

SPARC SAMUDAYA NIRMAN SAHAYAK
ANNUAL REPORT
2010-2011



Company Information

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SPARC SAMUDAYA NIRMAN SAHAYAK (SSNS) is a not-for profit set up in 1998 to undertake/manage construction projects with the partnership of organized informal dwellers for affordable housing and sanitation.

SSNS collaborates with the following partners, based on whose recommendation projects are undertaken:

SPARC: Society for the Promotion of Area Resource Centres. SPARC is a registered NGO as of 13 December 1984 and has 25 years of experience till date in mobilizing the urban poor to gain access to basic facilities.

NSDF & MM: SPARC began its work with Mumbai's pavement dwellers, and in 1986 tied up with the National Slum Dwellers Federation (NSDF), a broad-based organization of the urban poor founded in the mid-1970s. In partnership, SPARC and NSDF formed another community-based organization, the Mahila Milan (MM) (a decentralized network of poor women's collectives). Collectively, all three organizations are known as the Alliance.

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00 Letter from the Secretary

This whole year, the Alliance of SPARC, NSDF and MM (more directly), and indirectly, SSNS, have seen their commitment to processes and federating strategies to organize the urban poor, being challenged. As a greater faith in market delivery of solutions takes precedence over the role and contribution of the state to address the needs of the poor, the challenge for organizations such as the Alliance will only increase. The term “leverage” has crept firmly into grant policy makers’ expectations of NGOs seeking to work on poverty issues. SSNS remains an institution designed to produce opportunity for the organized urban poor associated with NSDF and MM, to explore at depth and expand at scale, community-led strategies for design and construction that provide basic amenities and better living environments for urban slum dwellers. The commitment to create organized communities willing to partake in learning this process, practice and policy making, propels the organization. They are the “capital” we seek to leverage by designing and exploring strategies within existing (limited) policies, and by demonstrating through practice how to address the critical needs of the poor, by either tweaking the policy, or changing its delivery.

The vision of the Alliance is the sense of security that comes from having a good home. What do poor women want? A safe neighborhood and a connection to the rest of the city are crucial for any urban habitants’ sense of identity. The home and basic amenities remain the most foundational safety net for the urban poor. Yet, for almost six decades, badly designed houses, weak political will and inconsistent programs have left the urban poor in a state of neglect, creating survival solutions through informal negotiations with those who informally subdivide government which they encroach and charge the poor many times more than what formal citizenry pay for land housing and amenities.

Investments made by grant makers, investors and hopefully by government itself in SSNS, a learning lab can

leverage sustained community processes to find innovative solutions. The learning here is not only for the urban poor in NSDF and MM but also for City, State and National governments, Financial institutions and International development agencies. The contribution of the Alliance to this process are the actual projects that communities undertake that test the potential for participation and systems within which they have to operate.

In attempting to locate our work within the larger context of India’s challenge to address urban poverty, the lessons of our engagement with BSUP projects under JNNRUM, our contribution to creating community managed SRA projects and our involvement in creating universal sanitation in cities for all demonstrate that policies and practice have to go hand in hand. India is a graveyard of good intentions leading to policies and programs that never have a learning culture and fail to deliver promised resources and services to the poor.

Making a connection between Micro and Macro project activity and making it a building block to facilitate scale is essential. Creating a link that takes processes and activities from policy desks to practice and back to the policy and project delivery table produces a double helix of action and learning that refines and improves both policy and practice. SSNS becomes a lab in which the organizations of the poor take up projects, learn and share while they simultaneously meet challenges and continue to learn through doing.

Much needs to be understood on how the poor learn, by those who create policies for the poor. Their survival strategies have taught them never to believe in words. Often, to experiment means to be destroyed. SSNS shares the risk of collective learning. All solutions that the poor seek are often unacceptable in norms and standards set by the state. Alternative solutions need to be demonstrated to show that state provided solutions are not always right.

When the alternative is accepted, a precedent is set. Precedents are often accepted at a very small scale, one house, one toilet, but there are several levels of scaling up where new challenges have to be faced and SSNS sees itself facilitating several levels of scaling to produce this robust learning. One insight that we have learnt from the work of Mahila Milan in Pune, is that very few community organizations get an opportunity to undertake more than one “project”, as a result their ability to build capacity and skills to improve their systems and processes never occurs. SSNS now seeks to commit to create repetitive opportunities for the same groups to scale their capacities further.

Most organizations, governments, international agencies all commit mistakes in their projects and delivery systems, but are rarely penalized as much as the poor. The role of SSNS is to support and provide poor communities the opportunity to explore new possibilities.

SSNS, as part of the Alliance, is committed to the challenge of creating strategies for the bottom 30% while creating solutions in Habitat and amenities. The world is increasingly comfortable in creating solutions for individuals. In habitat related financing for instances, it's definitely easier to segment the poor, pick the top 5 percentile and create housing loans for them and we have no problems with that happening in parallel. However we challenge this strategy as being the only option for policy makers to hide behind and abdicate from dealing with a much larger constituency. One of the most valuable insights in organizing communities whether elite or poor is that organizations and collective behavior function well when the members realize they cannot get access to resources or solutions on their own. The urban poor have long understood that their habitat challenges need very large critical masses of the informal neighborhoods to seek solutions collectively, and their capacity to stay organized over long periods becomes necessary when faced with a state that is unclear about what and



how to deliver resources that represent equity to them. Financial exclusion and a lack of acknowledgement of informality in habitat and livelihoods if not addressed will create problems that throwing money at it later will not solve. For too long the global and national financial institutions have gotten away with finding excuses to exclude the poor. In an urbanizing world, this exclusion is producing deeper and wider divides between the rich and the poor, and proximity, mass media, and conspicuous consumption cultures of the elites when mixed with a younger population that is both less subservient and more demanding, has the potential to produce urban chaos that even throwing money at finding solutions after the crisis has destroyed cities will be wasteful and useless.

So starting brick by brick, creating mixed neighborhoods and improving equitable access to land housing and amenities is a step in the right direction. SSNS represents a constituency exploring that possibility within the limits of its resources.

Ms. Sheela Patel
Secretary, SSNS
March 2011

01 Processes and Partners

Context

Government Processes and SSNS Strategies

Phase 1: Land and Project Finance

How government finances: TDR and Subsidies

Lending to the Poor

SSNS strategies: Incremental Loans, Exploring Partnerships

Phase 2: Procurement and Design

How projects are procured

Procurement and DPR design issues

SSNS Strategies: Designing with communities

Phase 3: Construction

How projects are constructed

SSNS strategies: Project Management Units, Construction Council

Challenges of communities taking on construction

Phase 4: Occupation and Maintenance

How projects are occupied, Society Registration, Maintenance

Registration and Maintenance Challenges

SSNS Strategies: Maintenance Fees

Precedent Setting Projects

Capacity Building



Context



The foundation for the projects that SSNS takes on is the Alliance of SPARC, NSDF and Mahila Milan. Both NSDF and MM are non-registered, community based organizations. NSDF organizes and mobilizes the urban poor and negotiates with resource providing institutions. Mahila Milan supports and trains collectives to administer and manage their resources and participate in NSDF activities. SPARC supports NSDF and MM to improve their access to finances, basic services, housing and in decision making about how these projects are developed and managed.

Much of the earlier housing projects under the Slum Rehabilitation Act (where a private developer builds and is given Transfer of development rights elsewhere or in-situ) in Mumbai and some sanitation projects were undertaken by SPARC. Soon there were challenges in managing projects as a charitable institution and in 1998 SSNS was set up to undertake construction projects. All SSNS projects are initiated first by communities, NSDF and MM. The objectives of SSNS is to provide access to finance, procure projects, and engage professionals to support communities' in the implementation of the projects.

All Central Government allocations to States is made through 5-year plans, developed by the Planning Commission whose chair is the Prime Minister. Models for urban development are produced at the Central level, and adopted by each state with certain modifications. In 2005-2012, under the then UPA government of India launched an ambitious scheme known as the JnNURM or Jawaharlal Nehru National Urban Renewal Mission that gave 64 cities subsidies to improve urban government structures. Two central government agencies—Ministry of Urban Development (MoUD) and Ministry for Housing and Urban Development (MoHUPA) are in-charge of JnNURM projects. Although it ran into some issues of procurement and execution, the urbanization of poverty is gradually being recognized.

Under a sub-scheme of the JnNURM, known as Basic Services to the Urban Poor (BSUP), the Alliance began supporting communities to participate in housing developments and sanitation delivery by creating ways and means for communities to design and undertake construction. These are beginning to get acknowledged as the supply side deliveries fail to produce outcomes envisaged.

In 2009, the new government came to power and in her inaugural address, the president of India, announced Rajiv Awas Yojana, a new national scheme that would make India 'slum free' in the next five years. This is the first time that there was acknowledgement of land tenure and urban poverty. SSNS strategies now focus on the RAY policy and the 12th, 5-year plan of Government of India starting in 2014 to ensure the urban poor are included in their commitment to inclusive growth.

Community organizations and their networks and federations in general and NSDF and MM in particular, have demonstrated capacity to manage their own development in the absence of any government development investments in addressing their plight. The Alliance supports this by also providing individual household loans for housing or sanitation improvements.

Strategies need to bring all stakeholders together to produce a process acceptable to all. Cities and Communities are the main actors in this process assisted by state and national governments on one hand and NGOs and technology providers financing institutions on the other. The experience of the Alliance, shows that solutions do not emerge overnight nor are they expected to. Mistakes and delays are key factors in determining the feasibility, effectiveness and relevance of any strategy. Integral to the process is the potential for communities to transform themselves from angry beneficiaries into people who believe they have a contribution to make. This is as important to the organization as creating sensitivity and support from government or professionals.

Government process and SSNS strategies

01 Processes and Partners

How the government finances

Government Schemes

Housing

Housing projects are either financed through government subsidies which are given directly to households by the municipal corporation or to supporting NGOs which then open a joint bank account and collect community contributions and municipality subsidies into one account for release at each stage of construction.

While the thrust of SSNS is to encourage in-situ upgrading, in Mumbai where land prices are very high, most projects are viable only under the SRA scheme.

Sanitation

Community toilet blocks, are financed by the municipality, sometimes with grant money from international organizations such as the world bank. In some cases, the Alliance has taken on 'demonstration' toilet blocks to set precedents in cities where the relation between community groups and municipalities is not yet strong.

Challenges

Lending to the poor

"Organizations like SSNS cannot access the interest subsidy that is available to banks for lending to the poor, and in general there is evidence that despite a substantial amount was allocated to this program, very few banks have accessed this subsidy.

Our biggest focus in the coming years will be to explore how to develop a strategy to provide loans to households seeking to improve their housing stock through incremental loans.

This (like micro finance) seeks to understand how the poor upgrade presently and to examine ways to improve the construction they take on, help provide security of tenure, and demonstrate how delivery through community groups works effectively."

Dealing with households who just can't pay

Every neighborhood has some households who are so poor that they cannot even pay their contributions, and communities can identify these and seek assistance for them. To date the state has no way to assist them, and the fact that the amount provided to the construction is based on costs determined 3 years ago so possible cross subsidy within project does not exist. So at present SSNS is seeking grants from Donors for this.

Transfer of Development Rights

This is a market mechanism that gives builders an incentive to engage in the construction of rehabilitation tenements. For instance, if a builder is constructing rehabilitation tenements on Plot A, he has the right to use incentive development rights to cross-subsidize the SRA project through on-site sale units or alternatively, he can finance his construction by selling his TDR, so that it can be used for equivalent construction anywhere to the north of the plot. TDR therefore has market value equivalent to the price of land in a particular area.

SRA

The Slum Rehabilitation Authority (SRA) was set up in 1995 by amending the Slum Area (Improvement, Clearance and Rehabilitation) Act of 1971. This was to be the single coordinating authority while there would be multiple executing agencies like developers, public bodies, NGOs, cooperative housing societies of slum dwellers and the like to implement schemes using existing market pressures to cross-subsidize the construction of slum resettlement and rehabilitation projects through the sale of On-Site Sale Units and Transferable Development Rights (TDR). The SRA scheme lays emphasis on in-situ development but where inescapable, relocation preferably near the original site.

Government Subsidy Schemes

2001

VAMBAY

Central Government Subsidy of Rs. 1000 crores and a loan component from HUDCO of Rs. 1000 to Rs. 2000 crores for construction of 4 lakh dwelling units for slum dwellers.

Maximum cost of a dwelling unit to be financed will be Rs. 60,000 in the six mega cities, Rs. 50,000 in cities with population more than one million and Rs. 40,000 in other urban areas.

2005

JnNURM-BSUP (Basic Services to the Urban Poor)

Sub-mission 1: Urban infrastructure and governance (UI&G) – under MUD

Sub-mission 2: Basic services to the urban poor (BSUP) – 2005-2006 – under MHUPA

The non-Mission cities and towns are covered under the Urban Infrastructure Development Scheme for small and medium towns (UIDSSMT) and Integrated Housing and Slum Development Programme (IHSDP).

The main thrust of the sub-Mission on **Basic Services to the Urban Poor** is on integrated development of slums through projects for providing shelter, basic services and other related civic amenities with a view to provide utilities to the urban poor.

Under the BSUP, the government provides a subsidy of 90%, and communities are expected to contribute the remaining 10% towards the total cost of upgrading their house.

Calculating TDR by Mr. S.K Joshi

Total Plot Area: 1000 SQ.MT

15% open space requirement

Adjusted Plot Area: 850 SQ.MT

Allowable Floor Space Index (FSI) under SRA: 2.5
FSI-Adjusted Plot Area: $850 \times 2.5 = 2125$ SQ.MT = Built-Up Area

Built-up Area to be divided between rehab units and sale units, Sale units to be less than 50% of built up area.

Assume, rehab-Units 70% of BUA = 1500 SQ.MT

Sale-Units 30% of BUA = 625 SQ.MT

Each Rehab-Unit under SRA is 25 SQ.MT (so $1500/25 = 60$ units)

Total Rehab = 1500 + other BUA (passageways, stairs, Balwadis etc.) = 2000 sq.mt.

Incentive Development Rights = Total Rehab x TDR multiplier, Assume = $2000 \text{ sq.mt.} \times 1.33 = 2666 \text{ sq.mt.}$

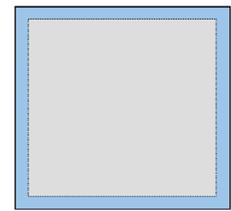
TDR = Incentive Development Rights – Total Sale BUA, i.e $2666 \text{ SQ.MT} - 625 \text{ SQ.MT} = 2041 \text{ SQ.MT}$

As per SRA website: **DCR 33(10)**: In-situ scheme – slums rehabilitated on same site

Section 3.11: PAP(project affected people) scheme – owner of vacant land can use it for construction of pap tenements for which he is compensated by TDR for land and for construction

The sections of Bombay have different TDR multipliers.: Island City- 0.75, Dharavi- 1.33, Suburbs- 1.00

DCR 33(14): Transit scheme – landowner consumes existing FSI potential of land owned by him. Additional potential of 1.5 for suburbs, 1.66 for difficult area and 1 for island city (only fr govt. or public sector plots) is granted under this scheme. Developer constructs transit tenements out of a part of this additional potential – the balance of the additional potential is allowed as a free sale component.



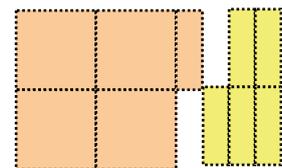
Adjusted Plot Area



70% Rehab FSI = 1500m²



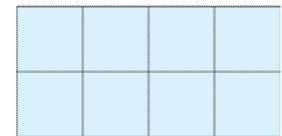
30% Sale FSI = 625m²



Rehab. FSI-BUA = 1500m²

Other Rehab. BUA = 500m²

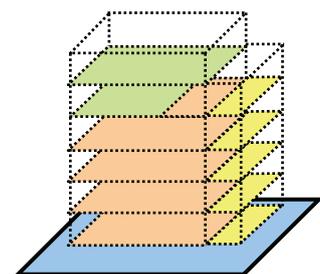
Total Rehab. BUA = 2000m²



Development Rights = 2666m²



Sale FSI-BUA = 625m²



Government process and SSNS strategies

01 Partners and Processes

SSNS financing strategies

Drawing down from government subsidies for projects pays for a large part of construction costs, however it is difficult to collect community savings at each stage of the project, and initial start-up costs can be plenty. In addition, there are often delays in municipalities releasing money for each stage of construction completed. However, SSNS must continue construction as planned so households to provide for those who have demolished their homes for upgrading.

In this scenario, the Alliance uses funding money, or project loans to cover costs for both housing and sanitation projects. With SRA projects, the Alliance is also exploring Joint ventures with developers to take on projects to ease the workload of SSNS.

Aside from SRA and Government subsidy projects, SSNS provides individual loans to households for upgrading housing or toilets as part of our effort to support and encourage incremental growth, with little dependence on outside funds.

Microfinance Institutions

Yusuf Social Business Fund

Since the last year, the business fund is lending to SSNS for toilet block construction undertaken by Mahila Milan contractors in Mumbai. At the moment, this loan covers the MSDP-II project.

MHFC : Micro-Housing Finance Corporation

MHFC, a MFI that has been lending to households with lower incomes, approached SSNS in January 2010 to discuss the possibility of individual lending to communities under the ongoing BSUP upgrading scheme in Pune. MHFC is seeking to provide loans to households who are unable to meet the 10% contribution as required under the JnNURM-BSUP scheme. However, discussions remain at a standstill as high interest rates do not make this a viable option.

Joint Ventures for TDR projects

Over the last year, SSNS has been exploring joint venture partnerships with developers for construction in their ongoing TDR projects in Mumbai. In Kanjurmarg III (a new project which will not utilise new CLIFF funds, but use TDR revenues generated from CLIFF supported projects as a 'guarantee' in case of developers pulling out) instead of directly borrowing from the bank, the Alliance have developed a partnership with a private developer to share profits.

Loans

The Alliance also gives individual loans for both housing and sanitation projects directly to households to upgrade houses or add new toilets within their homes.

In housing and sanitation projects, the organizational running expenses and initial start-up costs such as community mobilization activities and bridge funding (to pay for the time-lag in release of money from municipalities) are borne by grants or revolving funds. The Alliance has also taken project loans from banks in the past.

