poor in the city. As the Chairman of the Board, J.P. Orr admitted in a public lecture in 1917 that the tenements constructed by the Trust 'were not erected soon enough and on a sufficiently big scale to ensure any approach to an equipoise between dishousing and re-housing,' 35 Bombay Gazette Overland Summary (henceforth BGOS), 25 July 1903, p. 13.

35 Ibid., p. 19. Such sentiments were also echoed by sections of Indian opinion in the press. Thus, according to the Kaiser-e-Hind, nothing could be more foolhardy than to 'bring the houseless poor there [Kennedy Sea Face], who are most susceptible to pestilence, as to manufacture that disease and give it the greatest stimulus, and thereby to contaminate with its poison the only open space in the city hitherto uninfected!' Kaiser-e-Hind, 31 July 1903, RNNP, No. 31, 1903, para. 44.

36 GoB General, Vol. 28, Compilation no. 218, Part I, 1909, MSA. This position was endorsed in the views presented by some of the city's propertied élites before the Bombay Development Committee in 1914. In its report, the Development Committee argued that, while it was advantageous to have large industries 'situated away from the residential area of a large town' as this 'automatically removes from the densely populated area a proportion of the population', it was at the same time imperative to reserve the 'attractive western frontage' for residential purposes and to 'avoid the location, along the western belt, of industries or trades of an offensive or defacing character': RBDC, 1914, p. v.
at the rate at which demolition of insanitary properties was carried on in the early years of the Trust’s career’. Consequently, by March 1909, ‘the Trust had dishoused 14,613 families, including 11,301 from one-room tenements, and provided only 2,844 rooms in their [the Trust’s] own chawls [tenements], 248 in semi-permanent huts and 819 in police chawls’. Indeed, to some contemporaries it appeared that the only people who benefited from the Trust’s building policies were the city’s propertied élites. Commenting on the Nagpada and Koliwada improvement schemes, the *Indu Prakash* noted that while the Trust was ‘entitled to the credit of having raised an attractive residential quarter for the upper and middle classes in a place which was formerly a breeding ground for all kinds of diseases . . . the good done to these classes has entailed misery upon the poor, who have been driven away to nooks and corners or have been crammed up in existing houses, thus increasing overcrowding and disease’.39

At the root of the Trust’s failure in fulfilling its objective of providing low-cost sanitary housing lay a basic contradiction. When it was first established, the Trust was vested with the task of constructing sanitary tenements which would minimize the dangers posed to ‘public health’ by the noxious dwellings inhabited by the poor. In the aftermath of the plague this was seen as a matter of overriding importance and the prime motive for intervening in the housing market. However, as the initial panic produced by the plague receded, the Trust became increasingly reluctant to invest its resources in building houses for the poor in a bid ‘to place this part of the Board’s work as nearly as possible on a commercial footing’.40

When initially framed, the Improvement Trust Act had declared rather grandly that the Trust would provide housing accommodation for the ‘poorer and working classes’ of the city. Housing was to be provided for 50,000 adults at Rs 150 each, that is, at a total cost of Rs 7,500,000 over a ten-year period.41 The expected annual loss on the chawls erected by the Trust was estimated at 2 per cent, but such was the panic created by the plague that the original promoters of the scheme deemed such a loss more acceptable than the continued threat of epidemic outbreaks.42 The first tenement blocks, sanctioned by the Board in 1899, were located at Agripada and were intended to provide housing for those displaced by the Trust’s First Nagpada Scheme. At the same time it was resolved that the construction of other chawls would be postponed ‘until the Board obtain experience of the working

38 Orr, *Social Reform*, p. 23. By 1918, the Trust’s schemes had displaced 64,000 persons of whom only 14,000 were re-housed. See, *Report of the Indian Industrial Commission, 1916–18*, Calcutta, 1918, *Evidence*, A.E. Mirams, Consulting Surveyor to the Government of India, Vol. IV, p. 361.

39 *Indu Prakash*, 26 January 1905, RNNP, No. 4, 1905, para. 31.

