**Urban Widows: Living and Negotiating Gendered Dispossession in Speculative Slum Housing Markets in Mumbai**

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**Abstract**

The paper draws out the social and political struggles of everyday practices in slum neighbourhoods and the diverse strategies adopted by widows who are under threat of dispossession (the action of depriving someone of land, property home or other possessions). Insights are offered into how speculative processes have resulted in diversity of arrangements for home ownership and in the rental submarket. The perspectives of widows contribute to understanding how speculative urbanism and gentrification change social relations within poor households, particularly the relevance of changing inter-generational relations. Multi-scalar politics over the threat of insecurity and gendered dispossession are explored further by using the stories of elderly widows in a slum. Emphasis is put on their resilience, drawing on their own meagre resources and innovative strategies, aggravated by the city’s changing demographic, political and socioeconomic landscape. The discussions highlight how intergenerational transfers are negotiated, and how poor widows in slums engage with these complex arrangements. Overall, the paper highlights the relationship between an ageing population and urban poverty. Feminist geographical perspectives are crucial in understanding how neoliberal development has created ongoing gendered dispossession experienced on axes of differences (age, class, gender and poverty), which are constantly negotiated, contested and reworked and highlight gendered marginalisation.

**Keywords**: gender; dispossession; displacement; speculation; inter-generational relations; widowhood.

**Introduction**

This article illuminates the difficult lives of widows and addresses the question of how widows manage their housing situation living in a North-Eastern suburban slum of Mumbai (M East ward) near the Eastern express highway (near the garbage dump in Deonar). This slum has gradually expanded over the last 40 years. The state government and local municipal authorities have invested very little in the provision of basic infrastructure in this slum settlement. The neglect of the ward, the historically low land values, and the presence of underdeveloped lands has resulted in the ward being a refuge for several slum families (with population of around 600,000). Currently, over 77% of the M ward population live in slums which are highly heterogeneous in terms of quality of life, varying quality of houses, with innumerable small scale highly polluting industrial and commercial enterprises, and characterised by persistent urban poverty (Bhide and Solanki 2016). Many of the residents in this slum are slum dwellers who were evacuated from the central business areas of south Mumbai in the 1980s (infrastructural needs or evictions due to riots and violence against Muslims in Mumbai); or who could only afford to build their little hut nearly 40 years ago in this area when it was on the periphery of the city. As the city has grown North to accommodate its rising population this slum is now in the prime location of the city of Mumbai and has generated numerous developers’ interest. This has led to a buying spree by local aspirational upwardly mobile slum dwellers who can afford to speculate to acquire these individual small houses leading to frenzied behaviour amongst the local slum dwellers within the slum, as a way of gaining access to lucrative housing market even in the poorest part of the city (see Weinstein 2008).

Rising land and house prices in cities of the Global South highlight complicated narratives of complex intersections, of capital, land and housing and the differential effects on marginalised poor communities (Bannerjee-Guha 2010; Desai & Loftus 2013; Soederberg 2018). This is one of the most pressing social issues in contemporary capitalism (Soederberg 2018). Harvey (2003) famously outlined speculative binges that have uneven and often detrimental effects on existing residents, as ‘*accumulation by dispossession*’. As house prices become inevitably inflated, the rental processes, intergenerational relations and housing experiences of poorer communities in the city are affected by this urban change. Recently there has been more focus on evictions and displacement often using examples from global cities in the North (Lees, Slater &Wyly 2010), in diverse agrarian context (Levien 2017), and less so from cities like Mumbai (Doshi 2013); they reveal different connections between poverty, precarity and dispossession.

Deregulation policies post economic liberalisation in India (1991) enabled the opening up of land and capital markets to private developers leading to commercialisation of urban land resulting in speculation (i.e. investment in property/house or land when prices are low, in the hope of gaining when prices go up but with the risk of loss) (Doshi 2013). The emphasis is on creating a ‘world class’ city, which becomes an ideological and political project for urban governance rather than an inclusive and liveable city (similar examples can be found in India, Sahasranaman 2012; China, Shin 2014; in Colombo, Ruwanpura et al.).

There are also rising expectations from middle classes of Mumbai making increased demands from local municipal and state government for higher living standards within the city, such as cleaner streets, eradicating pavement vendors, widening roads, reducing pollution and traffic congestion (Varrel 2012). Failures to fulfil these expectations has led to mounting frustrations and bitter debate among the middle-upper classes and corporate elites (Shatkin 2014). As a response, business leaders, architects and financial institutions forged local alliances (Sami 2013), seeking to influence urban governance to cleanse the slums from the city. Yet a range of subaltern resistances are rising up against middle class elites and their control of urban governance structures (Chandra 2015). In this paper, I challenge any romantic perception of resistance through engaging with feminist geographies of difference, based here in gender, class, age and poverty (Sparke 2008; Park 2018).