Banks— HUDCO, RBI, Axis Bank

The Unique ID Project (UID) of the GOI has begun dialogue with the Indian Alliance to explore the provision of ID cards to slum dwellers which in collaboration with Reserve Bank of India's (RBI) demand for Know Your Customer (KYC) guidelines will assist more slum dwellers to get bank accounts and loans. RBI has also indicated that it will assist Nirman in helping slum dwellers to open savings accounts at different banks in different locations based on the new ID cards.

The National Housing Bank and Housing and Urban Development Corporation (HUDCO) are being restructured to participate in RAY. The Indian Alliance is involved in these discussions. The review of RAY will further recommend financial strategies to scale up housing intervention by the government from 2012.

Bank of Baroda and Axis Bank now provides guarantees needed for various municipal projects where tender guarantees, or performance guarantees are needed. Some years ago this was only done with a counter guarantee from an international agency, now SSNS can manage getting guarantees for community managed projects without it.

In Bangalore and Pune, AXIS Bank has become involved in the BSUP project and is observing how it can participate in the next phase more actively.

Over the next three years Nirman is proposing only taking bank loans or private sector support (in the form of contractors pre-financing projects) where profits in carrying out the projects are ensured.

Funders

SSNS has many grant makers whose funds are used for pre-construction mobilization activities or to support construction during the time-lag in receiving money from municipalities. These funds can then be turned into revolving funds.

CLIFF

Community-Led Infrastructure Financing Facility (CLIFF) is an alternative financing facility that emerged based on findings of the research project, "Bridging the Finance Gap", a study undertaken by SPARC, other members of the Slum Dwellers International and Homeless International. It sought to articulate how some organisations of the poor had actually managed not only to develop interesting and diverse project portfolios but also access funds to implement them. Furthermore, it analysed why the incentive created by financial experts to pull formal financial institutions into pro-poor lending had been largely unsuccessful. These findings revealed that, in reality, mainstream institutions understand very little about housing and infrastructure investment and finance for the poor. DFID, who had funded the above study agreed to develop CLIFF and finance it through Cities Alliance, a consortium of international donors. CLIFF in its first phase will provide grants, guarantee and bridge funds to local communities to help strengthen and scale up what federations is already doing. A global CLIFF facility is being managed by Homeless International and Nirman is hosting the first "local" CLIFF for the Alliance in India.

UPFI

The Urban Poor Fund International (UPFI) is a self-governed, self-managed, ongoing and expanding financial facility that provides capital to member national urban poor funds, who are members of Slum Dwellers International (SDI). They in turn provide capital to savings federations undertaking important urban improvement and housing projects. UPFI is currently providing revolving funds of USD100,000 for the following SSNS projects: In-situ slum upgrading under JnNURM-BSUP, Bhubaneswar and two ongoing sanitation projects: NMMR (Mumbai Nirmal Bharat Abhiyan) and MSDP II (Mumbai Sewerage Disposal Project) (Lot8).

SELAVIP

Latin American, Asian and African Social Housing Service (SELAVIP) is providing funds for the Puri slum upgrading project located in Orissa. The project draws on subsidies under JnNURM and 10% is to be contributed by beneficiaries. Poorest and very vulnerable households in the slums are often left out as they cannot afford to pay the beneficiary contribution. SELAVIP funds will be used to provide about 150 small non-repayable grants for the poorest to meet the community contribution at Rs. 17,000 per family so they too can access subsidies.

Procurement, DPR and Design

Government process and SSNS strategies

01 Processes and Partners

How to procure projects**Tendering Process**

The government releases tenders for slum housing and sanitation projects as identified by municipalities. Tenders and RFPs often have minimum requirements of several crore rupees for annual capital flows or transactions in the past 3 years. Project bids must include audited balance sheets, bank statements, and tax returns for the past 3 to 5 years as proof. Some even require a signed letter from the company's bank attesting to the amount of credit and overdraft facilities available to it. Bids must include a list of technical staff, their qualifications, their years of experience, and their signed CVs. Once a bid is won, and the terms accepted, the work order is signed and the deadline for project completion begins. In BSUP projects, this deadline is 15 months.

DPR Preparation

Once surveys are completed, the municipal corporation prepares a Detailed Project Report containing Settlement Layouts, House Designs, List of eligible households and Cost Estimates. The DPR is usually completed before the tender is released, and handed over to the winning bidder once the work order is signed.

Acquiring SRA projects

A cooperative of slum dwellers may decide to approach a developer to take on an SRA project for redevelopment of their settlement. This requires a 70% approval of members of the cooperative, selection of developer and an individual agreement with slum dwellers which is submitted with development plans and other documents to the Slum Rehabilitation Authority for project approval.

Challenges**Procurement limitations for NGOs**

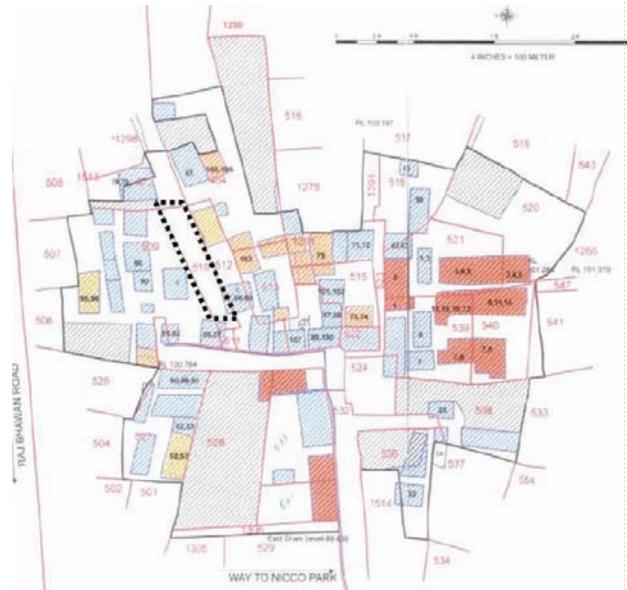
Project bids continue to focus on the technical skills and background of staff, discounting the value of proven experience in community development projects. Once a bid has been won, there is the new challenge of negotiating terms and conditions with the client. The need to sign the contract and get the project underway quickly must be balanced with the desire for better terms. The terms and conditions of the Bhubaneswar contract prohibited subcontracting and required work to be carried out as per the municipal engineer's specifications. This left little room for participatory planning with the communities, or for using community contractors to carry out the construction.

Designing without communities

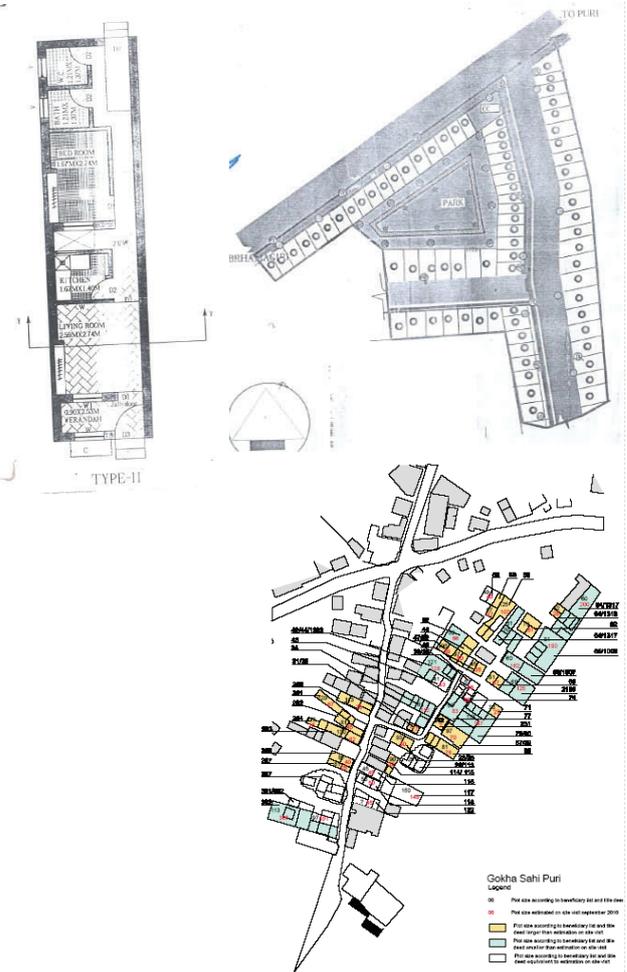
Project designs have to be submitted by cities through their states to the national government to access project finance and by and large these have been contracted to consultants whose main expectation is to produce DPRs quickly and ensure that the city accesses as many DPRs as possible. Consultants and contractors for projects are selected through a tendering process whose procurement systems exclude the NGOs and CBOs. Paradoxically this exclusion has led to most of the problems where the city leadership did not pay proper attention to the design of projects.

The expectations of CBOs and NGOs to have city state and national empanelment of these actors, or the JNNURM NTAG suggestion of having CVTCs to assist the city have generally been ignored as it is all seen firstly as delaying submissions as community participation is a time consuming task. Secondly, these organizations provoke issues of transparency which annoys both administrators and politicians who sometime see them as competition in influencing the informal settlements.

**From Top to Bottom:
Nayapalli Sabar Sahi, Bhubaneswar, Orissa
Outdated Settlement layout in DPR based on plane
table survey done in 2007**



**From Top to Bottom:
Gokha Sahi, Puri, Orissa
Old plane table survey and settlement layout
New layout proposed as per actual site conditions
House typology proposed but not based on actual plot
shapes or sizes**



One of the most valuable insights that has emerged this year is how exclusive the procurement process is and how this exclusion has impacted both the design and delivery of the projects under JNNURM BSDP programs. Although the initial demand by the National government was to seek community “involvement” in producing the projects for funding, none of the cities did that. In the rush to get the allocations of funds, proper surveys were not undertaken, land ownership was not cleared, households were not informed they had to make a contribution, and design elements of the tenders did not link to the reality. Settlement layouts and House designs in the DPRs are often prepared by municipal engineers with no linkage to actual site surveys or household requirements. Once the project is acquired, it is difficult to change designs as the approval process is too lengthy and cannot be completed within project deadlines.

Outdated DPRs

In tendering processes, there is a considerable time lag between the survey, the release of the tender and the final project procurement and work order. As a result, the Detailed Project Report or DPR prepared by the municipal corporation is often outdated at the time or project implementation, as it is based on earlier surveys. In the Alliance in-situ slum upgrading projects in Bhubaneswar and Puri, the terms of procurement were adopted from the Pune tender document. However, the DPR was worked out in 2007, and the tender only awarded in 2010. As a result, the Alliance, had to re-do (at its own cost) the plane table survey, settlement layout and re-work house designs to adapt to actual site conditions during construction.

No Community Contracting

Initial tenders excluded NGOs and CBOS from participating in the construction activity. It was only in late 2009, that the government reviews acknowledged that the progress of projects almost across the board was terrible.

Procurement, DPR and Design

Government process and SSNS strategies

01 Processes and Partners

SSNS design strategies

What are the processes that enable effective and relevant design for the urban poor?

“First, engagement, participation, discussion and negotiation goes into delivering robust solutions and designing what truly matters to the poor and secondly, there is mostly a lack of commitment from professional architects and planners to work on state delivered projects.”

The Alliance had to work closely with the city and state (Bangalore, Karnataka; Bhubaneswar, Puri in Orissa; and Pune in Maharashtra) to reformulate procurement that allowed community contracting through NGOs. It has also had to develop potential for change of design to suit communities, and to develop financing strategies that would work for such construction.

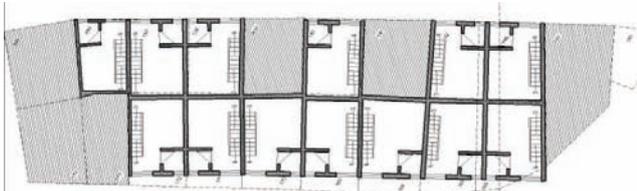
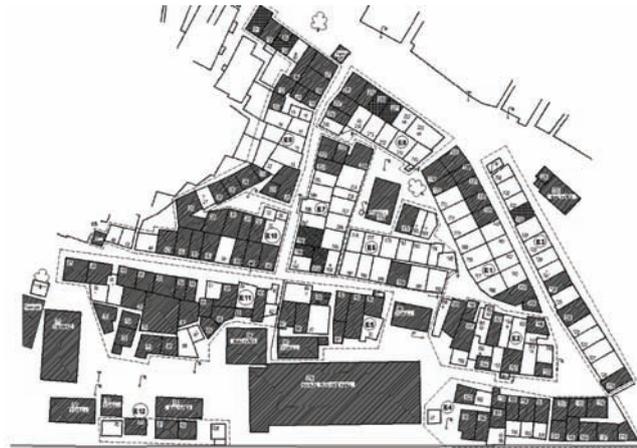
Interestingly in the few instances where SSNS along with local communities has good relationships with city administrations, and local political representatives, delayed and unutilized subsidies have been transformed into pilots where tendering and design option have been radically changes to facilitate the central participation of communities in the process.

A bold initiative by the Pune Municipal commissioner in 2007 created the starting point for BSUP tender and procurements to be changes to allow communities and NGOS to apply for the projects and Orissa government used that to strategy to explore similar possibilities in Bhubaneswar Cuttack and Puri. In Pune, the support of the municipality allowed house designs to be worked out jointly by the community with architects.

Under the SRA projects, the Alliance has demonstrated in its projects, better house designs developed with communities, as against the state government designed houses that tend to have narrower passageways, and closer buildings. In June 2007, the Alliance led a protest against the redevelopment of Asia’s largest slum in Mumbai: Dharavi. This slum has one of the highest land values in the city owing to its central location. A committee of experts with planners, architects, social activists, and community representatives was formed in 2009 on which SSNS members were also represented, to advise the Government of Maharashtra a better process of upgrading Dharavi. SSNS and SPARC partnered with KRVA (Kamla Raheja Vidyanidhi Institute of Architecture) to develop a community-led strategy for redeveloping one of the five sectors in Dharavi to set a precedent in how communities can participate in SRA projects in terms of design.

The challenge however remains of the extent to which these processes and practices can be included in the new learning stages of RAY so that this strategy of starting with communities and working in collaboration can be scaled up and encourage many other actors to come in. This in turn will provide incentive to financial institutions to come in as well.

Pune Tendering Process: Terms of procurement designed by NGOs and communities, Designs worked out jointly by communities & architects



- CO-OPERATIVE HOUSING SOCIETIES
- CHAWLS
- NAGARS
- AMBIGUOUS CLUSTERS
- SLUM REHABILITATION AUTHORITY (SRA) BUILDINGS
- PRIVATE LANDS

**From Top to Bottom:
Dharavi divided into 5 Sectors, Sector IV taken up for demonstrating alternative design
Sector IV divided by GoM Plan
Sector IV new divisions as per naturally occurring clusters by CoE plan**



Dharavi was divided into five principal sectors as per the Development Plan of Mumbai proposed by the Government of Maharashtra. These sectors were divided either by marking existing transport corridors of the city or new roads envisioned by the master plan. Sector IV is strategically located with the Bandra T- Junction to its north-west, 90 Feet Road to its south-east and sharing its south-west and north-east boundaries with Sectors III and V respectively.



PLAN OF ALL THE AREAS COMBINED OF SECTOR IV.

Government process and SSNS strategies

01 Processes and Partners

How government constructs

After JnNURM was initiated, all initial attempts to get housing construction contracts failed. All levels of government were insistent on getting projects designed and constructed through commercial contractors, and it was only in year (2008-9) when the projects were not taking off or were being stalled that the Alliance began to get the opportunity to explore this possibility.

SSNS construction strategies

Under TDR projects, private developers are given construction of a slum rehabilitation building and receive TDR in exchange to use elsewhere. SPARC did take on some projects under the SRA scheme, and build housing as a developer would which was later taken on by SSNS.

In BUSP schemes and community toilet block construction, SSNS takes on construction, and supports Mahila Milan and Federation groups to take on part of the construction as contractors, and the rest is taken on by externally appointed contractors.

Community Contracting

The SSNS approach to community contracting is to employ community leaders or Mahila Milan as sub-contractors in construction projects for new housing developments and toilet blocks. This approach is different because it's done in the urban context where building projects are done within the confines of a myriad of laws and regulations that would make traditional community contracting more difficult.

Community contractors are responsible for negotiating with material suppliers, acquiring materials, and labour to complete construction. They will informally supervise construction on site till it is complete.

Construction Council

The February 2010 meeting of SSNS members introduced the concept of a Construction Council to govern and guide new construction projects by pooling in experience and expertise from the different cities, as construction projects gain momentum. Instead of each city learning about construction independent of each other, the committee will help in the decision making, tender processes, supervision and training of new people in each city where a construction project is taken up. Shekhar and Savita Sonawane were nominated to the Board along with Jockin Arputham (who is already a board member) and council sub-committees were set up in Maharashtra and Orissa. The council holds bi-annual meetings in each city with an ongoing construction project being managed by a team with NSDF and Mahila Milan members. Almost all the reporting base for all projects is the communication from these teams.

Project Management Units

PMUs have been developing well and are being used by all BSUP-JnNurm projects. In each geographic location support organisations such as academic institutions and architects among others are identified to provide interns, pro-bono support or support at below market rates.

From top to bottom:
Pune Project Management Unit, Yerwada Site
Bhubaneswar Project Management Unit, Nayapalli
Sabar Sahi
Puri Project Management Unit, Gokha Sahi

Challenges

Construction Delays

Oftentimes, this strategy does present challenges. Community contractors are learning on the job, so they require oversight and this can slow down construction. Yet the impacts of having communities' participate is far more beneficial than leaving them out of the process for the sake of efficiency.

Rising Material Costs

During all projects this year, the prices of sand, and bricks and the quality of materials in general has deteriorated while processes have increased. As environmental guidelines for destruction of landscaped through sand mining and brooding of bricks gets more strict, the conventional materials will get harder to obtain. Yet municipal and national mainstreaming of alternative materials is not being explored with rigor and as long as municipal norms don't change this conflict will retard construction. Expecting NGOs to work on this without accompanied changes in frameworks is not possible at scale.

Transit Housing

In housing upgrading projects, transit housing is to be provided before construction. However, in most sites, land on site is not enough to provide transit so households are left to explore other options. Some build temporary shelters either next to the site of the new house or stay on rent or with families during construction. If construction is delayed, and extends into the monsoons, households can become agitated if they are staying under plastic sheets on the site. For renters, the issue is of affordability of rent for an extended duration.



