NEWSPAPER ESSAY MUMBAI, NOVEMBER 2007



MAXIMUM CITY

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On 27 July 2005, Mumbai experienced the highest recorded rainfall in its history - 939.8 mm of rain in one day. The flood showed the worst and the best of the city. Hundreds of people drowned. But unlike the situation after Katrina hit New Orleans, there was no widespread breakdown of civic order; even though the police were absent, the crime rate did not go up. That was because Mumbaikers were busy helping each other. Slum-dwellers went to the motorway and took stranded motorists into their homes and made room for one more person in shacks, where the average occupancy is seven adults to a room. Volunteers waded through waist-deep water to bring food to the 150,000 people stranded in train stations. Human chains were formed to get people out of the floods. Most of the government machinery was absent, but nobody expected otherwise. Mumbaikers helped each other, because they had lost faith in the government helping them. On a planet of city dwellers, this is how most human beings are going to live and cope in the twenty-first century.

At 15 million people within its municipal limits, Mumbai is the biggest, fastest, richest city in India, a city simultaneously experiencing a boom and a civic emergency; an island-state of hope in a very old country. Because of the reach of Bollywood movies, Mumbai is also a mass dream for the peoples of India. If you take a walk around Mumbai you'll see that everything – sex, death, trade, religion – are lived out on the pavement. It is a maximum city, maximum in its exigencies, maximum in its heart.

Why do people still live in Mumbai? Every day is an assault on the individual's senses, from the time you get up, to the transport you take to go to work, to the offices you work in, to the forms of entertainment you are subjected to. The exhaust is so thick the air boils like a soup. There are too many people touching you, in the trains, in the lifts, when you go home to sleep. You live in a seaside city, but the only time most people get anywhere near the sea is for an hour on Sunday evening on a filthy beach. It doesn't stop when you're asleep either, for the night brings the mosquitoes out of the malarial swamps, the thugs of the underworld to your door, and the booming loudspeakers of the parties of the rich and the festivals of the poor. Why would you want to leave your brick house in the village with its two mango trees and its view of small hills in the East to come here?

So that someday your eldest son can buy two rooms in Mira Road, at the northern edges of the city. And the younger one can move beyond that, to New Jersey. Your discomfort is an investment. Like ant colonies, people here will easily sacrifice their temporary pleasures for the greater progress of the family. One brother will work and support all the others, and he will gain a deep satisfaction from the fact that his nephew is taking an interest in computers and will probably go on to America. Mumbai functions on such invisible networks of assistance. In a Mumbai slum, there is no individual, there is only the organism. There are circles of fealty and duty within the organism, but the smallest circle is the family. There is no circle around the self.

India frustrates description because everything you can say about it is true and false simultaneously. Yes, it could soon have the world's largest middle class. But it now has the world's largest underclass. And so with Mumbai. Everything is expanding exponentially: the call centres, the global reach of its film industry, its status as the financial gateway to India; as well as the slums, the numbers of absolutely destitute, the degradation of its infrastructure. The city's planners have their eyes set firmly on Shanghai, as a model for Mumbai. The government approved a McKinsey-drafted document titled 'Vision Mumbai', which aims to turn Mumbai into 'a world-class city by 2013'. As the architect Charles Correa noted of the plan, 'There's very little vision. They're more like hallucinations.'

Mumbai needs to dramatically upgrade essential civic services: roads, sewers, transport, health, security. But, as one planner said to me, 'The nicer we make the city, the more the number of people that will come to live there'. The greatest numbers of migrants to Mumbai now come from the impoverished North Indian states of Uttar Pradesh and Bihar. Mumbai's problems cannot be solved until Bihar's problems are. You have to keep them down on the farm. And that means that agriculture has to become viable again for the small farmer. Abolishing trade-distorting subsidies in the United States and the EU would go a long way towards making, say, Indian cotton competitive with American cotton. Mumbai is at the mercy of national and international factors beyond its control.

Then there are the steps that Indian governments could take. There is no reason Mumbai should be the capital of Maharashtra state. Shifting the state government to Navi Mumbai across the harbour, as was originally intended, would free up large amounts of space in the congested office district of Nariman Point. Beyond that, there has to be legislation establishing a strong executive authority for the city, with real decision-making power. The office of the mayor is currently no more than a figurehead; the city is run at the whim of the Chief Minister, and the state's interests are not necessarily those of the city. There are smart and brave architects and planners who are attempting to work with the state government. But they are trying to reason with people who come from the villages, who do not have a metropolitan sensibility. Mumbai needs a mayor with vision and political power to push through the enormous infrastructural projects that the city so badly needs. The city, which contributes 37 per cent of all the taxes paid in India, gets only a small fraction of it back from the central government in the form of subsidies.

Land should be opened up in the south-eastern part of the island, much of which is occupied by a naval and commercial port. There is no reason Mumbai needs a naval home base, which could be relocated further down the coast. Efficient utilisation of the eastern docklands could also alleviate the pressure; the city needs schools, parks, auditoria, public spaces. Instead, it gets luxury housing and shopping malls. The example of the mill areas, in the centre of the city, where 2.43 km2 that were desperately needed for public use have instead been given over to developers, is a bad augury for the city.

We all – wherever we live – have a stake in helping the people of megacities like Mumbai. The desperation of slum-dwellers in cities like Mumbai directly affects the economic fortunes of people in New York or Los Angeles. It's as important for London to understand Mumbai as it is for Mumbai to understand London, if for no other reason than that the next generation of Londoners is being born in Mumbai.

So why do people still live in Mumbai? 'Mumbai is a bird of gold', a Muslim man in the Jogeshwari slum, whose brother was shot dead by the police in the riots, and who lives in a shack without running water or a toilet, told me. A Golden Songbird; try to catch it if you can. It flies quick and sly, and you'll have to work hard to catch it, but once it's in your hand, a fabulous fortune will open up for you. This is one reason why anyone would still want to come here, leaving the pleasant trees and open spaces of the village, braving the crime and the bad air and water. It is a place where your caste doesn't matter, where a woman can dine alone at a restaurant without being harassed, and where you can marry the person of your choice. For the young person in an Indian village, the call of Mumbai isn't just about money. It's also about freedom.

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