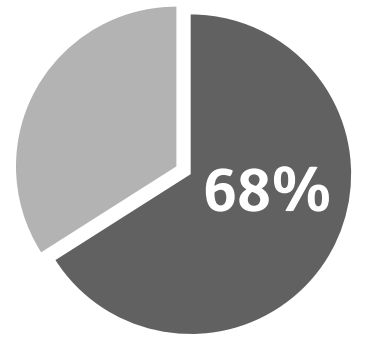
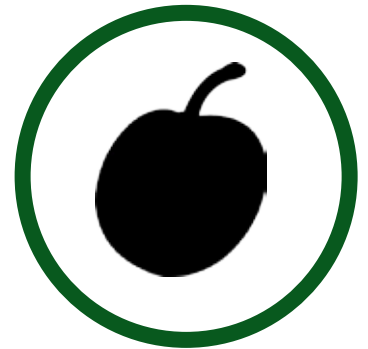


informal sector



Customer Profiles in Mumbai

**the
informal
sector**



Informal Sector

Mumbai

68% of Mumbai's workforce is employed by the informal sector. A vast majority of these workers are the urban poor - excluded not only from formal sector jobs, but also from formal sector housing - living in slums and informal settlements across the city.

Given that informal sector employment is frequently characterised by low wages and incomes, a lack of social security, and the absence of legal protection, the tremendous diversity and enterprise exhibited among occupation profiles within Mumbai's unorganized sector, is both unexpected and inspiring.

The following stories of MHFC customers are a reflection of this sector's exceptional diversity, as well its creativity, resilience and even optimism in the face of various adversities that accompany informality in Mumbai.



**Average Household
Income**



**Current Residence
Owned / Rented**



Family Size

*Number of family members supported by the customer

The Auto Garage Servicer



Ibrhahim Shaikh

Colaba

Ibrahim Auto Works is located in the middle of a leafy Colaba by-lane in South Mumbai. Servicing cars for over 30 years now, Ibrahim Shaikh's garage has built a reputation among local residents, and serves an extensive list of regular customers apart from the daily walk-ins. On average, Ibrahim earns approximately ₹40,000 per month, after accounting for expenses.

Ibrahim currently lives with his family of 9 - including his wife, his adopted son, his three brothers and their respective families, in a 250 sq ft MHADA apartment in Bandra (E).

Ibrahim has been able to purchase a flat for himself in a Tata Housing project in Boisar, with the help of an MHFC loan. He hopes to move there with his wife and son by the end of next year.



₹40,000



Family Owned



9 Members

The Vegetable Vendor



Laxman Thorat

Crawford Market

In the middle of a row of vegetable vendors in Mumbai's bustling Crawford Market is Laxman Thorat's family owned business - Vishwajeet Vegetable Suppliers. Brightly coloured vegetables assorted neatly in rows take up most of the space in his shop. Laxman usually stands outside, helping customers and taking orders, while his brother, Ramchandra, sits inside the shop by the weighing scale, sorting out their payments.

Over the ten years that the brothers have run this business together, they have built both a steady customer base as well as solid credit lines with their suppliers. The shop generates enough business to support both their respective families, as well as send a monthly stipend home to their parents in Satara.

When Laxman and his brother arrived in Mumbai, they decided to live together in a shared rented room in Masjid Bunder. Now that they are both married, and Ramchandra has a new baby boy, they decided to take the big step of buying a home of their own. With the help of a loan from MHFC, the brothers recently purchased a flat in an upcoming project in Bhivpuri.



