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Ganga Building Chronicles

By PRASAD SHETTY | May 1, 2012



ABOUT THE STORY Among the motives that fiction has in common with history and with ethnography is the urge to defamiliarise, to peel back the layers of a person, object or age to reveal the expanse of its inner life. In this massively detailed and panoramic life story of a building in Mumbai over the course of more than a century, the urban researcher Prasad Shetty generates a portrait of the city as distinctive and memorable as those found in the fiction of Salman Rashdie, Vikram Chandra or Rohinton Mistry, or in the reportage of Neera Adarkar, Sonia Faleiro and Katherine Boo. Not entirely fiction and not entirely non-fiction, Shetty's story in fact occupies an intriguing junction between the two forms. All the great currents that make the city distinctive in Indian lore—migration, entrepreneurship, urbanization, landscaping, tenancy, multiculturalism, fragmentation, synthesis, speed, partnership, individualism, a capacity for rapid metamorphosis—wind themselves into exquisite patterns in Shetty's narration, routed through the lives of characters who at once seem as immediate and vivid as friends and yet, from the story's enormously high vantage point, as small as ants. Before our eyes, a village vegetable plot turns into a kitchen for migrant workers, a tenement into a tower; the poor rise to prosperity and the rich are enfeebled; fortune's wheel turns and the engine of commerce sparks and rumbles. When, at the close, Ganga Building turns into something sleek, beautiful, and 21st-century, it seems almost that it is not just the old tenants who have been defrauded, but also the city's past.

1

A CITY WITHOUT FAMILY

BHAUJI JAYAKAR BELIEVED that he was being fair when he divided his fields between his two sons in unequal sizes. He had ensured that both sons would get equal yield from their lands. Before distributing his land, he had neatly divided it into small parcels, and measured the yield in each of these. Some yielded less and some more depending on the condition of soil, water, etc. He had then clubbed the parcels into two sets such that the total yield in each of these sets was equal. So, while the younger son, Mahadeo, got a large piece of rocky, undulating land, his elder brother, Vamanrao, got a flat, fertile, smaller piece. The yield in both, however, was same.

Bhauji inherited the fields from his warrior ancestors who had received large pieces of land from the ruling kings as gifts for their loyalty. When the ancestors settled, these lands were largely forests—inhabited by tribes, fishermen and rice-growing farmers. After claiming ownership, the warriors had compelled the tribes to cut down the forests and convert them into paddy fields and vegetable estates. Even though the warriors had turned into landlord farmers, the distribution of inherited land amongst brothers was generally a violent affair. One of Bhauji's ancestors had invented the method of distributing land using the measure of yield

to avoid bloodshed, which Bhauji followed religiously. While dividing land according to the yield had eliminated violence, cumulative land subdivisions over generations had resulted in the land becoming a set of small pockets of properties. On the other hand, might and violence had managed to keep large holdings intact.

For several years, while Mahadeo struggled with his large unfertile fields, Vamanrao managed his small estate with a few workers. But all this changed by the 1870s—Vamanrao had realised that it was more profitable to sell his fields than to continue growing rice and vegetables. He wished he had a larger piece of land.

When Vamanrao was young, he had heard that landowners of the south—from Bhuleshwar, Kalbadevi, Girgaon and Tardeo—had sold their *wadis* to Gujaratis and Marwaris, who built two- to four-storied buildings on them. Some landowners developed such buildings themselves. These buildings had a large number of small rooms that were rented out. The landowners had secured enough money for themselves by converting their farms into buildings. Vamanrao realised that something similar was going to happen to his lands as well.

All this had begun after the colonial rulers started developing docks along the natural harbour of Mumbai in the mid-1700s. Ships from around the world carried goods into and out of the place. Incentives were given to Indian traders to act as middlemen and trade developed. Parsis, Bohras, Baniyas and Marwaris had come here to buy and sell whatever they could. A large market grew as a result. Two- to four-storied buildings were built in the agricultural plots to accommodate shops, houses, guest houses, brothels and warehouses. Sometimes large agrarian houses were converted into shops and houses. The shops and houses were typically of similar sizes—each one a small room, eight to 12 feet wide and 10 to 15 feet deep. These were strung along a corridor that ended in a staircase leading to higher floors. The buildings sometimes had a courtyard inside. Usually rooms on the ground floor facing the streets became shops, while the rest were used for living. The corridor was the spine of these buildings—popularly called a *chal*, it was a combination of private and public space, connecting the street to the house. As rooms were small and crowded, the migrants spent their free time in the *chal*, sharing cultures that they brought with them from different places. The buildings themselves came to be known after these corridors—*chal* or *chawl*.

