

Maharashtra Slum Rehabilitation Act: Origins, Evolution and Transformation

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The Maharashtra Slum Rehabilitation Act represents one of India's most significant and complex urban housing policy frameworks, fundamentally reshaping how slum redevelopment is conceptualized and executed. Since its inception in 1971, this legislative framework has undergone substantial transformations, reflecting evolving attitudes toward urban poverty, property rights, and the role of private capital in addressing housing crises. With over 9 million people—approximately 41.3% of Greater Mumbai's population—living in slum conditions, the Act's evolution reveals both ambitious innovations and persistent challenges in achieving the goal of a slum-free Maharashtra^{[1][2]}.

Origins and Historical Context (1956-1971)

The foundations of slum policy in Maharashtra emerged from post-independence India's struggle to manage rapid urbanization. The **Slum Areas (Improvement and Clearance) Act of 1956** represented the nation's first systematic attempt to address slum proliferation, establishing a framework for declaring areas as slums and empowering authorities to either improve or eradicate them^{[3][4]}. This early legislation reflected a "slum clearance" philosophy prevalent in the mid-20th century, viewing slums primarily as blight to be removed rather than communities to be rehabilitated^{[5][6]}.

Mumbai's exponential population growth created unprecedented housing pressures. Since the beginning of the 20th century, the city experienced massive migration from across India, with the slum population expanding rapidly as affordable housing failed to keep pace with demographic growth^{[7][8]}. By the 1950s and 1960s, government responses centered on clearing slums and rehousing dwellers in subsidized rental housing—an approach that proved financially unsustainable and logistically impractical^[6].

The limitations of clearance-based strategies became increasingly apparent through the 1960s. The physical removal of slums failed to address the underlying economic forces driving

informal settlement, often merely displacing poverty without resolving its root causes^[9]. Slum dwellers evicted from one area frequently established new settlements elsewhere, creating a perpetual cycle of clearance and re-establishment^[5].

Against this backdrop, the **Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act of 1971** (Maharashtra Act No. XXVIII of 1971) was enacted on August 11, 1971^{[10][11][12]}. This legislation represented a paradigm shift, introducing provisions not only for slum clearance but also for improvement and redevelopment, alongside protections for occupiers from arbitrary eviction and distress warrants^{[10][13]}. The Act extended across the entire state of Maharashtra, coming into force in designated areas through government notifications, allowing for phased implementation^{[10][14]}.

The 1971 Act established the institutional framework for slum management by defining key terms—including "slum areas," "competent authority," "owner," and "occupier"—and creating mechanisms for declaring slum areas, preparing redevelopment schemes, and protecting occupier rights^{[15][16]}. Crucially, the legislation empowered the state government to appoint Competent Authorities for specified areas and to designate bodies corporate, including local authorities, to oversee slum redevelopment initiatives^[15].

Evolution of Rehabilitation Schemes (1976-1995)

Following the 1971 Act's passage, Maharashtra implemented several intermediate schemes that refined the approach to slum rehabilitation. The 1976 census attempted to formalize slum residency through photo passes, marking an early effort to document and recognize slum dwellers' existence^[17]. However, large-scale redevelopment remained elusive, constrained by limited financial resources and the absence of viable funding mechanisms^[6].

The 1980s witnessed a significant policy evolution with the **Slum Upgrading Programme**, initiated around 1985 with World Bank funding^{[18][19]}. This program represented a shift from clearance to upgrading, based on three core principles: cost recovery, affordability, and replicability^{[9][6]}. Rather than demolishing and rebuilding, the program focused on providing basic infrastructure—water, sanitation, electricity—to existing slum settlements^[18].

A landmark Supreme Court judgment in **Olga Tellis vs. Bombay Municipal Corporation (1985)** fundamentally altered the legal landscape surrounding slum dweller rights^[9]. The Court recognized that slum dwellers possessed certain rights and could not be summarily evicted without following specific procedures. The judgment established conditions for resettlement:

sites should be provided to residents holding census cards from 1976; slums existing for 20 years or more could not be removed unless land was required for public purposes, in which case alternative sites must be provided; and high priority should be given to resettlement^[9].