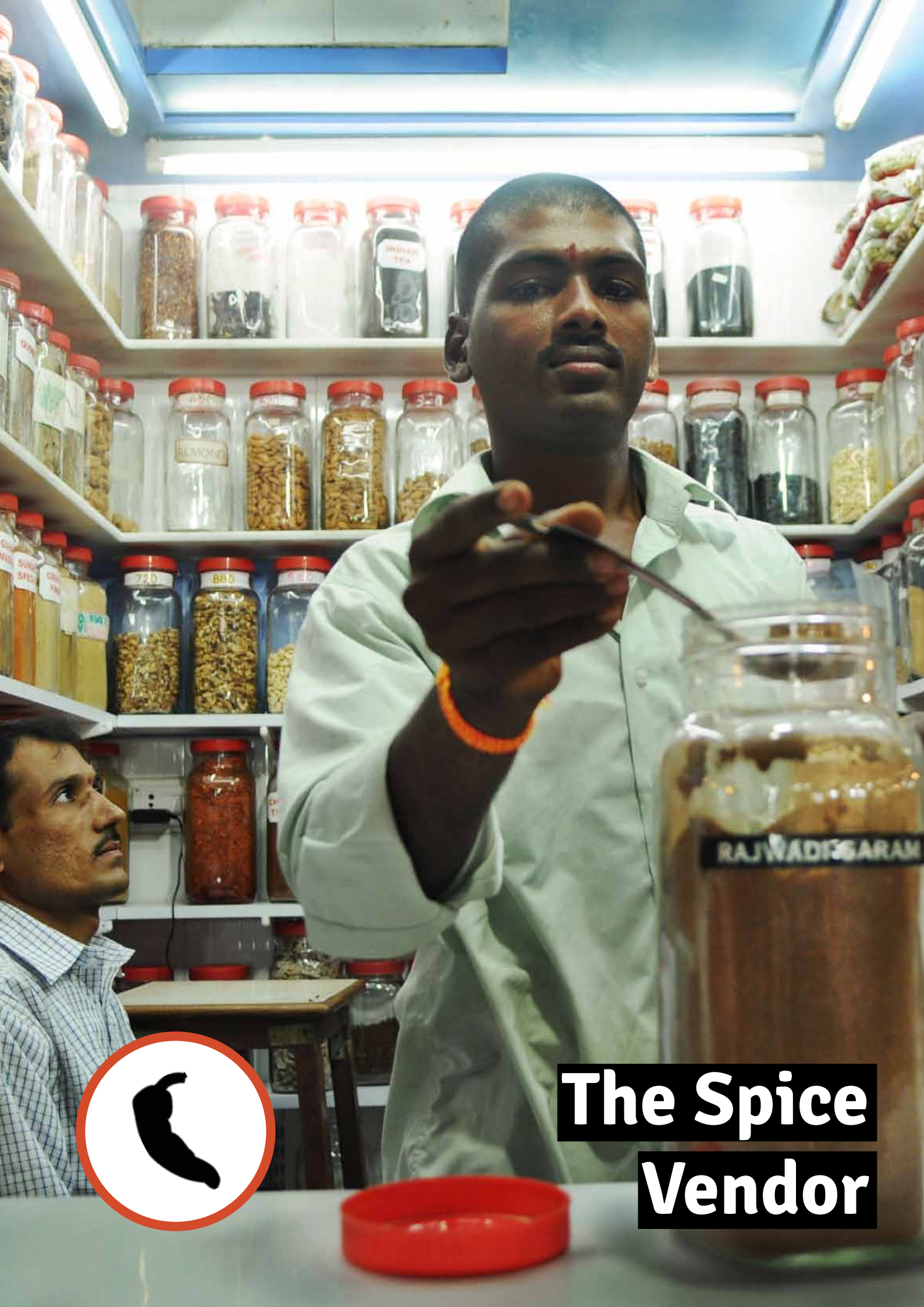
₹40,000



Rented



7 Members



The Spice Vendor

Jalinder Mhoprekar

Crawford Market

A brightly polished wooden sign outside Shop No. 107 in Mumbai's bustling Crawford Market proudly bears the name of the Mhoprekar's decade old family business – Royal Spices.

Set up by Jalinder's father, Amrut Mhoprekar, over ten years ago, this father and son run family business supplies hand made spices to both wholesale and retail clients, earning on average ₹45,000 per month.

The shop not only functions as the Mhoprekar's workplace, but also as their residence. Jalinder shares the tiny room with his brother and father to sleep in at night, while his mother still stays in their native village for lack of space.