40 BIT Proceedings, 22 April 1904, GoB, Judicial, Vol. 37, Compilation no. 129, 1904, Appendix, p. 141, MSA.

41 BIT Proceedings, 30 March 1911, GoB, General, Vol. 51, Compilation no. 833, 1911, p. 61, MSA.

42 Sir Ibrahim Rahimatoola to the Chairman, City Improvement Trust, 16 January 1918, AARBIT, 1917–18, Appendix O-3, p. 116, para. 2.
of the four buildings already constructed'. Their experience, however, was not entirely to the Trust's liking. Several drawbacks were perceived in the Agripada chawls, not least that the rooms were 'costly' and that the location of the chawls was 'not practicable from a financial point of view especially on sites in the more crowded parts of the City where the land would cost possibly Rs 40 to Rs 50 per sq. yard'. It was argued somewhat defensively that 'in Bombay the problem is complicated by the comparative smallness of the wages earned by the working classes'. Moreover, it was noted that: 'To provide cheap sanitary quarters for these classes of a kind that will meet the convenience and customs of these people, is a problem that cannot be solved without making carefully thought out experiments and modifying details which are found unsuitable from one point of view or another'.

The Trust, therefore, came to the conclusion that 'before spending the large amount of Rs. 78,00,000 forecasted [sic] originally for the provision of such quarters, the matter required very thorough re-consideration with a view to the removal as far as possible of the drawbacks stated'. The losses sustained on the Agripada chawls also convinced the Trust that 'even if the provision of these quarters could not be put quite on a commercial footing, endeavour should be made by a reduction of cost and economy in location to arrive as nearly as possible on a commercial footing'. It thus slowed down the pace of its chawl building operations in its search for a model chawl that would combine the twin virtues of low cost and sanitary principles. Consequently, though it was initially estimated that the Trust would spend Rs 7,500,000 on chawls for the poor by the end of the first decade of its existence, not more than Rs 1,500,000 was actually spent on it. At the same time, the Trust ploughed the large cash surpluses it accumulated through such economizing into expensive street schemes designed to enhance the city's commercial infrastructure. The industrialist Ibrahim Rahimatoola, a member of the Trust Board, acknowledged in 1914 that in 'recent years practically the whole of the attention of the Improvement Trust has been directed to the making of roads

43 AARBIT, 1900–1, p. 5.
44 Chairman, City of Bombay Improvement Trust, to Secretary, GoB, GD (General Department), 25 March 1903, GoB, General, 1903, Vol. 31, Compilation no. 525, p. 59, MSA.
45 AARBIT, 1901–2, p. 13.
46 Chairman, City of Bombay Improvement Trust, to Secretary, GoB, GD, 25 March 1903, GoB, General, Vol. 31, Compilation no. 525, 1903, p. 59, MSA. Moreover, the Trust was noticeably reluctant to house those displaced by its operations in areas that were considered to be valuable from a commercial point of view. For instance, in submitting its proposals for Scheme II (a street running from Queen's Road to the Carnac Bridge), the Trust noted that it did not propose to provide housing for the poor who were displaced 'as the quarter of Bombay concerned is an important business centre'. It was averred that, 'such use of valuable frontages would be undesirable as tending to reduce the character of the new street for business purposes and would besides result in heavy loss from high priced lands being utilized instead of cheap sites'. BGOS, 8 August 1903, p. 14.
47 Government Resolution, 14 June 1909, GoB, General, Vol. 28, Compilation no. 218, Part II, 1909, para. 14, MSA.
and the improvement of communications'. Not surprisingly, some observers were convinced that such street schemes, far from catering to the needs of the wider public, were, in fact, the outcome of the pressure that was brought to bear 'by a microscopic minority interested in trade who, it is well known, carry great influence with and are supported by Government'.

Over time, however, the Trust sought to resolve the contradictions which underpinned its functioning. First, it tried to involve private employers of labour, in particular the city's millowners, in its attempts to provide low-cost housing. Second, it sought to raise rents in its chawls in order to minimize the losses incurred on them and to render them 'self-supporting' in the long run.

The losses sustained in the Agripada scheme had caused the Trust to reconsider its policies with regard to the provision of housing for the poorer classes. As the implications of the heavy statutory obligations entailed by the Act of 1898 came to be recognized by the officials of the Trust, they began to disclaim any general responsibility in the matter of housing the working classes of the city. Instead, Trust officials began to emphasize that they were only obliged to provide housing for those amongst the poor who were displaced by their existing schemes. In 1901, the Chairman of the Trust stated that:

It is no part of the statutory duties of the Board to house the workpeople of any particular factory or industry, but we are under an obligation to house the poorer and working classes displaced by other operations. We know that our efforts to house the poor must be attended with loss, estimated in the case of the Agripada chawls at 2 per cent on the capital outlay and consequently all transactions of this nature will involve the locking up of our capital and the reduction of our resources for carrying out improvements in the city.