Occupation and Maintenance

Government process and SSNS strategies

01 Partners and Processes

How projects are occupied

Once construction is completed and the municipal corporation provides an occupation certificate. As far as possible, the Alliance rehabilitates households in-situ, so existing networks remain intact. In the case of pavement or railway track dwellers, relocation is inevitable. To ensure that social networks are not disturbed, the Alliance helps in the formation of community groups before shifting and enables that these groups are shifted into the same buildings. However, allotment is done by the SRA using a lottery system.

Society Registration

After occupation, each household in each building are expected to come together to form a society and be registered. After an initial awareness meeting with all households, 11 members, who are head of the household as per survey and government annexure list, are elected to form a society. Then all families are required to submit the allotment letter and minimum 4 to 5 ID proofs, to the registration office. This process can take 8 months to a year.

How projects are maintained

In SRA projects, the developer has to pay Rs.20,000 per household for maintenance. This money is deposited with the SRA after construction is complete, and only released till the households move in and form a registered society.

In BSUP projects, the community is responsible for maintenance costs once construction is completed.

Community toilet blocks usually charge a maintenance fee, which is taken as user fees for each use of the toilet or bath.

Challenges

Occupation

Despite the efforts to move communities together, a rehabilitation building can be occupied by several communities—from pavements, railways or MUIP/MUTP projects. Usually, the coming together of different groups does impact cohesive living.

Registration Issues

As households may be from different communities, it is difficult to elect society members that can be trusted by all. Households often find it difficult to fit within formal rule of a registered society, and fear that after registration, the municipality will neglect their needs.

Maintenance Challenges

It seems to be an Indian characteristic that everyone maintains their private spaces immaculately regardless of whether it's a pavement house or a tenement or a apartment in the wealthiest neighborhood of the city. However, when it comes to dealing with maintenance of public spaces, be they lanes in the slum, or corridors in a tenement building, this pride and commitment just does not exist.

Firstly, in Mumbai, by the end of the first monsoon, all external facades display moss on the surface. The solution is re-doing the external surface with a paint that can withstand this problem, but it is both very expensive and unaffordable to the urban poor.

Secondly, when households move into buildings (SRA type) either after in situ or relocation, collective behavior can determine maintenance of the building and open spaces. Payment for collective electricity dues, rates and taxes to the city and cleaning of corridors and streets inside the building require collections and management. This occurs sporadically in some instances and remains a vital aspect of transformation from informal to formal living.

In the instance of community toilets, some badly designed and poorly constructed toilets mean extra expenses towards repair. In many other instances, the city falls short of providing regular water and electricity or cleaning safety tanks which requires an overhauling of city management practices which we also seek to engage in. The third issue is one of maintenance, and neglect by communities who are politically influenced or contest responsibility with a neighbouring slum. Local politician's often seek "to take over" the facility as a means to control communities and may even appropriate the toilet caretaker's room as office space.

A knee jerk reaction is to say let's stop building these facilities. However for the foreseeable future many very dense slums with no sewerage connection will have no sanitation unless there is community sanitation blocks. Accurate identification of issues, locating the basis of structural and organizational interventions to develop alternatives and identification of local versus city level strategies to produce solutions is the way forward. This is also a part of the learning and managing of our own inexperience.

SSNS strategies for maintenance

Occupation

In cases where households want to continue to stay together as in the slum settlement, the various involved households are consulted, and allotment changed informally during shifting.

Maintenance

In sanitation projects, toilets designed by the Alliance usually have a floor above the toilet to house the maintenance person from the community. This ensures regular maintenance than other toilets.

In all projects, communities organized by the Alliance are supported in starting savings and loans activities prior to construction, so money can be regularly set aside for maintenance. Efforts were made in the initial projects to set up an advance maintenance deposit but households were resistant to putting money in before construction had even begun. Now that trust has been established through demonstration of completed projects by the Alliance, efforts continue to establish these strategies in ongoing projects.

It is worth pointing out that while the Alliance have no obligation to assist those re-housed, they know it takes 4-5 years at least for them to 'learn' how to live in and adapt to these types of building. As such, if the project makes a surplus, SSNS itself intends to contribute funds towards maintenance for at least one to two years.

From top to bottom:
Bharat Janata, Mumbai, In-situ Upgrading under SRA
Comparison of external façade in 2006 and 2011
Milan Nagar, Mumbai, Relocation housing under SRA
Pictures show Household incremental changes of original house units



Precedent Setting Projects

01 Partners and Processes

Pavement Dwellers

SPARC's work with pavement dwellers in Mumbai since 1984 is the catalyst in producing results which inform the strategies and processes that form the organization. Mahila Milan, and the federation worked together to produce data and knowledge about themselves. Collecting daily savings from the community and managing small loans gave way to financial literacy, money management and relationships based on trust. In turn, this networking fabric became the basis of their legitimacy when they eventually worked with government.

In 2005, a survey was conducted and about 30,000 inhabited structures on pavements were identified. The Alliance approach towards the design of homes for these communities was to observe and take note of the existing approach to spatial challenges. So it is the pavement dwellers who gave their inputs to design of their homes when time came for them to be shifted into rehabilitation buildings. First, the dwellers raised the height of the ceiling from the allowed 9 feet to 14 feet to be able to create an additional loft space. It was women who instigated this design and architects and engineers working with Nirman helped build a sample house. While professionals have critiqued Slum Rehabilitation Authority (SRA) housing, very few architects have come forward to challenge developers with innovative design.

“It is the role of professionals, to challenge norms and standards that do not fit the needs of the poor in order to accommodate flexibility in design.”

Pune In-situ Upgrading

In an unprecedented move, the Government of India began encouraging state governments to expand the provision of basic housing under its Jawaharlal Nehru National Urban Renewal Mission (JnNURM), launched in 2005. In Maharashtra, over 300,000 housing units were provided in subsidy as a result of which SPARC and community groups in Pune bid for and won construction of 1200 houses in 7 settlements. It is important to note, that the Alliance's negotiations with the Pune municipality resulted in a change of procurement norms which, for the first time, allowed NGOs to participate in the tendering process. Additionally, processes that formed the design and construction took 2.5 years and have set a precedent for community involvement under BSUP projects. Initially, a group of Swedish volunteers with SSNS worked with the slum communities in Pune to study the neighborhoods and over 6 months, to develop different types of designs that would allow a house to come up on existing footprints. Later, this documentation was handed over to professional architects to help come up with final house typologies with Mahila Milan. Designs had to accommodate their needs, the limited subsidies provided by the government as well as abide by the city's design standards and norms.

Dharavi, A Redevelopment

Although to people Dharavi looks like just a sea of asbestos, tin and tile roofs, it is the home and working place of the poor. If observed closely, Dharavi has patterns, logic and a system. Although some SRA projects have tried to mimic these patterns such a strategy has not been replicated since. Potential reasons include:

Units with 14 feet ceilings cost marginally more to construct than those with 9 feet

Buildings are constructed by commercial developers who will not take on any additional costs

From top to bottom:
Pavement Dwellings, Mumbai; Pune community-led
process of design and construction; Dharavi; Protest
led by Jockin A. (Leader, National Slum Dwellers Fed-
eration) against the Dharavi redevelopment Plan,
Mumbai 2007

“It is evident that designs that attempt to accommodate the needs and wants of poor people was unacceptable within formal rules and regulations.”

The state government recently launched its third attempt to redevelop and transform Dharavi, but with SPARC support, communities have stayed the plan. In the past, residents were never given the opportunity, or support, to engage and come up with their own design. However, now SPARC-SSNS are exploring how poor people can start imagining their own housing options.

Dharavi’s re-development plan divides the slum into 5 sectors, of which resident groups picked Sector 4, one of the densest sectors, to address as a pilot. This was to be anchored by SPARC-SSNS, architects from the design cell at KRVI and communities. All the structures, land uses, natural community clusters and activities were mapped. Planners and designers observed that larger scale issues would not be possible to plan if plans focused on very small cooperative societies so larger community clusters were formed and given the freedom to decide the level of collaboration they wanted to take on.

Sanitation

SPARC and SSNS have been involved in toilet construction for about two decades, beginning with the construction of single toilet blocks, and gradually scaling up the same model to apply to the city and regional level as showcased by the MSDP II and Nirmal MMR Abhiyan projects. The scaling up has not only happened in numerical terms, but also in geographical and policy terms, where we have moved up from functioning in single settlements to the city and metropolitan region levels, and dealing with municipal and regional administrations and affecting their policies. Toilet blocks commissioned by the MCGM and MMRDA respectively were based on the Alliance’s design. The shift in local and regional policy which now lets communities take charge of their infrastructure by building community administered toilet blocks is also a vindication of the Alliance’s approach towards sanitation for the urban poor.



Capacity Building

01 Partners and Processes

Internal review

SSNS internal reviews were initiated in March 2010 on Personnel linked assessments for Nirman, Procurement issues internally and how they have been managed, Hiring of new staff and taking on new interns. These reviews were expanded in the new financial year to include review of data management by access data base for sanitation starting with MMR sanitation, review or procurement manual, reformulation of documentation of projects undertaken, follow up of WSP review suggestions and review of accounting practices.

At the project level, on a fortnightly basis, Mr. Jockin Arputham (Leader, National Slum Dwellers Federation) and Mr. Joshi (SSNS Consultant) review all TDR projects. There is also a review with Construction council representatives of Subsidy-based projects and individual housing loan projects. Mr. Arputham and Mr. Achrekar (SSNS Consultant) review all sanitation projects.

At the SSNS administrative level, Ms. Aseena Viccajee, the financial manager, has three people with whom she reviews the financial and milestone activities together with the above mentioned team. Ms. Viccajee, Mr. Sundar Burra, Ms. Sheela Patel, Mr. Jockin Arputham and Mr. Vijay Agarwal review all projects every month and new projects are discussed especially when tenders come out, or TDR issues have to be addressed and prepare a presentation for the Board of Directors on whose behalf Ms. Patel and Mr. Agarwal make decisions.

Based on these internal reviews, certain capacity building activities are initiated:

Exposure of staff and interns to projects and activities

Training on video documentation, Access

Development of database to document detailed milestones and financial aspects of BSUP, sanitation

Setting up PMU's

Meetings

Regular meetings of Project Management Units are held to ensure constant upgrading of skills and better construction management. In the last year, PMU members visited from Pune and Orissa to Mumbai, and vice versa to continue the learning process.

Nirman staff are working with Construction Council to improve PMU functioning. Based on monthly reviews, where the two sets of people meet, changes to improve documentation in general, financial accounting specifically and various compliance issues have been undertaken. This has ensured more prompt billing (of government authorities) and improved and more efficient cash flow.

Exchanges

In the last financial year, exchanges have taken place between Orissa & Pune and Tamil Nadu & Bangalore. The council has also met with Philippines and South Africa, and in September 2010 with a team from Uganda. In August 2010, council members met with the Slum//Shack Dwellers International (SDI) Asia hub where Indians, Nepal, Sri Lanka and Philippines federations interacted.

SDI review - M&E workshop, Sri Lanka, August 2010

SDI Internal meeting, Mumbai, January 2011

Learning, Monitoring and Evaluation Workshop, Mumbai, February 2011

From top to bottom:
NSDF and Mahila Milan national meeting, January 2011
SDI L,M&E workshop
UDRC capacity building exercise, Mumbai, Feb 2011

Workshops

A number of government workshops were held over the year in lieu of the new national policy, called RAY. Some of these meetings were attended by community federation members.

CHF meeting on “Slum free Cities” Delhi, August 2010

MoHUPA at MHADA on “Institutionalization of Community Participation under RAY”, August 2010

Technical Upgrading

The Alliance has been exploring the use of GPS in slum mapping and open-source GIS software. SSNS is keen to move from plane table surveying to Total station surveying over the next financial year.



02 Project Portfolio

Portfolio Overview

Housing Portfolio

Housing Project Summary

Ongoing TDR Projects:

Oshiwara II (Joint Venture)

Kanjurmarg II

Bharat Janata, Phase II

Milan Nagar, Phase II

Rajeev Indira Suryodaya

Housing Projects in the Pipeline

Leprosy Colony, Bangalore

Nanded, BSUP

Kanjurmarg III

Ongoing Subsidy-based Projects:

Pune Yerwada BSUP

Bhubaneswar BSUP

Puri BSUP

Sanitation Portfolio

Sanitation Project Summary

Ongoing Sanitation Projects

MSDP-II, Mumbai

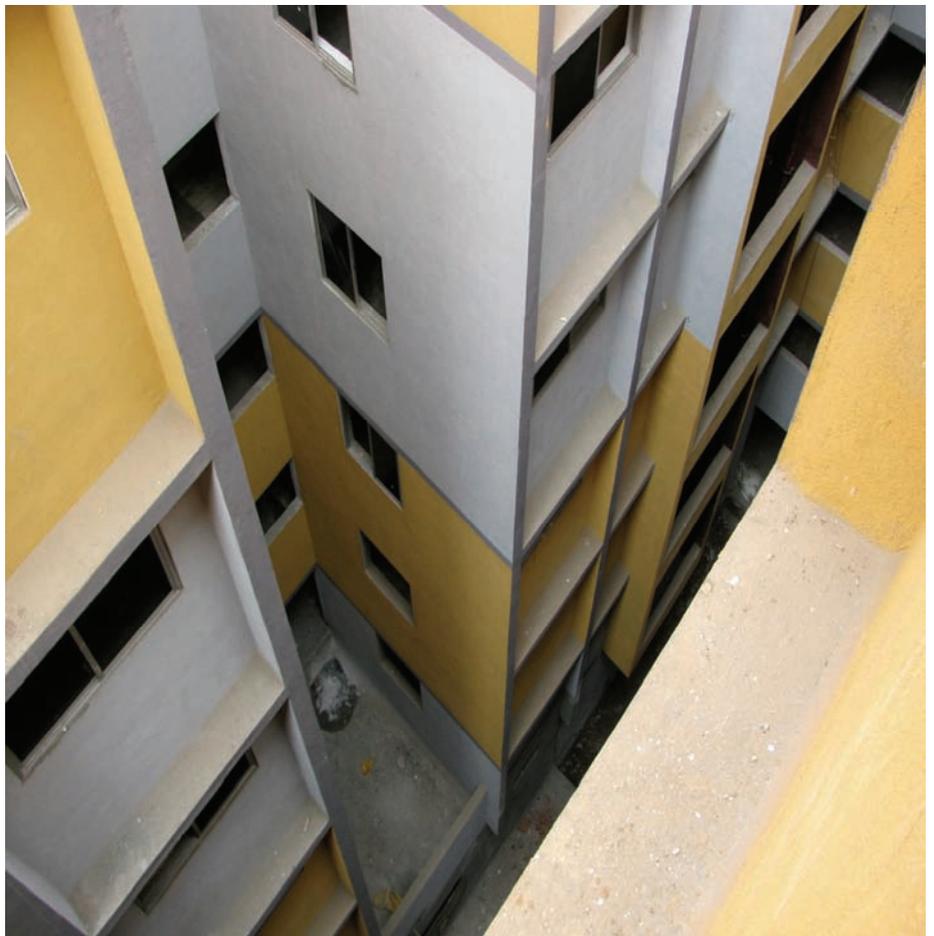
NMMR, Mumbai

Keshipur, Orissa

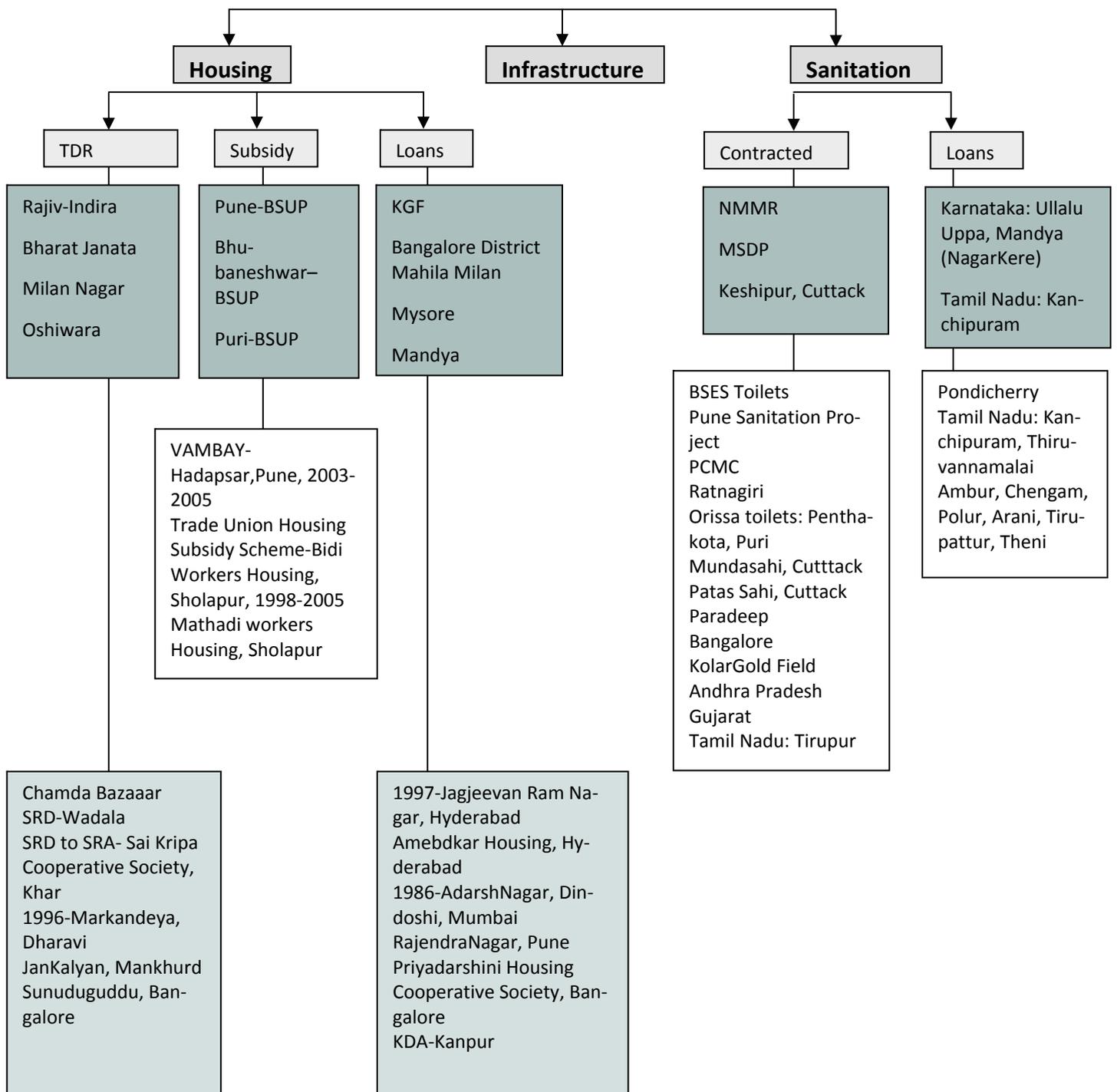
Salia Sahi, Orissa

Project Cost Recovery Update

Housing and Sanitation Loans



Portfolio Overview



Housing Portfolio

02 Nirman Project Portfolio

Construction has been financed and begun on 2203 units. 775 BSUP + 528 Individual Upgrading + 900 SRA

- 575 housing units, in three settlements (Nayapalli Sabar Sahi, Bharatpur, Dumduma) in Bhubaneswar
 - 200 housing units in three settlements (Gokha sahi, Mangala sahi, Mishra Nolia sahi) in Puri
- Individual loans given to:
- 152 individual loans of Rs 1,604,000 were also given for housing from other revolving funds:
 - 120 members in KGF (Kolar Gold Fields, Karnataka State) have received a total of Rs. 1,000,000
 - 32 members in Kuntu Chinappa Garden in Bangalore (Karnataka State) have receive loans totaling Rs. 604,000

4421 units are being negotiated (2500 BSUP+1912 for SRA projects)

Still under negotiation are:

- 912 housing units in an SRA project in Kanjurmarg III in Mumbai (Maharashtra State)
- 500 units under BSUP scheme in Pune (these will be give once the present project completes 50% houses)
- 1000 units under BSUP scheme in Bangalore (this has been delayed due to political unrest in Karnataka)
- 1000 units of BSUP housing (in Leprosy Colony and Dhobi Ghat) Bangalore. These are expected to come through once political delays (due to political turmoil in which the Chief Minister of Karnataka State recently resigned over land scam) are over come.