The speculative process has opened up political spaces for the aspirational upwardly mobile slum dwellers to negotiate, mediate and build alliances within the slum that has generated power to displace, marginalise and exclude the poorest, vulnerable widowed slum dwellers amongst them. Sustaining life in settings of pervasive marginality this paper portrays practices of survival and endurance in the speculative environment (see Vasudevan 2015, 339). The paper draws out the social and political struggles of everyday practices in slum neighbourhood and the diverse strategies adopted by these widows, who are under threat of dispossession (the action of depriving someone of land, property home or other possessions). More particularly, it explores how speculative processes have resulted in diversity of home ownership arrangements and rental submarket. The discussions further highlight how intergenerational transfers are negotiated, and how poor widows in slums engage with these complex arrangements (Wright 2016), developing different household structures and patterns of family arrangements. There is a lack of knowledge of these emerging landlord–tenant relationships.

**Methodology**

The data was collected in 2013-14, with the support of an NGO Apnalaya, which has worked with this slum community for over 40 years on various different issues in this area (M East ward). The NGO became aware of many elderly widows living on their own in this area while delivering relief programmes post 26th July 2005 floods in Mumbai. The then director of the NGO encouraged me to study the plight of these women. I have engaged with this NGO and slum community for over 25 years for other research. The collaboration with the NGO allowed me to gain the trust of the widows and their everyday practices, combining in-depth interviews with participant observations. The interviews concentrated on thematic topics, such as their household, relationships, employment, retirement, financial resources/transfers, and health. All interviews were carried out by me either in Marathi or Hindi language in the private space of the community centre of the NGO in the slum. Interviewing in local language and having a rapport with this community, has helped me explore some very sensitive personal issues of these widows. It gives them confidence to speak at length and engage in this research. The interviews were recorded with the verbal permission of the widows and making them aware that their rights and privacy were safeguarded. Explanation was provided on why the data was collected and how the data was going to be used for research, so that no expectations were raised. The data is anonymised to remove personal, sensitive and disclosive information and no one has access to this data except the research assistant, who helped transcribe the qualitative interviews.

Widows were accessed through a snowball sampling strategy, supported by a community worker who supported them. Thirty-five widows (three Hindus) who were interviewed came from an overwhelmingly patriarchal Muslim background. This group is considered a religious minority in India and have experienced some of the most brutal forms of exclusion and dispossession. This is due to a violent historical convergence of municipal party politics, regionalist and Hindu nationalist ideologies of citizenship and belonging, and neighbourhood struggles over housing and public services (Chatterji and Mehta 2007; Hansen 2001). In 1992-93 (protest over the demolition of the Babri Masjid in Ayodhya, north India) and later the Shiv Sena - Bharatiya Janata Party coalition – two right wing Hindu nationalist and ethno-chauvinist parties involved in propagating some of the worst riots and violence against Muslims in Mumbai. State officials justified exclusions and demolition sweeps in the central city through discriminatory discourses claiming that evictees were illegal or other ethnic and religious groups that were invading Mumbai and should not reward undeserving outsiders.

**Ageing in India**

According to the Government of India Central Statistics Office of 2011, life expectancy at birth was 67.5 in 2009-13 (obscuring the vast unevenness of life span within India) and 8.6 per cent of the Indian population was 60 or over (8.1 per cent of the urban population, 9.0 per cent of women and 9.9 per cent in Maharashtra, the state of Mumbai). According to the 60th Round of the National Sample Survey, conducted in 2004, 53 per cent of the urban elderly were below monthly per capita expenditure of Rupees 915 (roughly GBP 11 in 2019). Widows could get excluded from national censuses because they are homeless or constantly moving among a number of different households headed by relatives.

Incidence of widowhood is higher among women than men in the 60+ age group. The tradition of women marrying men older than them by several years and the increasing life expectancy of women, leads to ‘feminisation of ageing’, which is recognised as a key contributing factors to the higher incidence of widows worldwide (Desai 2014). Social disapproval of widow remarriage (particularly amongst Hindus), patrilineal inheritance and problems of finding employment all render widows more vulnerable than most other groups in society.

