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Gender just policies for urban development: Depletion of resettled women domestic workers in Mumbai

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Abstract

This paper examines the sustained gendered consequences of urban resettlement in Mumbai, India, through a case study of women domestic workers resettled in the Lallubhai Compound. Using a feminist social reproduction lens that reveals depletion through social reproduction, it analyses how resettlement to historically under-resourced areas farther from their workplaces, based on the World Bank-endorsed Resettlement and Rehabilitation (R&R) policy, reshaped the livelihoods and social reproduction strategies of resettled domestic workers' households. The paper shows how women have absorbed the material and embodied consequences of inadequate infrastructure necessary for social reproduction and the lack of viable livelihood opportunities at the resettlement site, resulting in a cumulative depletion of their capacities. It argues that urban policies can advance equitable development and gender-just outcomes only by recognising women's social reproductive labour as foundational to urban life, rather than transferring its costs onto informal workers' households in ways that deepen, rather than redress, urban inequities.

Key words

Urban resettlement, World Bank, informal work, social reproduction.

Resumen

Este artículo examina las consecuencias de género a largo plazo del reasentamiento urbano en Bombay (India), a través de un estudio de caso sobre las trabajadoras domésticas reasentadas en el complejo de Lallubhai. Partiendo de una

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perspectiva feminista de la reproducción social que pone de manifiesto el agotamiento a través de la reproducción social, se analiza cómo el reasentamiento en zonas históricamente desfavorecidas y más alejadas de sus lugares de trabajo —basado en la política de Reasentamiento y Rehabilitación (R&R) respaldada por el Banco Mundial— ha transformado los medios de vida y las estrategias de reproducción social de los hogares de las trabajadoras domésticas reasentadas. El artículo muestra cómo las mujeres han asumido las consecuencias materiales y corporales de la infraestructura inadecuada necesaria para la reproducción social y la falta de oportunidades viables de subsistencia en el lugar de reasentamiento, lo que ha dado lugar a un agotamiento acumulativo de sus capacidades. Sostiene que las políticas urbanas solo pueden promover un desarrollo equitativo y resultados justos en materia de género si reconocen el trabajo de reproducción social de las mujeres como fundamental para la vida urbana, en lugar de trasladar sus costes a los hogares de las trabajadoras del sector informal de formas que agravan, en lugar de corregir, las desigualdades urbanas.

Palabras clave

Reasentamiento urbano, Banco Mundial, trabajo informal, reproducción social.

Table of contents

1. Introduction 4
2. Contextual background 6
3. Theoretical framework: Urban resettlement and depletion through social reproduction 7
4. Methodology and data 10
5. The domestic workers' *majboori*: Urban livelihood and social reproduction 12
6. The impact of resettlement on the *majboori* of the domestic workers 16
7. Depletion through social reproduction of domestic workers after resettlement 19
8. Conclusion 22
References 23

1. Introduction

In 2000, the Government of Maharashtra and the World Bank jointly developed a Resettlement and Rehabilitation (R&R) Policy to facilitate the resettlement of more than 19,000 households displaced by the World Bank-funded Mumbai Urban Transport Project (MUTP) (Government of Maharashtra 2000). The policy relocated households living in informal settlements, *jhoppadpattis*,[2] most of whom were migrant workers engaged in informal livelihoods such as domestic work, street vending, manual labour, and petty commodity production. These households were often relocated from the city's central areas to 225 sq. ft. apartments in multi-storey buildings on peripheral, low-value land with a history of hazardous land use, including Lallubhai Compound in the M East Ward. Although the Bank states its commitment to equitable development and gender equity (The World Bank 2005, World Bank Group 2015), and its Operational Directive on Involuntary Resettlement (OD 4.30) emphasises public participation and livelihood restoration, the resettlement undertaken for the MUTP adversely affected the households. Resettled households faced inadequate access to schools, hospitals, and potable water, heightened safety concerns, and loss of livelihood (Tata Institute of Social Sciences —TISS — 2008). The implementation of the policy also intensified the socio-spatial inequality in the city by concentrating resettlement townships in historically under-resourced regions of the city (Nainan 2008, Nijman 2008, Bhide and Raj 2016, Bhide and Solanki 2016). The R&R policy was subsequently implemented for other projects in the city, including the state-funded Mumbai Urban Infrastructure Project (MUIP), but with more restrictive eligibility criteria, limited grievance redress and accountability mechanisms, and no official post-resettlement impact assessments (Government of Maharashtra 2005, Takeuchi 2007).

This paper examines the sustained gendered consequences of the intensified socio-spatial inequality resulting from resettlement for marginalised women domestic workers. These domestic workers were relocated from the historically well-resourced neighbourhoods of Ward A to Lallubhai Compound for the MUIP. Domestic workers are particularly vulnerable because their labour is socially and economically undervalued both in employers' households and in their own (Palriwala and Neetha 2010, Kotiswaran 2021). They typically earn among the lowest hourly wages among the urban informal workforce in India (Raveendran and Vanek 2020, 11). In addition, the domestic worker households that participated in the study experience xenophobic exclusion in the city as Bangla-speaking Muslim migrants. Their resettlement significantly affected the structural and material conditions that had gradually shaped their livelihoods and social reproduction after their family migrated to the city in the 1970s and early 1980s. Their post-resettlement strategies to sustain their livelihoods and secure social reproduction highlight the sustained effects of relocation to under-resourced neighbourhoods farther from their workplaces.

In the paper, I adopt a broad conceptualisation of social reproduction that extends beyond housework or care work, as informal workers typically depend on irregular and varied incomes and subsistence practices to secure their social reproduction and manage

[2] I use the term *jhoppadpattis* to refer to housing commonly described as squatter settlements, informal settlements, shanty towns, or slums in Mumbai, as study participants used *jhoppadpatti* or *zoppadpatti* to describe their homes prior to resettlement.

their livelihoods (see Rao 2021, 2024; Kotiswaran 2026). Hence, I approach social reproduction as encompassing biological reproduction, care work, housework, the daily work required to reproduce workers' labour power, the unpaid production of goods and services within households, education and healthcare, and the emotional and psychological labour involved in maintaining relationships, social networks, and communities across space (Katz 2001, Hoskyns and Rai 2007, Bakker and Silvey 2008, Elias and Rai 2019). This approach also foregrounds the structural inequalities and social relations of gender, caste, and class that shape everyday lives of the domestic workers in Mumbai.

Field-based studies in resettlement townships in Mumbai, particularly in Lallubhai Compound, have documented residents' struggles to access urban infrastructure and services, sustain livelihoods, navigate poor-quality housing, and cope with the high cost of living (Takeuchi 2007, Gupte 2010, Vyas 2012, Ayyar 2013, Pardeshi *et al.* 2020, M. K. Jha *et al.* 2025). Even though researchers find concerns such as spatial disadvantages, inadequate infrastructure, and poor built environments in resettlement townships (Pardeshi *et al.* 2020, R. Jha 2023, M. K. Jha *et al.* 2025), the scholarship pays limited attention to the long-term gendered and embodied consequences of resettlement. This omission is particularly important given the limited scholarship on the gendered dimensions of uneven socio-spatial development in Mumbai (see Doshi 2012, 2013, 2019a) and the broader neglect of the embodied and material consequences of urbanisation in the critical urban scholarship (Doshi 2017).