With growing trade, the demand for accommodation increased and more chawls were built. The landlord farmers sold their lands in bits and pieces. Lands with firm rocky surfaces or with wells were sold for a higher price. Small strips of land were left in between buildings for roads and occasionally a tiny open space was spared in front of a temple. Buildings were generally wrapped with intricately carved skins that spoke of regions from where the new settlers came. While the uses of land changed from agriculture to commerce and housing, the original names continued. *Fanas Wadi*, which was earlier an estate growing jackfruit, or *Vaidya Wadi*, which earlier housed a physician, now became real estate rented to several households. Thus a city was born—with a large population; cosmopolitan, with many cultures. Its most popular building type was the chawl.

A similar pressure for converting lands into buildings had come again—this time it wasn't from small traders, but from established businessmen who had made their money by trading spices, opium and even slaves. These people were looking for land north of the markets—in Byculla, Chinchpokli, Parel, Naigaon, and Worli. They did not want to develop shops, but factories—textile mills. The railways had made these places accessible. There was a growing demand for finished cloth from Britain and the businessmen of Mumbai saw an opportunity in becoming industrialists. One enterprising Parsi had taken the initiative in the mid-1850s and set up a mill. He had also built warehouses near the docks for raw materials and chawls near the mills for the labour. He made a lot of money and became an example for other entrepreneurs.

Vamanrao's brother Mahadeo had already sold most of his land and had kept only a small piece near his ancestral temple for himself. Here, he had built two two-storied chawls next to each other. He had rented the lower floors of both chawls to different shops. While rooms in the upper floor of one of the chawls were rented to mill workers, he and his family occupied the upper floor of the other. There were also other small sheds where cattle and servants stayed. As he did not have to do much for his living other than collecting rent, Mahadeo engaged himself in music and poetry.

Vamanrao, who had so far been happy with his small but fertile piece of land, suddenly realised the value of size. Earlier, he had surreptitiously made his father's cartographer alter his plot boundaries such that big trees and more wells were included in his share. This had resulted in him getting longish, irregularly shaped plots, which were not a problem for growing vegetables. But now plots having reasonable widths, straight-line edges, and right angle corners were most desirable, as they were more useful for building mills and chawls. Suddenly the shape and size of land had become important. The agrarian logic of dividing lands as per the yield seemed to be in square contradiction with the new industrial logic for building mills and chawls. Nevertheless, as time passed, mills and chawls adjusted themselves over irregular shapes of land, as this was the only way in which land was available. Slowly, the industrial city settled over agrarian property. This part of the city was called the *Girangaon*—the mill lands.

Finally, Vamanrao decided to sell most of his land and keep a very small piece for himself. He sold bits and pieces of his property to different people—the largest piece was bought by Ghanshyamlal Singhvi, who built a mill employing more than 3,000 workers. The last piece was sold in 1902 to a young cloth merchant, Dhanpal Kedia, who built a three-storied chawl on it and named it '*Ganga Building*' after his mother, Gangabai. Ganga Building had 10 feet by 10 feet tenements strung along a three feet wide corridor with a courtyard inside. Each tenement had a small (4 feet by 4 feet) multipurpose water storage and washing space

inside called the *mori*, enclosed by half walls. The side of the chawl facing the road had 20 shops on the ground floor. The remaining 75 tenements housed mill labour who came from all over—fishermen from the coastal lands, tribes from the hills, farmers from the plateaus and others.