There is a positive correlation between old age and poverty in slums but this is also not a homogenous group. The Indian census of 2011 goes on to report that 30 million of the ageing population are living alone. Of the 8.6 per cent of Indian elderly population nearly 30 per cent live below poverty line and 90 per cent work for their livelihood in old age and so the concept of retirement doesn’t particularly exist for poor ageing population (see Desai and Tye 2009). There are no social security benefits (Article 41 of the Constitution of India provides for the economic protection of the elderly population but it is only as a directive principle of state policy, which implies that it is not a fundamental right and most states in India have generally ignored the problem of their elderly people and have very inadequate social security for them), personal or work pension (given the informal nature of work) or state support, many women continued to seek employment.

**Ageing in the Slums of Mumbai**

This paper focusses on 38 widows, whose ages ranged from 39 to 80, with median of 60. The concept of age is a challenging concept in the context of poor slum communities. The traditional notion of old age as 60+ is based on the pensionable retirement age. Vera-Sanso (2006) outlines that the constructs of old age are shaped by socio-economic location and life-course. Individuals age earlier with a life of hardship, deprivation, hazardous working conditions, declining physical labour capacity, and are unable to continue manual labour much earlier than age 60.

Of the 22 whose origin is known 11 were from northern India (Uttar Pradesh, Bihar, West Bengal), eight from Maharashtra and three from South India (Karnataka and Tamil Nadu). They were mainly landless families who came to Mumbai in search of work displaced by green revolution agrarian modernisation, floods, droughts and ethno-religious violence. They had lived in this particular slum on average for about 30 years (though ranged from 10 to 50 years). Most of the women had been married young – at the age of 15-16 and had accompanied their husbands to Mumbai. The death of the husband was reported due to accident, alcoholism, drug abuse or other illnesses. Some Muslim women identified themselves as widows (two were actually divorced) in this research when their husbands had gone missing or left them for other women (desertion, bigamy and adultery). According to religion, Muslim men can engage in polygamy which enables second wives to be brought into a marriage when the first is considered too old for sex or childbearing. Eighty-eight percent of the women interviewed had ration cards [a voluntary card, per family providing proof of identity, primarily used for purchasing subsidised food (wheat and rice) and fuel (gas and kerosene)], and 74 per cent of the widows produced proof of house ownership, 34 answered on the nature of their tenure, 25 interviewees saying that they were owners of their home.

The 38 widows are mostly school drop outs with very poor literacy level, unskilled and employed as casual, manual day labourers on construction sites or nearby garbage dump (waste pickers), hawkers, street vendors, roadside food stalls, or alternatively had home-based piece work, such as badala/jari embroidery work, sewing buttons on shirts for garment industries, domestic maid or providing childcare. As such, they have no security of employment nor income and certainly no benefits of social protection such as pension.

Widows reported unemployment due to loss of early capacity to work, or that continued ill health made it harder day by day in seeking employment. Of the 27 widows, who answered the question, 19 said they worked, six said they did not, whilst two reported receiving income from begging. Twenty answered on their earnings, and of them three reported that they had none and the other 17 reported median earnings of about 20-25 rupees per day (equivalent to 0.25 GBP per day at the time of the fieldwork), which is well below the poverty line.   Widows in slum are likely to end up in poverty having worked all their lives in the informal sector as casual labourers (Subrahmanya 2000). Precarious work conditions and poverty in old age becomes more evident through work participation rates among the urban aged population (Siegmann and Schiphorst 2016, Dandekar 1996), which was also observed in this slum neighbourhood during fieldwork.

There is growing evidence of vulnerabilities and marginalisation of widows. The emerging literature focuses on the social and economic impact of widowhood on widows, challenges abuse of widows, cultural perceptions, legal and human rights (Chen 2000, Evans 2015, Lamb 2000, 2013; Sossou 2003, Owen 1996, Young 2006, Women 2000, World Bank 2000). In what follows, I discuss this data to examine how drifting intergenerational care and speculative behaviour amongst the poor has an impact on everyday practices of urban poor households and creates gendered dispossession. It explores the challenges and adaptations that widows face and their social practices of resistance. I examine how some widows have evolved entrepreneurial strategies to help them negotiate and adapt to these challenging conditions, despite facing silent harassments and evictions.

**Drifting Intergenerational Care**

Existing accounts on speculation ignore changing inter-generational relations and the intersecting power-laden relations of difference (Casolo and Doshi 2013); and processes of social reproduction, which are almost absent in the realm of housing, slum-dwelling and widowhood. Here I highlight how intergenerational transfers are negotiated (in both directions and in different forms), and how poor widows in slums engage with these complex arrangements (Wright 2016), developing different household structures and patterns of family arrangements.