This paper builds on Doshi's (2017) call to analyse urban socio-spatial inequality through social reproduction and the intersectional, power-laden processes that devalue reproductive labour and the bodies that perform it. I adopt a feminist political economy approach centring social reproduction to examine domestic workers' post-resettlement adaptation. Drawing on a small-scale time-use survey and semi-structured interviews with two key members of the resettled households, I examine how resettlement reshaped the livelihoods and social reproduction of women domestic workers. I show that relocating households to a historically under-resourced area without adequate post-resettlement support or public investment in the infrastructure and services needed for social reproduction shifted these costs and labour onto these households, particularly women who are socially and culturally assigned responsibility for housework, care, and provisioning. A social reproduction lens reveals depletion of labouring capacities and well-being as the consequence of treating women's unpaid reproductive labour as an inexhaustible resource (Rai *et al.* 2014, Fernandez 2018, Rai 2024). Depletion is defined as the emotional and material toll experienced by bodies engaged in social reproductive work, occurring when the inflow of resources needed to sustain social reproduction falls relative to the outflows required to sustain everyday social reproduction (Rai *et al.* 2014, 89). I further elaborate the depletion through social reproduction analytic framework used to examine the sustained impacts of urban resettlement in the theoretical framework section. I argue that urban policies can advance equitable development and social justice only by recognising and supporting the social reproduction of informal workers rather than transferring its costs to households managing their livelihoods through precarious informal work.

The paper proceeds as follows. I first provide context on Mumbai's R&R policy and resettlement to Lallubhai Compound, followed by the theoretical framework and methodology. The empirical sections examine women domestic workers' livelihoods and social reproduction before and after resettlement, focusing first on the precarious conditions preceding resettlement and then on how resettlement exacerbated their vulnerability and bound them to exploitative labour relations. The final empirical section develops the central argument that resettlement intensified women's labour for their households and employers, including through commuting, contributing to their depletion. I conclude by discussing the implications of the findings for more equitable and socially just approaches to urban resettlement.

2. Contextual background

To advance its neoliberal vision of cities as engines of economic growth and nodes in global capital flows, the World Bank (2009) took an active interest in Mumbai's urban transformation following India's adoption of a neoliberal development model in 1991— characterised by state deregulation, trade liberalisation, privatisation of public services, and deeper integration of economies into global markets. Mumbai was positioned as a major financial and services hub (Banerjee-Guha 2009). In 2000, the Bank joined the state government to formulate the R&R Policy. It also financed projects, such as the MUTP, and influenced institutional practices in the implementation of resettlement (Banerjee-Guha 2009, Modi 2009, 2011). The policy drew on the Bank's OD 4.30, requiring compensation, livelihood restoration, grievance redress, and consultation with affected households. It also endorsed Transferable Development Rights (TDR) to incentivise private construction of resettlement housing. Introduced through the Municipal Corporation's 1991 Development Control Regulations, TDR compensated private developers and landowners constructing resettlement units with certificates that could be traded or used to build additional floor space on higher-value plots (Mumbai Metropolitan Region Development Authority — MMRDA — 2002). By endorsing TDR for privatising resettlement housing construction (Roquet *et al.* 2017), the Bank legitimised its use in facilitating urban development and land redevelopment through the clearance of *jhoppadpattis* (Nainan 2008, Bhide and Raj 2016). The Bank and government also sanctioned the bypassing of mandatory environmental assessments for privately developed, TDR-based resettlement sites, including Lallubhai Compound (The Inspection Panel 2005, 164).

Research in Mumbai shows that the state-capital nexus has used the resettlement of households primarily to advance real estate interests (Appadurai 2000, Nijman 2008, Banerjee-Guha 2010, Bhide 2015, M. K. Jha *et al.* 2025). Privately developed resettlement townships comprised dense, low-quality housing and were disproportionately located in historically under-resourced areas designated for hazardous industrial and waste disposal activities, such as M East Ward (Nainan 2008, Bhide and Solanki 2016, R. Jha 2023). Developers predominantly utilised the TDR earned from these projects in significantly higher-value wards, generating substantial profits (Balakrishnan 2025). Constructing resettlement units in low-value wards also enabled developers to penetrate housing markets in less-developed areas (Bhide and Solanki 2016). Consequently, these townships suffered from inadequate infrastructure and public services, poor access to

livelihoods, and have often been described as vertical slums (TISS 2008, Vyas 2012, Bhide 2017, R. Jha 2023, Chaskin *et al.* 2024).

3. Theoretical framework: Urban resettlement and depletion through social reproduction

Researchers increasingly demonstrate that urban resettlement presents distinct socio-spatial dynamics and forms of dispossession across the Global South (Bhan 2009, Bhan and Shivanand 2013, Gillespie 2016, M. K. Jha *et al.* 2025). Critical urban scholars conceptualise urban resettlement as a state-led exercise of power that reorganises land, labour and capital to facilitate capitalist accumulation from land (Lefebvre 1970/2003, Harvey 2007, Ghertner 2014) while rendering populations more governable (Roy 2005, M. K. Jha *et al.* 2013, Doshi 2019b, Rogers and Wilmsen 2020, Spire and Pilo' 2021). The World Bank has played a central role in normalising this model of development through financing, using loan conditionalities, policy formulation, and knowledge production on involuntary resettlement (Pugh 1994, Ramsamy 2006, Beier *et al.* 2021, Spire and Pilo' 2021).

Despite their developmental rationale, evaluations of World Bank-supported resettlement projects, mostly in rural contexts, reveal persistent shortcomings in determining eligibility, compensation and relocation sites, with significant consequences for livelihoods and access to urban opportunities for resettled households (The World Bank 1993, TISS 2008). Research across Turkey, Rwanda, Ethiopia, Nigeria and India has shown that urban resettlement intensified existing gender inequalities by disrupting livelihoods and social networks, increasing unpaid care responsibilities, reducing access to employment and urban services, and undermining physical and mental wellbeing (Yntiso 2008, Gajendran 2015, Adekola *et al.* 2017, Coelho *et al.* 2022, Biswas 2023, Borsuk 2023, Karaagac 2023, Mensah *et al.* 2024, Dukuzemariya *et al.* 2026). In Indian cities, peripheral relocation, inadequate infrastructure, weak social cohesion, and locational stigma were found to constrain women's mobility and disrupt their informal livelihoods (Vyas 2012, Coelho *et al.* 2022, Biswas 2023, M. K. Jha *et al.* 2025). Although this literature demonstrates that urban resettlement causes disruptions to livelihoods and women's unpaid labour for the households, it has paid limited attention to how resettlement restructures the structural and material conditions of informal workers' livelihood and social reproduction. Existing scholarship is also limited by its lack of attention to the sustained and embodied consequences of the socio-spatial restructuring due to resettlement (Doshi 2017, Rogers and Wilmsen 2020, Wang 2020). Although recent studies from Mumbai examine housing formalisation, self-governance, housing quality and socio-spatial dynamics within resettlement townships more than a decade after resettlement (Pardeshi *et al.* 2020, R. Jha 2023, Chaskin *et al.* 2024, M. K. Jha *et al.* 2025), less is known about how households dependent on informal work continually reorganise livelihood and social reproduction strategies long after their relocation. The paper addresses this gap in the literature through the case of the women domestic workers living in Lallubhai Compound.