Note: In TDR projects: The recoverable amount is estimated based on how much money will be received from the sale component or from selling the TDR received after construction is completed.

In BSUP projects: The recoverable amount is estimated based on how much money is received in form of subsidies from the municipality (90%) and from community contribution (10%).

In both TDR and Subsidy projects, initial costs of mobilization, or initial construction costs before municipality subsidy comes in or before TDR can be claimed, is borne by SSNS through its own funds or that of funders.

SSNS Housing Project Overview

Project Name	Time Period	Rehab-Sale Housing Units	Project Status	Total Project Cost Estimate (INR)	Total Recoverable Project Cost (INR)	Total Received TDR + SALE or SUBSIDY + COMMUNITY CONTRIBUTION (INR)	Bridge Finance Income CLIFF+SSNS/S PARC (INR)
TDR Projects (Mumbai)							
Rajiv Indira-Suryodaya (In-situ)	1997-	217-27	4 buildings constructed, 1 building left	16,50,00,000	18,90,00,000	1,88,81,759	16,29,63,613
Bharat Janata (In-situ) Phase 1	2003-2009	147	Completed 3 buildings	9,70,00,000	11,76,00,000	Nil	10,06,52,632
Bharat Janata Phase 2	---	---	2 buildings – In discussion	---	---	---	---
Milan Nagar (R&R-MUTP) Phase 1	2000-	88	Completed 1 building	10,70,00,000	24,00,00,000	10,11,81,600	4,95,50,260
Milan Nagar Phase 2	---	288-20	4 buildings—not begun	28,68,33,832	---	---	None
Oshiwara I (In-situ and R&R – MUTP)	2003-2007	780-38	Completed	25,30,00,000	25,90,00,000	25,90,00,000	19,19,48,622
Oshiwara II (In-situ and R&R, MUIP) Phase 1	2004-2010	2,564-120	7 out of 8 buildings completed	89,70,00,000	65,00,00,000	40,00,00,000	7,10,00,000
Oshiwara II Phase 2	---	---	11 buildings – not begun	1,06,00,000	1,38,00,000	Nil	---
Kanjurmarg II- Jollyboard (R&R, MUIP)	2005-	101-5	1 building 98% complete	4,37,00,000	10,20,00,000	6,17,79,938	28,00,000
Subsidy Projects							
Sholapur Bidi Kamgar (BSUP-R&R)	1998-2005	501	Completed	4,59,00,000	45,00,000	45,00,000	4,59,00,000
Yerwada, Pune (BSUP-In situ)	2010-	750	Ongoing	20,60,00,000	20,60,00,000	3,57,00,000	4,90,00,000
Bhubaneswar (BSUP-In situ)	2010-	750	Ongoing	16,50,00,000	16,50,00,000	44,93,000	5,81,00,000
Puri (BSUP-In situ)	2011-	162	Ongoing	4,15,00,000	4,15,00,000	Nil	1,11,46,696

Housing Portfolio: TDR projects

02 Nirman Project Portfolio

Land

Identifying Land
Lease document from land-owner or other agreement between parties

Approval

Letter of Intent
Intimation of plan approval by SRA
Commencement Certificate
Occupation Certificate

Appointments

Selection of architect, structural engineer, site supervisor, contractor
Appointment letter
Payment of fees

Society Formation

Payment of fees
Allotment List
Demarcation of plot boundary
Sub-division of plot into rehab and sale units

Finance

Developer pays maintenance fee at Rs.20, 000/household to SRA which it will release only upon society formation
TDR application not bearing on society formation



Ongoing TDR Projects 2010-2011



Oshiwara II, Phase II
Kanjurmarg II, Phase II
Bharat Janata, Phase II
Milan Nagar, Phase II
Rajiv Indira Suryodaya

The Alliance began exploring possibilities for SRA projects through SPARC and later, SSNS, but were restricted to very slow project movement due to scarce resources. SSNS has sought project loans from banks, but these partnerships have largely not worked out. When CLIFF entered the process, SSNS expanded rapidly in demonstrating what was possible for communities to do in Slum Rehabilitation projects in Mumbai. Our work in SRA projects have demonstrated that government did not need to give gap funding to private commercial developers who kept telling the State (Maharashtra) government they needed additional gap funds. In terms of design, SSNS has worked with architects and the community to develop designs that worked for communities and developed strategies to facilitate community contracting even in multi-storey construction as sub-contractors.

Gradually as our focus moves to other cities, we now undertake TDR projects as joint ventures which may be implemented in two ways:

- 1) SSNS develops the contract and enters a partnership where a commercial contractor partners in construction and financing
- 2) SSNS undertakes design and development, while the a private company does the construction. Advocacy work for point 2) is still underway.

In the coming year, SSNS will take on a joint venture to complete Kanjurmarg III, Mumbai and continue with design development of Dharavi Sector 4, in an advisory capacity.

Oshiwara II, Phase II TDR project-In situ, Joint Venture

Housing Portfolio: Ongoing TDR Projects

FACT SHEET

People

Landowner: Wonderland Estate

Under the Land TDR clause 3.11, the landowner has to transfer land to MMRDA

Architect: Madan Gadgil (Genesis Ar.)

Households: 372

Construction

Buildings: 19

2 NGO buildings and 17 PAP

Height: 7 floors

Rehab units: 2564

Sale units: 120

Size of unit: 225 sq.ft.

Status:

Phase 1: 7 out of 8 buildings ready, 805 units

Occupation certificates only granted till 4th floor

Phase 2 : 11 buildings not begun

Project Finance (INR)

Est. Total Cost: 89,70,00,000

Est. Income: 65,00,00,000

TDR/Sale: 40,00,00,000

Total Funding: 7,10,00,000

Fund Sources:

ICICI Bank loan : 32,40,99,495 (backed by 50% USAID guarantee)

SSNS: 61,16,537

CLIFF: 7,67,78,600

Sales: 24,51,15,459

Other: 35,48,883



BACKGROUND

Due to long-term encroachment by squatters and buffalo owners, the landowner, Wonderland decided to give the land for rehabilitation under the TDR scheme, and worked out a joint venture with Nirman to construct the buildings.

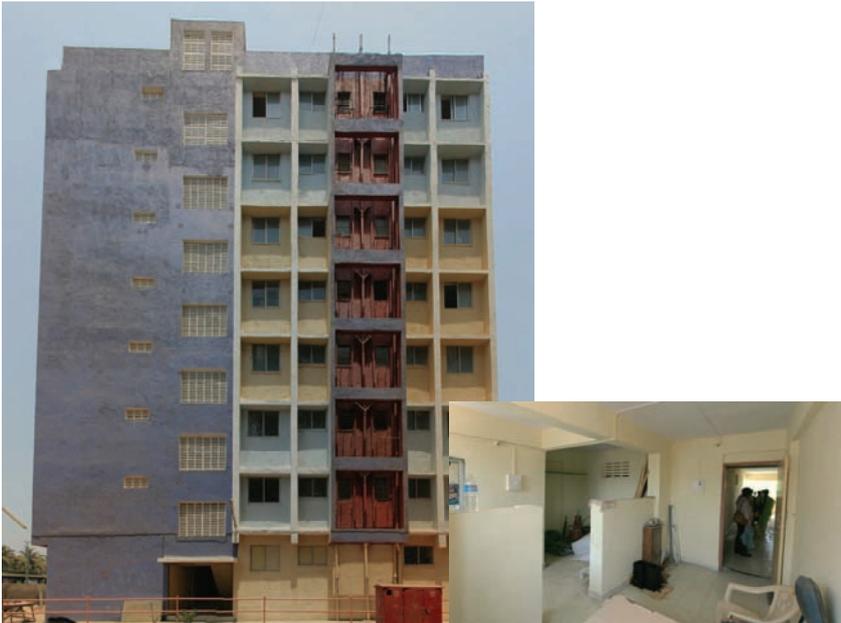
PROGRESS

Project was divided into 2 phases due to delays and cost escalations. Initial delays were due to non-payment of electricity charges from shopkeepers from an urgent infrastructure project that were moved into unfinished buildings under MMRDA, and for them to have access to electricity, which they refused to pay for. During this period, Reliance, which provides the electricity, requested MMRDA to provide a bigger plot for a sub-station covering the whole area, which MMRDA (and Nirman) did not want to agree to (as it reduced the area and would have resulted in a reduction in the number of units which could be built). As the "developer", Nirman was asked to undertake these negotiations on behalf of MMRDA.

7 buildings out of 8 in Phase 1 are almost ready for handing over to MMRDA, and one building (P3) is left half-constructed due to an ongoing dispute with the contractor. Occupation certificates were applied and ranted for the completed 7 buildings, but only till the 4th floor instead of till the 7th floor. This is because lifts are not yet fitted or operational in these buildings so a complete occupation certificate cannot be granted. TDR for the first 7 buildings was applied for earlier in 2010, TDR for the 8th building has yet to be applied for. The remaining plot for 11 buildings is occupied by 372 families who will have to be shifted into one of the completed buildings for construction of the remaining buildings to begin.

Kanjurmarg II, Phase II

TDR project-In situ, Joint Venture



BACKGROUND

Jollyboard, a private developer approached the Alliance for a joint venture project in Kanjurmarg. The proposal was to construct one building of 7 storey height, and 106 units. Since the plot abutted the railway track, the authorities had to give permission to any building above 4 storeys. Obtaining these permissions, delayed the project as did the construction of an access road over a nallah running through the property. Full FSI could not be utilized on site due to railway setback requirements, so the balance FSI was traded with a neighboring plot in return for construction of roads and walls.

PROGRESS

Construction has now essentially been completed. One lift is installed, with another paid for but not yet installed. In addition, 7 floors have been constructed although permission was granted for only 6 floors as per railway authority requirements (the buildings face a rail track and as such need specific approval). Once installed they can apply for occupation and inspection by the Public Works Department of the State Government, following which the MMRDA will take over the buildings. Once this is completed they will be bale to receive their final outstanding payment of TDR. This project was financed through CLIFF funds.

FACT SHEET

People

Landowner:	Jollyboard
Architect:	Sharad Mahajan
Contractor:	Ramaswamy Zakaria

Construction

Plot area:	4800 sq.mts.
CTS No. 119, Village of Hariyali	
Buildings:	1
Height:	G+7
Rehab units:	101
Sale units:	5
Size of unit:	225 sq.ft.

Status:

1 building constructed till 7th floor, lift not installed, so no occupation certificate

Project Finance (INR)

Est. Total Cost:	4,97,00,000
Est. Income:	10,20,00,000
TDR/Sale:	6,17,79,938
Total Funds:	45,346,491
Funding Source:	
CLIFF:	53,00,575
SSNS/SPARC:	1,58,57,017
Sales:	2,41,66,704
Other:	22,195

Bharat Janata, Phase II TDR Project In-situ, Joint Venture

Housing Portfolio: Ongoing TDR Projects

FACT SHEET

People

Landowner:	GoM
Architect:	Siddarth Sirur (Vistaar Ar.)
Contractor:	Muthu & Shanmugam

Construction

Plot area:	5
Buildings:	5
Height:	7 floors
Rehab units:	147
Sale units:	50
Size of unit:	225 sq.ft.

Status

3 out of 5 buildings complete, Exploring Joint venture with Magna Pvt. Ltd. For other 2 buildings

Project Finance (INR)

Est. Total Cost:	9,70,00,000
Est. Income:	11,76,00,000
TDR/Sale:	Nil
Total Funds:	10,06,52,632
Funding Source:	
NHB Bank Loan:	3,16,37,800 (Guarantee by Homeless International)
CLIFF:	1,76,68,660
SPARC/SSNS:	4,78,18,679
Other:	35,27,493



BACKGROUND

Based on the success of Rajiv-Indira Suryodaya, the nearby located Bharat Janata Society in Dharavi decided to develop their own SRA proposal. Learning from the financial difficulties faced by Rajiv Indira, Bharat Janata sought a private developer to raise finance. Unable to do so, the community turned to the Alliance. Due to its location and political context, Bharat Janata was a much more complicated venture than Rajiv Indira. Society members had wanted the same 14' ceilings as Rajiv Indira, however due to density requirements for financial viability this was not possible. Sale and rehab units had to be combined in two of the five buildings to be able to accommodate all the buildings on the small plot.

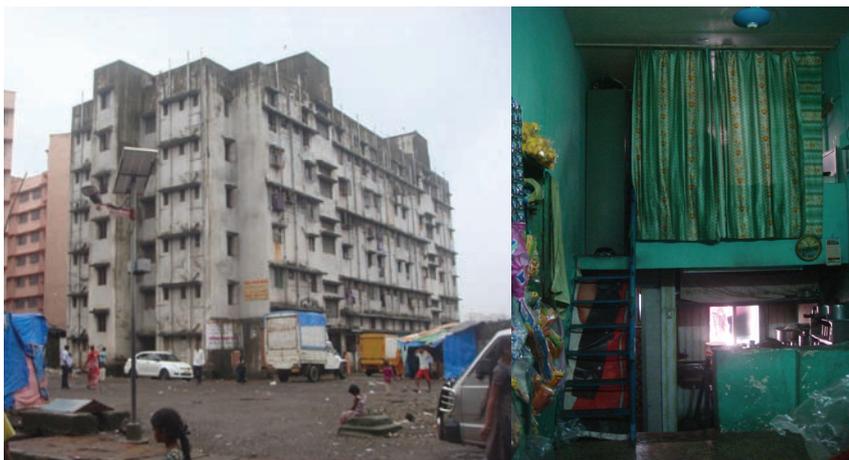
Transit Housing: Households constructed temporary structures on top of the existing homes so that half the plot would be cleared for the first 3 buildings. Remaining residents were given money for rental housing elsewhere or into the transit houses constructed for Rajiv Indira residents.

Construction: Another challenge was the transportation of materials into the site. A walking bridge over the drain was widened for small tempos to cross. Materials were brought in at night when roads were less crowded and materials were transferred from larger trucks to small tempos at the bridge.

PROGRESS

As part of the first phase, three buildings were constructed, occupation certificates provided and residents moved in 2009(147 households). The two remaining buildings were temporarily stalled when the GOM announced the Dharavi Redevelopment Plan. Since then, talks and negotiations have been going on for some time with a company, Magna Private (Ltd), to complete the 2 remaining buildings on a joint venture basis (with Magna carrying the costs of construction and sharing the final sale on a split - Magna Private (Ltd) receiving 70%, Nirman 30%). This now looks unlikely to go ahead as the developers are seen as stalling, but the 'business model' is now seen to be sound and the basis for discussion with alternative contractors/developers.

Milan Nagar, Phase II TDR-Rehabilitation



BACKGROUND

Milan Nagar is a group of rehabilitation buildings for the Byculla Pavement Dwellers, the community with which SPARC began its work in 1984. In 1996, the SRA policy was amended to include pavement dwellers and in 1998 the state allocated land in Mankhurd for the Byculla Pavement dwellers.

PROGRESS

Originally 5 buildings were to be built on this project the number later being reduced to 4. This has to do with issues related to CRZ norms and lay out changes we became aware of. Also it needs to be recalled that 66 households who could not be fitted into Jan Kalyan society in 1992 were allowed to build their homes in this location. Now they will also be included in the second phase of the Milan Nagar building and the design has been changed to accommodate them.

1 building has been completed and 88 families are now re-housed. Out of the original 347 families 239 will therefore be housed in the 3 remaining buildings. The second phase of the project takes into considerations many of the issues the residents living in the first building find were inadequate or needed to be changed, and the project will be initiated through a joint venture with a commercial developer as a joint venture.

The remaining 3 buildings are not yet planned as the plot is currently occupied with 66 slum households who were shifted from the Mankhurd railway line by SPARC. Until the project is completed SPARC continues to pay for maintenance-water, electricity charges. since the transactions to obtain this amount from the 20,000 per household cannot be completed with SRA.

FACT SHEET

People

Landowner: MHADA, provided on lease to Mahila Milan Nagar Cooperative Housing Society

Households: 347

Architect: Sucheta Chogule

Contractor: Wasim Bhatti

Construction

Plot area: 4700 sq.mt.

Buildings: 4

Height: G+4

Rehab units: 327

Sale units: 20

Size of unit: 225 sq.ft.

Alternate split-level units for better division of space.