There were reports of a series of inter-generational conflicts within households over house ownerships, with some reporting abuse or exploitation (see Women 2000; Young 2006). This is one of the most hidden and veiled areas of violation of women’s human rights. Some elderly widows reluctantly voiced concerns about having to cope not only with the changing family structure but also with changing role and relations within the family. This realisation was often reported as a feeling of loss of status, worthlessness, and inferiority, depression, loneliness and marginalisation. For example, ***Azra*** wearily reported *‘As long as my husband was alive, everyone was with me, now that husband is no more, I am all alone’*

Widows were reluctant to reveal some of the conflicts they had with their sons or daughters, but constantly implied of being lonely and unable to voice their dissatisfaction. During the interviews, I noticed that women were reluctant to speak out on these issues, fearing that there might be retaliation or ostracism by the neighbours, community and families (see Young 2006). As a result, many of these cases go unreported or considered a family matter by others in the community. These examples show how vulnerable widows felt in the context of conflicts over housing claims within households.

Focusing on care in later life is particularly valuable because of the diverse and complex social changes, such as urbanisation that have led to changes in economic structure and erosion of the joint family. Namely, how three generations, i.e. parents, children and grandchildren, live together under one roof, sharing common property and income (Bhat and Dhruvarajan 2001, 621). This assumed co-residence pattern was once considered typical in the Indian context (Glaser et al. 2006). Discussions of care and ageing sometimes tend towards nostalgia for places and times before contemporary social changes, globalization, and capitalism when families cared for their elders. Yet many of these care arrangements depended on forms of gender socialization and coercion because, in previous eras as now, women were disproportionately recruited to provide elder care through their roles as wives, daughters, daughters-in-law, and domestic servants (among upper classes) in India. Even as demand for care of unprecedented duration and intensity rises, fewer working-age women are able to provide care to parents, relatives, owing to fertility declines and women’s increased participation in labour markets (Buch 2015, 278).

As such the care of aged parents in additional to marital families is even more challenging for many poorer slum dwellers. The older generation is caught between the declining care on the one hand and the absence of an adequate social security system, on the other (Bhat and Dhruvarajan 2001, 621). 27 widows reported receiving help from family, usually from daughters if specified (see below with reference to daughter’s care). Care in later life never exclusively impacts the lives of the old. Care also impacts on the everyday experiences of the children and those around them who provide care. Hence care is a critical site for understanding the diverse ways it shapes everyday practices and experiences of the care givers. Care carries with it complex and particular connotations, including the cultural. It is a very fluid concept referring to everyday practices (including practical action for caring), affective concern (feelings of care), and forms of compassion. However, besides these it also covers forms of moral experiences and obligation, responsibility, a sense of duty, complex negotiations over competing notions of the *good*, structures of exploitation and relationships circulating between these various things as complementary, potentially a scarce social resource. Here care is both a practice and resource (see Buch 2015, 279-281).

My interviewees reported an additional challenge, the high fertility rate in this slum has put a burden on the younger families leading to diminished elderly care, as my quotes (quotes from interviews are with pseudonyms throughout the paper) below show. They suggest and reflect the reluctance of the elderly widows in expecting care from their children.

***Ayra*** *– ‘My son has six sons and two daughters. Daughter has five sons and 1 daughter…can’t ask them for much. They have their families and children. That is why I work.’*

***Alia*** *–‘My son is a tailor, he looks after his four kids. He doesn’t earn much, so how can I ask him for anything?’*

***Asma*** *– ‘My son has seven children- he doesn’t have enough to feed his children so where will he give me from?’*

Widows who lived with their children’s family (22 in the sample) were very honest in outlining how their families cared for them because they had the ownership of the house they lived in. They expressed significant concerns about the economic challenges of the next generations, and were concerned about transmission of intergenerational poverty and hoped to be supportive and protective of their children’s economic future. Passing on the ownership of their homes was one way to transfer material assets, and some felt it was their duty to provide domestic care to the children’s family as they lived with them. Indeed, many working slum couples acknowledge the many ways the elderly parents contribute to their life through child-care and domestic help (especially widows), an unpaid economic contribution, which goes unnoticed by society despite it sustaining life and sociality.

Housing was used in exchange for care services and shows a flow of intergenerational care in both directions and in different forms (similar flows in Lahore and Colombo, Abeyasekera et.al 2019; in China, Li and Shin 2013). The decision to live together represents strategic choices about how to live brought about by the pressures of a highly speculative housing market. It is therefore likely that the proportion of children depending on parents will be increasing, at least as long as housing affordability problems continue and younger slum dwellers are squeezed out of independent housing access due to speculative housing market. This highlights the strength of inter-generationality in the geographies of care, family relations and life transitions with Indian urban poor contexts.

