



Influence design and process of government-led slum redevelopment and public housing projects

CONTEXT

The lack of adequate housing for the poor in Indian cities has pushed many to reside in closely packed dense slum settlements with limited infrastructure and services. In Mumbai alone, 49% of its population, about 46 lakh (4.6 million) people, live in barely 7.5% of the city's area (Kadri, 2020). The Government of India (GoI) has recognized housing inequality and implemented public welfare measures for improved living standards through the construction of public housing and legal infrastructure services.

The Indian State has acted as a policy-maker and a provider in the housing sector for the Economically Weaker Sections (EWS) and the Low-Income Groups (LIGs). The Government has intervened through multiple policy frameworks, including the National Urban Housing & Habitat Policy (NUHHP-2007),

along with the Basic Services for the Urban Poor (BSUP), Integrated Housing and Slum Development Program (IHSDP), and the Rajiv Awas Yojana (RAY), and currently the Pradhan Mantri Awas Yojana (PMAY) (Gopalan & Venkataraman, 2015). In recent years, some state governments have also introduced incentives for private developers to produce low-income housing (Mahila Housing SEWA Trust, 2015).

The Pradhan Mantri Awas Yojana-Urban (PMAY-U), the flagship mission of the GoI that is being implemented by the Ministry of Housing and Urban Affairs (MoHUA), addresses the current shortage of housing for the EWS and LIG through multiple verticals. Firstly, it focuses on slum redevelopment through the In-Situ Slum Redevelopment (ISSR) vertical, with the underlying concept of using "land as a resource" and inviting

private developers to construct housing units in lieu of incentives such as additional Floor Space Index (FSI). Secondly, the Affordable Housing through Partnership (AHP) vertical provides financial assistance to state governments to construct and sell formal housing units to the poor at subsidized costs. The Beneficiary-Led Construction (BLC) vertical assists individual families from the EWS category to either construct new houses or enhance existing houses, with the financial assistance of INR 1.5 lakh (USD 2,019) (MoHUA, GoI, 2021). Under the Credit Linked Subsidy Scheme (CLSS) vertical, families belonging to EWS and LIG seeking housing loans are eligible for an interest subsidy at the rate of 6.5%. The two demand-led verticals (BLC and CLSS) offering subsidies to poor households require the families to show proof of their land ownership. Not having full tenure is the prime obstacle for the poor to access these subsidies and upgrade their houses on their own within the settlements (Brief PE3).

In this context, government-aided public housing can provide many benefits of a more hygienic living environment connected to city infrastructure and the security of house ownership. However, in India's current scenario, the delivery of public housing does not recognize the true needs of the poor. The policy formulation and project execution are top-down in nature, with limited room for residents to get involved in the process. One of the key concerns of residents in public housing is the very small unit size (as low as 25 sq m). The construction materials used and building layout of public housing often creates indoor discomfort such as high heat stress and humidity, with increased dependency on artificial lighting and ventilation. Such discomforts affect the home-based workers disproportionately, who spend days and nights indoors. Public housing also demands social and behavioral shifts as residents adapt to vertical housing environments with limited shared spaces.

Moreover, in most cities, public land for the construction of public housing exists on the city outskirts. Alienated from the city services in the peripheral urban areas, public housing does not instill a sense of belonging among the residents. The residents in the city outskirts spend more time and travel longer distances to commute to their work. Resettled residents located in the city outskirts are isolated from their employment networks of contractors and subcontractors who deliver raw materials. Residents of a single slum are generally not assigned to the same locality, thereby leading to

a heterogeneous mix of communities in the resettled colonies, with each having its own leader and identity. Disputes among people are common occurrences due to their differences, personal problems, and frustrations of being uprooted from their place of stay and employment (Brief CS2).

The In-Situ Slum Redevelopment (ISSR) model, currently being implemented in Ahmedabad, offers the benefits of formal housing without uprooting the residents from their neighborhood. However, it is attached to concerns of trust from residents who often perceive their rehabilitation as the government's eviction strategy or the developer's attempt to usurp their land, which instills a sense of fear among them.