Typically, a room in the chawl was rented to one person—the main tenant, who would then share the space and the rent with 10 to 12 other men, mostly from the same village. Every room in Ganga Building had a similar number of people. Because of different working shifts, things were slightly comfortable on working days, as only five to six people occupied the room at one time. The problem, however, was on holidays, when everyone was in the room. While most of them spilled over into the corridors, some visited friends and relatives and others went to the *Girgaon* beach. The occupants of the chawl had a feeble sense of property—their room was only a sleeping place. If someone ‘encroached’ over another’s sleeping place, it would only result in minor squabbles, soon resolved by the other dwellers. The rented housing delivery system thrived on such a sense of property, as there were no claims from the tenants. More people wanted to build rented houses for the migrant men. The city itself became a city of migrant men—there was no family.

While Ganga Building was predominantly occupied by male migrants, the *Angre* household on the first floor was entirely a women-run place: it was a *khanawal* or eating-place. Ratnatai Angre was in her early 30s when her mother-in-law threw her out of her house in Kalyan after her husband’s death. She had visited Mumbai once before with her husband, who worked in Poddar Mills and lived in Ganga Building. After her husband’s death, she came to Mumbai and requested Kedia to allow her to live in her husband’s accommodation. She proposed to cook food for the men in the chawl and pay rent from the earnings. Kedia, an entrepreneur himself, saw the possibilities in the business of providing food. The problem, however, was that her husband used to share his room with eight other men. Kedia suggested that she should hire a smaller but full room for herself and find other women to stay with her. He offered her a concession over her rent. Kedia also provided her with a loan to buy utensils and food grains. Ratnatai soon started her enterprise. While her small room became the kitchen, the corridor became the eating place where men would sit and eat. Later on, a few other women who had come to Mumbai under similar circumstances started staying with her and helping her. She also adopted an orphan. Many such *khanawals* started in other chawls as well.

As the men in Ganga Building were away from their families, Ratnatai’s household also provided much-needed emotional consultations. Some men were favoured over others—Annasaheb Mhatre received special attention from Ratnatai. He was a self-styled leader of Ganga Building who was always available for resolving conflicts amongst the occupants of the chawl. He was a widower and had three children who lived with his mother in his village near Sangli. He had set up a *bhajan mandal*, which met every evening to sing devotional songs. Ratnatai would generally hurry with the cleaning work after the evening meals to attend the bhajan sessions—and Annasaheb wouldn’t start until he saw Ratnatai. Annasaheb’s closeness also provided a sense of security to Ratnatai’s household. As time passed by, Ratnatai participated in the singing of bhajans. Annasaheb would visit his village once every year during monsoons to cultivate his fields. During these visits he would pack up a whole trunk of city goodies for his children and mother—biscuits, soaps, clothes, pencils, talcum powder, etc. Ratnatai would help him to pack these goods. Later on Ratnatai would also accompany him to his village. His children called her *Choti Aai*—younger mother.

Many bhajan mandals and other kinds of groups organising festivals, sports and theatre had started coming up. These were most useful to the newcomers as it helped them to network, and find jobs and places to sleep. The other needs of the men created other kinds of enterprises—hair-cutting saloons, tailor shops, soap shops, bakeries, flour mills and jewellery stores, all run by people from different castes and religions. Visits to brothels in Kamathipura were also common amongst the migrants.

In 1930, Dhanpal Kedia turned 75 years old. He handed over the affairs of Ganga Building to his youngest son, Chandrasen. As soon as he took over, Chandrasen got the roof repaired and built toilets on all floors. The Improvement Trust set up by the government after the plague in the south had created a sense of the need for safety and sanitation. Adding toilets to chawls had become common either on the insistence of the Improvement Trust or through the owners’ own initiative. Also, piped water came into most parts of the city and the chawl inhabitants did not have to depend on the wells. Dhanpal Kedia retired to build charitable institutions. He built a school, set up charities for the needy from his community and also built a shelter for stray animals. Many such institutions—schools, colleges and hospitals—got built in the city by charity. The city was slowly built by the enormous force of the market, nudged by the sensibilities created by the government and with giant efforts of philanthropy.