Limited space in small hutment dwellings and high cost of health care of ageing parents can make it hard for these extended families to continue. Shifting circulations of care across families and generations are connected to broader social changes. The discussion above illustrates diverse and heterogeneous everyday care practices and complex intergenerational circulation of care in the context of scarce social and economic resources. Examining the ways that care circulates across generations is essential in understanding the diverse ways it shapes experiences of housing and different modes of resistance as an everyday social practice. Widows here negotiate care to survive and cope with the changing slum housing market. These changes provoke critical questions about how processes of stratified reproduction change over time, and impact which kinds of slum dwellers can participate in care relations that sustain meaningful ways of living in old age (Buch 2015).

***Heena:*** ‘*There is one worker and eight dependents on him…he gets Rs500 per week if there is work, so take loan for food when there is no work and pay it back when he gets work*’

The transformation of the role of the slum elderly is a complex issue. In the Indian context, these widows were mainly living with their son’s family. Living with the son is preferred over living with a married daughter except when parents have no sons. Changes in familial authority are endured, similar to gender power relations within households as they shifted from role of daughter-in-law to mother-in-law. It is apparent here that gender power relations change over lifecycle and this is an important aspect of ageing and changing household dynamics, which is potentially detrimental for older women. However, widows spoke favourably of their daughter’s role in their wellbeing, and were amenable to accept help from daughters, though would not live with their daughters as it was traditionally considered unacceptable to live with your son-in-law.

***Anya:*** *‘They might give me 20kg rice…these days one should have daughters. If I can’t manage on Rs2000, then daughters help me out…give food, grocery’*

***Anja:*** *‘Married daughters give some money for food or medicine. They give little bit every now and then’*

***Amra:*** ‘*My daughter works…took loan of Rs 15,000 and put a roof on the hut…she looks after me like a son’*

Arrangements of care in later life are deeply enmeshed in the everyday relations that constitute lived experiences of economic shifts. Changing care arrangements thus highlight the intersections of embodied experience, everyday practice, intergenerational relations, what Cole and Durham (2007:19) call the ‘*intimate politics*’. Widows negotiate the social significance of interdependence through daily care practices, highlighting the interconnectedness of moral and political economies.

The discussions here make clear that within the slums material and non-material transfers need to be studied. There are two way transfers (adult children to parents but also from parents to adult children), which might offset negative transfers. It also suggests that transfer processes are gendered by other intersecting axes of inequality (see Levien 2017). Here there is an interplay of intersectionality as non-material transmissions are affected by factors, such as age, gender and poverty. The intersections of complex, accumulated structural disadvantages (work, poverty, patriarchal cultural norms) earlier in their lives shape their later life experiences, which are neither uniform nor immutable.

The quotes above capture dynamic linkages on how intergenerational transfers are negotiated via multiple interactions as further explored in the next section. This highlights material social practices through which widows reproduce themselves generationally on a daily basis and through which social relations and material bases of capitalism are renewed (Katz 2002, 709). Feminist geographical perspectives are crucial in understanding how neoliberal development has created ongoing gendered dispossession experienced on axes of differences (age, class, gender and poverty), which are constantly negotiated, contested and reworked and highlight gendered marginalisation. These differentiations form a basis for the social reproduction of unequal social relations and violent or subtle structures of gendered dispossession, which are encountered and negotiated within the ‘private’ spaces of home and slum neighbourhood.

**Gendered dispossession: Emerging Conflicts, Violence, Harassment and Silent Evictions**

This section focusses on the wide array of conflicts involving many different actors, such as children, neighbours, local speculators, debt collectors, local gangsters, who are involved in the process of speculation and dispossession. As competition for housing intensifies among various groups of slum dwellers, this has adverse effect on the older residents who are more vulnerable than others to social and economic hardships. Pervasive poverty and inequalities of income, coupled with a very inadequate safety net, has meant that a majority of older people become marginalised or even destitute (Bhat and Dhruvarajan 2001, 622).

Financial transfers are often gendered, with denial of material assets, such as home ownership and inheritance, affecting the bargaining rights of widows who are disproportionately affected compared with men or married women. Despite constitutional safeguards in India’s legal framework, perhaps nowhere is the inequality as stark as in the case of inheritance and divorce and maintenance laws, which have a strong bearing on the legal rights of single women. Most personal laws associated with the Hindus, Muslims, Christians or Parsi’s are inherently unequal and discriminate against women (India Exclusion Report 2015, 179). On the other hand, Evans (2015a) shows how being able to inherit and own a house can promote the economic and emotional security for widows and their children in urban areas.