The **Prime Minister's Grant Project (PMGP)** of 1985 focused specifically on Dharavi, offering subsidized loans for reconstruction and granting housing societies autonomy in choosing architects while the government hired contractors^{[19][20]}. Despite its innovative approach, PMGP faced significant challenges: the tremendous population density made resident relocation difficult, costs proved higher than anticipated, and many beneficiaries ultimately sold their units, revealing flaws in the cost-recovery model^{[19][20]}.

By the early 1990s, India's economic liberalization opened possibilities for private sector involvement in urban development. The **Slum Redevelopment Scheme (SRD)** of 1991 introduced an innovative cross-subsidy model, allowing developers to receive higher Floor Space Index (FSI) in exchange for rehabilitating slum dwellers on-site^{[19][3]}. The additional FSI permitted developers to construct extra units for market sale, with profits financing free housing for slum dwellers^[19].

However, SRD encountered substantial execution challenges: difficulties securing consent from 75% of slum dwellers, shortages of temporary housing, developer mistrust, and the imposed 25% profit cap that deterred major developers^{[19][21]}. The scheme's eligibility criteria also excluded newer slum dwellers, creating divisions within slum communities and limiting the program's overall impact^[19].

The 1995 Transformation: Birth of the SRA

The most significant transformation in Maharashtra's slum rehabilitation framework occurred in 1995, following the election of the Shiv Sena-BJP coalition government. During the 1995 state assembly elections, Shiv Sena leader Bal Thackeray made an electoral promise to provide free housing to 40 lakh (4 million) slum dwellers if elected to power^{[22][21]}. This ambitious commitment set in motion a comprehensive policy overhaul^{[23][24]}.

On April 27, 1995, the government appointed a high-powered Study Group under the chairmanship of **Dinesh Afzalpurkar**, an IAS officer, to devise a legal and institutional framework for slum redevelopment^{[22][25][26]}. The Afzalpurkar Committee included representatives from various government departments and prominent figures from the private development sector, including Niranjana Hiranandani (Hiranandani Developers), Madhav Jog

(Jog Developers), L.C. Gandhi (Gandhi Developers), and Sheela Patel from the NGO SPARC^{[22][21]}.

The Committee submitted its report on July 20, 1995, recommending the establishment of a **Slum Rehabilitation Authority (SRA)** to oversee implementation of a comprehensive Slum Rehabilitation Scheme^{[22][27]}. The Government of Maharashtra accepted these recommendations and amended the Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act, 1971^{[23][24]}. Through a Government Notification dated December 16, 1995, the SRA was constituted to function with effect from December 25, 1995^{[7][8][28][22]}.

The SRA was established to serve as a planning authority for all slum areas within the Municipal Corporation of Greater Mumbai's jurisdiction^{[29][30]}. The Chief Minister of Maharashtra serves as the Chairperson of SRA, while a senior IAS officer functions as the full-time Chief Executive Officer^{[29][31][28]}. The Authority's membership includes Ministers, elected members of the State Legislature, Secretaries of concerned State Government Departments, and non-official members who are experts in building construction, planning, architecture, and social services^[31].

Structure and Functions of the SRA

The powers, duties, and functions of the Slum Rehabilitation Authority encompass a comprehensive mandate^{[29][30][32]}:

- Survey and review of existing slum area conditions in Greater Mumbai
- Formulation of schemes for slum area rehabilitation
- Implementation of slum rehabilitation schemes
- All acts necessary for achieving slum rehabilitation objectives
- Preparation and submission of proposals for Development Plan modifications

The SRA endeavors to implement slum rehabilitation schemes by providing single-window clearance for all required approvals, including formation of cooperative societies, certification of slum dweller eligibility, punitive action against non-participating slum dwellers obstructing schemes, survey and measurement of slum lands, grant of building permissions, leasing of rehabilitation and free-sale plots, and updating of property cards^{[29][30]}.

Crucially, the SRA was granted status as a Planning Authority through amendments to the Maharashtra Regional and Town Planning Act, 1966^[32]. The Chief Executive Officer received delegated powers of a Planning Authority through a State Government notification dated September 13, 1996^[32].