Status:

1 building out of 4 completed, 88 families shifted. Remaining 3 buildings to be built after planning for shifting of existing slums on construction site

Project Finance (INR)

Est. Total Cost: 10,70,00,000

Est. Income: 24,00,00,000

TDR/Sale: 10,11,81,600

Total Funds: 4,95,50,260

Funding Source:

CLIFF: 3,26,66,369

SPARC/SSNS: 60,17,840

Sale: 91,61,451

Other: 17,04,600

Rajiv Indira Suryodaya TDR Project In-situ

Housing Portfolio: Ongoing TDR Projects

FACT SHEET

People

Landowner: Government
Architects: Sucheta Chougule (Rajiv Indira) Sharad Mahajan (Suryodaya)
Contractor: Wasim Bhatti

Construction

Buildings: 5, 14' high ceilings, 100 sq.ft. mezzanine
Height: Building 1(A&B) (G+4, G+7)
 Building 2 (A, B & C) (Not built, G+6, G+4)

Rehab units: 217

Sale units: 27

Size of unit: 225 sq.ft.

Status:

4 buildings completed
 5th for sale building to be built

Project Finance (INR)

Est. Total Cost: 16,50,00,000

Est. Income: 18,90,00,000

TDR/Sale: 1,88,81,759

Total Funds: 16,29,63,613

Funding Sources:

Citibank loan: 4,33,73,178
 (Homeless International Guarantee) loan cleared.

CLIFF: 3,00,00,000

SSNS: 8,79,45,774

Other: 16,44,661
 Land and Infrastructure (government)



BACKGROUND

53 households of the original Rajeev Indira proposed cooperative sought a joint venture with SPARC and were on EOI, the first slum rehabilitation project taken up by a community of slum dwellers. Project was taken over by Nirman after its registration in 1998.

PROGRESS

Rajiv Indira: Rehab building (1) with two wings A&B and 108 units were constructed on the plot once occupied by the Rajiv Indira Society, towards the back of the overall plot area. And Ganga society which was pavement dwellers affected by the road widening project were also accommodated in the building. Since the society did not have a access road, the plans were amalgamated with Suryodaya society, whose developer had abandoned the project and who were in the front part of the plot facing the road. Four buildings have been completed, the fifth 'for sale' building is yet to be built. The occupation certificates have been provided for all floors in Wing B (G+7), Since facing the property is the Mithi river, 50% of site affected by CRZ II rules so FSI was 1.33 instead of 2.5 .

The three floors of the first for sale building is proposed to be retained as Nirman property for the use of NSDF and MM for their activities and SSNS project units for sanitation and housing.

From Top to Bottom:
Pune Mahila Milan with Nanded team in Yerwada
Shanitnagar, BSUP project, Nanded
Shravasthi Nagar, BSUP project, Nanded

Project Portfolio: Housing Projects in the Pipeline

Leprosy Colony, Bangalore, Karnataka

This remains a very good example of “apply apply, no reply” in how state governments respond to the demands and expectations of the process of community designing and resending proposals to the government for a BSUP project. It is not the indifference on state officials but the constant turmoil in the state politics, the changes in officials, and the overriding fear of doing something different that plagues this amazing project in which communities have looks at child safe environments, designed solutions which ensure everyone gets adequate spaces inside and around their homes, and since they are construction workers themselves they will easily take on most for the construction works.

Nanded, Maharashtra, BSUP

Nanded is a small town covering an area of about 56sq.kms, with a population of about 4.5 lakh, located in the southeastern part of Maharashtra State, India, bordering Andhra Pradesh State. With the slum population cited at 1.56 lakh, almost one-third of the population lives in slums. The city has been implementing upgrading projects under the JnNURM-BSUP since 2006, with about 14 house typologies designed by AAPIL, a Surat based organization. However, the lack of community involvement of communities so far, has resulted in poor quality of design and construction.

Last December, the Commissioner of Nanded, initiated a dialogue with the Alliance to help initiate a community-driven process in Nanded. This was followed by a visit to Nanded in January 2011 and an exchange visit by Nanded community leaders to Pune in February.

Currently, the Alliance is helping to design a community-driven process in Nanded. The government has a commitment to complete 10,000 houses and in the first phase of construction, the contractors have left houses are half built. We are in the process of negotiations with the municipality and contractors to create an intervention to allow householders to build houses with Alliance support.

Kanjurmarg III, SRA-rehab, Joint Venture

Kanjurmarg III is a new project being proposed for 2011 as a joint venture between SSNS and private developers known as Renaissance Realty. Upon handover, MMRDA will decide which project affected people will be shifted into this building. It will provide 4 buildings, with 900 units in total. So far, the letter of intent has been issued and 2 buildings out of the 4 constructed upto the plinth level. The buildings will go upto 13 floors.



Housing Portfolio: Subsidy Projects

02 Nirman Project Portfolio

Pune BSUP project

Land

Government land leased to community

Procurement

BSES for identifying slums by Mahila Milan Tender Terms decided by Mahila Milan, NGOs and municipality to allow NGOs and communities to participate in construction

Tender released Work Order issued to three NGOs

Design & Construction

Community meetings Savings and Loans Surveys – household and plane table Biometric Survey Preparation of individual beneficiary files by Mahila Milan Cluster Meetings between architect and community Final Plot measurements Community and Individual households approve designs Approval from Municipality Construction taken on 30% by Mahila Milan, 70% by outside contractors

Orissa BSUP project

Land

Self-owned land

Procurement

BSES for identifying slums by Mahila Milan Tender released by City municipality in 2007, and re-released in 2009

Tender won in 2009 and Work order issued

Design & Construction

DPR – Detailed Project Report released: Outdated plane table and settlement layouts, house typologies pre-decided with no community input Surveys – household and plane table re-done by Mahila Milan Individual beneficiary lists updated New settlement layouts and house types presented to community and municipality Construction begins using old DPR designs as approval for new designs is too lengthy Communities make modifications on site as per need Construction contracts taken on by Mahila Milan



Ongoing Subsidy Projects 2010-2011



Pune Yerwada BSUP
Bhubaneswar BSUP
Puri BSUP

In the first phase of CLIFF funding, SSNS was able to take on several BSUP projects: Hadapsar housing in Pune , Sunnuduguddu in Bangalore and Bidi workers housing in Sholapur.

They were managed by the local NSDF and MM leadership and in each of the cities able to set precedents on several counts. They were designed with community involvement, their designs were different and they were initial explorations for densification. Initially, these projects drew flack from other NGOs but now have become demonstrations of what is necessary when each household having 60 sq. feet in the hut has to be given a 275 sq. feet house.

The Alliance subsidy projects in 2010-2011, all fall under the JnNURM national subsidy scheme. These housing and infrastructure upgrading projects are subsidized under a sub-scheme known as BSUP—Basic Services to the Urban Poor. In the last financial year, BSUP projects are being explored in Maharashtra and Orissa.

Negotiations are underway to take on BSUP projects in Nanded, and DPR preparation in Leprosy Colony, Bangalore.

Yerwada, Pune, Maharashtra

Housing Portfolio: Ongoing Subsidy Projects

FACT SHEET

People

Landowner: Government and Hospital grounds (Chandrama Nagar)

Project Management Unit and Community Contractors:

Savita Sonawane Shobha Adhav

Jyoti Bhende

Malan Kamble

Sangeeta Devkule

Gulshan Shaikh

Lata Ghodke

Jyoti Dalvi

Amruta Tambe

Dhananjay Sadlapure

Narmada Vetale

Sheela Tambe

Manda Hadwale

Padma Gore

Chaya Gaikwad

Meherbanu Sayyed

Manjushree Bharaskar

Shameem Khan

Salim Chaush

Architect: Prasanna Desai Architects

Engineer: Dhananjay Sadalpur

Construction

Settlements: 7

Houses: 1200

(Phase1: 750) (Phase2: 350)

House Size: 250 sq.ft.

Project Finance (INR)

Est. Total Cost: 20,60,00,000

Received Subsidy: 3,57,00,000

Funding: 4,90,00,000

Funding Sources:

CLIFF: 3,58,54,305

SPARC/SSNS: 15,20,445

Other: 7,26,196

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E**Nov 2008**

- Initiating dialogue between Pune Municipal Corporation and the Alliance of Mahila Milan, NSDF & SPARC/SSNS

Feb 2009

- EOI issued by Pune Municipal Corporation: SPARC designed the tender document and agreement with the PMC, to specifically make NGO's and community organizations eligible for the construction contract.
- Socio-economic survey by Mahila Milan for identifying slums
- Applied for tenders

March-April 2009

- Enumeration Process (cadastral and house to house socio-economic survey)
- Community meetings in the slums for creating awareness for project and proposing concept design
- Preparation of individual files (individual, residential, contribution payment, etc. proof)
- Biometric Survey

June-August 2009

- Received work order (750 households for 7 sites)
- Conducting workshops and showcasing models of proposed housing options
- Bridging agreement with the community for being able to start construction in a cluster wise approach
- Community meetings to initiate participatory design process and trigger feedback

Feb-October 2010

- Construction begins in the first 9 house-cluster
- Negotiation with Government for project site location and land ownership issues (Public or Private)
- Construction monitoring and quality control mechanism strengthened to support supervisory role
- Part of settlement that had removed Mahila Milan out during enumeration phase asks to be included in scheme again
- Construction on first cluster is finished, families move in to new home
- Work order time period extended

Jan-March 2010

2nd Phase work order received for Shanti Nagar, 350 households
First billing received from municipality



Netaji Nagar Slum, One of the seven settlements identified under BSUP for upgrading, Plane Table Survey for Netaji Nagar



Tendering terms decided by NGOs and communities, Design with architects and communities began simultaneously



Mahila Milan led the discussions between communities and architects, collected proofs and submitted the tendering document and maintained files for each household during design approval and construction



Yerwada, Pune, Maharashtra

Housing Portfolio: Ongoing Subsidy Projects

CONSTRUCTION PROGRESS (As of March 2011)

	Mother Teresa	Sheela Salve	Wadar Wasti	Bhat Nagar	Netaji Nagar	Yashwant Nagar	Chandrama Nagar
No. of Katcha-Houses	295	86	250	142	100	138	178
House Costs	INR 3,00,000 (House costs were determined as per designs worked out and affordability levels)						
Under Construction	97	23	56	22	—	—	—
Demolition	99	25	60	59	8	—	—
Footing Stage	79	21	46	22	—	—	—
Plinth Level	71	19	37	20	—	—	—
Slab Level	53	13	18	12	—	—	—
Brickwork and Plastering	19	18	4	—	—	—	—
Finishing Work	18	1	—	—	—	—	—

CHALLENGES

At the beginning of 2010, the Pune Mahila Milan began preparations to start construction on the first set of houses. In February, groundbreaking happened for the first 9 houses in Mother Teresa Nagar followed by Wadar Vasti and Sheela Salve Nagar. The pace of construction steadily increased through the summer. By August 53 houses were under construction in Mother Teresa, 13 in Sheela Salve and 18 in Wadar Wasti, with 3 in Mother Teresa nearing completion. There were some constraints on the scaling up process, however, due to ongoing issues like the beneficiaries not paying their contribution amounts on time to continue construction, NGO-Contractor agreements not being finalized, possible cost over-runs relating to the design of the buildings, and individual household files not being approved for various reasons. These issues were addressed in their own manner and the accompanying process helped strengthen the team's ability to handle more work of this type in the future.

During the late spring and summer there were some concerns regarding the ownership of the land on the final sites of Netaji Nagar, Bhat Nagar and Yashwant Nagar, but these issues were addressed collaboratively by the Mahila Milan, Pune Municipal Corporation and Ward Officers, using superimposed maps of the city and city surveys. As these concerns were resolved, construction began in August 2010 on these sites. There were also some delays in starting work on the transition housing in Chandrama Nagar due to conflicts with the landowners.

By the end of the year significant construction progress had been made at the 7 sites, with a total of 192 houses under construction and 24 houses having completed construction. Transit Housing at Chandrama Nagar is now built and occupied. 40% of the construction has been taken on by Pune and Mumbai Mahila Milan and 60% of the contracted work is being supervised by Mahila Milan.

Based on the experience of Mahila Milan, the Municipality has granted another 750 houses in Shanti Nagar settlement for construction under BSUP.

BSUP in-situ housing cluster under completion, Sheela Salve Nagar, Yerwada



Transit Housing, ShantiNagar and ChandramaNagar



Bhubaneswar, Orissa

Housing Portfolio: Ongoing Subsidy Projects

FACT SHEET

People**Project Management Unit**

Shibani Mohanty, Project Co-ordinator, Orissa

Dibakar Behera, Project Co-ordinator, Orissa (No longer with UDRC)

Nayapalli, Bhubaneswar:

Manjari Chahatray, UDRC
Shantilata Parida, Mahila Milan leader

Urmila Sahu and Savita, Mahila Milan contractors

Dumduma, Bhubaneswar:

Saroj Bala Pradhan, UDRC
Basanti Maharana, Tikina Das, Mahila Milan contractors

Bharatpur, Bhubaneswar:

Manash Singh, UDRC
Urmila Sahu (a), Mahila Milan contractor

Architect: Followed designs in DPR with few modifications by Architect Rabi Narayan Das, Ideal Consultants, Settlement layout proposed by architect volunteers from ASF (Architects without Borders)

Construction

Settlements: 3

Houses: 750

House Size: 270 sq.ft.

Project Finance (INR)

Est. Total Cost: 16,50,00,000

Subsidy Rec.: 51,23,894

Funding: 5,81,00,000

Funding Sources:

SPARC/SSNS: 2,35,87,933

Other: 4,08,980

Subsidy: 4,99,213

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2007

- BSES survey by Mahila Milan
- BMC and Mahila Milan choose sites for upgradation
- BSUP tender released
- Tender withdrawn as no bid

Jan 2010

- Tender released in December 2009
- Applied for tender
- Won tender

February 2010

- Signed work order
- DPR found to be outdated

March 2010

- Federation redoes plane table survey
- House construction begins

August—October 2010

- ASF architect team in Bhubaneswar work out design typologies for houses and new settlement layout for Nayapalli Sabar Sahi

BACKGROUND

In 2007, the Bhubaneswar Municipal Corporation first released the tender for providing BSUP subsidies to upgrade houses in three settlements—these were chosen jointly by the BMC and Orissa Federation. There were no bidder due to the low cost/house, and the tender had to be re-released, till 2010 when the Alliance was granted the work order.

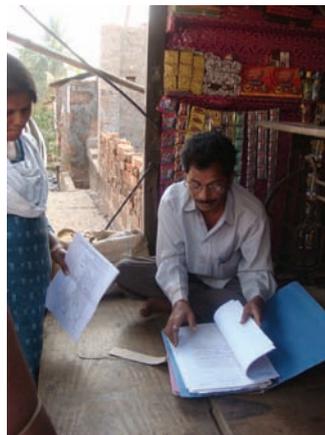
Although, demonstrated experience has allowed the Alliance to establish a relationship with the Bhubaneswar Municipality, this is the first BSUP project undertaken in Orissa and has presented many challenges and lessons to both sides.

The federation has taken up community construction in all three sites, although in Dumduma and Bharatpur, many households are doing construction themselves.

The team continues dialogue with the municipality on several fronts regarding the DPR, designs and infrastructure issues, delayed payments, procedure of tax deduction for those families that are constructing their own houses and so on.

BSUP process in Bhubneswar, Orissa

Discussions with Bhubaneswar Mahila Milan, on site with communities, and exchanges with Bangalore and Pune federations have supported the process from the beginning



**Transit Housing in Nayapalli Sabar Sahi, one of the three sites under BSUP in Bhubaneswar, Orissa
Households have appropriated and created their own space within the transit housing**



Bhubaneswar, Orissa

Housing Portfolio: Ongoing Subsidy Projects

CHALLENGES

Outdated Data

Outdated DPR in all three settlements, along with plane table survey and beneficiary list as these were based on data from 2007 when tender was first released.

Plane table for three settlements had to be redone by the Alliance in April 2010 so settlement layouts could be reworked.

Design Issues

In Nayapalli Sabar Sahi, proposed designs had to be modified as per plot conditions on site, as these are irregular plots where standardized BMC designs as per the DPR do not fit. Dumduma and Bharatpur are both settlements that were rehabilitated on their current plots and have regular shaped plots that makes construction easier. In these two plots, many households have chosen to take up construction on their own.

House upgrading began in April 2010, based on unit typologies proposed by the DPR. The community was not consulted during preparation of the DPR unit designs, but changing the proposed design is a lengthy process, so modifications are being made on site.

Some house typologies don't fit on the plot size, many households who still use the 'chullah' do not want kitchen platforms in the houses.

Transit Housing

Very few transit houses have been constructed in Nayapalli as there is no alternate space to construct the others. In Bharatpur and Dumduma, Transit accommodation is provided in the form of plastic sheets to those families whose houses are under construction.

Construction Costs

Cost estimates for the houses are based on 2007 rates, and constructing within the proposed amount is difficult. The initial lot of materials (brick, cement) bought by the contractors were of poor quality and had to be replaced upon objection by the Mahila Milan contractors on site. BMC engineers insist on using materials of specific brands- Konark, Ultratech, Lafarge, Tata Steel etc. which is very expensive and out of the budget.

Collecting Housing Savings

During group discussions with other city federations in October 2010 on the need for savings, the community argued that they had begun savings towards housing only after the project was obtained. Other city federation members stressed that savings towards housing or in general were essential even if there was no project in sight. Also, at times local councilor interfere and prevent communities from making contributions. Hence continuing to collect community contribution still is a challenge for the Mahila Milan and the Federation.

Municipality Funds

In Nayapalli, aside from difficulties in collecting community contribution towards housing, the municipality has not released money in time although most houses are under construction since April 2010.

Taxation issues, when BMC executes directly with community members; there is no tax deductions but for contractor 10% deductions applied and no grievance resolution

Land Disputes

There are some who own excess land which can be used for providing other infrastructure. Negotiations are in progress to acquire that land. Also there have been examples where on a plot there are 9-10 families but according to the BMC only 7 or 8 have been declared eligible thus leaving the rest out. It therefore becomes difficult to divide the plot between all. Some people who own the land have even sold out part of their land because of which the BMC designs don't fit onto the existing plot size. Along with this there are some houses whose physical demarcation needs to be finalized from the BMC.

CONSTRUCTION PROGRESS (As of March 2011)

	Nayapalli Sabar Sahi			Dumduma		Bharatpur	
Ownership	Owned by Beneficiaries			Rehabilitation site		Rehabilitation site	
No. of Houses	49	12	12	280		210	15
House Type	Type I (G)	Type II (G+1)	Type III (G+1)	Type I (G)	Type II (G+1)	Type I (G)	Type II (G+1)
	1 unit	2 units	3 units				
House Size	25sq.m	20sq.m	37.18sq.m	25sq.m	25sq.m	25sq.m	25sq.m
		20sq.m	20sq.m				
House Costs (as per tender)	1,30,359	3,94,500	6,06,282	1,70,000	1,80,500	1,70,000	1,80,500
Actual Costs	1,66,000	2,97,000	----	2,32,500	2,85,000	232,500	285,000
Houses Under Construction	17	16	3	51	0	123	4
Construction by households*	0	0	0	7	0	64	1
Completed Construction	20	0	0	0	0	8	0

Note: In some cases where households are constructing their own houses, the municipality gives the subsidy directly to the households at each stage of construction, subtracting the community contribution amount. Mahila Milan continues to supervise this construction also, but the contracts are given to the households themselves or outside contractors.