It was found during the field work that as housing prices increased, poor widows were more likely to be forcibly dispossessed of their home and found begging on streets or for alms at mosques or hoping for family or relatives to offer them to live with them. Some younger widows (nine in the sample) admitted to being forced into prostitution or passed on to a series of older frail or disabled men, thus enduring serial widowhood. Similarly, in a couple of interviews widows relayed stories of how some were driven to committing suicide due to disputes and harassments within households (Young 2006), but I could not verify this during my fieldwork. Also some widows are disowned by their relatives and thrown out of their homes due to inheritance disputes, but this is difficult to assess, as these disputes largely remain hidden within households. None of the women openly admitted that they were experiencing harassment or abuse by their children or relatives during the interviews. This could be because they were either embarrassed or ashamed to admit these experiences which would injure their dignity and pride.

Of the 24 widows who answered questions on debt, 16 indicated that they were in debt. Falling into debt and failing to repay personal loans is a key way widows who live alone were dispossessed from their own home. In addition to small loans to buy food, many families have taken big debts to pay for house repairs, daughters’ weddings and dowries or medicines and hospitalisation of their husband before they passed away. This drives then into the hands of extorting money lenders, which creates a further cycle of debt. For example:

***Amel:*** *‘debt of Rs7000-8000, for son’s treatment’*

***Aman:*** *‘I have debt of Rs.17,000 which I am not able to pay back. The house collapsed in the rains, so had to get it fixed’*

***Bena:*** *‘Debt of Rs20000 for my daughter’s wedding’*

With no prospects of being able to repay these loans, many have to resort to selling off their dwellings throwing them further into despair. Some widows reported on other destitute widows who were forced to sell their daughters to trafficking agencies for money or put children into child labour at the waste dump or begging. This highlights that indebtedness is intergenerational. Few widows admitted that they were left having to pay debts for extended period of time:

***Afra:*** *‘Almost 30 years. They (moneylenders) keep breaking it (house) and I keep rebuilding it. Once they broke it and also the stuff inside it. They left nothing intact. 2-3 times I have had this. Then I have to take more debt’*

***Alia:*** *‘Yes, had a hut. But when my husband fell ill, I had to sell it.’*

***Amal:*** *‘I had a house, but when my husband was stabbed (had not paid his debt), to get him treated in Rajawadi (municipal hospital), had to sell it.’*

Clearly indebtedness is intergenerational, and deprivation is experienced over many years. Accidents, weather events and dowry payments lead to household indebtedness and downward mobility for children who lose entitlements to productive assets that are sold to pay debt (Davis 2011). Life course research has evidenced how material deprivations throughout life can have negative implications in later life on human well-being (Grant et al. 2011). In this context transfers of assets can be both positive and negative.

There were widows who were either forcibly evicted from their dwelling or had to sell off the lodging to pay off the debt incurred due to husband’s demise or loss of income. These widows were particularly susceptible to slum speculators. Some of the aspirational entrepreneurial upwardly mobile slum dwellers sought to buy whatever properties that they could lay their hands. Using their local knowledge and networks within the communities they often targeted poor neighbourhood families or pressured vulnerable poor widows to sell or transfer their assets. Couple of widows reported that there were owners who owned 15-16 hutments, some of whom did not even live in the slum.

Furthermore, there were a series of non-economic mechanisms of coercion and tensions in everyday slum life that also led to hardship and deepened precarity. Interviewees reported that there were widows who lost their homes; for instance, there were two in the sample who admitted to begging and homelessness. This is because they were often bullied and harassed over a period of time either by other people within the slums or by their own relatives and members of households claiming their share of the widow’s property. Couple of widows outlined how they were rejected by their husband’s family (once the husband had died) as they are regarded as a burden and a drain on family resources.

One widow reported that she had human excreta outside her doorstep every morning, another reported on neighbours continually being abusive, aggressive and noisy, keeping the television on and shouting at her at every opportunity. Confrontational politics and criminal practices of dispossession, intersect with difference and insecurity. Lower level bureaucracy and corruption in various procedures to prove ownership or claiming benefits from state are further compounded with low levels of illiteracy, lack of legal literacy, confidence make these widows more vulnerable to various kinds of frauds from speculative predators (see quotes below). There is constant contestation and negotiation to avoid dispossession. Here resistance can be reconceptualised as negotiation rather than negation of social power (Chandra 2015). Datta (2012) focusses on anxiety and uncertainty, where particular kinds of politics around law, space and gender take place which ultimately transform women’s relations with the state.