MHT'S APPROACH

Mahila Housing SEWA Trust (MHT)'s focus in the housing sector has been to bridge the gap between the government housing providers and low-income communities. They build a stake for the community in housing delivery and ensure that their needs remain at the center. MHT informs and educates the residents about the available housing schemes, their procedures, and their benefits. MHT also plays a crucial role in keeping the government accountable for the construction quality, design, and service delivery to ensure residents' comfort. Building on their insights from the grassroots, they advocate for changes in policies and processes to impact the public housing delivery at scale. MHT has ensured access to formal housing for close to a hundred thousand people (Mahila Housing SEWA Trust, et al, 2021).

Incorporating the needs of slum residents in the design of public housing

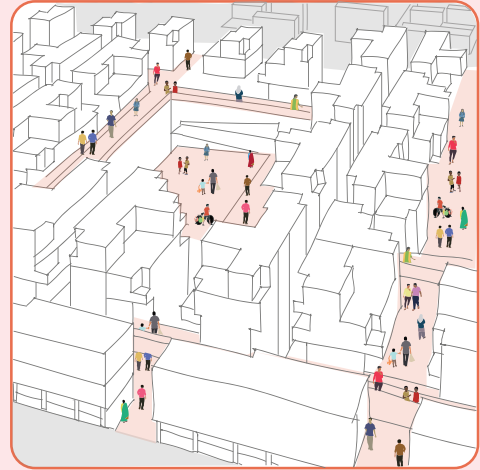
Over the years, MHT has partnered with architects and urban designers to explore how public housing can be re-imagined, responding to the needs and lifestyle of the poor, challenging the current imagination of standard vertical structures. In 2011, MHT developed a proposal for Sunder Nagari with a bold vision of facilitating a mixed-use environment and nurturing the community's commerce (Box 1). While this particular project was not realized, MHT has carried forward the fundamental principle of consulting communities in the design process.

In Ahmedabad, under the PPP program, MHT constantly advocates for making the housing units more conducive to the residents' needs. After identifying the specific

Challenging the current imagination of public housing

Sunder Nagari, Delhi

In 2011, MHT partnered with the Delhi Urban Shelter Improvement Board (DUSIB) and micro Home Solutions (mHS) to submit a proposal for a pilot redevelopment project under the Rajiv Awas Yojana (RAY). The redevelopment proposal addressed the poor quality of slum housing in Sunder Nagari, with no structural safety, no natural ventilation or daylight, and no individual household toilets. The communities urgently needed better drainage facilities, wider streets, common spaces like playgrounds, and safe living and working conditions. The initial design schemes stemmed from community visits and individual conversations with the families. The residents resisted high-rise building design and favored mid-rise buildings that could accommodate their high density as well as maintain the street characteristics of their settlement. They also wished to have the ability to expand their homes to accommodate their growing families and livelihood activities. MHT consulted with elected representatives and municipal officials, conveying the community's needs for project implementation. They also constituted a Sabha, to enable the residents to resolve future obstacles and undertake maintenance. MHT facilitated the residents to voice their financial and spatial concerns at each phase of the design discussion.



Mid-rise building with elevated streets

However, the proposal did not get executed due to multiple uncertainties throughout the course of the project such as unclear land ownership, negligible involvement from DUSIB, change in leadership in DUSIB, evolving trajectory of the RAY policies, and its guidelines. While MHT has experimented with the participatory process and collaborated with architects and urban designers to re-imagine public housing projects, the projects don't often advance due to issues of scalability, feasibility, and cost of execution.

requirements of the communities and individual households, MHT elevates these concerns with the government and the developers. For instance, the typical public housing unit for EWS is 25 to 30 sq m which is small and cramped for any productive livelihood activities (JLL, 2016, 5). Over the years of engagement with the low-income communities, MHT received repeated feedback from residents regarding the limited indoor space available for their day-to-day activities. In response, MHT advocated with the Government of Gujarat to increase the unit size of public housing in Gujarat. The policy revision increased the minimum carpet area from 25 sq m to 30 sq m (Mahila Housing SEWA Trust). MHT has also advocated making public housing more energy-efficient and thermally comfortable for the inhabitants (Brief EE2).