2

CLAIMS AND CONTESTS

INDIA’S INDEPENDENCE IN 1947 changed the sense of property in the city. With Independence came migration, both by victims of Partition, and by people seeking opportunities in the city. This raised housing demands and, in turn, rents spiralled. To check the escalation of rents, the government enacted the Rent Control Act in 1947. Along with freezing rents, the Rent Control Act did another important thing—it prohibited forcible eviction of tenants. This protection gave tenants a new sense of property. The main tenants, who had rented their units from the owner, began pushing out the men who shared their units, and instead brought in their own families. Now they had a house from where they could not be evicted—they had property. Once primarily male labour-dormitories, the chawls began changing into housing colonies for these newly reunited families. The tenement occupancy structure changed from a set of friends to extended families that included brothers, sisters, cousins and other relatives

besides the immediate family. This new sense of property created a new city; a city where people had claims, where people not only came to earn money to send to their villages, but more often came to settle and join in with the city's destiny.

The Rent Control Act also created a deadlock in the transfer of tenanted properties: while it protected a tenant from eviction, it also disallowed the tenant from transferring the tenancy. Only the landlord could do so, but with permission from the tenant. The tenants weren't ready to leave without money and the landlords weren't ready to transfer the tenancy for free. To deal with this deadlock, a formula was informally worked out where the tenant could *sell* the tenancy, but was to pay on-third of the sale amount to the landlord for transferring the same. The amount transacted here was called the *pagdi*. This formula was welcomed by all and even today remains the key rule in all transactions of tenanted properties. As rents were controlled, rented accommodation was not a viable business anymore. This resulted in the decline of the landlord and of rented housing stock in the city. Chandrasen Kedia, the owner of Ganga Building, was tired of the meagre rents and sold the chawl to Jalal Memon – a Muslim sand trader who ran his shop from the ground floor of Ganga Building. Though the chawl was renamed *Noorani Chawl*, everyone continued calling it Ganga Building. Memon died in the early 1960s and his son Yakub took over the affairs of the chawl.

The tenement space changed with the arrival of families in Ganga Building. The families started putting aside money towards converting the tenement into a house. Trunks, bags and makeshift furniture were replaced by objects displaying qualities of permanence and stability. The steel cupboard became the foremost example of this. The scarcity of space ushered in a generation of foldable furniture. The folding table in the Godambe house was the most popular in Ganga Building—it was a cupboard with one door opening vertically to become a dining table. The Godambe design was replicated in many houses in Ganga Building. Along with the folding tables, there were folding chairs and folding beds that became sofas. The head of the Godambe family, Narayan Godambe, was a clerk in the Bharat Mills and, with his accounting skills, he had made another important invention—an inventory recording the names of relatives and friends along with gifts they had given his family. Other households found this inventory extremely useful for gift management and replicated it. It was common to gift vessels and cutlery during weddings and other occasions. The gift inventories were useful to reciprocate gifts of similar value. The permanence of stainless steel made it the most popular choice for gifting—typically, names of the gifters were etched on the steel. Families collected a large number of objects and invented new ways of storing them in their tiny houses. Steel racks became popular as a result. In later years, some families made other additions—the Dalvi family added a loft in their tenement to increase sleeping space after their elder son got married; and the Desai family built full walls around the *mori* and created a bathroom.

By the mid-1970s, Ganga Building had started to show the first signs of dilapidation: leaking walls. As returns were low, Yakub was uninterested in repairing the chawl. After several attempts at replastering the wet walls, the Rane family finally decided to cover the wall with ceramic tiles. Other tenants of the Ganga Building also found this strategy the easiest, but the leakages continued to eat up the building and there was no one to paste ceramic tiles on the outside, where the chawl displayed the most serious signs of decay.

The common spaces of Ganga Building—the toilets and the corridors—also changed with the coming of the families. Informal timetables were followed for the use of toilets by women and men: women would use them either during the early hours of the morning or late in the night. The women of the neighbouring Chunawala Chawl got the toilets in their building equally divided among *gents and ladies*. The other common spaces—the corridors, staircases, courtyards and roofs—changed too. It was common to paint one's part of the wall along the corridor when the house was painted—making the corridor a collage of different colours. Many times, the colour of the house stood in for its address. The corridor was also susceptible to various kinds of claims—each floor of Ganga Building had at least five bicycles parked along its corridor at any given time. There were also various old broken chairs lying in corridors. One day, the Carom Committee decided to collect all the chairs and use them for their annual inter-chawl Carom Competition. After the event, the chairs became the property of the Carom Committee and were usually borrowed for Chawl Committee meetings. And then there were objects whose origins were not known—take for example a larger wooden box in the corridor of the ground floor. While its interior was used by the restaurants of Ganga Building to store coal, its top functioned as a bed for the main cook of the vegetarian restaurant at night.