The 1995 Slum Rehabilitation Scheme: Innovative Mechanisms

The **Slum Rehabilitation Scheme (SRS)** launched in December 1995 represented a groundbreaking approach to slum redevelopment, fundamentally different from previous initiatives^{[7][8][19]}. The scheme's innovative concept centered on using slum land itself as a resource, allowing incentive Floor Space Index (FSI) to generate tenements for sale in the open market^{[18][33]}. This cross-subsidization model meant that profits from market-rate housing sales would fund free housing construction for eligible slum dwellers^{[8][34]}.

Key Features of the 1995 Scheme

The salient features established the framework for slum rehabilitation projects^{[7][8][35]}:

Eligibility and Free Housing: Eligible slum inhabitants received new, on-site tenements consisting of a bedroom, kitchen, bathroom, and toilet at no cost. Initially, units measured 180 square feet, increasing to 225 square feet by 1995, then 265 square feet in 2009, and currently 300 square feet^{[35][36][37]}. The Act protected from eviction anyone who could prove they lived in Mumbai before January 1995, establishing this as the critical cutoff date^[1].

Consent Requirements: Implementation required obtaining consent from at least 70-75% of slum inhabitants, giving residents significant agency in the redevelopment process^{[7][8][38]}. Slum inhabitants themselves would select the developer, rather than having one imposed by government authorities^{[7][8]}.

Lock-in Period: Tenements could not be sold by residents for ten years following allocation, preventing immediate speculation and ensuring housing served its intended purpose^{[7][8]}.

Developer Incentives: To attract private developers, the scheme introduced **Transferable Development Rights (TDR)**^{[1][8][39]}. TDR allowed developers to transfer surplus development rights generated under SRS to other sites in the city, which often proved more profitable than the slum rehabilitation site itself^{[34][40]}. The government provided additional Floor Space Index (FSI) as incentive, permitting construction of extra units for market sale with developers retaining full proceeds^[34].

Types of SRA Schemes

The Development Control Regulations (DCR) established three distinct types of slum rehabilitation schemes^{[35][41][19]}:

In-Situ Schemes (DCR 33(10)): Rehabilitation occurs at the site where slums currently exist. This is the most common model, maintaining community ties and proximity to livelihoods while transforming horizontal slums into vertical residential towers^{[35][41]}.

PAP Tenement Schemes (DCR 33(11)): Project Affected People schemes address slum dwellers whose rehabilitation is not possible in-situ due to physical constraints like vital infrastructure projects, footpaths, or hillocks. Under these schemes, owners of vacant unencumbered land can use it for constructing PAP tenements, receiving TDR compensation for utilizing their land and undertaking construction^{[35][41]}.

Permanent Transit Tenement Schemes (DCR 33(14)): These schemes allow landowners to consume existing FSI potential while receiving additional potential (1.5 for suburbs, 1.66 for difficult areas, 1.00 for island city) granted under this scheme^{[35][41]}.

Transfer of Development Rights (TDR) Mechanism

TDR emerged as the cornerstone incentive mechanism making slum rehabilitation financially viable for private developers^{[39][42][43]}. The concept allows property owners to transfer development potential (measured by FSI) from one property (generating plot) to another (receiving plot)^{[42][40]}. When government acquires land for public purposes, it can compensate landowners with TDR instead of only monetary compensation^[42].

The Municipal Corporation of Greater Mumbai (MCGM) issues Development Rights Certificates (DRC), which certify FSI credits that can be utilized on any other eligible receiving plot or sold in the open market to builders seeking to add more floors than their plot's base FSI permits^{[42][43]}. Different categories of TDR exist: Road TDR, Reserved Plots TDR, Slum TDR, and Heritage TDR^[42].

For Slum Rehabilitation Projects sanctioned by SRA, developers receive additional Built-Up Area (BUA) as incentive sale area in specified proportion for every square meter of rehabilitation BUA constructed^[43]. The difference between sanctioned FSI for the scheme and what is used becomes available to the developer/society/owner in TDR form^[43]. This floating FSI can be

divested from one land parcel and uploaded on another within building regulation frameworks^{[44][40]}.