Feminist scholars who conceptualise development-induced displacement and resettlement as modalities of capitalist accumulation have shown how the loss of land, livelihoods, social networks, and cultural resources intensifies women's social

reproduction labour (Collins 1991, Fernandez 2018, Karunananthan 2021). In particular, Fernandez (2018) employs social reproduction as the primary analytical lens, revealing the gendered consequence of dispossession from agrarian resources and livelihood as depletion through social reproduction. She argues that the conceptual framework of depletion extends the analysis of resettlement impacts beyond the more commonly examined spatial dimensions and overt violence of dispossession to illuminate its cumulative, temporal, and everyday effects. Building on Fernandez (2018) and drawing on the feminist social reproduction analyses discussed below, I extend the depletion through social reproduction framework to examine the impacts of urban resettlement, where the restructuring of urban infrastructures and services, labour markets, and everyday mobility creates distinct forms of gendered depletion.

Feminist social reproduction analyses emerged through their critical engagement with Marxist political economy theorisations, challenging its primary focus on commodity production and undertheorisation and invisibilisation of social reproduction—shouldered primarily by women and required to reproduce labour power and the conditions for capitalist production. These theorisations have shaped along broadly two strands, based on how scholars conceptualise the value of social reproduction in relation to capitalist production. The proponents of Wages for Housework campaign and autonomist Marxist feminists argue that domestic labour is productive and central to value generation within capitalism, emphasizing the need to make this labour visible (Dalla Costa and James 1975, Federici 2012). On the other hand, Marxist scholars such as Vogel (1983/2013) argue that domestic labour, though essential for the reproduction of labour power necessary for production, generates only use value and not exchange value, which is created only in the sphere of production. More recently, the contributors of the edited volume *Social Reproduction Theory* (SRT) have also reiterated that social reproduction generates only use value, regardless of whether such labour is paid or unpaid (Bhattacharya 2017, Hopkins 2017). While proponents of SRT extended the analysis of social reproduction beyond domestic labour, their framework remains centred on daily and generational reproduction and monetised and unpaid care work in the context of the state's withdrawal from social provisioning under neoliberalism (Mezzadri 2019, Rao 2021, Naidu 2023). This limits SRT's applicability in Global South contexts, where states have historically provided limited social protection, market and technological interventions in social reproduction have been minimal, and wage labour is only one of multiple livelihood strategies (*ibid*.). Social reproduction in these contexts often depends on subsistence practices through which unpaid labour transforms inputs from nature and the commons to reproduce labour power, while the spatial and temporal boundaries between production and social reproduction are less distinct (*ibid*.).

Since this study examines how resettlement reshaped the structural and material conditions of social reproduction and livelihoods of informal workers, and its gendered consequences, I draw on feminist political economy scholarship that attends to the spatial and temporal dimensions of social reproduction, the co-constituting structures of power that shape it, and its specificities in Global South contexts to make women's social reproduction labour visible and reveal the gendered harm produced when the conditions sustaining it are systematically disrupted (Picchio 1992, Elson 1994, Razavi 2007, Rai *et al.* 2014, Elias and Rai 2019, Naidu 2023, Rao 2024). This scholarship speaks to the above debates on value but primarily examines how women's subordination and

the regulation of their social reproduction labour have been historically and systemically instrumentalised for capitalist development, including through witch hunts and colonisation (Mies 1998, Federici 2004), and perpetuated through social and economic policies that externalise reproductive costs onto women (Benería and Sen 1981, Picchio 1992, Elson 1994, 2010, 2012, Razavi 2012). They extend the analysis of social reproduction beyond household as the primary site of social reproduction toward a historical and systemic understanding of the conditions that shape it. Picchio (1992, 2003) argues that recognising reproductive labour exposes persistent inequalities in the allocation of time, resources, and responsibilities while demonstrating its centrality to sustaining populations and labour markets. Researchers also show that development strategies frequently privilege economic growth while externalising their costs onto women, who absorb the consequences through intensified unpaid labour (Elson 1994, 2002, 2010, Elson and Cagatay 2000, Razavi 2012). Consequently, the partial accounting of women's social reproduction labour in macroeconomic frameworks and development models obscures these transfers of costs and how policies produce and deepen gender inequalities (Himmelweit 2002, Razavi 2009, Elson 2010, İlkkaracan 2017, Braunstein *et al.* 2019). Examining the consequences of resettlement by centring social reproduction therefore makes visible the otherwise hidden labour underpinning urban resettlement mechanisms.

I use the concept of depletion through social reproduction as the central analytical framework for revealing the consequences of this obscured labour. Building on feminist political economists, Rai *et al.* (2014, 88) define depletion as the point at which the resources required to sustain social reproduction exceed the inflows available to replenish them. Resource inflows include income, healthcare, food, sleep, leisure and emotional support, whereas outflows consist of the time, energy, and emotional labour expended in sustaining households. When these outflows consistently exceed available inflows beyond socially sustainable thresholds, individuals, households and communities become depleted. At the individual level, the cumulative emotional and material costs of sustaining everyday life (Rai 2024, 2) manifests as exhaustion, deteriorating physical and mental health and reduced capacity for paid and unpaid work. At the household level it appears through debt, declining living conditions and limited savings. At the community level it is reflected in weakened social networks and reduced collective support (Rai *et al.* 2014). However, depletion is unevenly experienced because gender, caste, class and other co-constituting power relations shape both access to resources and responsibility for reproductive labour (Rao 2024). Applying this framework to urban resettlement enables analysis of how resettlement restructures access to livelihoods, infrastructures, and social networks in ways that generate cumulative depletion over time.

In India, women bear a disproportionate share of social reproduction labour because "gendered familialism" in public discourse and policy constructs care as a female and familial responsibility (Palriwala and Neetha 2011, 1049). As states increasingly promote market-oriented urban development while underinvesting in the infrastructures necessary for social reproduction, such as water, schools, and hospitals, women compensate through unpaid household labour, community organising, and mutual aid—becoming "invisible urbanisers" (Miraftab and Huq 2024, 243). Urban resettlement in Mumbai intensifies these dynamics by relocating households to historically under-

resourced areas with inadequate infrastructure, shifting the costs of urban transformation onto women's largely invisible labour. Accordingly, this paper examines the sustained consequences of resettlement by making visible the social reproduction labour through which domestic workers' households sustain everyday life and livelihood in the resettlement townships. This reveals the women informal workers' and their households' depletion that accompanies the process of value accumulation by the state-capital nexus through urban resettlement—including, but not limited to, the value captured through redevelopment of land vacated by the *jhoppadpattis*, the construction of low-quality resettlement housing, and the incorporation of resettled households into new markets of commodified essential urban infrastructures and services, such as water and electricity.