The corridors were used for both casual and intense discussions on a variety of issues. It was easy to find a person like old Dayanand Shetye discussing the Soviet occupation of Afghanistan or Yasser Arafat's strategy for Palestine with a less interested Aatmaram Sawant, who rather enjoyed listening to Anand Ayare's details of extra-marital or inter-caste affairs between people of the chawl. Ayare's wife, Sudha, was enterprising and ran a business selling sarees. The Ayare house was always full of sarees and women coming to buy them. It was during these trading times that Ayare would eavesdrop to listen to the discussions and learn about the libidinous details of the chawl. Other women of Ganga Building also did a variety of things to either add to the family income or cut spendings—tin caps of milk bottles, plastic bags and other plastic materials were conscientiously collected and exchanged for garlic; garments belonging to growing children were passed on to other younger children and old worn-out ones were exchanged for steel vessels; *quilts* were stitched by putting together old *sarees* and other cloth from unsellable garments. There were also women who specialised in making dolls, wall hangings and other objects. These however were never sold, but kept in showcases as decorative objects or displayed as bridal trousseaus in weddings.

The common spaces were most active late in the evenings. While men discussed politics over alcohol, younger residents spent

time chatting or playing carom. Shetye's son Anil was the leader of the young gang—organising carom competitions, Ganesh festivals and also sorting out love affairs. He had only studied up to standard nine, but was financially quite comfortable. He made his money from doing various things—connecting buyers with sellers, helping people to obtain a ration card, getting railway reservations, or even helping families looking for grooms for their daughters. Once a week, he and his boy gang would go to late night shows at cinemas such as Sterling, Eros or Regal, which showed English movies.

For many families, living in close proximity to people of other castes, religions and ethnic backgrounds was a learning process. While there was an urge to distinguish and maintain ones ethnicity (with people vociferously discouraging practices like inter-caste marriages), there was also a morphing in cultural (particularly ritualistic) forms, where the multiplicity of practices brought in a useful confusion of ideas over the clarity of a singular practice. For example, though there was confusion about the number of Hindu New Year days, they would all be celebrated. There would be many contradictory versions of stories related to the same gods, all of which were heard with equal excitement: it was like gossiping about the everyday lives of deities. The most interesting morphing, however, was in the fasting practices. The new urban communities developed an interesting categorisation of what could be eaten or not eaten on specific days. After the impact of one of the most popular Hindi films of the time, *Jai Santoshi Maa*, there were a whole lot of innovative fasting courses—only gram-meal for nine Fridays, temple visits for seven Saturdays, no meat menu on Tuesdays and Thursdays, etc.

The ground floor of Ganga Building had three restaurants—*Swatantra Mutton Plate*, *Independent Irani Café* and *Swaraj Hindu Hotel*. *Swaraj* was the oldest and was run by a South Indian Brahmin, Jaganath Shenoy. Anappa Shetty, a migrant from South India, worked in the restaurant as the manager. Swaraj had a room at the back, where Shetty stayed with other employees. After Shenoy's death, his sons preferred taking up government jobs rather than running the restaurant. Shenoy's widow asked Shetty to continue running the restaurant and pay her rent. Shetty got married in 1965 and brought his wife Vasanti to Mumbai. His room had now become his house and most employees shifted to other places. After some years, everyone recognised Shetty as the owner of *Swaraj*. He was now known as Appa. *Swaraj* had slowly grown into a hub for various activities—*matka* (a type of lottery), chitfunds (small-saving schemes), and festival organisation. Appa managed all these with another South Indian migrant, D'Souza, and ran *Swaraj* until 1980. Later, over petty money squabbles, D'Souza turned against Appa—he poisoned Appa and attempted to take over *Swaraj*. Appa's wife, Vasanti, resisted and decided to buy the restaurant from Shenoy's widow and run the business herself. She asked her brother to help with funds. He was able to mobilise the money and the restaurant was bought. Vasanti ran *Swaraj* for some years. But the brother felt that since he had provided the funds, he should have a share in the property. He bribed Yakub, the landlord, and inserted his wife's name in the tenancy document in order to make her an equal partner. When Vasanti came to know about this, she was very upset. She mulled over it for several days and then decided to go to her native place in Mangalore. There, she told everyone what her brother had done. People started badmouthing the brother. Because of social pressure, the brother decided to hand over the restaurant completely to Vasanti. But he asked her to return the money that he had paid to buy the restaurant. Vasanti went to meet Bhau Bhogle, a friend of Appa, who owned a bank. Bhogle offered to hire the restaurant and convert it into a bank for 20 years in return for complete repayment to her brother and a monthly rent.