Similarly, speaking in the Legislative Council a few years later, Ibrahim Rahimatoola, noted that 'the obligation imposed upon the Board with regard to the provision of house accommodation for the poorer people is confined to those displaced by the operations of the Trust. No existing public body, however well provided with funds, can cope with the huge problem of providing house accommodation for the whole of the poorer classes of a city like Bombay'. However,

48 RBDC, 1914, p. xxv.
49 AARB1T, 1911-12, Appendix M-2, p. 85.
50 According to Ibrahim Rahimatoola: 'When Mr. Rebsch was succeeded by Mr. Hughes, as Chairman he raised the whole question of chawl construction and pointed out that the financial effect of carrying out the programme would be disastrous, that the number of poorer and working classes was so large in the City that it was financially impossible for the richest city in the world to provide housing accommodation for the whole of this class at an annual loss of 2 per cent.' Sir Ibrahim Rahimatoola to the Chairman, City of Bombay Improvement Trust, 16 January 1918, AARB1T. 1917-18, Appendix O-3, p. 117, para. 4.
51 BGOS, 25 May 1901, p. 10.
52 Council Proceedings, 1907, Vol. XLV, p. 296.
in taking this position, the members of the Board deftly glossed over the fact that the Act of 1898 had made no such special distinction. As the Chairman of the Trust acknowledged in 1911: 'It is to be noted that the Act contemplates provision for the poor generally, and not only those displaced by the Trust's operations'.53

The Trust's attempt to wriggle out of its statutory obligation was also accompanied by a move to encourage private investors in providing housing for the working classes. The Chairman of the Trust argued in 1901 that:

we should make every effort to encourage the provision of suitable quarters for the poor by private enterprise, because not only will such private agency be in a better position than we are to find the tenants for the houses constructed, but will also probably make such enterprise a financial success, and therefore, to a large extent relieve the Board from sinking capital in unremunerative operations.54

Negotiations were opened with the Millowners' Association on this issue in the same year and hinged around the question of how such co-operation was to be given practical shape.55 Ultimately, it was agreed upon in 1903 that the Trust would erect the rooms for those millowners who requested it to do so, who in turn would pay to the Trust a rental of Rs 30 or Rs 33 per room per annum, depending on the size of the room. At the end of 37 years, the chawls would become the property of the millowner.56 The proposal foundered, however, when the Bill to introduce these changes in the 1898 Act was not passed in the Legislative Council.57

Finally, in 1913, an amendment called the 'Poorer Classes Accommodation Scheme' was passed whereby the Trust could finance buildings for the working classes. According to its provisions, the Trust was empowered to co-operate with employers of labour for housing workers by 'constructing chawls for their

53 Chairman's Note on Rents of Trust Chawls, BIT Proceedings, 30 March 1911, GoB, General, Vol. 51, Compilation no. 833, 1911, p. 61, MSA.
54 ITI, Vol. XI: 129, June 1901, p. 251.
55 Conlon, 'Industrialization and the housing problem', pp. 162–63. Commenting on the interest shown by the millowners in the housing scheme, the Indian Spectator noted wryly that the majority of Bombay capitalists were 'not disposed to incur a capital outlay for this purpose, albeit they are greatly desirous that they should be able, more effectively than at present, to exercise control over their work-people'. Indian Spectator, 26 May 1901, p. 11.
56 BIT Proceedings, GoB, General, Vol. 32, Compilation no. 833, 1903, p. 214, MSA.
57 The matter nevertheless continued to be debated endlessly during subsequent amendments in the Council, with Sir Vithaldas Thackersey, the Gujarati Bhattia millowner, taking a dogged interest in it. Meanwhile, in 1909, a group of mill workers submitted a petition to the government to erect 'a few sanitary chawls at reasonable rates for rooms in places near the scenes of their labour... at Soparibaug, DeLisle Road and Worli': ITI, Vol. XX: 229, December 1909, p. 88. The Trust's denial of its obligation to house anyone other than those displaced by its schemes led it to turn down this request. The only assurance it could offer the mill workers was that their demands would be considered in a future street scheme between the Soparibaug Road and the Parel Government House. Workers' chawls were constructed by 1911 but were not readily taken up since their rents were considered 'too high' in comparison with private chawls. Conlon, 'Industrialization and the housing problem', p. 163.
employees and leasing them to the employers at a rent calculated to yield to the Trust in the course of 28 years of the lease the capital sunk in the scheme plus four per cent interest, the chawls then becoming the property of the employers'.\(^{58}\) As it transpired, however, Pherozeshah Mehta's sceptical assessment that 'not more than three or four people will come forward to avail themselves of the provisions of this Bill',\(^{59}\) was borne out by the fact that eventually only one mill participated in the scheme. Initially, this was attributed to the pressures imposed by the war situation, and it was noted that the war had affected the Trust's expenditure, since 'the difficulty of getting materials is again great'.\(^{60}\) By 1920, however, it was widely admitted that the scheme was a non-starter and that 'the possibilities of success for a scheme of this nature were doubtful'. It was noted that:

The arrangements were to be made on a purely voluntary basis, and it was obvious that there was a risk of friction if not complete collapse, if at a future date any of the consenting parties withdrew from the scheme. Further, the scheme was open to the objection that it was to apply to the millowners only. In the end after careful examination, it was decided to abandon it.\(^{61}\)

The failure of the Bombay millowners to adopt the scheme was not surprising, given the constraints within which they financed their operations. As one historian has recently argued: 'The financial practices of the industry, determined by the inadequacy of banking services, served to encourage business strategies predicated upon the regulation of production to short-term fluctuations of demand.' As a consequence, reliance upon 'the money market and short-term credit for a proportion of their fixed capital and the whole of their working costs rendered the financial structure of most mills extremely precarious'.\(^{62}\) In such circumstances, most mills could ill-afford to lock up their capital in building chawls no matter how enticing the interest offered. It is also likely, moreover, that many millowners were not too enamoured by the prospect of locating all their workers in one place 'for fear of combinations facilitating strikes'.\(^{63}\)

The second way in which the Trust tried to resolve the contradictions that affected its functioning was to run the chawls built for the poor on as commercial a basis as possible. It tried to do this in some cases by adopting practices that were characteristic of private entrepreneurship in land. Thus, the Trust devoted 'the ground floor to shops and godowns, wherever there is a good demand for these',

\(^{58}\) AARBIT, 1912–13, p. 2.  
\(^{59}\) Legislative Council Proceedings, 1912, Vol. I., p. 656.  
\(^{60}\) ITJ, Vol. XXVI: 309, June 1916, p. 263.  
\(^{61}\) Legislative Council Proceedings, 1920, Vol. LVIII, Bombay, 1922, p. 564.  
\(^{62}\) R.S. Chandavarkar, Origins of Industrial Capitalism in India: Business Strategies and the Working Classes in Bombay, 1900–1940, Cambridge, 1994, p. 292.  
\(^{63}\) 'Draft representation from municipal corporation to government of Bombay', Proceedings of the Bombay Municipal Corporation Debate on the Improvement Trust's Crawford Market to Sandhurst Road Street Scheme, p. 29.
the profit on these making up for ‘the loss on the residential parts of the chawls’. The Trust also tried to economize on land use by placing chawls near permanent open spaces. Gradually, however, Trust officials began to come around to the view that the only feasible way of operating the housing schemes for the poor was by raising rents in their chawls. Writing on this issue in 1911, J.P. Orr, the Chairman of the Trust Board, pointed out that:

The estimate of an average loss of 2 per cent, has proved by no means too high; for we find the standard sanitary accommodation and rents too low to permit of profit from chawls where land is dear, i.e., in the neighbourhood of docks, bazaars and other busy centres, and it is just there that chawls are chiefly wanted as the poor won’t live far from their work. It would be a great thing to be able to run chawls just without loss; but even that is impracticable and the question we now have before us is how far we can justifiably raise the rents of our chawls with a view to reducing their cost to the ratepayer (emphasis in original).

He went on to argue that, rather than catering to a small section of the ‘exceptionally poor’ who could not afford to pay more than the bare minimum, the Trust should aim to house ‘large classes’ who could afford to pay higher rents. ‘By catering for a large class’, he suggested, ‘we interfere less with private enterprise than by catering for a small, and also take less risk of vacancies and are able to provide for more.’ Moreover, in adopting this policy ‘we may put some limit on the annual loss that public funds must bear on account of these chawls’. Therefore:

our policy should be to fix the minimum standard of sanitary accommodation and make rents as high as possible, consistently with keeping them at a level not higher than that paid by the lowest large class of poor in the neighbourhood, regardless of the size of our rooms, as compared with those in private chawls.

Such an increase in rent was justified on three grounds. First, it was claimed that Trust chawls were more sanitary than the other dwellings generally occupied by the poor. Second, it was asserted that the Trust’s rents were far lower than those prevailing in the housing market and, therefore, needed to be brought in line with the rest of the market since the poor could afford to pay such rents. Finally, it was argued that in order to encourage private entrepreneurial activity in chawl building it was imperative that the Trust did not depress the rental market by pegging its rents too low.