Introducing process and policy reforms in slum redevelopment to safeguard and advance the rights of the resident families

The In-Situ Slum Redevelopment through PPP has gained traction, with sixty-eight projects in Ahmedabad alone (Mahila Housing SEWA Trust, 2021). Since 2010, MHT has been involved in many slum redevelopment projects, with interventions based on two approaches. As community partners on-ground, they build trust among community members around the redevelopment process and introduce process improvements that aid the residents' transition to formal housing. With insights gathered from this field experience, they work with the government at all levels influencing policies that will impact all future public housing projects (Box 2).

Safeguarding the interests and needs of the poor families in the slum redevelopment through Public Private Partnership (PPP) process

Ahmedabad, Gujarat

The Gujarat Slum Rehabilitation Policy (PPP) of 2013 lays out the process to involve private developers in slum redevelopment projects in the State. Developers get higher development rights in exchange for constructing public housing for low-income communities. The policy indicates that the developers may engage NGOs for the effective implementation of rehabilitation schemes. However, it only outlines broad generic guidelines written favoring the developers, not taking into account the specific vulnerabilities of the different communities. It does not define the implementation process, leaving the developers to decide the execution process on-ground. This resulted in developers joining hands with slumlords with vested interests to fast-forward the process, not heeding to the community's needs.

MHT has been involved as a community partner for many PPP projects in Ahmedabad. Deriving insights from their mobilization process and extensive field experience over the years, MHT introduced process reforms to build a stake for the community, especially women, in the redevelopment process (A). They have influenced policies at the state level to incorporate key design changes that are more suited to their work and lifestyle requirements (B).

(A) Process improvements in the PPP project implementation



Building trust through communication and mobilization

MHT conducts repeated meetings to inform residents about the policy and the implementation process. They mobilize the community and help build their collective voice by instituting women-led Community Action Groups.



Building governments' accountability in the process

In PPP processes, the government is quick to relegate the responsibility of leading the program to the developers. When the government is absent, communities lack the trust to participate fully in the program. MHT devised a system of issuing photo identity cards signed by government authorities as an assurance for house allotment. This measure was critical in building the residents' trust in the program.



Ensuring all members of the community benefit from the program

Families who aren't able to furnish clear documents and proof of identity are often excluded from the benefits of the program. Families who have invested in their houses are also at a disadvantage as they receive much smaller units than their houses in slums. MHT brought in a process change wherein all these individuals who would have been otherwise excluded can purchase housing units in the same project at subsidized rates.



Instituting & training community associations for continued dialogue with the government and increasing women's representation in housing maintenance and decision-making

MHT facilitates the registration of the Resident Welfare Association (RWA), in which they have successfully advocated for 50% women representation. They train the RWA members to manage and maintain the housing premises. MHT also guides RWAs to follow up with the Ahmedabad Municipal Corporation (AMC) to ensure continuous operation of services and address issues related to construction and management.

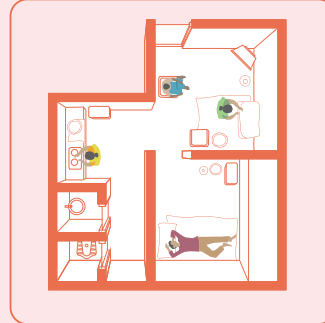
(B) MHT's key recommendations that have been incorporated into policy

1 Increasing minimum carpet area from 23 sq m to 30 sq m



Carpet area of 25 sq m

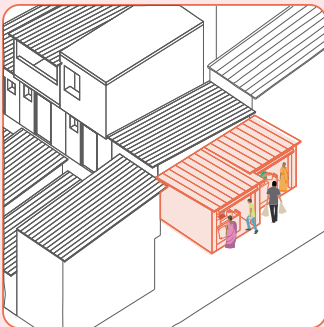
As per the earlier policy guidelines, beneficiaries in slums were allotted a housing unit of 25 sq m carpet area with two rooms, a kitchen, a bathroom, and a toilet.



Carpet area of 32 sq m

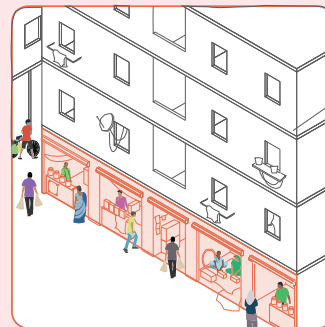
MHT recommended that the residents should be entitled to houses of a carpet area of 35 sq m. This change was included in the policy and the unit size was increased.