Cutoff Date Evolution and Eligibility Controversies

One of the most contentious aspects of slum rehabilitation policy has been the establishment and subsequent extensions of eligibility cutoff dates^{[23][45]}. The original 1991 Development Control Regulations set the cutoff at January 1, 1985, meaning only slum dwellers residing before that date qualified for free rehabilitation^[45].

The Shiv Sena-BJP government extended this to **January 1, 1995** after coming to power^{[7][45][46]}. This became the standard eligibility date for the Slum Rehabilitation Scheme, establishing that slum dwellers whose names appeared in the electoral roll as of January 1, 1995 would be eligible for rehabilitation^[46].

In 2009, amid electoral considerations, the Congress-led Democratic Front government proposed extending the cutoff date to **January 1, 2000**^{[45][47]}. This extension was initially limited to slums obstructing vital infrastructure projects such as the Mumbai Urban Transport Project and Dharavi Redevelopment Project, where the World Bank funded relocation^{[45][46]}. The proposal to universally extend the cutoff to 2000 faced legal challenges, with the Bombay High Court in 2006 striking down the state's order citing inadequate infrastructure to manage such expansion^{[48][47]}. The matter subsequently moved to the Supreme Court, where it remained pending for years^{[48][47]}.

In 2023, the Maharashtra government approved a significant policy allowing **paid rehabilitation for slum dwellers living in hutments built between January 1, 2000 and January 1, 2011**^[49]. Under this scheme, eligible slum dwellers pay Rs 2.5 lakh per dwelling unit, representing a middle ground between free rehabilitation for pre-2000 residents and no assistance for post-2000 residents^[49]. This decision potentially benefits over 12 lakh families living in Mumbai slums^[49].

The cutoff date system has generated considerable controversy and practical challenges^{[23][48]}. The policy created sharp divisions within slum communities between eligible and ineligible residents, with the latter often becoming the most vocal opponents of redevelopment projects^[48]. Many original 1995 tenants have sold their tenements over the intervening years, with new residents ineligible for rehabilitation—a "natural phenomenon" according to SRA officials but one creating implementation difficulties^[48].

Implementation Record and Challenges

Despite the innovative policy framework, the Slum Rehabilitation Scheme's implementation record has been mixed. Since SRA's inception in 1996 through 2024, the Authority has delivered approximately 2.75 lakh (275,000) homes over 29 years^{[50][51]}. In 2024-25 alone, 16,673 units were completed, representing a significant acceleration in delivery^[50].

Recognizing the gap between targets and achievements, SRA has set an ambitious goal of delivering over **5 lakh (500,000) homes by 2030**—more than double its entire 29-year output—with 3.34 lakh units already under construction as of 2025^[50]. This acceleration follows reforms including drone and biometric surveys, establishment of a Project Implementation Unit (PIU), and introduction of an e-office system^[50].

However, implementation challenges have been substantial and multifaceted^{[51][52][53]}:

Delays and Stalled Projects: The scheme has been plagued by "unconscionable delays," with many projects taking 15-20 years to complete or remaining stalled indefinitely^{[52][37]}. The Navjeevan SRA in Malad East, for example, saw its first meeting with the developer 18 years before construction commenced in 2014, with about 400 of 700 families finally receiving tenements only in 2022^[37].

Developer Accountability: Many developers fail to meet commitments regarding quality, timelines, and rent payments for displaced residents during construction^{[54][50]}. In 2024, the government amended the 1971 Act to allow SRA to recover unpaid rent from builders' assets or personal property of directors/partners if companies lack sufficient assets, treating outstanding rent as land revenue arrears^{[55][50]}.

Quality Issues: Completed rehabilitation housing often suffers from poor construction quality, inadequate maintenance provisions, and deficient basic services^{[56][57][58]}. Many projects become "vertical slums" or "concrete slums" within a few years due to lack of community participation in design and oversight^{[54][59]}. Research documents that rehabilitated occupants frequently abandon SRA housing and move back to horizontal slums or create new informal settlements due to poor living conditions^[59].