64 Chairman’s Note on Rents of Trust Chawls, BIT Proceedings, 30 March 1911, GoB, General, Vol. 51, Compilation no. 833, 1911, p. 61, MSA.
65 Ibid.
66 Ibid., p. 62.
In accordance with the proposals put forward by the Chairman of the Board, it was decided to fix uniform rents for all rooms in the Trust chawls with a view to making them ‘self-supporting’. The Board also decided to charge newcomers at the increased rates, subject to a personal minimum of 10 per cent of family earnings or the rent hitherto paid, and to gradually increase the rents by 4 annas every three months. ‘The result of this policy’, the Chairman announced with satisfaction in 1918, ‘has been to reduce the annual loss on the Board’s chawls to Rs 27,654 or 0.65 per cent on the capital cost.’ However, this decision to raise rents worsened the situation for the poor who could not afford the Trust chawls even at the existing rents. D.E. Wacha, the lone dissenting voice on the Board, argued that the question of rent increases by the Trust was dependent on the earnings of the poorer classes as well as on the prevailing prices of food. The wages of workers, he pointed out, ‘have not moved up to anything in proportion to the rise in the price of food and house rent’. He went on to add that the very factor on which the Trust sought to base its case for an increase in rents, namely, that its rents were lower than those generally prevailing in the housing market, was itself a product of its operations. In other words:

the Trust is doing no good to itself and doing the greatest harm to the poor public by raising the rent of Chawls—dear as rent has been presently made by the operations, chiefly of the Trust itself (emphasis in original). The Trust is penalising the poor both ways. It drives them away from their old and cheap tenements, however insanitary, and thus creates dearth for accommodation, with the net result of running up rents. And when such rents have all round risen high, the Trust points to these as a reason for raising the rents of its own Chawls for the Poor!”

The policy of raising rents thus contributed to a process whereby Trust chawls were increasingly taken up by classes other than those for whom they had originally been intended. ‘It is’, wrote one official, ‘the almost universal experience that accommodation provided for the working classes in crowded areas is occupied by a class superior to that for which it was designed.’ He went on to add: ‘This has been found to be the case with the Improvement Trust chawls already erected in Bombay.’

In many ways, then, the policies of the Bombay Improvement Trust contributed to the worsening of the housing situation for the city’s poor. However, the Trust’s
operations were marked by an absence of the trenchant collective (and in some cases overtly violent) opposition that the colonial state’s anti-plague campaigns had encountered from the poor during the late 1890s. Indeed, to begin with, attempts to organize in protest of the Trust’s proposed schemes emanated not from the city’s poor, but rather from the landlords whose properties it sought to acquire. For some time before the setting up of the Trust, the house owners of the city had been experiencing a difficult time as a result of the plague operations. As the Municipal Commissioner noted:

The exodus from Bombay empties their chawls of tenants; when plague occurs, the inevitable plague mark goes up to frighten away future tenants; when plague recurs their tenants are turned out en masse for a brief space, and often take the opportunity which evacuation gives them of removing all their goods and chattels from the reach of the landlord’s custodian or bhaya, to find accommodation elsewhere, and leave behind them an unpaid bill for arrears of rent. On the top of this, repeated cases of plague in a house brings down upon them other calamities. The building is inspected and surveyed for sanitary defects, and sometimes it is condemned to be demolished altogether for a compensation that ignores the bloated rents secured through overcrowding, and sometimes the landlord is called upon to carry out improvements without any compensation at all.70

As soon as word spread about the initial schemes proposed by the Trust, meetings were held by some landlords of the city’s B and C municipal wards in an attempt to organize collective resistance. One such meeting was held at the house of Hassan Sharfudin Khalil, a barrister, and was attended by a dozen Konkani Muslim property owners, wherein it was resolved to petition the government against the acquisition of more property than was actually required. A similar resolution was passed at another meeting held at the house of Ibrahimbhai Dossa, proprietor of the Kaiser-e-Hind Flour Mill.71

The landlord element also pulled its weight in the Municipal Corporation and was largely responsible for the antagonistic stance that body took towards the Trust. Members representing the landed interests of the city in the Municipal

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70 Report of the Municipal Commissioner on Plague in Bombay for the Year Ending 31st May 1899, Bombay, 1900, Vol. I, p. 133.