2 Including commercial spaces and shops within housing projects



Shops adjacent to houses in slums

Informal settlements are mixed-use environments with many residents owning shops and business. Slum redevelopment programs often do not include commercial spaces.



Shops in the ground floor of public housing

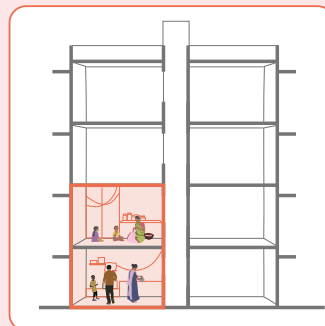
MHT was able to influence a policy change that allowed for constructing shops within housing schemes which are allotted to residents running small businesses.

3 Allowing residents to buy additional units at subsidized cost



Joint families with 2-floor house

Many slum residents upgrade their units vertically to add floor space and accommodate needs of a growing family. The public housing units are much smaller in size. Also, multi-generational families are not given separate units due to their inability to provide separate ID proofs.



Joint families with separate units in the same housing complex

MHT suggested that families with sons/daughters more than eighteen years of age, be given a different unit at a subsidized cost. If, however, the number of houses is not sufficient to accommodate all the families, they should be given priority in other schemes being implemented.



“In my older settlement at the slum, my scrap selling store was adjacent to the main road. It helped me to get customers regularly. After moving to this PPP housing complex, I am thankful I got a shop within the housing complex and I could continue my livelihood. But, this shop is located inside the compound, far away from the main road. I don’t get as many customers anymore and I spend more time and money to travel to the city each day.”

The key process reforms were critical to establishing the trust between the developers and the residents and set the foundation for streamlining the implementation process in Ahmedabad. However, in recent years, the program delivery of PPP housing is increasingly being driven by developers with the focus only on rapidly building units to get the FSI incentives. There is also pushback from the local government and developers on some of the process reforms. MHT is constantly working to bring the focus back to a more community-centered approach. (Mahila Housing SEWA Trust, et al, 2021).

Supporting households in constructing houses under the Beneficiary-Led Construction (BLC)

MHT started supporting the residents of multiple slums in the city of Ranchi under the BLC scheme of RAY in 2015. Even though the Ranchi Municipal Corporation (RMC) had started the process of opening bank accounts for the residents to transfer the subsidy amount at different stages, the progress on the ground was slow and the families struggled to procure construction materials. MHT learned that

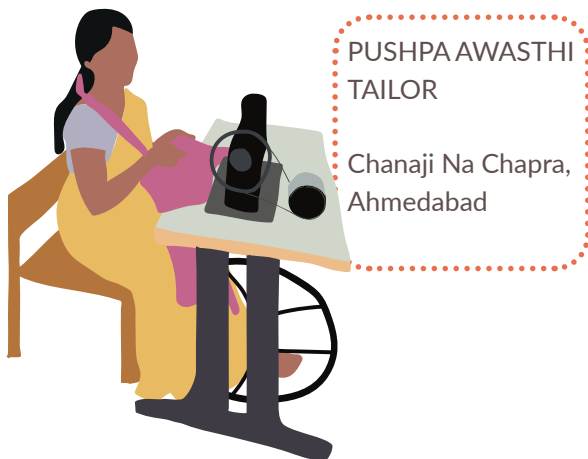
the BLC scheme, though well-intended in allowing people make their own decisions about their houses, doesn’t recognize the slum communities’ lack of construction skills and awareness of the procedures required to build. Also, the residents can’t spare time outside their livelihood activities to dedicate towards constructing houses. MHT started with conducting individual household surveys, collecting documents for verification, and helping families avail proof of identity. The most critical innovation that MHT introduced was recruiting cluster contractors who were trained to procure materials and manage construction for a group of families, making the process more cost-effective and timely. They also supported families in customizing house layouts, documenting progress with photographs, and informing RMC for the punctual allotment of the subsidy benefits.