Vertical Living Challenges: The transition from horizontal slum dwellings to vertical high-rise apartments presents significant adaptation challenges^{[57][58]}. Many residents struggle with high-rise living, particularly regarding children's play space, community interaction patterns, and increased cost of living including maintenance charges and utility costs^{[58][59]}.

Loss of Livelihoods: Slum rehabilitation often disrupts residents' economic activities, particularly for those engaged in home-based enterprises or informal sector work requiring street-level access^{[60][36][61]}. Relocation to distant sites increases unemployment and commuting costs, causing financial distress^[61].

Land Acquisition Issues: Accessing suitable land for rehabilitation, particularly for PAP schemes, remains challenging^[36]. Central government agencies like railways, airports, and Mumbai Port Trust are generally unwilling to provide "no objection certificates" required for slum rehabilitation on their land holdings^[62].

Community Resistance: Achieving the required 70-75% consent from slum dwellers often proves difficult^{[19][48]}. Non-eligible residents frequently obstruct projects, requiring legal action and extended negotiation periods^{[30][48]}.

Recent Amendments and Institutional Reforms (2017-2025)

The legislative framework has undergone significant amendments in recent years to address implementation challenges and strengthen institutional mechanisms.

2023 Grievance Redressal Amendments

In 2023, the Maharashtra Legislature passed the **Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) (Amendment, Re-enactment of Rules and Notification of Apex and other Grievance Redressal Committees and Validation) Act, 2023**^{[63][64][65]}. This legislation retrospectively validated the constitution of Grievance Redressal Committees.

The state had constituted the Apex Grievance Redressal Committee (AGRC) and Grievance Redressal Committees in 2017 through notification, issuing rules without making specific provisions in the parent Act^{[63][64]}. When the Bombay High Court struck down government orders and indicated the AGRC needed to be eliminated, the government sought to provide legislative backing through amendments^[63].

Section 35 of the 1971 Act now provides for filing appeals against orders passed by the Chief Executive Officer regarding slum rehabilitation area declarations, clearance orders, eviction orders, etc., before the Grievance Redressal Committees^{[64][66]}. The Apex Grievance Redressal Committee's decisions are final^[66]. The 2023 amendments made provisions for these committees with retrospective effect, validating all decisions made since 2017^{[63][64]}.

2024-2025 Procedural Reforms

The Maharashtra Cabinet approved significant amendments in April 2025 to accelerate slum rehabilitation^{[55][67]}. Key changes included:

Reduced Proposal Submission Timeline: After land is declared a slum area, landowners, developers, or cooperative societies must now submit rehabilitation proposals within **60 days** (reduced from 120 days). If they fail to submit proposals within this timeframe, the slum area is handed over to other authorities for redevelopment^{[55][67]}.

Expedited Land Leasing: For slum rehabilitation schemes in Mumbai Metropolitan Region implemented through joint ventures by government, semi-government corporations, or local self-government bodies, land will be made available on a **30-year lease within 30 days** of Letter of Intent (LOI) issuance, facilitating loans and financial assistance from banks or financial institutions^[55].

Rent Recovery Mechanism: New Section 33-B provides legal provisions to recover rent or other dues from developers who fail to pay slum dwellers during the redevelopment process. Recovery of rent arrears from developers will be done as per the Revenue Act, with SRA able to attach and sell builders' property to pay slum dwellers^{[55][67]}.

Procedures for Non-Participating Slum Dwellers: Detailed procedures are now included in Section 33-A regarding slum dwellers who do not voluntarily participate in rehabilitation schemes^[55].

Mumbai Metropolitan Region SRA

In September 2020, the Government of Maharashtra established the **Mumbai Metropolitan Region Slum Rehabilitation Authority (MMR SRA)** through notification dated September 8, 2020^{[18][31]}. This expansion extended SRA's jurisdiction beyond Municipal Corporation of Greater Mumbai to cover the broader Mumbai Metropolitan Region, recognizing that slum proliferation extends across municipal boundaries^[31].