Housing Upgrading Progress, From Kachha to Pucca, Nayapalli Sabar Sahi, 2010-2011

Phase 01



Phase 02



Phase 03



Phase 04



Puri, Orissa

Housing Portfolio: Ongoing Subsidy Projects

FACT SHEET

People

Shibani Mohanty, Project Co-ordinator, Orissa
 Dibakar Behera, Project Co-ordinator, Orissa
 Annada Sankar Mohanta, Engineer
 Bishnu Charan Sahoo, Accountant
 Sujit Patra, Puri
 Prabodha Mohanty, Puri
 Brahmananda Pradhan, Office Staff
 Mitali Chahatray, Operational Staff

Contractor: Mahila Milan in-charge: Tulsi Das

Architect: Followed designs from DPR with few modifications by Architect Rabi Narayan Das, Ideal Consultants, Settlement layout proposed by ASF

Construction

Settlements: 3

Houses: 161

House Size: 270 sq.ft.

Costs

Est. Total Cost: 41,51,20,893

Subsidy Rec.: -----

Funding: 1,11,46,696

Funding Sources: SELAVIP

BACKGROUND

Nirman first bid on the 3 settlements under Puri BSUP upgrading project in February 2010. Because Nirman was the sole bidder, the municipality was required to submit the bid documents to the State-level housing department for review. After about a month of review the bid was rejected and the tender re-opened. The Orissa federation and Mahila Milan opted not to tell the community about this but instead began conducting mobilization work in two of the settlements, explaining the project to the communities, obtained consent for the project and for opening a joint bank account for housing savings. Meetings and exchange programs to help these slums set up community groups and savings in anticipation of the housing project had begun in January 2009. So far 6 savings groups have been formed in Gokha Sahi. Nirman bid again for the same project in May 2010 and in September–October 2010 Nirman officially won the bid. Plane table, household survey for 111 families and biometric for 100 families was completed in Gokha Sahi in April 2010.

CHALLENGES

- Sub-contracting denied
- Government protected from cost escalation
- No mechanism for grievance redressal above the level of government that was issuing the bid.
- No scope and limited time for Joint crosschecking/planning revisions and fresh design alternatives
- EOI Budget and DPR and agreement budgets gaps/errors-revision process between state and centre
- Differences between plane table, DPR and on-ground survey
- Beneficiary list did not match with plots/actual possessions
- Some pucca houses on list of houses to be upgraded, some kachha houses left out
- Conflicting plot demarcations on site

STATUS

Construction for 7 houses in Gokha Sahi began in January 2011 and has been completed till roof casting. A group of 3 architects from Architects without Borders (ASF) –Anna Olsson, Ingrid Svenkvist and Anna Engvall who volunteered with UDRC from September-November 2010, worked out house typologies for the slums in Puri which are currently being used on certain plots in Gokha Sahi. The ASF team also located differences between the plane table survey, the DPR issued by Puri Municipality and on-ground reality. Designs for irregular plots on which ASF designs do not fit, are yet to be worked out.

CONSTRUCTION PROGRESS (As of March 2011)

	Gokha Sahi		Mangala Sahi		Mishra Nolia Sahi		
Landowner	Owned by Beneficiaries						
No. of Houses	111		40		3	3	4
House Type as per tender	Type II	Type III	Type II	Type III	Type III	Type II	Type III
	(G)	(G+1)	(G)	(G+1)	(G+1)	(G)	(G+1)
	1 unit	1 unit	1 unit	1 unit	1 unit	1 unit	1 unit
House Size	25sq.m	25 sq.m	25sq.m	25 sq.m	25 sq.m	25sq.m	25 sq.m
House Costs as per tender	1,70,000	1,70,000	1,70,000	1,70,000	1,70,000	1,36,000	1,47,000
Actual Costs	Not known as construction is yet to begin						
Under Construction	---	---	---	---	---	---	---
Completed Construction	---	---	---	---	---	---	---

Puri BSUP Housing 2011-ongoing
Top Pictures: Gokha Sahi Settlement
Bottom Pictures (from left to right):

Meeting between Mangala Sahi community leader and Puri Federation leader to explain project, March 2009
Project Management Unit in Gokha Sahi, March 2010



Sanitation Portfolio

02 Project Portfolio

Sanitation Project Summary

Ongoing Sanitation Projects

Community Toilets
MSDP-II, Mumbai
NMMR, Mumbai
Keshipur, Orissa
Salia Sahi, Orissa



Sanitation Project Summary 2010-2011

Location	Time Period	Blocks	Seats	HHs	Blocks Completed	Total Project Cost Est. (INR)	Funds Received (till 2011) (INR)	Funds Received 2010-2011 (INR)	Funding Source
Maharashtra									
MSDP II	2008 and on-going	104	875	8750	25	20,00,00,000	4,77,00,000	2,90,00,000	MCGM CLIFF
MMR	2007-2011	363	5645	56450	289	69,00,00,000	52,91,00,000	4,70,00,000	MMRDA CLIFF
Orissa									
Keshpur, Cuttack	2011-ongoing	---	25	---		---	---	---	SSNS
Salia Sahi, Bhubaneswar	2011-ongoing /05-06	---	12	---		---	---	---	SSNS

The Millennium Development Goals (MDG) targets for sanitation are lagging behind all other targets, and while breakthrough in rural sanitation are being demonstrated in Bangladesh, rural Tamil Nadu and Maharashtra through motivational interventions, deficiencies in slum sanitation in urban areas defies development strategies.

In urban areas, subsidies for community toilet construction are provided by municipality or state funds, and as per the Alliance strategy, managed and maintained by communities themselves. This strategy was first developed in Pune, before CLIFF (funding facility) came into the picture, and led to two clear outcomes. Other cities began to explore this possibility but found that commercial contractors could not negotiate with slum dwellers and so possibilities to give these jobs to NGOs was initiated. The Alliance and other organizations began advocating for "defecation free" cities in 2003, which became a national policy in 2009-10.

SSNS has taken on toilet construction under MSDP and MMR in Mumbai, and two 'pilot' demonstration projects in Orissa in 2010-2011.

The Alliance has developed and continues to refine its strategy, where communities part of NSDF and MM do a survey of slums, contact the community leadership and identify locations for building a toilet block. Households are surveyed and agree to put aside money form a committee and initiate discussions on maintenance and supervision of toilets. This data is taken to city, and often a tender is announced for which SSNS applies and often gets some part of the city projects, even those that others refuse. Then, Community toilet block designs, developed over the last ten years, are modified to suit selected locations. Construction Contracts are first given to women contractors and then to other contractors, to build and hand over to communities to maintain. Timely supervision, and payments by city officials remain major challenges as these are not priorities within the ward administration. This often results in delays, to correct mistakes and to wastage of money and materials.

Maintenance remain an issue in toilet blocks, and is worsened by local politics, and contestation of responsibility by communities.

The Alliance remain committed to tackle these issues and take up an advocacy role where needed.

MSDP II, Mumbai

Sanitation Portfolio: ongoing projects

FACT SHEET

People

Project Management Unit:

Bapu Gavthe, Santosh Mane,
Ramesh Pawar, Amit Kamble,
Seema Borhade

Community Contractors:

Meena Ramani, Elizabeth Naidu,
Malti Ambre, Shanti Shinde, Nur-
jahan, Zuleikha Javed Khan,
Bhanoo Sayyad Sheikh, Jaitunbi
Mohd. Rafique Sheikh, Raisa
Banoo, Abdul Shakur, Alka Khan-
dare

Construction Progress

Toilet Blocks: 104

Constructed: 25

Ongoing: 55

Handover: 8

Project Finance (INR)

Est. Total Cost: 20,00,00,000

Funding Source: MCGM

Others: CLIFF

BACKGROUND

The Bombay Sewage Disposal Project (BSDP) was launched in 1995 by the World Bank and the Municipal Corporation of Greater Mumbai (MCGM) which intended to expand the city's sewage treatment plant and improve its sanitation infrastructure. In 1998, three NGOs were invited to undertake pilot projects to demonstrate how sanitation could be improved in the slums, despite their lack of connectivity to existing sanitation infrastructure. SPARC constructed a community toilet block based on the designs it had implemented in Pune. The toilet had pour-flush latrines in equal numbers for men and women, specially-designed children's latrines, and a community hall and a caretaker's room on the upper floors. The pilot project was a success and in 2001 the Slum Sanitation Project (SSP) was launched using this model. Nirman was awarded a contract for 320 toilet blocks or 6400 seats in 16 administrative wards in the city under MSDP I but only 213 toilet blocks were constructed as there were political issues and other setbacks that the Alliance had to deal with.

The MSDP II is a continuation of MSDP I where again the Alliance was contracted to construct 150 community toilet blocks with the same model. Some toilet blocks were cancelled due to land disputes, so the work order was issued for 104 toilet blocks.

CHALLENGES

- Some lands owned by Forest department, Airport, Railways were not provided a Land Clearance (NoC) easily.
- Slums were congested, so no extra space for temporary toilets was available
- Community Based Organization (CBO) formation and the cooperation of communities was a challenge.
- Higher densities in some slums posed a challenge for bringing materials to the site
- The High Court issued orders not to use sand from the river for construction resulting in higher rates.
- Non-availability of labor caused delays.
- Problems by corporators and others were created soon after construction began as this was when they realized the profits or benefits they would get from the toilet block which also hindered the progress of construction.
- Though designs for the toilet blocks were finalized by the community and submitted to the municipality, communities raised objections during construction. Some design issues raised were that the entrance of the toilet block faced their house or that they have to pass by a religious structure (temple or mosque) to reach the toilet block which was not acceptable. They also then started complaining that their house being next to the toilet block would stink throughout the day. Because some slums were congested, it was not possible to change the design completely but to satisfy the community, minor changes were made in the designs which again delayed the progress.
- In slums where the toilet block had to be connected to the septic tank rather than the sewage line, precautions had to be taken, so that the house next to the toilet block was not affected.
- It takes quite long to get water and electricity connections from the concerned ward offices for these toilet blocks as they have long procedures to follow.
- Further time is spent in undertaking a mandatory quality test for all the materials used for construction.

MMR Nirmal Abhiyan, Mumbai



Photos of community toilet blocks, Karjat
Mumbai suburbs, Maharashtra



CHALLENGES

Although MMR Nirmal Abhiyan was planned to be completed in 2 years, its progress continues to be delayed due to issues related to cash flow, land ownership and political entanglements. The second installment of government subsidy payments has yet to be released because of these delays and cancellations. Another serious obstacle has been community discontent over the chosen tenders. Local people prefer that construction contracts be awarded to community contractors, instead of NGOs. MMR originally shied away from community contractors because they lacked the experience and reliable labor and power necessary for undertaking large scale sanitation projects. In many cases, community discontent has won over and local politicians have taken over the project management, which has produced mixed results.

Many sites allocated for toilet block construction are on land not belonging to MMRDA. The landowners backtracked on the agreement to use the land for toilet blocks once their land was cleared of informal structures and threatened to take MMRDA to court. To avoid hold ups in court, construction has been stopped or moved to other sites.

Elections and bi-elections have resulted in the change of councilors who sometimes do not support the Community Based Organization (CBO) leading to further delays.

FACT SHEET

People:

Project Management Unit and Community contractors are same as MSDP project

Construction Progress

Toilet Blocks: 363

Constructed: 289

Project Finance (INR)

Est. Total Cost: 69,00,00,000

Funding: MMRDA

Other: CLIFF

BACKGROUND

Government of Maharashtra took up the Nirmal Mumbai Metropolitan Region Abhiyan (MMR) project in 2007, envisaging the construction of 1,00,000 public toilets across the Greater Mumbai Region in two years. The first phase of the project officially sanctioned the construction of 30,000 toilet seats in 14 Urban Local Bodies (ULBs). SSNS was specifically selected because of its demonstrated experience with participatory community sanitation projects. The model for these toilet blocks are similar to the ones constructed under MSDP. Initially, Nirman was contracted to construct 367 toilet blocks but for some reasons few sites had to be discarded.

Sanitation Portfolio: ongoing projects

Keshpur, Cuttack, Orissa

Open defecation was rampant in Keshpur due to lack of toilet facilities. In 2007, CMC began construction on a toilet block in Keshpur but it was only constructed till the plinth level. After two years, the commissioner of Cuttack, Rabi Narayan Nanda, the SIO, Shyam Sundar Sethi and the Deputy Mayor decided to take it upon themselves to complete the toilet.

The commissioner contacted the Orissa Federation and Mahila Milan to construct 10 toilet blocks in Cuttack – 5 for commercial (near bus stands, railway stations, theatres etc.) and 5 for within the slum. The OSDF identified slums of Kadam Rasool, Doromundi Harijan Sahi and others to begin their work, as these areas needed toilets and had Mahila Milan presence. Of the 5 slums, 2 slums are located on land belonging to the CMC and the remaining 3 slums are on land belonging to irrigation department. The CMC was supposed to get the land clearance which is not obtained as yet hence construction has not started as yet. To kickstart the process, the CMC took up the construction of completing the Keshpur toilet block (for 300 families) with the help of OSDF.

The toilet block was redesigned by the UDRC engineer and Mahila Milan to incorporate community ideas. This has led to the inclusion of a community hall and caretakers' room. The toilet is 25 seats, with 15 seats for men and 10 for women.

Salia Sahi, Bhubaneswar, Orissa

In February 2009, UDRC team and some Mahila Milan/ Federation visited Mumbai for an exchange visit. Also accompanying them was the Bhubaneswar municipal corporation Hon. Mayor Bharti Singh and other corporators to discuss the sanitation program in Orissa with Jockin Arputham, Leader of the National Slum Dwellers Federation. During the discussion, Salia Sahi was selected as a pilot site for toilet block construction.

Status: Construction of the 20 seat toilet has now reached roof level. The construction is being supervised by Mahila Milan.

Costs: Rs.4 lakh 20,000 has been spent so far.

From Top to Bottom:
Keshpur Toilet under construction, Cuttack, Orissa
Salia Sahi, Bhubaneswar, Orissa



Project Closure: Cost Recovery Update

Cost recoveries of Housing and Sanitation projects are being covered by a committee comprising Mr. S.K Joshi, Sundar Burra and Aseena Vicajee. The committee is formed to recover amounts where there are pending arrears from various government authorities and is currently looking after the recovery of receivable amount from completed projects by SPARC-SSNS, namely:

Housing	Status	Project Cost (INR)	Recovery Due (INR)
Hadapsar I	95 houses completed in 2003-2005 Documents related to household IDs are yet to be submitted to recover project costs. These IDs have been difficult to obtain as many families have moved or do not have appropriate documents.	5,60,00,000	10,49,000
Hadapsar II	618 houses completed in 2005 Documents related to agreements and IDs are now collected for around 66 of the remaining 76 families and submitted to the PMC for further action.		50,00,000
Solapur Bidi Workers Society	Case filed by SSNS on the Bidi worker's society for fraud, we are not expecting to recover the full amount. (Please see full story at page bottom)	4,59,00,000	1,41,00,000

Sanitation	Status	Project Cost (INR)	Recovery Due (INR)
PCMC Sanitation 6 toilet blocks	Project completed at PCMC in 2009, the work was stalled due to delays related to rains, delay in toilet demolition, public opposition and delays in finalizing work by the municipality. Since project is now completed, Material testing reports were submitted to the PCMC for release of money.	72,00,000	0 *certain amount due has been disqualified
BSDP Lot 6&7 208 toilet blocks		32,00,00,000	3,00,00,000
MMR Sanitation 363 toilet blocks	Delays due to several reasons: In two-three settlements, two communities are fighting for control of one toilet block. In some cases, issues with the local corporator has stalled work.	69,00,00,000	10,00,00,000

Sholapur Bidi, JnNURM-BSUP: R&R project

From 1998 to 2008 the Sholapur Bidi Kamgar housing scheme was jointly implemented by the Maa Bidi Sahib Kamgar Sanstha Ltd. and Nirman to build 1250 houses for the residents of Sholapur Bidi. Nirman spent INR 4, 57, 04,247/- on the construction of 501 houses for which INR 1,86,00,000 were received from the Central and State Government in the form of subsidy money. As per the agreement with Maa Bidi, the subsidy was to be deposited in the joint account of both organizations implementing the project. However, only INR 45,00,000 was deposited in the account. Additional subsidy money was attempted to be obtained from the state government through a forged letter, which was caught by Nirman and a case filed against the chairman of Maa Bidi. The accused persons have since been caught and the case is ongoing.

Project Portfolio: Housing & Sanitation loans

02 Nirman Project Portfolio

APPLICATIONS

Loan application submitted to Committee (7 Mahila Milan members and 2-4 federation people)

Federation visits committee to discuss applications

Physical evaluation of each applicant's house is conducted

Applications submitted to SPARC/SSNS

Loan processed and sent to federation

Loan disbursement by federation

Applications provide info on: name, husband's name, caste, MM savings, previous loans (either through Mahila Milan or RMK) – and, when possible, also contain photographs.

The applications are scrutinized on basis of savings record: for instance, those who have no regular savings activity are automatically rejected. As long as households have a regular (daily) savings record – no matter how much they put away daily – their applications will be considered.

Physical evaluation ensures that the household really does need the loan and to verify that the amount will be spent on housing purposes and not for any other purpose. This helps to prioritize the applications and identify households that are in most urgent need of the loan.

Photos are taken before and after the construction for documentation purposes.

Housing loans are to be paid back with an interest rate of 2%. Loans are repaid on a monthly basis.