4. Methodology and data

This paper draws on data from the author's doctoral study, which analysed MUTP's R&R Policy implementation and assessment documents to examine the extent to which the policy framework recognised informal workers' gendered livelihood and social reproduction strategies. Drawing on primary data from Lallubhai Compound, the study further examined the sustained gendered impacts of resettlement on households affected by the MUTP and MUIP and the livelihood and social reproduction strategies they adopted to navigate these long-term impacts. The study compared two groups of migrant informal workers, domestic workers and fishing wharf workers, while this paper focuses on domestic workers' households, one of the Compound's most socially and economically vulnerable groups.

Data collection was conducted in Lallubhai Compound between October 2023 and March 2024. The Compound was selected for three reasons. First, it is located in M East Ward, which has experienced repeated waves of development-induced resettlement and consistently records some of Mumbai's lowest human development indicators (MCGM 2010). Second, despite this context, the Compound is relatively better served in terms of infrastructure, transport connectivity, and post-resettlement improvements, resulting in higher property values than other resettlement sites (R. Jha 2023). It therefore constitutes a critical case, as findings from a comparatively better-served township are likely to apply to less advantaged sites with poorer infrastructure and connectivity (Flyvbjerg 2004, 9). Third, the Compound includes households resettled by multiple projects, including the MUTP and MUIP, enabling comparison of policy implementation across the two projects.

The doctoral study adopted a mixed-methods design, combining document analysis, household-level semi-structured interviews, a small-scale time-use and seasonal work survey, and key informant interviews to develop a nuanced understanding of informal workers' post-resettlement adaptation. As Mezzadri *et al.* (2025, 21) recommend, small-scale, context-specific time-use surveys, used alongside qualitative methods, are valuable for examining the 'everyday.' Examining the everyday reveals how livelihood and social reproduction are organised, the conditions, spaces, time, and costs of such work, the gendered structures of power and agency, structural violence, and their depleting effects (Elias and Rai 2019, Rodríguez-Rocha 2021, Mezzadri *et al.* 2025). It also brings into view the co-constituting relations of gender, caste, religion, and class that shape social reproduction (Mezzadri 2019, Naidu 2023).

The doctoral study included eighty households from Lallubhai Compound, of which forty were drawn from three buildings housing families resettled from the *jhoppadpattis* along P D'Mello Road in Wadi Bunder and Dockyard Road, South Mumbai, under the MUIP.[3] After I explained the study's purpose to key field informants[4]—a couple involved in housing rights activism in Mumbai, they suggested focusing on these buildings because most households continuing to occupy their allotted units relied on informal livelihoods, including domestic work and employment at the fishing wharf near their former settlement. In consultation with the field informants, I purposively selected forty households that had remained in their allotted units since resettlement and consented to participate. This paper focuses on twenty-three of these households to examine domestic workers' livelihood and social reproduction strategies after resettlement. These workers engaged in part-time, task-based employment, with most working for multiple households each day.

My social location shaped field interactions, marking me as an outsider through differences in appearance, dialect, speech, and dress. Following Dwyer's and Buckle's (2009) conception of research as a space between insider and outsider, I centred participants' voices while remaining transparent about my role and mindful of researchers' association with institutional authority. I remained reflexive about my caste and class privileges and how my positionality shaped field interactions and analysis (van Stapele 2014). Consistent with feminist methodologies emphasising reflexivity, collaboration, and co-production of knowledge (Parikh 2020, Tanyildiz *et al.* 2021), I adopted a dialogical, community-based approach that foregrounded participants' experiences.

This paper primarily draws on household-level data collected using semi-structured interviews and a time-use survey of two key household members, typically one man and one woman. However, in five households, both members were women. Participants were selected for their knowledge of household resettlement experiences as earners, caregivers, or both. Interviews were conducted in Hindi, which both participants and I speak fluently, though it is neither party's mother tongue. They explored household demographics, migration, livelihood strategies, resettlement impacts, coping strategies, and social reproduction before and after resettlement. The time-use survey captured daily routines and continuing resettlement impacts using a recall method in which participants recounted the previous day's activities. Recognising that time use has both objective and subjective dimensions (Robinson and Martin 2012, Seymour *et al.* 2020), I used a conversational approach, beginning with "When did you wake up yesterday?" and following with prompts such as "What did you do after that?" and "Where were you?" Responses were recorded by hand in tabular form to facilitate recall, then coded and analysed in Microsoft Excel for gendered differences in time use.

[3] Each building has 84 apartment units each. Majority of these 252 apartments have either been leased or sold now.

[4] Ms. Jamela Begum is a housing rights activist with Ghar Bachao Ghar Banao Andolan (GBGB) and the elected Chairperson of one of the three housing societies. Ms. Begum and Mr. Shahul Ethakula also manage a community-based organisation in the Compound and are longstanding community members who work closely with households in their buildings and the wider community.

Interviews were audio-recorded and coded directly from the recordings. Coding from audio without transcription provides an immersive experience and can improve coding quality (Stonehouse 2019), particularly since responses were in a language other than English. It also enabled selective transcription and translation of key quotations. A limitation of this approach was the need to replay recordings during analysis and its reduced searchability compared with transcripts. This was largely mitigated by transcribing significant excerpts and maintaining detailed analytical memos throughout coding. I used MAXQDA (Version Plus 24) for coding and analysis. Interview data and field notes were inductively coded and refined iteratively to identify emerging patterns and recurring themes. These themes, examined in relation to the theoretical framework, are discussed below.

5. The domestic workers' *majboori*: Urban livelihood and social reproduction

Domestic workers in Indian cities frequently invoke the idiom of *majboori* to explain their entry into paid domestic work. It refers not merely to individual hardship but to a condition of compulsion produced by economic deprivation, social marginalisation, and structural constraints on accessing dignified livelihoods (Thakkar 2024). It signifies the absence of viable alternatives, compelling women to work in other households despite the stigma, insecurity, subordination, and servitude that characterise domestic work (*ibid*.). Women domestic workers in Lallubhai Compound similarly used *majboori* to describe the circumstances compelling them to enter domestic work after migrating to the city. Their *majboori* arose from their households' social and economic dispossession after migration and continued exclusion based on religious and linguistic identity. Economic necessity, entrenched social disadvantage, and limited social networks and capital further shaped their *majboori*, fostering obligations towards employers who provided work, financial assistance, and other support during periods of vulnerability, and thereby binding women to exploitative labour relations.

Migration to Mumbai produced economic and social insecurity, leaving domestic work as one of the few viable livelihood options for women. The former and present domestic workers in the study are first- and second-generation migrants whose families reportedly migrated from West Bengal in the 1970s and early 1980s. Having largely uprooted their lives, they maintained minimal ties with their natal villages and relied mainly on family members who had migrated with them for social support. Their accounts consistently described severe hardship and prolonged periods of poverty after arriving in Mumbai. Unable to afford formal housing, families settled on pavements along P D'Mello Road, Wadi Bunder, and Dockyard Road in South Mumbai, where the docks (*bunders*), fishing wharf, warehouses, markets, and shipyards provided access to informal work.[5] Under these conditions, women sought domestic work in neighbouring upper-middle- and upper-class areas in exchange for food, grains, clothing, and wages.[6]

[5] Interview with Suhara (pseudonym), domestic worker- all housework in 3 houses, female, age 45, November 28, 2023; Interview with Noora (pseudonym), former domestic worker, female, age 60, November 25, 2023; Interview with Nussrat (pseudonym), domestic worker in 2 houses, female, age 55, November 28, 2023.