But there was another problem: a small shop was carved into one of the external walls of the restaurant. This shop became a concern of security to the bank. Abdul Gani sold soap in this shop. Gani was a friend of Appa and had lost his soap shop in Dadar during the 1974 riots. Shetty had allowed him to open a shop outside *Swaraj*. A two-foot wide by five-foot long shop was built, with one foot inside the restaurant and another foot outside it. By the 1980s however, Gani's financial condition had stabilised and he had bought property nearby. Vasanti asked Gani to hand over the space to her, as the bank was insisting on its removal. Even after several discussions, Gani refused. Meanwhile, the bank constructed a strong wall around the shop and started functioning in 1991. Vasanti sued Gani and claimed that Gani had encroached on her premises. After several years, the court passed a judgement recognising the rights of Gani. He could not be evicted legally, but had to pay rent to Vasanti. A new property was created from nothing.

After the bank started operating, Vasanti and her two children shifted to Malad, a suburb of Mumbai, handing over the restaurant and the room to the bank. She had understood that if one occupied a space for more than a stipulated number of years, nobody could evict the occupier. After some thinking, she decided to encroach on the rear side of her property. She built a temporary structure with plywood about five-feet wide and anchored it to her property such that one foot of the encroachment was within her space. She then rented that space to the Irani Restaurant. The agreement she entered into was complicated—the new occupant would pay her rent for three years, after which she would complain about the encroachment to the Municipality. Subsequently, the Municipality would demolish the encroachment. After the demolition was recorded with the Municipality, Vasanti would ask her tenant to rebuild the encroachment and pay the rent. The demolition repeated every three years. In this manner, Vasanti ensured that she received rent from the encroachment as well as an assurance that she would be able to evict the tenant whenever required. The demolition ritual ensured that the tenant would never be able to claim ownership on the encroachment.

3

PROPERTY AND MADNESS

THE MILLS STARTED CLOSING DOWN beginning in the mid-1980s and, by the 1990s, there was a consensus on the lack of

future for the cotton textile mills in the city. Moreover, after the complete or partial shutting of the mills, labourers remained unpaid for years. The government drafted a regulation for allowing redevelopment of the mill lands, expecting that returns from the redevelopment would be used to pay the labour dues. According to the regulation, a mill could be redeveloped such that it was divided into three parts—one part for the owners for real estate development and commercial exploitation and two parts for the city to develop economical housing and amenities. But the mill owners conspired with the government and changed the regulation, whereby they would get almost the entire property for commercial exploitation. The mills started undergoing change hurriedly—tall chimneys and north light sheds were replaced by malls, call centres, art galleries, media places and commercial offices. Prices began rising in the area with this new development.

With the shutting of the mills, the workers who stayed in the chawls lost their jobs. Some mill workers took up jobs as watchmen, liftmen, hawkers and estate agents. Some of them who still had some land returned to their native places. But most of them did nothing—there was a loss of pride and they shut themselves into shells of depression. On the other hand, some men like Anand Ayare got busy helping their wives, who had taken up the burden of running the family. Ayare's wife Sudha, who earlier sold sarees, not only became a source of inspiration, but also an employer of many women in Ganga Building. While she continued selling sarees, she also started several enterprises making soft toys, embroidered garments and jewellery. She would outsource her work to other women in the chawl. Women of Ganga Building also undertook several other activities from their houses—they ran tuition classes, catering services, chit funds. While the houses in the chawl were changing into small industries, the shops on the ground floor also changed—*Swaraj* had already become a bank, the *Independent Irani Café* became *Ramya Bar* and the owner of *Swatantra Mutton Plate* sold his premises to Ram Narayan Ahuja, who converted the restaurant into *Swastik Computer Classes*. The Desai family also sold their milk shop and shifted to *Dahisar*, a distant northern suburb, after the sudden demise of Manohar Desai who couldn't sustain the shock of his elder daughter marrying a Catholic schoolmate. Gani, the soap seller, bought the tailor's shop next to *Swaraj* and shifted his business there. His nephew occupied his two-foot shop encroaching on *Swaraj* (now a bank), to run an electronics repair shop.