Housing Loan Summary 2010-2011

Location	Households	Loan Amount 2010-2011 (INR)	Amount Repaid 2010-2011 (INR)	Funder	Time Period
Karnataka					
Kolar Gold Fields	120	10,00,000	55,000	Bilance	May 2010
*Bangalore (District Mahila Milan)	43	5,00,000	7950	Bilance	January 2011
Mysore	63	10,00,000	92,050	Bilance	January 2011
Mandya	20	2,12,000	20,000	Bilance	January 2011

*Bypanahalli and Gautam Colony (both in Bangalore)

NSDF and Mahila Milan work in 8 towns and cities in Karnataka:

Kolar, Bangalore, Mandya, Mysore, Zubeika, Raichur, Karla, KGF (Kolar Gold Fields)

Kolar Gold Field, Karnataka

KGF has so far received INR 10,00,000 in housing loans. The settlements in KGF are built on Central govt. land – which means that no new construction can take place – only repair work. Loan requests ranged from INR 10,000 to INR 20,000. So far, about 600 households in KGF have received loans. There is nearly 100% and on-time repayment of loans in KGF.

Bangalore (District Mahila Milan), Karnataka

A combined total of nearly INR 20,00,000 in loans have been issued in Mysore (INR 10,00,000), Maddur (INR 5,00,000), Bypanahalli and Gautam Colony (both in Bangalore; INR 10,00,000) as housing loans. The loans finance housing repairs and construction – with costs ranging from INR 10,000 – INR 30,000. Repayment has not been a challenge.

Project Portfolio: Housing & Sanitation loans

02 Nirman Project Portfolio

Sanitation Loan Summary 2010-2011

State/City	HHs	Loan Amount 2010-2011 (INR)	Amount repaid 2010- 2011 (INR)	Total HHs and Loan Amount Till 2011 (INR)	Total Amount Repaid Till 2011 (INR)	Loan Source (SSNS) (INR)	Time Period	
Karnataka								
Bangalore (Ullalu Uppa)	29	2,90,000	Repay- ment is being used as revolving loans	42 HHs, 3,55,000	---	Ford Foun- dation	2004-2006	
						CHF	July 2010	
Mandya (NagarKere)	18	2,88,000	52,880	---	52,880	MISEREOR	January 2011	
Tamil Nadu								
Kanchipuram	87	4,93,000	8,70,000	4,64,000	290 HHs, 22,15,000	16,73635	IIED	May 2010
		3,77,000					MISEROR	

***Settlements covered in Kanchipuram include:** Bharat Nagar, Gandhi Nagar, Irumbaliyur, Polacherry, Selaiyur, Adhi Nagar, Mahila Milan II, Andiyappan, Vinoba Nagar II, Karpapuram, Asbhina Puram, Narayana Puram, Rajakipakkam, Arikara Street, Indra Nagar, New Perungalathu, Kadapani, E-Tanabaram *

In cities and especially smaller towns where houses are bigger, households don't face eviction threats, the possibility of building toilets inside houses is possible and SSNS has begun to lend for these to communities to explore issues that have to be addressed if this is scaled up within the portfolio of SSNS as well as recommending this as a policy. Already in BSUP in Pune, those households that are Pucca, which are not being upgraded each households will get INR 15,000 to build a toilet within the house.

NagarKere, Mandya, Karnataka

In Nagarakera, Maddur District, 15 toilets were constructed last year (2010). Households in the community applied for and received a loan of INR 6000/household – borrowed against an interest rate of 2% – to build the toilets. Once the money was received, Mahila Milan collectively bought materials for construction including sand, cement and piping. The toilets were self-constructed. After the completion of the construction, Mahila Milan submitted photographs of their toilets to the local *gram panchayat* who ‘gifted’ Rs. 3000 back to the households as a subsidy.

Kanchipuram, Tamil Nadu

This year, 87 members in areas of Bharat Nagar, Gandhi Nagar, Irumbaliyur, Polacherry, Selaiyur, Adhi Nagar, Mahila Milan II, Andiappan, Vinoba Nagar II, Karpapuram, Asbhina Puram, Narayana Puram, Rajakipakkam, Arikara Street, Indra Nagar, New Perungalathu, Kadapani, E-Tanabaram were given a loan amount of INR 8,70,000 (10,000 each) for construction of individual toilets.

Ullal Upanagar, Karnataka

Ullal Upanagar, a relocation slum of about 280 households, lies about 18km west of downtown Bangalore. In June 2010, the local Mahila Milan (MM), with financial assistance from CHF International, took on the challenge of implementing a sanitation project – the construction of individual toilets – to help improve the quality of life in their community. Until this project was implemented, this community had no toilet facilities in and around their places of residence. Two distantly located public toilets ‘served’ the community, if they could manage the trek. The more convenient option for men, women and children alike, was to use a nearby field. Women, as expected, were disproportionately affected by this. For instance, compounding the obvious privacy and safety issues.

These issues led local MM leader, Martha, to ascertain whether funds were available, through the main KSDF and MM office in Basvanagudi, Bangalore, to construct individual toilets homes in her community. When she received a positive response, a pilot project with loans for 10 toilets was sanctioned. Within a few weeks of launching the project, several other families applied for loans. CHF International provided loans totaling INR 2,90,000 to families wanting to build a basic toilet within or adjoining their home. Each loan beneficiary received INR 10,000 in two INR 5000 installments: the first to initiate the construction, and the second the toilets could be inspected. Twenty nine (29) households applied for and received the individual toilet loans and a further thirty (30) have submitted their applications to MM. The repayment schedule is administered by MM and requires beneficiaries to pay INR 1000 per month for 10 months to completely repay their loan.

Each toilet construction takes about 3 months and currently, most are nearing completion. The utility connection is expected to be established by October 2010 after which the toilets will be functional. The initial 29 beneficiaries have already begun repaying their loans and so far, there have been no defaults. The women revealed that they wanted to repay these loans as quickly as possible in order to take out new loans for house improvements.

03 Advocacy for new practices and policy

Dharavi Re-development Project as a strategy for SRA

Pune in-situ as a model for BSUP

Procurement Norms Adopted

Policy Adoptions 2010-11

Community-driven development
Agenda

Advocating Incremental Support

Incremental Housing Study

Dialogue on Rental Housing



“The Nirman projects, provide the experience and a precedent to demonstrate to others the possibilities of community involvement. This forms the base of the Alliance advocacy with MoHUPA for the new national policy for slums in India known as RAY. The strategy is to facilitate wherever possible, community surveys and data collection with a view to develop priorities for projects collectively and to facilitate slum dwellers to design and manage construction of their homes wherever possible”

Just as ‘doing is learning’ and seeking change in policy and practice are two sides of the same coin for the Alliance. By doing, communities understand what works and what does not, by sharing what they have done, they convince more communities in other cities and influence the policy through practice. Today, community leaders have discussions with officials and politicians and Alliance representatives sit on city, state and national task forces and committees to undertake provision of basic amenities and facilitate commitments made by the state to the urban poor.

Since the last two decades, we find that leadership within state and political parties play a vital role in this process. The transfer of the person exploring this policy, creates setbacks and often derails the potential for breakthroughs. Often, this is as much due to the unfamiliarity of the new person to the subject of urban poverty as it may be the relationship that the city has to reform with the Alliance.

The fear of taking risks and exploring precedents that work for the poor often impede the scale that is needed. Accompanying that risk-taking is the need to demonstrate through action, as innovative projects are often dismissed stating “It won’t happen”. It is here that the CAN DO attitude of the community federations often encourages administrators to then explore new possibilities.

It is also our experience that organizations seeking policy change must have capacity to engage and make their presence felt, at the city, state, national and international level to produce effective change.

Initially, under JnNURM since 2005, now in discussions in the 12th 5-year Plan and under RAY, many committees and task forces have sought to examine policy and governance linked reform to improve access of cities to finance to address improved city capacity to provide amenities and services to all.

To date there is no serious and robust strategy in place and whatever is explored has caveats based on issues that lack of information about informal occupations, lack of mortgages against which to give loans, RBI policies and deep fears of the global meltdown due to subprime lending in the U.S and its impact on the world.

RAY, in its formulation, also struggles with what it will provide as subsidies, what it will expect to facilitate through loans, and how to cost houses and amenities and service provision. All states have generally refused to acknowledge that by and large they have not been able to deliver housing under BSUP even to the really miniscule numbers for whom they got DPR approval; that most households did not know they had to contribute 10% until they were to move into the house; delays and local dissent led to escalation of material costs and unfinished projects. In discussions with the GOI, states want to continue BSUP with 80% subsidy from the state and very little focus on provision of universal land security and basic amenities to all.

It is our position, that for most of the urban poor whose houses and amenities have to be improved, the poor can only afford borrowing money (regardless of who lends) in small amounts and incrementally upgrade their own dwellings. Regardless of new units being created for ownership or rental by the private sector, and subsidy based houses being continued because of political demands, incremental growth is where the bulk of transformation has been and is happening and can be scaled up most dramatically.

“In the coming years, it is incremental growth and finance that will be one of the main areas for exploration and advocacy in SSNS and the Alliance.”

03 Advocacy for new practices and policy

New strategies for SRA projects

Dharavi Re-development Project

The Alliance continues to partner with KR VIA (Kamla Raheja Institute of Architecture) in Mumbai to engage with communities in the design of the Dharavi Re-development Plan. Designs have been produced for Sector 4 in the hope of creating a protocol for designing with communities that can be replicated elsewhere. Negotiations are underway to influence the development of Sector 5, in Dharavi.

Reviewing SRA norms

One learning from the Dharavi Re-development project is that densification is the only way to give tenure to the poor when the cost of land exceeds the cost of construction, and here the SRA concept of using land as a cross subsidy is viable. **We have urged the state to review SRA and change density norms and governance.**

Splitting SRA process

From the SSNS experience in joint ventures, and our realization that communities must be made partners in development, we are advocating to the State to split SRA projects into two, where documentation and design is done in the first phase with NGOs and CBOs, and construction tendered out by the State in the second phase, with supervision by NGOs and CBOs.

Pune in-situ as a model for BSUP

RATNAKAR GAIKWAD, the Chief Secretary of Maharashtra, during his visit to Pune to see the project has committed to develop this model for more BSUP projects in Maharashtra and plans to bring the Chief Minister to inaugurate the final completion of the project.

As such the Alliance has been presenting options to develop alternatives that allow communities to drive these processes. As a result the combination of the demonstration effect of projects carried out by the Alliance to date, combined with the failures of top down projects carried out by others have made the state and central government far more receptive and willing to listen to the demands and suggestions of the Alliance.

The JnNURM BSUP somehow created a practice of seeking densification through walk up housing; demolishing all existing structures in the location of the slum site under consideration; and of course construction and design norms that seemed very rigid. One of the biggest breakthrough that the Pune project and Bhubaneswar project have achieved is that houses, that are already Pucca constructed with brick and mortar, and were over 25 sq meters were allowed to stay as they were and the rest were take up for upgrading; and if and when the houses were very small and there was no footprint to facilitate this provision, the households agreed to have houses that were walk ups to ground plus 2. Every such precedent has taken months to negotiate with both the state and with communities.

Although they are modest projects in the larger canvas of the BSUP program, all federation projects draw huge local inter state and national and international visitors as much to see the process as to see how the management systems work. The city leadership of the NSDF MM group are supported by the Construction Collectives of NSDF and MM and together they develop a group of managers and support leadership in each neighborhood to whom gradually the supervision is provided. Roles get abdicated when the next rung of leadership shows confidence of managing the process. This process manages to convince the officials much more than all documentation and policy based rhetoric.

Procurement Norms

Recommendation for changing procurement norms under BSUP was accepted by the Pune Municipal Corporation that allowed NGOs to take on construction for the first time in 2008. The Pune tender document was adopted by the Bhubaneswar Municipal Corporation and later Puri, in 2009, so the SSNS initiated procurement guidelines have become a model elsewhere.

Recommendations are being made to states to change the DPR (Development Project Report) preparation norms so that NGOs, professionals and community inputs can be considered and phase-wise procurement process so DPR is not outdated by the time project is actually acquired and implemented.

Recommendation and advocacy for change in RAY guidelines for community participation by the Alliance being considered by task force for RAY

Policy Adoptions 2010-2011

MCGM procurement and practices have changed after discussions of problems in earlier projects taken on by the Alliance for sanitation

SSNS representation on Committees for Advocacy

Sheela Patel, Chair, SSNS:

National Technical Advisory Group (NTAG), JnNURM, MoUD

National Advisory Group on Urban Sanitation (NAGUS), MoUD

High Level Monitoring Committee (NUHP), MoHUPA

Expert Committee, National Development Council (NDC), MoUD

Working Group on Urban Poverty, Planning Commission
Committee of Experts for Dharavi Re-development Plan, Mumbai

Chairperson, PRIA-Participatory Research in Asia, Delhi

Board Member, PUKAR-Partners for Urban Knowledge Action and Research, Mumbai

Board Member, VANI-Voluntary Action Network India

Chairperson, SDI-Slum/Shack Dwellers International

Council Member, Water and Sanitation Program, World Bank

Council Member, IIED-International Institute for Environment and Development, UK

03 Advocacy for new practice and policy

Community-driven development agenda

Almost every household and structure in slums today is self built upgraded and managed; almost every household has had some experience of working in some capacity in the construction industry. Yet government programs fail to see the potential of including these households and their communities in developing designs, designing financial and construction processes, and facilitating their direct participation in this process. Not only does it ensure good supervision, it facilitates income generation and circulation of that money in the very neighborhoods where subsidies were delivered to address their poverty status. To quote Jockin: **“when the people are right there, what is the need to produce LAWARIS houses when a warisdar is right there?”**

SPARC and Nirman are in several task forces and committees of JnNurm and RAY and have been vigorously promoting community managed BSUP and sanitation projects. The projects undertaken to date demonstrate all the difficulties that emerge from designs which are not community friendly, and many of the design activities in preparation for RAY are demonstrating the same patterns.

Financing

Some of the challenges in rolling out the JnNURM and RAY programmes is their present dependence upon grant funding. This is to make up for reductions in the value of the subsidies offered by government arising from inflation. Solutions to this issue could include increasing the contributions by beneficiaries, and SSNS seeking affordable loans. But a major area of exploration for the Alliance at present is financing incremental upgrading.

The Alliance has begun to explore a few ways to get this process recognized, one is to assist and support it financially and the other, is to examine how post-facto design and material assistance can be provided. A study is underway to initiate this process. Some modest loans have been given to those who want to improve their dwellings which will be documented to understand the process better.

Study on Incremental Housing

The Alliance believes that communities of the poor need a policy change that begins by respecting their existing investments in building these humble dwellings, and gradually helps them to improve and upgrade this dwelling.

The research and documentation was undertaken by SSNS/SPARC in 2010 in Mumbai city with some of the pavement dwellers living in Byculla and Parel, people living along the railway tracks and slums in Borivali and Mahim and Airport slum dwellers to investigate how the poor build their homes, how the fear of evictions and demolitions restrict their capacity to make investments in their houses, and how demolition makes them spend additional money to reinvest in their structures over and over again.

The purpose of the study was:

- To find the cost of informal structures built by the poor
- To understand the correlation between the state of these structures and the perceived threat to them
- To understand the stages of construction
- To find area details of slum colonies

General Observations through this study were:

Security of tenure led people to upgrade their structures.

Often the structures were upgraded incrementally as per the availability of money and resources

G+1 structures were accepted keeping in mind the expanding family size and to avoid the problem of water logging.

Pucca (concrete Walls and Roof) structures had negligible yearly maintenance cost. Semi *Pucca* (concrete walls with tin or aluminum roof) structures on the other hand needed repairs every 2-3 years plus maintenance during monsoons. *Kutchra* (mud walls, bamboo and thatch roofs) structures had largest cost of maintenance. The state of structures was directly related to the threat of demolition. This means that the structures were not in a bad state but upgrading doesn't take place if there are demolition threats. People usually tend to upgrade if they know their houses won't be demolished.

In early 2011, the SSNS/SPARC research and documentation team decided to widen the research on 'incremental housing' to slum settlements (not only pavement dwellers). The goal is to document houses and interview households that have invested money in upgrading their own houses and note the reasoning behind these investments (with the understanding that incremental upgrading is not always an outcome of secure tenure alone). The study will cover about 5 slum dwellings in each chosen settlement in the cities of Mumbai and Pune.

Rental Housing Discussions

Property ownership is becoming increasingly unfeasible in Mumbai (due to acute shortage of land and highest land prices in the world), compounded by a shortage of rental housing and an antiquated Rent Act of 1947 which has frozen rents at the 1940 levels.

There is, therefore, no space for new entrants who can afford to rent in the formal sector, but not own property. For instance, in spite of increasing incomes, families in informal settlements that potentially can afford to transition to formal housing are unable to do so. Simultaneous migration into the slums of Mumbai, which continues unaffected, has caused severe overcrowding in slums.

In response to this brewing housing crisis, in 2009, MMRDA attempted to promote rental housing in the hope that by setting an example, the private sector would follow suit. It announced a program to construct 500,000 affordable homes for rent – delivered by developers in exchange for development rights – of which 30,000 were to be ready by December 2010.

The key challenge that MMRDA face is the management and long term maintenance of the buildings. To this end, in October 2010, SPARC and Homeless International facilitated the visit of by two of its voluntary trustees who are experts in the field: Simon Dow, Chief Executive of Guinness Housing Group which has been established for over 100 years and owns and manages 60,000 homes; and Derek Joseph, ex-Managing Director of one of the largest housing consultancies and an advisor to the UK and several European governments.

Over the course of their visit to Mumbai, these experts presented the UK model of Housing Associations (HA) which manage affordable rental properties in the UK. Mumbai authorities representatives included Mr. U.P.S Madan, the then Director at MTSU and Mrs. Sulakshana Mahajan, Consultant at MTSU; Mr. Ratnakar Gaikwad, Metropolitan Commissioner, MMRDA and Mr. Deshpande, Joint Project Director, Town Planning, MMRDA; and Mr. Gautam Chatterjee, the then vice president and CEO of MHADA.

The meetings focused on understanding the Indian context and identifying key features of the UK HA model that were transferable within this context. The main issues discussed included:

- Setting up basic/minimum quality standards
- Tenant selection, eligibility criteria and allocation
- Rent setting
- Regulation
- Management and maintenance procedures

By the end of their visit, Larry English, CEO of Housing International, Simon Dow and Derek Joseph had drafted a rental housing proposition. The proposal was submitted to MMRDA and MHADA authorities for consideration. Notable features were:

- A Section-25 organisation wholly focused on delivering housing management and maintenance
- Focus on residents clearly seeing the link between paying rents and monies spent on maintaining the properties – to promote transparency and trust in the system
- Residents would occupy properties on the basis of a contract subject to civil law in the breach
- A separate contract between the Mumbai authorities and the landlord relating to the residents
- A dedicated and expert board

04 Documentation and Outreach

Learning from past projects

Unintended Consequences
Sanitation Study
Pune-BSUP

Community Exchanges, Events

Visitors, Interns, Volunteers, Re-
searchers

Other Documentation Tools



“We have got good marriage proposals for our daughters”.