[6] Interview with Suhana (pseudonym), domestic worker- laundry, mopping and cleaning work in 4 houses, female, age 55, November 20, 2023; Interview with Suhara (pseudonym); Interview with Noora (pseudonym).

Their entry into domestic work was thus shaped by the imperative to secure household subsistence amid persistent urban insecurity.

The gendered organisation of the informal labour market concentrated women in commodified social reproductive labour, particularly domestic work, characterised by low wages, informality, and limited bargaining power. The warehouses, fishing wharf, and other establishments primarily offered daily-wage manual work in construction, masonry, loading and unloading, and related activities, which were largely undertaken by men. Although some women also engaged in physically demanding work such as loading, domestic work was among the few occupations accessible to migrant women with no formal education, weak social networks, and limited economic resources.[7] Women supplemented these earnings through other gendered forms of work, including janitorial work in warehouses and piece-rate prawn and shrimp peeling at the fishing wharf. Patriarchal and caste-based social structures further normalise women's participation in paid domestic work by constructing housework and care as inherently feminine and naturalising the servitude of women from oppressed communities (Ray and Qayum 2009).

Beyond shaping livelihood opportunities, the social and economic dispossession associated with migration and households' social location also profoundly shaped their social reproduction in the city. In the absence of effective labour protections and a public welfare system in India (Harriss-White and Gooptu 2001, Palriwala and Neetha 2010, 2011), informal workers typically rely on social networks and community support across the city and their rural places of origin to navigate urban life and undertake social reproduction (Gidwani and Ramamurthy 2018, Shah and Lerche 2020). Domestic workers' households, however, had limited ties to their native places and family networks in Mumbai, while their social exclusion as Bangla-speaking Muslims further compounded their vulnerability. Participants were often hesitant to discuss their migration during interviews due to xenophobic profiling in the months preceding my fieldwork. The long-standing portrayal of Bangla-speaking Muslim migrants as illegal Bangladeshi immigrants encroaching on opportunities meant for Marathi-speaking[8] natives, actively cultivated by divisive political forces in the city (Shaikh 2005, Shaban and Aboli 2021), further intensified their vulnerability. Muslim migrant households' experiences in Mumbai have been shaped by communal violence, targeted political mobilisation, and spatial segregation (Shaban 2008, Weinstein 2008, Waghmore and Contractor 2015, Waghmore 2019, Shaban and Aboli 2021), making their experiences inseparable from their religious and linguistic identities. Consequently, domestic workers' households had minimal kinship-based support and faced significant constraints in building strong social connections in the city.

In the absence of strong kinship networks and a public welfare system, these households developed strategies of social reproduction through everyday negotiation and improvisation. They secured housing by building *jhoppadas*[9] from affordable, locally

[7] Interview with Zeenat (pseudonym), former domestic worker, female, age 60, November 29, 2023; Interview with Khadija (pseudonym), domestic worker in 4 houses, female, age 60, November 29, 2023; Interview with Suhana (pseudonym).

[8] Marathi is the official language of the state Maharashtra.

[9] Individual housing units in *jhoppadpattis* are often referred as *jhoppadas.*

available materials such as wood, bricks, and tin sheets, and gradually negotiated access to water and electricity through socio-political mobilisation and economic negotiations with municipal officials and workers.[10] Much like Bayat's (2013, 42) notion of the "quiet encroachment of the ordinary," these practices enabled households to incrementally secure basic services through informal and often unauthorised arrangements with urban institutions. Without extended family networks in their rural places of origin, parents raised children in the *jhoppadpattis* with limited resources, relying on neighbours and relatives who had migrated with them for childcare and safety while also caring for elderly family members. Households further relied on public schools, hospitals, and distribution ration shops to meet social reproduction needs.[11] These practices enabled them to establish a foothold in the city, but they remained constrained by socio-economic precarity and fragile social networks.

Due to their limited social connections and support systems in the city, domestic workers' relationships with upper-caste, upper-class employers, who had greater access to resources and opportunities, often developed into an important source of social capital. Employers frequently played a crucial role in helping workers secure housing, access healthcare, and navigate crises. For instance, Suhara recalled that her mother's employers bought their *jhoppada* for them.[12] Similarly, Noora's son received life-saving treatment at a private hospital in South Mumbai following a major accident only through the financial assistance and social connections of her employer.[13] The workers often described their employers as kind and generous for offering support when their *jhoppadas* were being frequently demolished by the municipal corporation.[14] The in-kind support and low- or no-interest loans from their employers were instrumental in helping these households establish a foothold in Mumbai. These accounts illustrate that employers often became an important source of material and social support in workers' lives, especially due to the lack of kin-based or institutional sources of support. However, access to these forms of support often depended on the nature of the relationship between the domestic worker and her employer.

Although long-term ties with employers often provided workers with material and social support, they are also known to reinforce dynamics of subordination (Ray and Qayum 2009, Gothoskar 2013). Burdened by precarious living conditions and the repeated demolition of their *jhoppadas*, women domestic workers often depended on their employers' goodwill. However, they noted that their *majboori*—the compulsion arising from these circumstances—also compelled them to endure the unequal power dynamics embedded in their labour relation. The workers' dependence undermined their agency, binding them to employment relationships that verged on servitude. Zeenat explained,

[10] Interview with Sohail (pseudonym), Fish supplying business, male, age 42, November 25, 2023; Interview with Noora (pseudonym).

[11] Interview with Shehanoor (pseudonym), Former domestic worker, female, age 65, November 24, 2023. Interview with Kamiya (pseudonym), Domestic Worker- cooking and kitchen-related work in 1 house, female, age 38, November 24, 2023.

[12] Interview with Suhara (pseudonym).

[13] Interview with Noora (pseudonym).

[14] Interview with Noora (pseudonym); Interview with Shehanoor (pseudonym); Interview with Zeenat (pseudonym).

Do you know how domestic work is? The lady of the house would say 'Wash the *mori*[15] today, the entire thing, clean the walls too using your hands,' then a while later she would very sweetly say, '*Khaala*, the bathroom is very dirty today, please clean the bathroom also, it is looking very dirty.' Then we do not have an option but to do it. Do you know why? Because this is how domestic work is. We cannot say no. If we say no, they (the employer) will get angry, and we will have to bear the consequences.[16]

The use of kinship words such as *khaala* (literal translation: maternal aunt) to refer to their employee has been understood as an attempt by the employer to reduce tensions between the outsider entering the private space of the household and its members (Gurtoo 2016, Thakkar 2024). However, the seemingly familial relationship invoked by employers towards domestic workers often concealed an underlying tone of dominance (Thakkar 2024), where instructions are masked as requests using words like 'please' that function as covert directives. Laila, another domestic worker, highlighted this contradiction by describing her employer's response to leave requests— "they (the employer) won't give paid leave. One must spell out that employers usually provide two days of paid leave each month. Even if we are sick, they insist that we complete all the tasks and leave."[17] These accounts illustrate how the domestic worker-employer relationship unfolds within a space where caste, class, and feudal hierarchies intersect (Ray and Qayum 2009, Gothoskar 2013). The dependence on employer's support, often due to lack of alternative forms of support, generated expectations of compliance that workers found difficult to refuse because of their *majboori*. Accordingly, the implied contract of domestic work extends beyond the exchange of wages to encompass expectations of loyalty, obligation, and affection (Ray and Qayum 2009, 200). The household thus becomes a site where personalised relations obscure unequal power, reproducing class- and caste-based hierarchies while remaining largely outside the scope of labour regulation and recognition, thereby exacerbating workers' vulnerability and undermining the dignity of their labour (Chen 2011, Sankaran 2020).