The MMR SRA received corporate status with effect from September 8, 2020, functioning as an independent autonomous body^[32]. Like the original SRA, the Chief Minister serves as Chairperson, with a super time scale IAS officer as full-time Chief Executive Officer^{[18][31]}.

The 2025 Housing Policy: "Majhe Ghar, Majha Adhikar"

On May 20, 2025, the Maharashtra government introduced a comprehensive new **Housing Policy 2025** titled "Majhe Ghar, Majha Adhikar" (My Home, My Right)^{[68][69][70]}. This policy represents the first comprehensive housing framework since the 2007 policy, coming after an 18-year gap^[70].

The policy sets ambitious targets of constructing **35 lakh (3.5 million) homes by 2030**, with a long-term goal of 50 lakh homes by 2040^{[68][69][70]}. The government expects to mobilize investments worth Rs 70,000 crore for this initiative^{[69][70]}. Additionally, following Niti Aayog recommendations, a **Maha Aawas Fund of Rs 20,000 crore** will be established to boost housing initiatives^[70].

The policy is designed around four basic principles: affordable housing to address economic challenges; inclusive housing to address social challenges; sustainable housing to address environmental challenges; and resilient housing to address disaster-related challenges^[70]. It emphasizes EWS and LIG categories, senior citizens, women, industrial workers, students, and migrant populations^{[68][70]}.

Central to the policy is creation of a **land bank of government-owned plots by 2026**, geo-tagged and available for residential complex development^[70]. The policy also proposes using central government land for slum rehabilitation through joint ventures between the central government and SRA, with funding from concerned central government departments^[71].

Cluster Redevelopment Scheme

In October 2025, the Maharashtra Cabinet approved the **Slum Cluster Redevelopment Scheme** for implementation through SRA on large private, government, and semi-government land in Mumbai^[72]. SRA will serve as the nodal agency for this scheme, identifying clusters of land with minimum contiguous area of 50 acres, comprising more than 51% slum area^[72].

The cluster approach aims to ensure integrated and sustainable redevelopment in terms of urban planning, allowing all civic facilities to be developed in a modern and scientific manner, improving residents' quality of life^[72]. The cluster area identified by the SRA CEO requires approval by a high-powered committee led by the additional chief secretary (housing) and then the state government^[72].

Critiques and Ongoing Challenges

Despite policy innovations, the slum rehabilitation framework faces persistent and fundamental criticisms from multiple stakeholders^{[51][52][57][73]}.

Developer-Centric Model

Critics argue the scheme has become excessively developer-centric, prioritizing profit maximization over resident welfare^{[51][27]}. The motivation given to developers to earn profits has created a lopsided development model, with policy drafted through a lens failing to account for slum dwellers' material realities^[51].

The scheme's viability depends heavily on high property rates, benefiting large developers and builders who become instrumental in evacuating slums from prime lands^[26]. This creates inherent conflicts of interest, as developers seek to minimize rehabilitation costs to maximize profits from sale components^[51].

Quality and Maintenance Issues

Systematic problems plague completed projects, with inadequate monitoring by SRA after apartment allotment resulting in regulatory violations and financial mismanagement^[56].

Research on three cooperative housing societies of SRS apartments in Dharavi, Lower Parel, and Chandivali found that monitoring by the authority was absent, with no regulations proposed to improve management in old SRA apartments^[56].

The lack of supervision after allotment adversely affects management services quality^[56]. Buildings suffer from perennial leakage, structural deficiencies, inadequate fire safety measures, and poor maintenance^[37]. Many projects become uninhabitable within a few years, forcing residents to rent out or abandon apartments and return to other slums, thus proliferating more slums^{[58][59]}.

Social and Livelihood Disruption

The rehabilitation process causes severe social fragmentation and livelihood disruption^{[57][58]}. Slum dwellers lose social networks built over decades, experience reduced access to land and employment opportunities, and face increased infestation and food insecurity^[58].

The policy's focus on physical housing overlooks more complex social dimensions and relationships of power^[58]. Residents struggle with high-rise living, loss of community spaces,

separation from livelihood sources, and increased cost of living including maintenance charges, utility costs, and transportation expenses to distant workplaces^{[61][58][59]}.