“In the buildings we feel that we are at a higher level”.

“Along the railway tracks we would feel scared as to when who will die”

Shobha, a resident from Indian Oil said, "earlier when we had come here, there were lot of robbery, eve teasing, drunkards and crime taking place but now because of police Panchayat the percentage has come down. People fear us and our police panchayat".

Raziya from Gautam Nagar said, "I am happy and very comfortable having this shop, I have no problem over here".

Shalini Mhapankar, resident from Kanjur Marg said, “being a woman I would never go out even to the market to buy vegetables but now being part of Mahila Milan we visit different countries and cities and give big speeches”

“At our previous site we never changed our clothes daily but now we try to be neat and clean”.

“We are happy to live in buildings as we have water and toilets within our homes”.

Learning from projects

Unintended Consequences Study – Studying impacts of relocation on households

A group study was conducted at eight relocation sites in Mumbai – Vashinaka, Mankhurd (Milan Nagar, Lallubhai Compound, Gautam Nagar, and Indian Oil), Nahur, Oshiwara, and Kanjur Marg where the Alliance has rehabilitated slum dwellers, in order to study some of the unintended consequences that slum dwellers face post relocation. The questions were framed to understand the pre-relocation situation and the post-relocation challenges. The concerns were divided into: Technical issues, Open spaces: most of the sites did not have sufficient open spaces for women and children, Safety and security: three of the sites are more safe and secure for girls and the Mahila Milan credit themselves for this, On-site services: most of the relocation sites are connected to the main road and have adequate access to transportation. One of the sites is just opposite the railway station. Markets and schools are not so close to the relocation sites.

A study is now being planned for families who are yet to be relocated, and a possible engagement between families who have been relocated and those who will be relocated to act as an exchange of experiences.

Re-Dharavi, KRVI and the Alliance

In November 2010, the Alliance and KRVI jointly produced a publication based on proposed strategies for Dharavi Sector 4 called RE-Dharavi (Re-Interpreting, Re-Imagining and Re-Developing) which documents how communities can collect information and produce a planning protocol to redevelop and design difficult localities, such as Dharavi, in a way that is participatory and community-driven.

Sanitation Study

SPARC – Harvard Humanitarian Initiative (HHI) Sanitation-Research Project

SPARC began exploring a potential sanitation research project with Dr. Ronak Patel from Harvard Humanitarian Initiative (HHI) in September 2010, objectives of which would be to:

To assess the impact of the Alliance’s toilet program (community toilet blocks) in terms of health benefits – particularly its correlation to diarrhea incidence and cost-effectiveness, as well as impact on GDP

To use evidence to negotiate with policy makers and donors and to advocate for expansion of similar sanitation programs and activities

It was clear from the onset that the research methodology would have to be simple and participatory. Based on these criteria, Dr. Patel proposed a ‘Snapshot survey’ of communities before and after toilet blocks are built.

Future visits will involve a meeting with Mahila Milan and Federation leaders to understand the relationship between the members of the Alliance, learn the evolution of the toilet program and to research which communities would be appropriate to conduct the study.

BSUP Documentation

The Alliance is looking at the Pune BSUP project to document the processes and challenges involved from the viewpoint of Pune Mahila Milan. Similar studies will be carried out in Bhubaneswar and Puri in the next financial year. A large part of these studies is to learn through documentation, and improve on existing strategies for future projects.

04 Documentation and Outreach

Community Exchanges Construction-related

Exchange with 'community architects' working with the Philippines federations in Mumbai, May 2010: A team of young architecture interns working with the Philippines federation came to Mumbai for an exchange with SPARC, NSDF, and Mahila Milan about all of the Alliance's activities in India. They gave a presentation on their work with community-based development and participatory design/planning. SPARC presented to them about enumerations and mapping, and SSNS director spoke with them about the importance of documentation. They visited numerous sites including Mankhurd.

Federations from Nashik, Malegaon, Pimpri-Chinchwad, Badgaon, Kolhapur, Ahmad Nagar visit Mumbai, June 2010: A joint meeting was conducted for all the Maharashtra cities to review the schemes and government run programs in their cities and to learn from the Pune-BSUP project to implement the same process in their respective cities. The visit included a site visit to Mahadev Wadi and Sheela Salve Nagar.

Mahila Milan from Nasik visited Pune to look at the housing construction under JNNURM-BSUP in Sheela Salve Nagar and Wadar Vasti, September 2010: A joint meeting was held between Nasik and Malegaon Mahila Milan where they discussed about different government schemes for the urban poor and said that these schemes and services should reach to the people by communicating with the municipality and building a relationship with them

Nanded community leaders to Pune, March 2011: Visited the Yerwada BSUP projects and discussed with Pune Mahila Milan to set up a similar process in Nanded.

Hunnarshala, Kutch Mahila Vikas Samiti & Kutch Setu visit Pune, 2010: Hunnarshala is the supporting NGO to community groups of Kutch Mahila Vikas Samiti and Kutch Setu. They visited Hadapsar Datta wadi, Suryodaya society and JnNURM-BSUP project in Yerwada to understand and learn how the women obtain and manage contracts, how they do construction work, how they face challenges, what strategies they adopt and so on.

Mahila Housing Trust, February 2011: In 1994, Mahila Housing SEWA Trust (MHT) was registered with the overall objective of improving housing and infrastructure conditions of poor women in the informal sector. MHT visited Byculla, Milan Nagar and saw the inside of many different units. They spoke with Mahila Milan on how their lives had changed after the rehabilitation and to understand the process of housing and construction.

Events

World Urban Forum, Brazil, March 2010:

361 degree conference, Mumbai, October 2010: Two day conference on design and informal cities with presentations by Sheela, Sundar, Gautam Bahn, Pankaj Joshi, Rahul Mehrotra, Alejandro Echeverri, Alfredo Billembourg and a field visit to Dharavi led by Jockin Arputham.

Negotiating Urban Form UDRI workshop, February 2011: Hosted by UDRI the workshop featured Shirish Patel, Rupali Gupta/KRVIA, Sheela, Gautam Pattel and Anita Patil. It was held for the benefit of students from the Harvard Graduate School of Urban Planning and Design.

Visitors

Rob Gregory, Senior Editor of Architectural Review (AR) in UK, April 2010: Architectural Review, a prestigious magazine highlighting precedent-setting design projects worldwide. He came to India on a three week tour of recent precedent setting projects in the private and social sectors, and wanted to visit some exemplary SPARC projects.

Ashish Karamchandani, Nidhi Hedge, Tanushree Kumar and Hema Vishwanathan from Monitor Group. April 2010:

The Monitor team conducted a group interview with residents of Building 98 as part of a study on "unintended consequences" being carried out by the Monitor group. The interview was led by Ms. Hema Vishwanathan- IIMA. Discussion of a research M&E project being conducted by Monitor on 400 families resettled to 4 housing projects that they have financed. The research will focus on the unexpected consequences of people's relocation to new low-income housing. Sheela explained some of the unintended consequences that the Alliance has dealt with due to R&R, as things which Monitor could explore in its focus groups and interviews for the study. Ashish and Sheela also discussed the possibility of working together to conduct a similar monitoring project in the Alliance's R&R projects.

Delhi Development Authority & Municipal Corporation of Delhi, May 2010: Representatives from these two organizations visited SSNS to learn about working with communities, sanitation projects & the SRA model. This was to assist the DDA to come up with its own model for slum redevelopment in Delhi. An MoU may be set up between Nirman and DDA to assist in this and SNSS are working with MicroHome Solutions - an NGO working with DDA to take this work forward. The goal of the DDA is to come up with 5 alternative 'road maps' for how slum redevelopment could take place in Delhi. MHS is an NGO based in Delhi that is implementing its first slum upgrading project with MCD/DDA in Mangalpuri, Delhi and potentially a new Implementing partner of CLIFF.

Larry English & Simon U.K Housing Association with Urvinder Madan & MHADA to discuss rental housing, October 2010

Alexi De Ducla, La Farge: Lafarge is a cement supplier that has been exploring ways to work with non-governmental organizations. Alexis de Ducla, Arun Batra (Vice President – sales, Lafarge) visited SSNS in June 2010 to discuss possible explorations for low-cost building material solutions followed by a site visit to Oshiwara in November 2010, Mumbai to speak with Mahila Milan contractors and view the Nirman process firsthand. Given the unpredictability of upgrading, our goal is to structure a process whereby Lafarge can fill in the possible need gaps and add value to the work done by communities.

Bryan Wagner, Morgan Stanley, July 2010

Richard Tomlinson, Chair of Planning, University of Melbourne Planning & Design, March 2011: Professor Tomlinson visited in March to prepare for a Mumbai-field studio that the Planning students at the University of Melbourne are planning to undertake with support from SPARC/SSNS and KRVA. The field visit with students will take place in September 2011.

German Technical Cooperation (GTZ)'s Urban Development through Local Efforts Program(UDLE) and Department of Urban Development and Building Construction (DUDBC) from Nepal- Arjun Koirala from German Technology Cooperation (GTZ), Mr. Pramod K. Karmacharya and Mr. Uddhav Guragain from Ministry of Physical Planning & Works - Department of Urban Development & Building Construction, Government of Nepal, October 2010: to look at options of relocation and in-situ and to get insight of urban development intervention as the government of Nepal is planning to implement slum upgrading program. The team visited three relocation sites at Mankhurd – Milan Nagar, Railway Resettlement and Lallubhai Compound and spoke to mahila Milan and community members about pre and post relocations, the kind of houses they were living in before and now, problems they faced. They also discussed with them the process of getting these houses, their level of involvement in planning, designing, construction and maintenance.

Daniel Gross, WorldHaus, Idea Lab: To explore the use of pre-fabricated Aluminium panels that can be put together (perhaps, incrementally) to create a modular house of 220 sq.ft. costing \$2500 (USD)

Ashna Mathema & Prashant Salvi, World Bank representatives; January 2011: to discuss the work done so far on Green Low-Income Housing World Bank Trust Fund Study. The study team comprises of architects, planners and engineers. Much of the interviews for the study were carried out at 5 different slum communities in Mumbai including Shivaji Nagar, Bharat Nagar, around Dharavi and Darukhana at Reay road. They are now at the stage of formulating the building guidelines/
r e c o m m e n d a t i o n s .

U.S Senate Foreign Relations Committee visit Dharavi, February 2011: Steven Feldstein, a staffer on the Senate Foreign Relations Committee for Sen. John Kerry visited Dharavi and spoke to Sheela, along with Kapil Gupta, the chief Information Office at the U.S Embassy in Mumbai. They came to learn more about Dharavi and the DRP.

USAID officials visit to Oshiwara II, March 2011: Lisa Gomer, Pat Ramsey, Aaron Schubert, Ky Lam, Tanu Chhabra and Gulshan Bhatla from USAID visited Oshiwara, to learn more about the loan agreement between SPARC, USAID & ICICI which was used for the project and see it's current status.

04 Documentation and Outreach

Long-Term Interns

Avery Livengood, July 2009-2010

Alyssa Battistoni, August 2009-2010

Carrie Baptist, December 2010-August 2011

Researchers

Cecilia Golombek and Vinisha Bhatia, MA International Affairs, ant The New School, New York: What is the ideal slum redevelopment scheme? Can slum development and growth be prevented? What strategies does SPARC use or promote for upgrading slums?

Anupama Nallari, PhD Environmental Psychology, ant City University of New York: How do children utilize common spaces in slums? What are physical characteristics of safe common spaces that can be incorporated into future slum redevelopment, for children?

Patrick Shepherd, MA Oxford Brooks: Researcher from Oxford Brooks to study the informal sector and its relevance to the welfare: What are the lessons that can be taken from the informal sector in India, and applied to the highly unsuccessful and formal structure of the UK welfare state?

Paul Heller, MA Urban Planning, ant University of Michigan: dissertation for a Master's degree in Urban Planning at the University of Michigan: How have slum dwellers lives (economic and social) been improved or changed by R&R in Mumbai? Case: Lallubhai Compound

David Hallau, MA Geography University of Cologne, Germany: Ways in which flooding impacts different socio-economic groups, particularly slum dwellers.

Heng Lu, MA International Journalism City University of London: Heng contacted SPARC for interviews and commentary about the Dharavi Redevelopment Plan, which he is researching for his degree in Broadcasting

Short-Term Volunteers

Romit Mehta, BS Statistics/Economics, ant 2011 St. Xavier's College, Mumbai: Worked on data collection of housing costs & materials in pavement slums across Mumbai

Andria P.Ellis, BA, Civil Engineering, ant 2012 University of the Pacific: She helped to document projects taking place in Bangalore and the surrounding region and locally managing project and grant related communications. This also included visiting sites of ongoing projects and documenting progress; facilitating communication between community leaders, government officials, and SPARC/BSDF, writing and editing project reports, grant reports, and case studies and assisting with the biometric survey process.

Liz Kalina, BA Architecture, ant 2011, Yale University: Wrote a paper on citywide slum upgrading strategies for SPARC. She has also been writing on financial mechanisms in slum upgrading projects, comparative study between SPARC projects and other best practice case studies for the city-wide slum upgrading plan document, organizing settlement profile documents in excel. She is a student at Yale University pursuing her B.A in Architecture.

Nataya Friedan, B.A. Anthropology / Political Science, Columbia University, ant 2013: Wrote on past upgrading/housing typologies used in SPARC projects and case studies of best practices for city-wide slum upgrading plan document.

Saanya Gulati, BA International Relations, Tufts University, ant 2012 : Equal in Rights research and writing

Acy Zayim, PhD, Sociology, ant University of Wisconsin-Madison

Carolina Buffa, Marketing Associate, Unilever Italia MA Economics, 2008 LUISS Guido Carli, Rome: CLIFF communications

Jesse Rosemore, MA International Urban Planning, ant Technical University, Berlin: Video Archives

Emma Josefson & Lena Johansson, Thesis students from Blekinge Institute of Technology (BTH), Sweden

CEPT Interns (May to July 2010):

Sarbeshwar Paharaj: During his internship he helped to map slums under GLTN grant in Cuttack using GPS and GIS technology. He surveyed 81 settlements with GPS and has mapped 65 in Google Earth. Sarbeshwar also researched the existing housing stock in Cuttack's 8 informal settlements and slum upgrading strategies in Bhubaneswar, Orissa. Along with this he has also developed house typologies and settlement layout under the JNNURM project on slum upgrading in Bhubaneswar.

Mansi Mohanty: Mansi worked on the Nayapalli Sabar Sahi In-Situ Slum Upgrading Project site plan and house details. Mansi led the design effort drafting and editing house and site plans in AutoCAD, visiting the sites to monitor construction, and navigating the difficult path between the municipality and the community.

Prageeja K.: Helped with biometric surveys and community mobilization in Bangalore.

Ankita Suthar: Filled biometric forms for Bhatt Nagar and Wadar Wasti and prepared overlay map (DP, Google, Plain Table Surveys, and GPS Mapped Boundaries) for BSUP sites in Yerwada, Pune.

Anna Engvall, Anna Olsson, Ingrid Svenkvist; ASF Volunteers (August to October 2010): Assisted in developing house typologies for Puri and settlement layout for Nayapalli, Bhubaneswar JnNURM upgrading project.

Emma Josefson and Lena Johansson, Swedish School of Planning, Guide: Prof. Gunnar Nystrom: Worked on a planning model for Salia Sahi settlement, Bhubaneswar, Orissa.

Amanpal Dhesi (Dec-Jan 2011): MSc International Development, University of Bath

Bryn Davis (Feb-March 2011): Bachelor of Urban Planning and Development (honours), University of Melbourne, under the chair of Professor Richard Tomlinson. Worked on upgrading the NSDF settlement survey format.

05 Nirman Activities 2011-2012

1. Capacity Building

- Continued development of 'community contracting' through Project Management Units and the Construction Council
- Training for open-source softwares
- Streamlining data, documentation and financial management

2. Project Finance

- Exploring joint ventures for construction
- Financing incremental housing

3. Possible new housing and sanitation projects

- Nanded BSUP upgrading
- Leprosy Colony DPR and construction, Bangalore
- Pune Phase 2
- Kanjurmarg III, Mumbai
- Exploring more projects in Orissa, Maharashtra, and Karnataka

4. Advocacy for new practices and policies

- Developing community-led practices under the new national housing policy known as Rajiv Awas Yojana
- Exploring Incremental Housing Strategies— designs and loans
- Advocacy about Dharavi has produced interesting strategies, and the possibility of expanding the process to other sectors in Dharavi

5. Dissemination

- Designing new Nirman website
- Uploading videos onto Youtube site for BSUP projects
- Preparing documentation material on Pune BSUP and past relocation projects for publication
- Preparing documentation on incremental housing

Acronyms

BMC: Bhubaneswar Municipal Corporation
BSUP: Basic Services to the Urban Poor
CLIFF: Community Led Infrastructure Financing Facility
CMC: Cuttack Municipal Corporation
DDA: Delhi Development Authority
DPR: Detailed Project Report
FSI: Floor Space Index
GOI: Government of India
GoM: Government of Maharashtra
IHSDP: Integrated Housing and Development
JnNURM: Jawaharlal Nehru National Urban Renewal Mission
KRVI: Kamla Raheja Vidyanidhi Institute of Architecture
MCD: Municipal Corporation of Delhi
MHADA: Mumbai Housing and Development Authority
MHFC: Micro Housing Finance Corporation
MM: Mahila Milan
MMRDA: Mumbai Metropolitan Regional Development Authority
MoHUPA: Ministry of Housing and Urban Poverty Alleviation
MoUD: Ministry of Urban Development
NSDF: National Slum Dwellers federation
NWCMC: Nanded Waghela City Municipal Corporation
PKMC: Puri Konark Municipal Corporation
PMC: Pune Municipal Corporation
RAY: Rajiv Awas Yojana
SDI: Slum/Shack Dwellers International
SELAVIP: Latin American, Asian and African Social Housing Service
SPARC: Society for the Promotion of Area Resource Centers
SRA: Slum rehabilitation Authority
SSNS: SPARC Samudaya Nirman Sahayak
TDR: Transfer of Development Rights
UDRC: Urban and Development Resource Centre
UPFI: Urban Poor Fund International
VAMBAY: Valmiki Ambedkar Awas Yojana
YASHADA: Yashwant Rao Administrative Center, Pune, Maharashtra

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2010-2011

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