***Siju:*** *‘Educated people, even if they don’t need anything, have confidence to come in and ask questions. People from slums don’t have confidence to ask for help, they are too scared’*

***Heena:*** ‘*The house is in my husband’s name, to get it transferred in my name it will cost money’*

Widows also reported incidents of fires to their huts within the slums, when they were away or out and how they were dispossessed from their own home and pushed into irreversible spiral of debt and towards housing insecurity. This highlights the nature of marginalisation and exclusion and extends our understandings of how dispossession of these widows is taking place through everyday practices but is shaped by age, gender and poverty.

***Ayra:* ‘***I had gone home (rural village) because my parents died. When I was gone, someone took my hut. Didn’t give me the ration card also’ (Interview 21).*

***Nura:*** *‘I don’t have a house. My husband died. I lived with my in-laws. They broke my hut. They threw me out’*

***Jamila:*** *‘No don’t take debt because can’t pay it back. Don’t bother building a house because they just break it in Babanagar. I did take a loan of Rs. 6000 to build but they came and broke it all. So what is the point? Although, I have been living here for so long. I have a ration card, voting card (to prove ownership of house to local authority)’*

***Laila:*** *‘My husband, when he used to work in the market- he had a room and a “machhi”(fish) shop – even before I was married- his people- they got him to sign papers and told him that they swore on Quran –that they weren’t taking his room and then threw him out. He was an only child- he was a simple man – they took it- his nephews asked him for it and got him to give it to them.’*

These incidents highlight their vulnerability, being treated disrespectfully in the community, humiliated and economically exploited. They are too poor to articulate and defend their rights and are continually exposed to the violence of contemporary capitalism marked by a mix of impoverishment, debt and speculation. These factors combined have greatly shaped the everyday lives of these poor widows, whose places of survival have become increasingly transformed into places of resistance against capitalist accumulation (Soederberg 2018; Park 2018).

Questions of social reproduction and exploitation are important in understanding speculation and dispossession. These are the multi-scalar politics of housing claims, everyday practices that affect wider speculation and dispossession generating housing insecurity and conflicts for widows (Desai and Loftus 2013), particularly by local aspirational upwardly mobile slum dwellers within slum neighbourhood who have close alliances with organised crime groups and developers (Hansen 2001 and Weinstein 2008). These narratives of housing insecurity and violence are connected to the underlying household politics and speculative processes that are continually produced and reproduced and poorly understood.

**Emerging rental sub-market as diverse strategy for survival**

It would be wrong, however, to suggest that these widows were merely victims. Indeed, whilst Sossou (2003, 201) might have evolved a sense of the stereotypical image of older widow as passive and dependent or as ‘silent victims’ with little or no political agency, my research suggests otherwise. Indeed, what emerges are resilient, entrepreneurial widows able to negotiate, mediate, work through grief/pain, modifying existing social relationships and roles and building new ones. The quotes below highlight how widows speculated themselves in the slum housing market and participated in emerging rental sub-market relationships, evolving diversity of living arrangements for themselves and other poor slum households. These are innovative diverse strategies for resisting dispossession and gives insight into their resilience, drawing on their own meagre resources, working around the speculative environment.

***Naila:*** *‘My mother got me this house. We were poor, we bought for Rs.5000 … first bought a hut 30-40 years ago you could get for Rs. 5000. That was not well made… then slowly added to that …then sold it and then bought another… at a profit then lived in it for a while, then sold it for a profit and bought another one.. then bought this number nine… So basically from the profit from the hut from 30-40 years ago managed to buy this house.’*

***Anya****: ‘I have kept a lodger- If I get Rs2000 a month that is enough for me’*

***Nazia:*** *‘I have two tenants- One pays Rs900 and the other pays Rs1000. I will work as long as I can then I will live off this rental income.’*

Widows who were home owners, had rented out part of their dwelling to gain some regular income to another younger family and lived in a small section like a little veranda. Another widow allowed a young family to live in her house, in return for food, care and security, especially to avoid becoming vulnerable in a very hostile environment of land grabbing as she put it. Other widow looked after the neighbour’s children of a young family next door and carried out some of the domestic chores to care for the family in return for personal security and protection against land grabbers (see Glassman 2006; Park 2018). By taking action and being proactive, widows were taking steps to adapt to circumstances, which gave them a sense of security and control. This indicates that widows are actors of resistance against dispossession capable of redefining space through social-spatial practices. These are everyday forms of resistance displaying a ‘calculative rationality’ in negotiating the terms of their subordination (Chandra 2015). These everyday practices of care among neighbours work to morally and practically recuperate new social relations inextricably woven in unequal social relations.