71 Bombay Presidency Police, Secret Abstracts of Intelligence (henceforth BPPSAI), Vol. XII: 6, 1899, para. 205. Their opposition to the Improvement Trust aroused official worries and it was noted that: ‘These people are anxious that their fears should come to the notice of Government in some shape or form that will obtain early recognition, and therefore are trying to stir up mischief by disseminating reports in quarters where they think they will be taken seriously and so come to the ears of Government with the desired result that to avoid disturbances Government will make some concessions.’ It was also reported that while ‘no mention has yet been made of resistance or of inciting to resist the measures of the Board . . . the City Improvement Trust has given birth to a new Association called the “Property-holders’ Defence Association”’: BPPSAI, Vol. XII: 8, 1899, para. 302.
Corporation relentlessly pilloried the Trust on various grounds, ranging from the neglect of growing overcrowding in the insanitary areas of the city to the ‘wasteful’ expenditure entailed by its focus on street schemes. This was perhaps not unrelated to the fact that thirty-three members of the Municipal Corporation were reputed ‘to own chawls to the value of fifty-five lakhs of rupees’ (emphasis in original), some of which were undoubtedly affected by the Trust’s street schemes. Many landlords also took recourse to the courts of law. It was noted rather wearily in the early years of the scheme that, ‘experience shows that in the initial stages of such work, nearly every case will be contested and the best available legal talent will be employed on behalf of the owners’. Opposition to the Trust also emanated from sections of the educated intelligentsia of the city who criticized the Trust’s activities in the press, the Municipal Corporation as well as in the Legislative Council. While they agreed in principle about the need for state intervention in the sphere of urban development, the ire of the educated classes was directed largely at the composition of the Trust and the lack of adequate elected representatives on its Board. Their criticism was a reflection of the tensions that arose between the city’s colonial and indigenous elites in the aftermath of the plague epidemic, as the former increasingly sought to assert their control over the domain of local self-government through recourse to executive fiat.

On occasion, the Trust also encountered resistance when it sought to uproot communities that had occupied particular neighbourhoods in the city for generations. One case involved the Koli fishermen, the oldest inhabitants of the island, whose neighbourhood the Trust sought to acquire as part of its Mandvi–Koliwada Scheme. As news of the impending acquisition filtered through, the Koli community petitioned the Chairman of the Trust. They stated that their livelihood entailed ‘living together in a compact colony and close to, and within easy reach of the sea as our people have for generations past lived and worked in Koliwada’. They were, the petition noted, ‘poor in means’ and bereft of the resources necessary to ‘re-acquire plots and build houses in Koliwada under the altered conditions’ consequent upon the completion of the scheme. The result of being dispossessed of their lands, they argued, would be ‘that we must disperse, our industry already languishing, must collapse, and a population numbering over a thousand souls, go to ruin’. The Chairman of the Trust initially assured them that they would be

72 III, Vol. VIII: 89, 15 February 1898, p. 111.
73 AARBIT, 1901–2, p. 14.
74 Masselos, ‘Changing definitions’, p. 310.
75 ‘And what is the root of the evil?’ the Oriental Review asked rhetorically before answering: ‘We repeat with emphasis that it is the Constitution . . . . Knock this constitution on the head; substitute another for it which will efficiently and economically serve the sanitary object for which every permanent unit of the citizens has at heart and be in harmony with popular sentiments, wishes and requirements.’ Oriental Review, 10 October 1906, RVNP, No. 41, 1906, para. 44.
76 However, the Kolis were not entirely opposed to moving. Indeed, they argued that they were ready to vacate their homes if some means were devised ‘by which we may be kept together in New Koliwada, after the improvements are completed and space re-allotted for building purposes’ or
provided with alternative sites close to their original neighbourhood, in addition to being compensated for their homes. A couple of years later, however, Trust officials claimed that the Kolis ‘appear to have no claim to any special consideration in the matter of the rates at which new building plots should be leased to them’ Indeed, it was now argued that the ‘Kolis should move entirely away from this locality to one more suited to their calling’. Moreover, the trustees came to the conclusion that ‘it would be a mistake for us to encourage them to remain where they are by giving them any peculiar facilities for building sites, and the most we need to do is to endeavour to provide temporary accommodation for them when they are displaced pending their establishing themselves somewhere else’. 77 Another community whose members sought to resist being evicted from their neighbourhood was that of the Memons who lived in the Crawford Market area. Like the Kolis, the Memons opposed the Trust’s Abdul Rehman Street scheme by arguing that it attempted to evict them from a neighbourhood where they had resided for generations. The aggrieved Memons put forward their case through petitions drawn up at jamaat meetings in which they implored the local government to allow them to continue to stay in their homes. Similar protests also emanated from the Julahas, weavers from north India, who refused to move out of the Kalapani section despite being provided with alternative accommodation. 78