Research documenting this "rebound phenomenon" found that the burden of transition pushes residents into a vicious cycle of poverty even after moving into permanent structures^[59]. This comprises broader economic, social, and environmental elements affecting occupants' attitudes and behavior, causing discomfort and distress in their newly built environment^[59].

Displacement and Eligibility Issues

The cutoff date system creates artificial divisions within communities, generating resentment and opposition^{[23][48]}. Many long-term residents are deemed ineligible due to inability to produce documentation proving residence before cutoff dates, despite living in slums for extended periods^{[48][49]}.

Requirements for documents proving lifetime residence have become unnecessary hindrances to development^[61]. The government's threshold on beneficiary numbers and documentation requirements are seen as eyewash, with the poor paying the price for changing development models^{[74][61]}.

Dharavi Redevelopment Controversy

The Dharavi Redevelopment Project represents the most ambitious and controversial application of slum rehabilitation principles^{[60][20][36]}. Dharavi, recognized as Asia's largest slum, is home to an estimated 800,000 to 1 million residents spread over approximately 2.1 square kilometers^{[60][75][76]}. Despite poverty and poor living conditions, Dharavi hosts approximately 5,000 businesses and 15,000 single-room factories, with the informal economy generating an estimated Rs 8,000-10,000 crore annually^{[60][76]}.

In November 2022, the Adani Group won the bid to redevelop 259 hectares (645 acres) of prime land in central Mumbai through a competitive bidding process^{[20][77][78]}. The project, valued at Rs 23,000 crore, aims to transform Dharavi into a state-of-the-art township while preserving its legacy^{[17][77]}.

However, the project has faced intense criticism and opposition^{[77][78][79]}. Congress MP Varsha Gaikwad accused the Maharashtra government of orchestrating a major scam, alleging the bidding process was manipulated to favor Adani at a lower price^[77]. Opposition parties led by

Shiv Sena (UBT) chief Uddhav Thackeray dubbed it "the world's biggest Transfer of Development Rights (TDR) scam"^[78].

Residents and activists have raised concerns about the quantum of land allocated for the project—over 1,250 acres including railway land, salt-pan lands in Kanjurmarg-Bhandup-Wadala, Bandra Kurla Complex land, and proposed Deonar land—double Dharavi's actual area^[79]. The Dharavi Bachao Andolan questioned why such vast land parcels are needed for redeveloping 600 acres of slum area^[79].

Critics fear the project prioritizes real estate development over genuine rehabilitation, with residents facing displacement to distant locations far from livelihoods^{[61][77]}. The two-decade-long resettlement timeline raises skepticism about whether vulnerable populations will actually receive promised housing^[77]. Surveys to fix eligibility have been contentious, with allegations of armed personnel spreading terror during documentation^[79].

In December 2024, the Bombay High Court rejected a petition challenging the Adani Group's tender award, providing significant legal backing to proceed with the project^{[80][81]}. The court called the process "transparent and fair," rejecting claims that tender conditions were tailored to favor a particular bidder^[81]. Construction has begun on the 45-acre railway plot, with multi-stage surveys using drones, LIDAR, and door-to-door document audits underway^[82].

Judicial Scrutiny and Systemic Review

In July 2024, the Supreme Court mandated the Bombay High Court to conduct a first-of-its-kind review of the Maharashtra Slum Areas Act, 1971, following an appeal involving a slum redevelopment project delayed for 18 years^{[52][53]}. This novel review aims to identify gaps in the legislation rather than simply testing constitutional validity^[52].

The directive came because courts have repeatedly raised questions about the Act's efficacy due to cases of "unconscionable delays" by developers, which violate slum dwellers' fundamental rights including rights to shelter and livelihood^{[52][53]}. The review process recognizes that in Mumbai, where real estate prices are among the highest in the country, slum redevelopment is often as much about profit as about housing the urban poor or improving city conditions^[52].

Looking Forward: Remaining Obstacles and Opportunities

As Maharashtra pursues its vision of a slum-free state, several critical challenges require attention alongside emerging opportunities for innovation^{[57][73][53]}.