The continued deprivation and socio-economic exclusion experienced by these households also normalised domestic work as an inherited livelihood. Many second-generation domestic workers joined their mothers and aunts at a very young age—some as young as seven or ten—to survive conditions of abject poverty while living on the streets.[18] As young girls, they undertook small tasks in neighbouring households in exchange for food, clothes, or groceries and, over time, assisted their mothers' and aunts' domestic work as an extension of unpaid household labour before gradually transitioning into paid employment. While most second-generation workers entered domestic work by inheriting the occupation from older women in their households, a few entered later in life following marital breakdown or intimate-partner violence. Qaynat, for instance, took up domestic work after surviving a knife attack by her

[15] *Mori* is a small wash area inside houses dedicated to washing utensils, especially heavy and greasy dishes, by squatting on the ground or on a small foot stool.

[16] Interview with Zeenat (pseudonym).

[17] Interview with Laila (pseudonym), domestic worker- cleaning, mopping and laundry in 4 houses, female, age 60, November 29, 2023.

[18] Interview with Suhara (pseudonym); Interview with Kamiya (pseudonym); Interview with Suhana (pseudonym); Interview with Haseena (pseudonym), domestic worker- all housework in 1 house, female, age 28, December 05, 2023.

husband, raising her son and daughter through domestic work while supplementing her income by renting the upper tier of her *jhoppada*.[19] These accounts suggest that *majboori* was a critical factor that reproduced domestic work as a source of livelihood across generations.

Thus, without adequate state support and strong social networks to facilitate access to affordable housing and everyday social reproduction, women depended on their employers' goodwill to navigate urban uncertainties. Their *majboori* consequently tied them, often across generations, to exploitative labour relations. Domestic workers occupy a subordinated social location due to the historically entrenched servitude, gendered nature, and devaluation of domestic work, as well as legal structures that have failed to centre workers' agency (Sankaran 2013, Kotiswaran 2014, Agarwala and Saha 2018, Blackett 2020). Domestic work remains largely unregulated, leaving workers without formal recognition of their rights and protections (ILO 2023). Employment relationships have consequently been sustained through trust and personalised obligations rather than enforceable labour protections. Resettlement to distant locations impacted the livelihood and social reproduction strategies these households had developed around their places of work, including workers' obligations towards their employers.

6. The impact of resettlement on the *majboori* of the domestic workers

Resettlement to Lallubhai Compound in the historically under-resourced eastern suburbs—over an hour away and accessible only via multiple modes of public transportation—reconfigured the conditions under which domestic workers managed their livelihoods and carried out their social reproduction. By disrupting the livelihood and social reproduction strategies they had gradually developed in relation to the spatial organisation and labour market of South Mumbai, resettlement often intensified their *majboori*, increasing workers' dependence on their employers.

Resettlement fundamentally disrupted the spatial relationship between housing and livelihood that households had gradually established in South Mumbai (Vyas 2012). Living in formal apartment units substantially increased household expenditure through maintenance charges, electricity, water, and other recurring costs. However, workers were unable to secure comparable employment near the resettlement site (TISS 2008). As Vyas (2012) argues, the disruption of the housing strategies that evolved organically in relation to livelihood needs through resettlement reveals the inseparability of housing, work, and urban survival in Mumbai. Consequently, households continued to rely on livelihoods in South Mumbai, making long, costly commutes on overcrowded suburban trains.

The physical and economic strain of commuting reorganised household livelihood strategies after resettlement. Many older men in domestic workers' households, who had previously undertaken physically demanding manual labour such as loading, cart-pulling, and construction in South Mumbai, discontinued work soon after resettlement

[19] Interview with Qaynat (pseudonym), former domestic worker, female, age 55, November 27, 2023.

as age- and illness-related limitations made the daily commute difficult.[20] Some turned to street vending in Lallubhai Compound, while younger men continued manual labour and other informal work across Mumbai or in markets closer to the Compound, often under unstable wage and employment conditions. Consequently, women increasingly shouldered household subsistence. Domestic workers continued commuting to South Mumbai because their work provided a modest but relatively stable income needed to meet the higher recurring costs of life after resettlement. They had also lost income from renting the upper tiers of their *jhoppadas* and selling dried fish purchased at discounted rates from the fishing wharf and dried on roadsides. To accommodate the time and exhaustion of commuting alongside household responsibilities, women also discontinued supplementary livelihoods such as shrimp and prawn peeling at the fishing wharf.[21] Nearly sixteen years after resettlement, women across two generations continue to commute daily to affluent neighbourhoods near their former settlements. Former domestic workers in the study continued working in employers' homes despite declining health and age-related challenges, until younger women took over or secured stable incomes through other informal livelihoods.

Yet financial necessity alone is insufficient to explain why women—including the second generation—continue to commute to South Mumbai. At the time of fieldwork in 2023, the average domestic worker commuting from Lallubhai Compound to South Mumbai was 50.2 years old, had worked for 27.2 years, typically worked in two to three households for 6.2 days a week, and reportedly earned a mean monthly income of only INR 4,794—which is nearly INR 6,456 below the recommended minimum wage and INR 1,246 below the average earnings of domestic workers in urban India (Raveendran and Vanek 2020). Domestic workers were unable to secure comparable employment near Lallubhai Compound because the predominantly low-income neighbourhoods generated limited demand for paid domestic work. Entry into the few middle- and upper-income neighbourhoods was also constrained by the presence of long-established domestic worker communities with stronger social and political networks. Dalit[22] Marathi-speaking domestic workers, in particular, have historically organised through trade unions and local political networks in the eastern suburbs (Parpiani 2021). By contrast, none of the domestic workers in this study were members of a domestic workers' union or registered with the Maharashtra Domestic Workers Welfare Board. With limited social capital and bargaining power in the eastern suburbs, they adopted the path of least resistance by reorganising their daily routines, caregiving

[20] Interview with Salim (pseudonym), former manual labourer at fishing wharf, male, age 55, November 28, 2023; Interview with Khader (pseudonym), former taxi driver, male, age 57, November 28, 2023; Interview with Usman (pseudonym), former handcart puller in warehouse, male, age 47, November 28, 2023; Interview with Mansur (pseudonym), former manual labourer at fishing wharf, male, age 70, November 30, 2023.