Happily, this is about to change. Jalinder and his father have each recently bought a home for themselves in Poddar Housing's Samruddhi Complex project in Bhivpuri (Karjat), an upcoming suburb of Mumbai. The Mhoprekars look forward to welcoming Mrs. Mhoprekar to the city in the upcoming year.



₹45,000



Same as Work



4 Members

The Welder



Chandrakant Kharvi

Bhayender

At age 5, Chandrakant moved with his family from their hometown in Vapi, Gujarat, to Mumbai, in search of a better life. Now approaching his 50th birthday, Chandrakant finally feels that he has found it.

After spending over 15 years working for an engineering company in Bhayander, Chandrakant joined his brother's welding business to learn the ropes of how to set up his own trade. In 2009, he established Vaishnavi Welding Works, now a flourishing welding gala that specializes in pipe-fittings and surgical equipment.

With his welding business securely in place, Chandrakant decided to take another big step: buying a home for his family, including his wife, Usha, and their 3 children. He has purchased a row house in Sathyanagar, an affordable housing project located in Boisar, an upcoming Mumbai suburb.



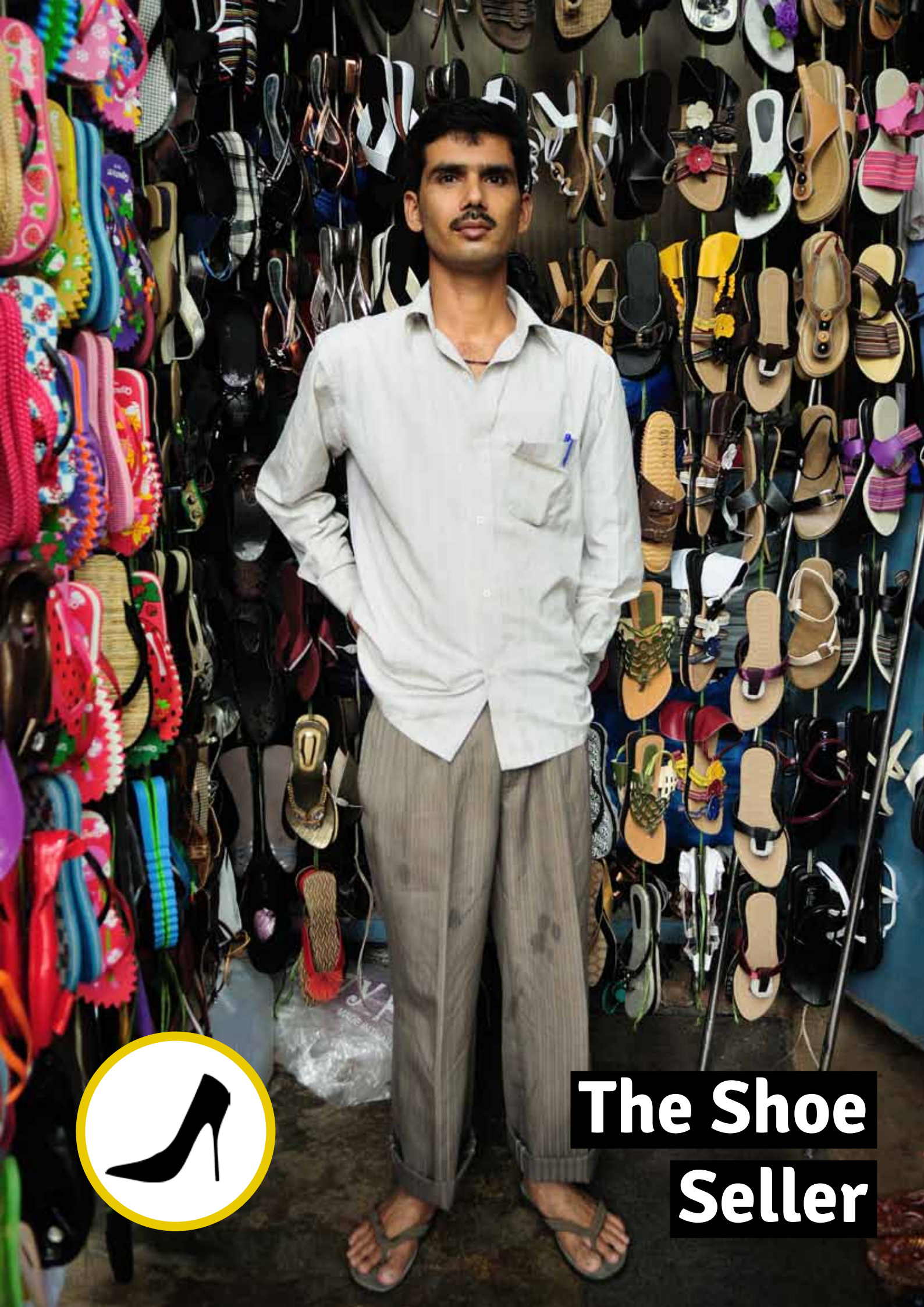
₹25,000



Rented



5 Members



**The Shoe
Seller**

Amarnath Ray

Fashion Street

Growing up as the postmaster's son in a tiny village in Bihar, Amarnath Ray never imagined that he would one day be running his own business in one of Mumbai's busiest street markets, Fashion Street.

After getting married in his village 12 years ago, Amarnath left his wife behind and moved to Mumbai to work and live with his brother in law, a seasoned Fashion Street vendor. Amarnath quickly learned that he was a good salesman, and with the help of his brother in law, decided to open a shop of his own, selling ladies shoes and sandals. His business grew swiftly, and Amarnath today earns a steady monthly income, and has built strong credit lines with his suppliers in Thakarbapa.

Living in a shared room with his brother in law in a slum just outside Cuffe Parade, Amarnath waited for the opportunity to buy himself a proper home in the city. After a decade of hard work, Amarnath now owns a 1 BHK apartment in Virar, and hopes to soon bring his family to live with him in Mumbai.