In 1993, Yakub died of a heart attack. Yusuf, his second son, became the owner of Ganga Building. With the intensity of activities increasing, Ganga Building too went through substantial changes. Tenants undertook modifications to the premises to accommodate commercial activities. Every inch of the chawl had a claimant—there were tenants of the shops with residences behind, labourers of the shops staying in common corridors, tenants with families, sub-tenants without families; people staying under staircases, on lofts, over the toilets, on the roof, and everywhere else. Inexperienced at handling tenanted properties, Yusuf was unable to recover rents for months. The condition of the building deteriorated and Yusuf tried selling Ganga Building, but was unable to find a good buyer.

Much of the labourers who had worked in the textile industry continued to live with their families in central Mumbai. Their tenement in a chawl remained their only saving and asset. The Rent Control Act had not only ensured affordable rents, but also helped the labourers maintain their claim over the tiny tenements. Dilapidation, however, became the most talked about issue—about 19,000 chawls were estimated to be rent-controlled and dilapidated. There had been several instances of buildings collapsing in these areas since the 1950s. Overuse of buildings, the poor economic situation of the tenants, as well as aging building stock were the prime reasons for dilapidation. The deteriorating housing stock and loss of life due to building collapses forced the government to take up the responsibility of repairing these buildings. Though a nominal repair cess was collected, it was not enough to repair all the buildings. A view prevailed that it was no longer worth repairing the old chawls. Instead, they should be demolished and a new building constructed in their place. By the 1990s, the demands of real estate in the area spurred by the redevelopment of mills put immense pressure on the chawls to undergo change.

Looking at a way to address these problems, the government came up with new regulations in the mid-1990s. According to the regulation, if a dilapidated building was redeveloped, then the new building would be such that it would not only include floor space for rehabilitating all tenants, but also include additional floor space which could be sold in the open market to compensate for the redevelopment cost. The owner had the first right to redevelop the property and, if he was unable to do so, the tenants could take it up. However both the owners and the tenants were generally unable to mobilise resources for such a redevelopment and were forced to depend on a builder.

As land was scarce, the redevelopment of chawls was one of the few opportunities to generate new real estate in the city. This new real estate was being bought by people who could afford the highest property prices in the country. These people demanded the best of facilities. Moreover, as new standards of living were adopted and there was scope of additional floor space, the redevelopment projects grew much taller than the existing chawls. By the year 2000, several old, dilapidated chawls were being transformed into tall towers with large houses, multi-storied parking spaces, and terrace swimming pools. Somehow, old tenants disappeared from these redevelopments—some were paid off by the builders, some muscled away, and others simply couldn't afford the lifts and the swimming pools.

Yusuf decided to undertake the redevelopment of Ganga Building and started looking for a builder. He contacted several, but every builder who came to Ganga Building gave up, as it was difficult to handle the complex tenancies. No one knew exactly how many people needed to be rehabilitated. They all had different kind of claims—there were subtenants who had forcibly taken over from original tenants, multiple children of deceased tenants wanting different houses, a divorced wife occupying the room which

was in her husband's name, loft occupiers, staircase occupiers, shops inside houses, houses inside shops, etc. Moreover, all of them kept increasing their demand for space and money.