[21] Interview with Sadiya (pseudonym), former domestic worker, female, age 55, December 01, 2023; Interview with Farsana (pseudonym), domestic worker, female, age 45, December 05, 2023; Interview with Nussrat (pseudonym).

[22] Since the 19th century, leaders of socio-political reform movements have referred to people from oppressed and marginalised castes who were subjected to the humiliating practice of untouchability as Dalits (see Srinivas 1962, Dr. Babasaheb Ambedkar Source Material Publication Committee 1987, Bayly 2001).

responsibilities, and livelihoods around continued employment in South Mumbai and the maintenance of valued social connections with their employers.

Resettlement also intensified workers' dependence on their employers by increasing the value of long-standing employment relationships as sources of economic, social, and emotional support. Many domestic workers continued working for the same employers not only because securing alternative employment was difficult but also because they or their parents felt financially and emotionally indebted to employers who had supported their households during earlier periods of hardship. As Ally (2009, 81) similarly observes in South Africa, inadequate access to housing can bind domestic workers to employers who play a critical role in securing housing, even compelling workers to tolerate mistreatment and remain bound by long-term obligations. Participant domestic workers' narratives echoed these dynamics. The prospect of owning a permanent house in Mumbai was unimaginable within the constraints of their income, were it not for the 'kindnesses' of employers who helped them purchase a *jhoppada* when they were enduring hardships on the streets.[23] Employers, in turn, also expected their trusted workers to continue working for them after resettlement. As Suhana explained, "they (the employers) kept insisting, '*khaala*, please come and continue working here,' you know, our relationship goes back for decades, and they trust me."[24] Some employers also provided travel allowances to retain the domestic workers.

Beyond material assistance, employers became workers' most valued social connection as resettlement weakened their community networks and their ongoing xenophobic social exclusion further eroded their sense of security and belonging. When Suhara and her son were subjected to xenophobic profiling and detained by the police, her employer secured their release:

At 3:00 am, there were policewomen at my door claiming that we were Bangladeshis. How will I be Bangladeshi when I gave birth to my children here in Cama hospital (in South Mumbai), my *nikkah*[25] papers are from Mumbai, my parents have been cremated in Mumbai, I have been allotted a house by the government and I have a passport! They did not have a warrant, yet they arrested me and my son. I work for a Maharashtrian lady. She is a very good lady, and she helped me get released from the station.[26]

However, the perceived benevolence of employers often generated a sense of obligation and loyalty, compelling workers to exceed formal employment expectations to meet employers' demands. Employer support nevertheless remained embedded in exploitative labour relations that offered no consistent labour or social protection, particularly beyond workers' years of employment. By extending expectations of loyalty and reciprocity beyond the wage relationship, such support further entrenched workers in employment relations sustained by their *majboori*. After resettlement, this *majboori* was reproduced through the intersection of economic necessity, obligations to employers, limited livelihood alternatives, absence of social protection, and weakened social networks. Pre-existing socio-economic exclusions were intensified by resettlement-

[23] Interview with Suhara (pseudonym); Interview with Noora (pseudonym); Interview with Sadiya (pseudonym).

[24] Interview with Suhana (pseudonym).

[25] *Nikkah* is the traditional Muslim marriage ceremony.

[26] Interview with Suhara (pseudonym).

induced socio-spatial marginalisation, increasing workers' dependence on employers for livelihood security and social support while constraining their agency. Their *majboori* compelled them to deplete their capacities through long and arduous commutes, extended working hours, and prolonged working lives. The following section examines how resettlement reconfigured the everyday organisation of social reproduction, showing how disruptions to livelihoods and social reproduction intensified the depletion of women's labour after resettlement.

7. Depletion through social reproduction of domestic workers after resettlement

Resettlement not only disrupted livelihood strategies but also fundamentally altered the organisation of households' social reproduction. The absence of essential infrastructure and post-resettlement support imposed new and ongoing demands on women's time and labour. Long daily commutes between Lallubhai Compound and South Mumbai for work, schools, hospitals, and other household needs further intensified this labour. Accessing water and services, managing children's care and education, maintaining households, and commuting for work and household needs became more time-consuming after resettlement. Undertaken alongside paid domestic work, these responsibilities required women to continually extend their labour time to sustain their households. These everyday practices reveal the cumulative and depleting labour through which domestic workers have navigated nearly sixteen years of resettlement while seeking better futures for the next generation and enabling them to move beyond the conditions contributing to their households' *majboori.*

Although the R&R Policy promised post-resettlement rehabilitation support for project-affected households, these measures were not implemented for domestic worker households displaced by the MUIP. Consequently, households absorbed the costs of making their resettlement units habitable while adapting to inadequate infrastructure. Many incurred expenses on missing electrical wiring, plumbing fixtures, and window frames, while initial repairs and ongoing maintenance charges constrained opportunities for social and economic mobility, including investment in children's education and development.[27] Irregular water access further intensified this burden. Unlike in their *jhoppadpattis*, where water was readily available in taps, households initially lacked a regular supply and either purchased drinking water or carried it from public taps in buckets and pots up seven-storey buildings for months after resettlement.[28] Women waited in long queues, washed clothes near taps, and assumed primary responsibility for managing household water use alongside cooking, cleaning, laundry, and family health and sanitation.[29] Even after piped water became available, supply remained restricted to fifteen to twenty minutes every alternate day, requiring

[27] Interview with Kamiya (pseudonym); Interview with Shehanoor (pseudonym); Interview with Haseena (pseudonym).

[28] The elevators in the buildings became functional for specific durations in the morning and evenings only in 2021.

[29] Interview with Suhara (pseudonym); Interview with Noora (pseudonym); Interview with Sadiya (pseudonym); Interview with Kamiya (pseudonym); Interview with Shehanoor (pseudonym); Interview with Haseena (pseudonym).

households to store water in large drums or tubs.[30] Because the buildings lack individual water meters and in-built storage tanks, women continue to organise their paid work, housework such as laundry and cleaning, travel, and even leisure around fixed water-release schedules.[31] Resettlement therefore shifted infrastructural costs and responsibilities onto households, particularly women, rather than reducing the labour required for social reproduction.

Women also reorganised their everyday routines to facilitate their children's education despite the constraints of resettlement. While living in South Mumbai, domestic workers coordinated school drop-offs and pick-ups between work shifts with support from long-standing neighbours. After resettlement, many retained their children in better-resourced South Mumbai schools rather than transferring them to the few schools near Lallubhai Compound, citing educational quality, continuity of peer networks, affordability, and concerns about school environments in the M Ward. Mothers consequently accompanied their children to school in South Mumbai before proceeding to work in the same region, returned with them to Lallubhai Compound after school, and travelled back to complete their shifts, often making at least two round trips daily.[32] In seven households where women were primary earners, women spent considerably more time than men on paid work, commuting, unpaid household labour, and childcare, while devoting less time to self-maintenance, including rest, meals, religious practice, and social interactions (Figure 1).

[30] *Ibid*.

[31] The executive committees of the Cooperative Housing Societies managing each building regulate water release times to ensure equitable distribution and control costs, as water charges are paid collectively through fixed maintenance fees. This arrangement necessitates strict scheduling to minimise expenses and waste.