₹30,000

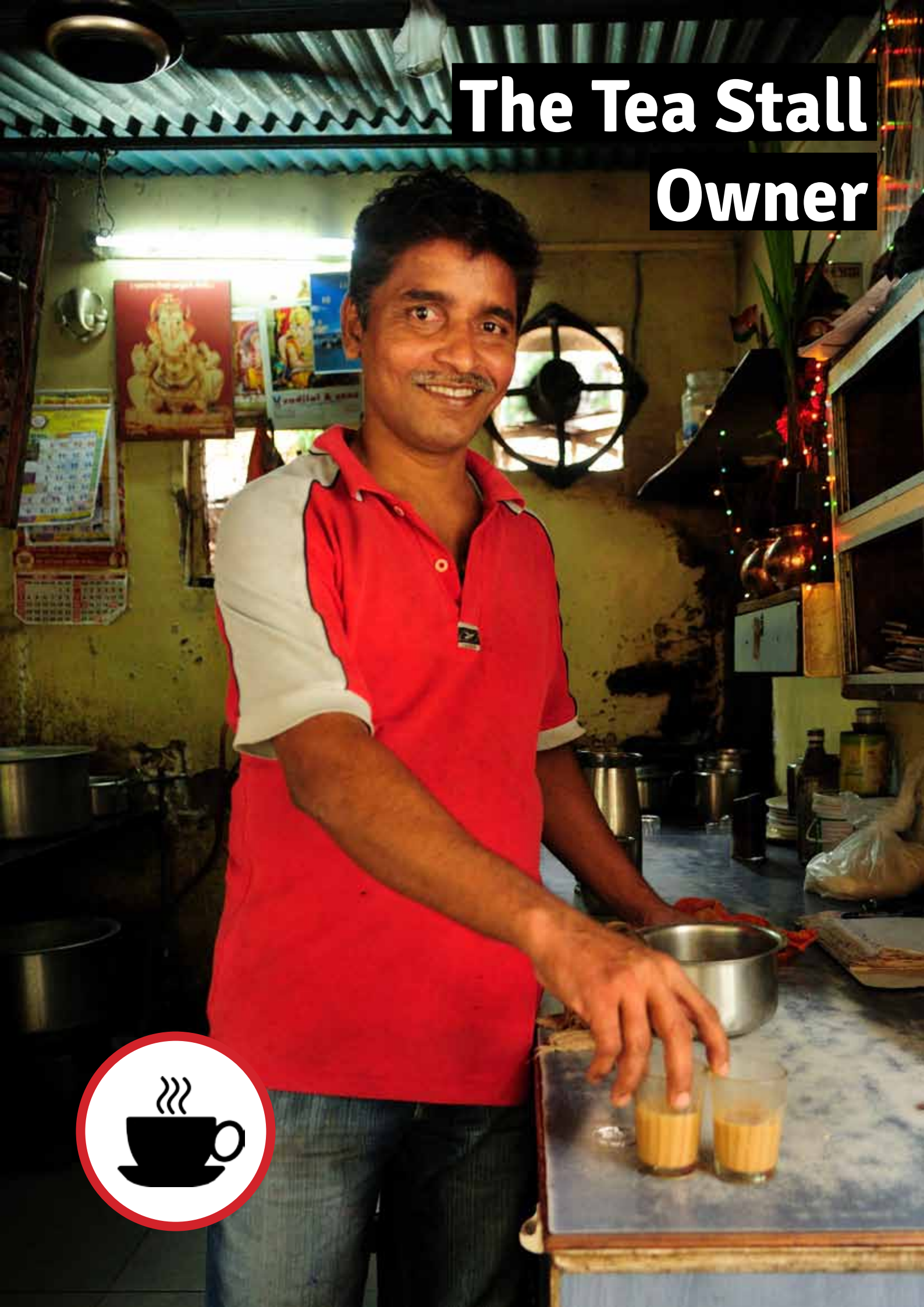


Rented



8 Members

The Tea Stall Owner



Tanaji Borane

Angriwadi

Tanaji Borane's tea and cold drinks shop, Pramod Cold Drinks, is tucked away in Angriwadi, Girgaum. Approximately 80 sq ft in size, Tanaji's shop is split into a kitchen and a small serving area comprising two tables and a few accompanying chairs.

Tanaji prepares and serves around 200 cups of chai to thirsty patrons in the Angriwadi neighbourhood every day. After arriving in Mumbai from Raigad over 20 years ago, Tanaji set up his own tea selling business, and since he couldn't afford to rent another space to live in, he decided to stay in the shop itself.

After getting married, Tanaji was unable to bring his wife and family to live with him in Mumbai – mainly due to the lack of living space. He returned to Raigad frequently to visit them, and continued to build his savings, determined to be able to support them in the city some day.

Today, Tanaji has not only managed to bring his wife and children to live with in the city, but is also the proud owner of a 1 BHK home for his family in Virar.



₹20,000



Same as Work



6 Members

The Barber



Badri Thakur

Cheera Bazaar

Badri Thakur moved to Mumbai in his early teenage years from Darbangha District in Bihar. With only a primary school education, Badri managed to land a few odd jobs after arriving in the city, until he eventually saved enough capital to start his own business – a barber shop.

Popular Hair Cutting Saloon is located in a busy street in Mumbai's Cheera Bazaar and offers a variety of services ranging from hair cuts to shaves. The salon's business grew swiftly, allowing Badri to open two more salons in Dhobi Talao and Fanaswadi.

Badri currently lives with his wife and three children in a rented flat in Bhayender. Previously, Badri lived with his family and younger brother in a 150 sq ft room adjoining the salon. Pressed for space, his brother often had to sleep in the salon quarters.

Badri has come a long way since living in the back room of his salon. In 2011, he bought a 1BHK flat in an upcoming low cost housing project in Naigaon, and hopes to settle in there by the end of this year.



₹20,000



Rented



5 Members



Photo Credits:

Unnati Agarwal: Chandrakant Kharvi

Hashim Badani: Laxman Thorat, Jalinder Mhoprekar, Amarnath Ray, Tanaji Borane

Shreya Sen: Badri Thakur

Gautam Singh: Ibrahim Shaikh