This was when Nawab Ansari contacted Yusuf. He offered to buy Ganga Building for a reasonable price. Yusuf gladly accepted and sold the chawl. Ansari had been a part of the Babu Satam gang, which was used by several textile mill owners to break labour unions in the 1970s. After Satam's death in 1978, the gang split and most members started operating independently. Ansari started his business in Darukhana near Mazgaon Docks. The jettys of Darukhana were an entry point for most "*do number ka maal*", or illegal goods—not only those trying to escape custom charges like electronics or gold, but also other illegal activities like cocaine and the sex trade. Ansari knew the city well—particularly places that were safe for storing the "*do number ka maal*". He became an agent for transferring these goods. Later by the mid-1980s, Ansari had formed a small group of his own, specialising in extortion—he had now become a part of Mumbai's underworld. However, after the restructuring of the underworld in the early 1990s, Ansari left it and decided to contest elections with support from a socialist politician. He campaigned extensively and gathered some support, but lost.

After this stint with politics, Ansari entered the construction industry. He had no prior experience and partnered with his uncle Ibrahim, who was a small contractor. But Ansari had one important skill—he excelled at dealing with problematic tenancies. He had an organised strategy: he would start with sending legal notices to all tenants to pay up their dues. The dues generally accrued over long periods and were significant. The tenants hoped that all these dues would be cleared once the redevelopment started. But Ansari was not a regular builder; he behaved like a strict landlord. After a few notices, he would send his extortion men. People who had the money would get scared and pay up immediately, but these were generally fewer in number. The remaining would then get into a discussion with Ansari to request an extension. During these discussions, he would bring about the idea of redevelopment with people who had no option but to stay in the building. With others, he would be stricter and threaten them with a penalty—later, he would offer to buy off their premises. From tenants who had subtenants, Ansari demanded one-third share of rents. With informal occupancies (like the sweepers family staying under the staircase, or the labourers of Sonar, or the jewellers who slept in the lofts over the toilets), he was ruthless—he would use his muscle power to evacuate them. Ansari also prepared redevelopment plans for Ganga Building. Ansari's plan envisaged replacement of the three-storied Ganga Building with a 36-storied tower. However, as such redevelopment plans required consent of the existing tenants—something he did not have—Ansari had to bribe government officials to approve the plan.

Frustrated with Ansari, some of the tenants approached a housing activist, Chandrakant Kamath, who had started an association to organise tenants against landlords and builders. The Association provided legal and other technical assistance to people harassed by the landlords and builders and filed a court case against the Municipality for approving the redevelopment plan without the consent of the people. The court restrained Ansari from proceeding with the redevelopment. Time passed and Ansari got impatient.

Kamath also propagated the idea of self-development, where the tenants of a chawl could get together and redevelop the chawl themselves. As per his plan, the tenants would appoint an architect and get the plans prepared. Simultaneously, financiers would be approached to fund the project. The additional development right for real-estate development would be either mortgaged or sold prior to the construction to a selected financier or a set of financiers. In this way, the tenants could not only get a project as per their requirements, but also would retain the profits.

Excited by Kamath's idea of self-development, the tenants of Ganga Building appointed their architects to prepare a redevelopment plan. The plans, however, were not approved by the Municipality. Ansari had bribed the municipal officers in charge of building approval. After several rounds of discussions with Kamath and the architects, however, the tenants became well versed with the redevelopment math. Armed with this new knowledge, they approached several builders for a better deal. The whole land-grab issue turned on its head, with Ansari losing a large amount of money and the tenants, in the process, making enormous profits. It was a perfect example of people's power at work—until Ansari managed to bribe some of the tenants and break this perfect community.

On 24 October 2007, Ansari held a meeting at his terrace in Mazgaon with the tenants. In the negotiation that followed, it was decided that Ansari would redevelop Ganga Building. Ansari's architects would develop a plan with advice from the tenant's architects ensuring adequate light, ventilation and open spaces. Ansari would also provide a corpus to the community for maintenance.

It has been more than two years since Ganga Building was pulled down. A large tower will soon replace it. While some old tenants still expect to move into the new building, Ansari has managed to buy off tenancy from most others. Ansari made a new office in Darukhana, where he also set up a charitable dental clinic.

Versions of this story were earlier published in the book *The Chawls of Mumbai: Galleries of Life* edited by Neera Adarkar (ImprintOne, 2011) and as 'Stories of Ganga Building' written in collaboration with Rupali Gupte for the Companion Book

of Manifesta 7, European Biennial of Contemporary Art (2008) edited by Rana Dasgupta, Nina Montmann and Avi Pitchon.