Ties of community and neighbourhood were also invoked on the odd occasion that the Trust attempted to acquire places of religious worship. In June 1905, the Bhandaris, Agris and Kolis residing in the neighbourhood of Lohar chawl were said to be ‘much exercised’ over the Trust’s decision to acquire land on which three of their religious shrines were located. 79 They registered their protest against the Trust’s proposal with the Government of Bombay in a petition wherein they claimed that the shrines were over sixty years old and were part of their neighbourhood’s history. They also argued that the Trust had avoided acquiring Muslim shrines in its other schemes and protested that it was singling out Hindu shrines for acquisition and demolition. 80 The Trust responded by agreeing to drop the proposal to acquire one of the temples but refused to entertain the plea to leave the remaining two temples untouched. One of these temples was the private property of one Tulsidas Ramdas with whom the Trust reached an agreement to pay a liberal compensation for the land. Despite the sale, Ramdas prevaricated over the transfer, perhaps because of pressures from the local community. Finally, the Trust deployed the services of some of its employees and the police and had the temple demolished.

77 BIT Proceedings, 22 April 1904, GoB, Judicial, Vol. 38, Compilation no. 129, Part II, 1904, MSA.
78 AARBTT, 1920-21, p. 10. I thank Dr J.C. Masselos for bringing this to my notice.
79 Bombay Samachar, 15 July 1905, RNNP, No. 28, 1905, para. 50.
80 Kesari, 19 June 1905, RNNP, No. 25, 1905, para. 31.
The demolition was carried out at night, 'to prevent a possible disturbance'. Local newspapers reported that the demolition had 'produced discontent' and that much time was spent in 'deliberating what steps should be taken in connection with the wanton sacrilege'. Fortunately for the Trust, the matter died a quiet death.

By and large, however, there appears to have been very little organized collective protest on the part of the city's poorer classes displaced by the Trust's operations. Perhaps the piecemeal nature of the Trust's schemes, as well as their own lack of resources, made it difficult for many sections of the poor to organize any concerted action against it. On the other hand, the available evidence suggests that the poor responded to the Trust's operations in more unobtrusive ways. Families and individuals resolutely clung on to the neighbourhoods from which the Trust sought to displace them. Some utilized their social connections to find alternative housing close to the neighbourhoods from which they were evicted. Trust officials soon came to acknowledge that 'the portion of the population which is dependent upon casual employment in the markets, in the docks and in the warehouses will, in no circumstances, migrate out of the heart of the city', and that it was therefore not possible to 'get the population to move from the present thickly-congested areas to the large areas lying vacant and available for carrying a large and healthy population'. It was also noted that:

many of whose employment lies outside the north of the City object to living in those neighbourhoods because they state that they like living in the immediate neighbourhood of their caste-fellows or members of the villages from [which] they come and that in such aggregations they feel a sense of security in the event of riots or other disturbances, that in case of illness they have friends to look after them, they like being near large bazaars, and they can live in cheap, though insanitary, quarters in the heart of the city.

Many sections of the poor also showed a reluctance to live in Trust chawls. By 1913, Board members were forced to acknowledge that the poor for whom the chawls had been built were not filling them up. J.P. Orr wrote to the press stating that over a thousand rooms in Trust estates were bereft of any occupants. Similarly, Ibrahim Rahimatoola declared ruefully in the Legislative Council that:

The sanitary accommodation we have provided for fifteen thousand people has not been wholly occupied by the people who were displaced by our schemes. I might go further and say that not even a very large number of these people have

81 Jam-e-Jamshed, 8 August 1905, RNNP, No. 32, 1905, para. 62.
82 Bombay Samachar, 8 August 1905, RNNP, No. 32, 1905, para. 62.
83 BIT Proceedings, 22 April 1904, GoB, Judicial, Vol. 37, Compilation no. 129, 1904, Appendix, p. 141, MSA.
84 Rast Gofiar, 11 May 1913, RNNP, No. 19, 1913, para. 40.
come forward to occupy these chawls in spite of our earnest desire to offer all sorts of facilities. For reasons we are unable to ascertain we find it difficult to fill the chawls with people whom we have displaced.