Women on their own were frequently falling prey to unremitting sexual violence (Bows 2018) and easy target for constant harassment. In this context, the complex and sometimes desperate workings of moral economies can compel slum dwellers to care for one another and reveal both the power and the limits of widows’ determination to sustain social ties amid experiences of dispossession and deprivation in the community. It further attends to the ways that widows actively worked to ease suffering and counter discourses of widows as passive, vulnerable and potentially decrepit objects of care or victims of patriarchy, sexism and ageism. Individual agency relates here to taking actions and making decisions in constructing their lives.

These quotes and examples from above demonstrate how speculative processes have shaped into multiple de-facto tenures deeply embedded in complex alliances, developing different household structures and family residence patterns. It extends our knowledge of the range of landlord–tenant relationships, and the diversity of home ownership arrangements that are emerging in the changing housing market. This highlights the new (different household structures) and old (landlord-tenant) social practices of resistance adapted by these widows against their dispossession, forms that are defined by their age, gender and poverty and different to those of the ordinary slum dweller. It also attunes to how widows use such strategies of engagement as means of survival in the slums, demonstrating how social practices can be examined as a form or resistance which are rooted in every day routines. It highlights insecurities experienced by marginalised widows but also the transformative potential (see Casolo and Doshi 2013). Speculative behaviour is apparent amongst the slum dwellers and the poorest of the poor in the city. It highlights that processes of gentrification within cities impact on poorer slums, and rising house prices in slum settlements indicate insecurity and dispossession for the most vulnerable and poor widows.

**Conclusions**

The paper focussed on the relationship between ageing population and urban poverty, offering insights into the difficult lives of poor widows, the multi-scalar politics over the threat of insecurity and gendered dispossession as a consequence of speculative slum housing market. The issue of home ownership in the context of gentrification is explored from the perspective of widows highlighting the challenges and adaptation that face these senior citizens in the context of speculative behaviour emerging in the slum housing market.

The discussion illustrated diverse and heterogeneous everyday care practices and complex intergenerational circulation of care in the context of scarce social and economic resources. It highlighted the connections between speculative environment and the most intimate aspects of everyday life and obstacles that arise as people engage in social reproduction in later life. Moreover, because care in later life never exclusively impacts the lives of the old (see Buch 2015), examining the ways that care circulates across generations has been shown to be essential in understanding the diverse ways it shapes experiences of housing and different modes of resistance as an everyday social practice. These housing experiences illuminate how lack of housing in the city is implicated in the creation of poverty and how poverty is deeply connected to threat of insecurity, exploitation and gendered dispossession.

The connections of poor widows to speculative everyday practices and the relationship between gendered differences and speculative urbanism have been explored. Feminist geographical perspectives are crucial in understanding how neoliberal development has created ongoing gendered dispossession experienced on axes of differences (age, class, gender and poverty), which are constantly negotiated, contested and reworked and highlight gendered marginalisation. These differentiations form a basis for the social reproduction of unequal social relations and violent or subtle structures of gendered dispossession are encountered and negotiated within the ‘private’ spaces of home and slum neighbourhood.

The politics highlighted here concentrates at a micro-level (household and immediate neighbours) with new actors emerging (aspirational upwardly mobile slum dwellers) from within slums forming new configurations of inequality, marginality and exclusions and in some way changing the fabric of slums through speculative behaviour. This highlights the ever growing urban fragmentation, leading to insecurity for the poorest within slums (here the widows) but also that inequality within slums is produced and reproduced inter-generationally just as is inter-generational poverty. The discussion here focusses our attention on how complex processes are constructed socially via various interactions within households over the life course.

There is a strong case for exploring the intersection of material and psychosocial (non-material) aspects of intergenerational transfer in the context of housing. How do these transfers impact on poverty or how can these transfers vary by gender which would potentially make these gendered complexities more visible (see Wright 2016, 4)? Patterns of intergenerational transfers are dynamic and subject to change or imbalance over longer time as they may take place at different stages over the life course. In order to capture the dynamic nature of care exchange between family members, longitudinal data recording transfers at different points in time is needed. The literature on intergenerational transfers has not focussed on how everyday social practices are transferred over the life course. More attention needs to be paid to the differentiated embodiments and experiences of urban change that are at the heart of social change.

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