[32] Interview with Kamiya (pseudonym); Interview with Shehanoor (pseudonym); Interview with Haseena (pseudonym).

FIGURE 1

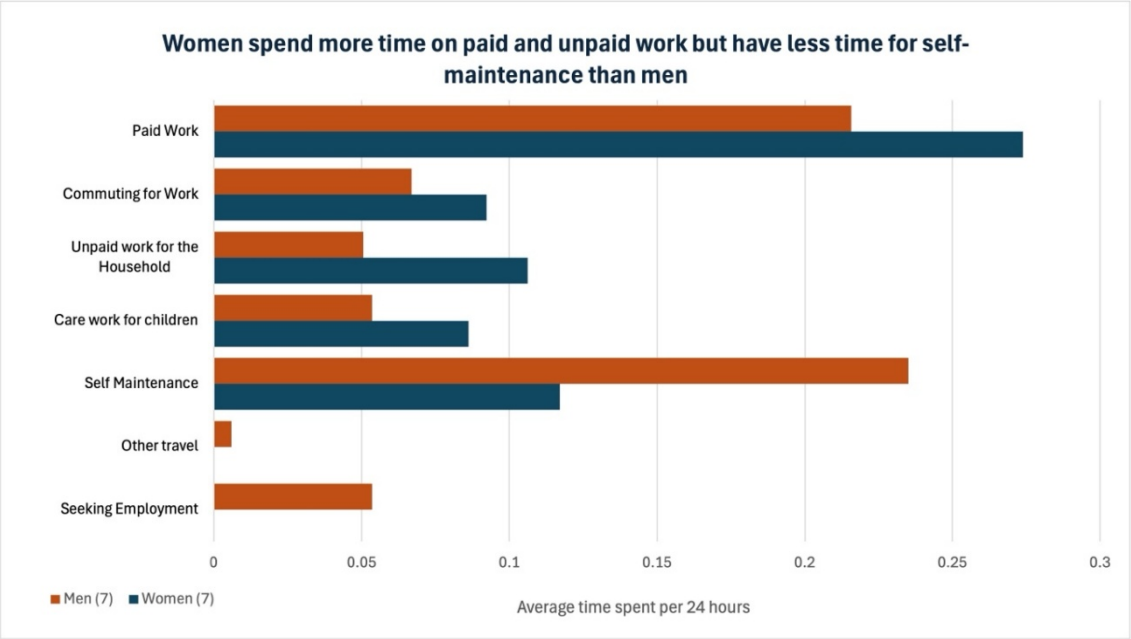


Figure 1. In households with a key female member who is a domestic worker of an average age of 49 years and a key male member of an average age of 47.2 years, women spend more time on paid work, commuting to and from work, care work, and other unpaid household responsibilities than men.

Although these efforts enabled many children in the third generation to move out of domestic work, most entered other precarious employment, including call centres, app-based delivery, and insecure informal work. Resettlement therefore expanded women's social reproduction responsibilities while increasing the time and physical effort required to fulfil them. These competing demands deepened exhaustion and depleted women's working capacities, particularly as formal and informal support remained insufficient relative to the demands placed on them (Rai *et al.* 2014).

The cumulative burden of paid work and unpaid social reproduction, particularly the associated commuting, substantially depleted domestic workers' physical capacities. Without social protection or employment benefits, women continued working despite declining health because domestic work remained essential to household survival. Participants reported dermatological conditions, allergic reactions to chemical cleaning agents, blisters, chronic joint pain, and other work-related health problems.[33] Doctors at two local clinics in the Compound identified osteoarthritis and knee pain as common among domestic workers, exacerbated by repeated stair climbing in seven-storey buildings with non-functional elevators.[34] These demands were compounded by long commutes on overcrowded local trains. Many women, initially unfamiliar with train travel, experienced serious accidents. Suhara recalled that her mother died only months

[33] Interview with Noora (pseudonym); Interview with Zeenat (pseudonym); Interview with Laila (pseudonym); Interview with Shabnam (pseudonym), former domestic worker, female, age 60, November 23, 2023.

[34] Interview with Dr. Danish, M.B.B.S., Doctors for You Clinic, Lallubhai Compound, January 18, 2024. Interview with Dr. Srivastava (pseudonym), M.B.B.S., Maurya Clinic (pseudonym), Lallubhai Compound, January 17, 2024.

after resettlement from injuries sustained in a train accident and estimated that at least forty resettled residents lost their lives during the early years after relocation.[35] Suhara herself recently injured her knee after falling from a train onto the railway platform. As Mohan and Kulkarni (2022) observe, commuting on overcrowded trains imposes disproportionate physical and mental burdens on women in Mumbai.

At the household and community levels, depletion was evident in growing indebtedness and limited savings, constrained investment in children's education and social development, and the continued social and economic marginalisation of the households, including fear of speaking their mother tongue in the city and persistent threats to their citizenship rights in their legally owned government-allotted homes.

Analysed through a social reproduction lens, these experiences demonstrate that the R&R Policy failed to account for the labour required to reproduce households after displacement. By overlooking the interdependence of housing, infrastructure, mobility, and women's unpaid and paid labour, resettlement shifted the costs of social reproduction from the state onto the displaced households. As women are compelled to invest increasing amounts of time, physical effort, and emotional labour to retain their livelihoods, sustain their households, and secure better futures for their children, they stretch their capacities to work beyond sustainable limits, resulting in the cumulative depletion of domestic workers' bodies, resources, and working capacities (Rai *et al.* 2014). Identifying and addressing this depletion is essential in policy frameworks that prioritise development, as it has long-term and irreversible implications for the women and their households.

8. Conclusion

Policy frameworks that fail to plan and provide for the social reproduction of households, particularly marginalised informal workers, not only reproduce gendered inequalities, by disregarding the intensification of social reproductive labour and its resulting depletion but also inflict discursive harm by overlooking women's contributions. As Rai (2024) argues, such discursive harm produces civic harm by positioning women as welfare recipients rather than contributors to the economy, even undermining their claims to full citizenship. Recognising who bears the labour of social reproduction and how urban policies reshape and intensify that labour is therefore essential to making women's contributions visible, exposing structural gender inequalities, and reorienting urban development towards social equity and gender justice.

Urban development policies and World Bank-supported resettlement projects must treat social reproduction and dynamics of informal livelihoods as a core planning concern. Policy frameworks are more effective, sustainable, and gender-just when co-created with the impacted community based on their lived realities, daily and seasonal rhythms, gendered roles, and labour relations. Community-based research methods and tools, including transect walks, value-chain analysis, and gender role matrices, can reveal livelihood contexts, assets, strategies, and hidden vulnerabilities, particularly for women and informal workers, while enabling differentiated and meaningful compensation that

[35] Interview with Suhara (pseudonym).

reflects the uneven impacts of resettlement (Banerjee *et al.* 2024). This also requires the involvement of municipal corporations and democratically elected Ward representatives in planning and implementation of policies, especially to ensure the public provision of essential urban infrastructure and services. Without such recognition and participatory planning, resettlement will continue to externalise its costs onto households and women, undermining equitable urban development and social justice.

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