Some sections of educated middle-class opinion saw in this evidence of the inherent conservatism of the poor. Thus, according to the Rast Gofar: 'The one great reason of their aversion is religious susceptibility and the fear of losing caste which a Hindu incurs in having to live in a tenement occupied by persons of various social grades.' Such explanations glossed over the fact that a large majority of the displaced poor could not afford to pay the rents charged in Trust chawls. Trust officials, in claiming that the rents in their chawls were the same or lower than those to be found in the neighbourhood, did not take into account the fact that their efforts at restricting the number of occupants per room raised the individual burden of the rent that had to be paid. An equally significant factor was the manner in which rents were collected. A majority of the city's poor who were dependent on casual labour for their livelihood, for instance, could not afford to pay rents on the regular basis that the Trust chawls demanded. In the case of the First Nagpada chawls, for instance, it was stipulated that rents were to be paid in advance and not later than the fifth day of the month. Moreover, tenants had to give a month's notice prior to vacating a room. As a result, the poor found the accommodation offered by private enterprise more attractive, since in such chawls there existed a certain flexibility both in the timing of rent payments as well as in room-sharing arrangements.

However, those who did take up Trust chawls appear to have managed to circumvent the Trust's attempts to control overcrowding. Thus, as early as 1903, it was found that while the Agripada chawls were designed to provide accommoda-

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85 Legislative Council Proceedings, 1912, Vol. I, p. 673.
86 Rast Gofar, 11 May 1913, RNNP, No. 19, 1913, para. 40. Colonial officials shared this perception and Trust chawls were characterized by community-based segregation in order to cater to the presumed religious susceptibilities of the poor. Sec. AARB T. 1920-21, p. 27. However, there were some dissenting voices too. According to the Jam-e-Jamshed, for instance, 'the economic factor is possibly more at the bottom of the difficulty of the poor occupying these more healthy rooms than their “inherent conservatism”'. Jam-e-Jamshed, 13 May 1913, RNNP, No. 20, 1913, para. 46.
87 ITJ, Vol. XXVII: 320, May 1917, p. 242. For instance, in spite of the petitions of sections of mill workers to be housed close to their places of work, the Soparibaug chawls built in 1911 were slow to fill up since their rents of Rs 3-12-0 (three rupees and twelve annas) were considered too high being 8 to 10 annas more than the private chawls in the neighbourhood.
88 As the Jam-e-Jamshed acknowledged: 'rent is so high and the conditions attached to the occupation of these rooms are so stiff that the people cannot afford to pay the former or to agree to the latter'. Jam-e-Jamshed, 13 May 1913, RNNP, No. 20, 1913, para. 46.
89 BGOS, 2 February 1901, p. 25.
90 This appears to have been the case even in the mid-1920s. Thus, according to S.M. Rutnagur, the chawls constructed by the government had 'not been taken up to any appreciable extent and their unpopularity has resulted in overcrowding in the mill chawls'. S.M. Rutnagur, Bombay Industries: The Cotton Mills, Bombay, 1927, p. 496.
tion for 612 persons, there were actually 937 persons inhabiting the tenements.91 This was a phenomenon that was to repeat itself with other Trust chawls over the years. The Trust also found that collecting rents from its tenants was a far from straightforward process. One observer noted that the Trust had ‘often to sue tenants for rent in spite of its costly machinery for the collection thereof’.92 This trend again seems to have intensified over time, and especially in the aftermath of the passing of the Rent Act of 1916. ‘The tenants are fully alive to the main features of the Rent Act and the reluctance of the Courts to enforce eviction’, the annual report of the Trust for 1919 complained, ‘and the consequence is that many hold back their rent as long as possible’.93

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By the end of the First World War, the housing situation for Bombay’s labouring classes had attained crisis proportions. In July 1919, it was reported that out of a population of 1,200,000, nearly 892,000 resided in one-room tenements and that there was a shortfall of 64,000 tenements in the city.94 In a large measure, the Bombay Improvement Trust’s operations contributed to this state of affairs. The Trust’s wholesale demolition of tenement blocks, without the provision of alternative accommodation for those displaced, rendered many homeless. Moreover, even though the most important aim of the Trust was to provide sanitary dwellings for the poor and to ameliorate conditions that the free play of market forces in the urban housing market had encouraged, its policies ultimately ended up buttressing the deleterious effects of those very forces. Its policies thus left the poor more vulnerable to the caprices of the housing market than previously. In belated recognition of the Trust’s inadequacies as an agency of civic renewal, the Government of Bombay set up a new Development Directorate in 1920 to oversee the future course of urban development in the metropolis.

91 Jam-e-Jamsheed, 13 May 1904, RNNP, No. 20, 1904, para. 30.
92 The Bombay Law Reporter, Vol. VIII, January 1906, p. 8.
93 AARBIT, 1919–20, p. 2.
94 Legislative Council Proceedings, 1920, Vol. LVIII, p. 564.