Financial Viability Under Larger Unit Sizes: As rehabilitation unit sizes have increased from 180 square feet to 300-322 square feet (with 350 square feet proposed for Dharavi), each increment stresses cross-subsidy mathematics^[83]. This requires FSI/TDR recalibration, viability-gap funding (VGF), and monetization of public land at program rather than project level^[83].

Climate and Disaster Resilience: Heat waves, intense rainfall, and coastal floods disproportionately affect slums^[83]. Design standards including elevated plinths, floodable ground floors, cool roofs, cross-ventilation, and district-scale drainage must be mainstreamed rather than piloted^[83].

Migrant Housing and Rental Solutions: Affordable Rental Housing Complexes (ARHCs) remain under-deployed^[83]. The Model Tenancy Act offers frameworks (including security deposit caps of two months' rent for residences) to de-risk small landlords and expand affordable rental stock near jobs^[83]. Cities need to localize MTA rules and link ARHCs to transit^[83].

Land Scarcity and Brownfield Constraints: Rehabilitation must align with Development Control and Promotion Regulations (DCPR/UDCPR) and land-use plans, reserving amenity FSI and open spaces while ensuring social mixing rather than mono-income blocks^[83].

Institutional Capacity: Urban Local Bodies require Project Management Units with expertise in procurement, contracts, social safeguards, and ESG/SDG reporting, ensuring that upscaling doesn't outpace oversight^[83].

Rights and Due Process: Courts continue insisting on policy-compliant rehabilitation while pushing back against indefinite occupation of public land during disputes, raising the quality bar for transparent surveys and appeal mechanisms^[83].

Community Participation: The lack of meaningful community participation in design, planning, and implementation remains a fundamental weakness^{[54][57][73]}. Past experiences show that government-funded projects built by contractors resemble poor-quality public housing with hidden long-term social costs^[73]. Strengthening community engagement and participatory planning mechanisms is essential for sustainable outcomes^[36].

Data-Driven Policy Making: The proposed State Housing Information Portal (SHIP) to be developed by 2026 will provide integrated, real-time data on housing demand, supply, and available land, including a district-wise land bank with geo-tagging for government/semi-government land suitable for residential use^[69]. Such data infrastructure can support evidence-based planning and more targeted interventions^[84].

Conclusion

The Maharashtra Slum Rehabilitation Act's journey from 1971 to 2025 reflects both remarkable policy innovation and persistent implementation challenges. The evolution from slum clearance to in-situ rehabilitation, from purely public sector initiatives to public-private partnerships, and from minimal tenant protections to comprehensive legal frameworks represents significant progress in recognizing slum dwellers' rights and agency.

The introduction of TDR mechanisms, cross-subsidization models, and community consent requirements demonstrated creative approaches to financing slum rehabilitation without direct government expenditure. These innovations have influenced urban housing policy across India, with the SRS model adopted in multiple cities and incorporated into national programs like Pradhan Mantri Awas Yojana-Urban.

However, the gap between policy ambitions and ground realities remains substantial. With only 2.75 lakh homes delivered over 29 years against millions in need, and with many completed projects suffering from quality deficiencies and social disruption, the effectiveness of the current model faces legitimate questions. The developer-centric approach, while addressing fiscal constraints, has created conflicts of interest that often prioritize profit over resident welfare.

As Maharashtra pursues its 2030 target of delivering 5 lakh homes and its long-term vision of a slum-free state, success will require not just policy refinements and procedural reforms, but fundamental reconsideration of how rehabilitation balances physical housing provision with preservation of social networks, livelihoods, and community agency. The ongoing Bombay High Court review of the 1971 Act presents an opportunity to address systemic gaps and realign the framework toward more equitable and sustainable outcomes.

The slum rehabilitation story ultimately reveals the complexity of addressing urban poverty in contexts where land values are extremely high, populations are growing rapidly, and informal settlements serve crucial economic functions. The Maharashtra experience offers valuable

lessons—both positive and cautionary—for other jurisdictions grappling with similar challenges in creating inclusive, dignified urban housing for all citizens^{[1][7][8][35][38][10][11][9][18][5][29][52][19][3][34][57][53][50]}.

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