Additionally, the community faced issues of tenure to construct permanent houses, even when the residents had legal rights to their ancestral lands. Recognizing the long and tedious process of securing land tenure, MHT recommended surrogate measures in the interim. They suggested that RMC facilitate genealogical records and domicile certificates, and use them as a substitute to land ownership documents to release subsidies. RMC also provided the residents with “Holding Tax” certificates which cleared the way for the formal “Land Mutation” process enabling residents to update their land titles with their name in the future (Mahila Housing SEWA Trust, 2019).

Encourage representation and participation of women in the management of public housing

The government’s role in providing public housing for low-income communities in India doesn’t stop with the construction of housing units. Ensuring the maintenance and management of the constructed housing complexes are equally critical to ensure that the living environment remains habitable, clean, and thriving in the long run. To ascertain this, the residents are made accountable for the upkeep of common areas and shared utilities through the RWAs. However, RWAs are largely dominated by men who were once powerful slum leaders and now want to continue to dominate over the community’s maintenance funds. During sensitization meetings, MHT identified that women were coerced out of decision-making by the men. MHT faced challenges in getting women to participate in communities

where the restrictive attitude and patriarchal norms are rampant. MHT then sought a formal government order. They have successfully advocated with the local government in Ahmedabad to mandate 50% participation of women in RWAs in public housing. This advocacy has facilitated women who led change in their slum communities to assume the role of RWA members. They guided the formation of RWA and trained the residents on service maintenance, payment, account management, and other social and



“I lived in a two floor house in Meghani Nagar slum where I employed nine women to work for my tailoring business. In 2018, when we learned about the PPP project, MHT explained the merits of the program and I went door to door convincing my neighbors. With the majority of residents’ agreements, the project commenced and I paused my business. In March 2021, we moved to the new housing project. I was appointed as the treasurer but had little power to address the community’s concerns. Due to the growing tensions, I resigned and the RWA was disbanded. Later I formed an eleven member women RWA and ensured representation from every section. I am certain these women will be more sensitive to residents’ concerns as they truly want to uplift our community. Soon I will get my second unit that I was allotted at a subsidized rate and I can resume my business!”

community development activities. The 50% women representation also warrants a greater degree of transparency in the use of maintenance funds, that the RWA is accountable for. MHT’s push for equal representation of women has helped women in many public housing projects across Ahmedabad participate in decision-making concerning day-to-day concerns and managing the service facilities.

LEARNING AND DIRECTION OF FUTURE ADVOCACY

1) Slum evictions pose mounting challenges for their residents. It not only disrupts their houses and neighborhood but also damages their employment and income generation opportunities. Demolishing their houses and means of livelihood through slum eviction should be viewed as a breach of the families’ civic rights. Yet, simultaneously, NGOs and grassroots actors should recognize that eviction is inevitable in some cases where slums are located in hazardous environments or land required for critical development projects. In such cases, the government should then ensure that the relief process is transparent and the intent clearly communicated to the slum residents. The government should engage in a participatory dialogue with the residents and provide interim options for accommodation for the evicted families.

However, resettling evicted slum residents to the city outskirts disconnected from their work networks and city services, can be damaging (Brief CS2). In most cities, it is difficult for the local city governments to rehabilitate slum residents to public housing close to city centers since public land for housing construction is located in the urban peripheries. This illustrates that scarcity of public land feeds the housing inequality even when national funds are available. Until the city plans designate public land within the city boundaries, the slum communities will be forced to resettle to public housing located in the city outskirts. Ahmedabad has demonstrated a way of appropriating public land within the city with the Town Planning Scheme (TPS), which uses a land pooling and readjustment mechanism. The TPS mechanism has enabled well-located and well-distributed public housing construction throughout the city (Mahadevia et al., 2018).

2) The PPP models for delivering public housing have found a growing political appeal in many Indian states. While the permission for more intensive land utilization in return for constructing housing for low-income communities has attracted many developers, the success of the PPP model in Ahmedabad relied on multiple preconditions. It should not be treated as a panacea to resolve housing inequality in India. The existing land market and the growing demand for real estate have played a crucial part in attracting developers. This highlights that the PPP scheme is feasible only in bigger and denser cities, with high land values and a vibrant real-estate ecosystem. Most importantly, the projects should truly reflect the needs and aspirations of the community. MHT, as a community partner, facilitated the positive outcome, leveraging its relationship with AMC to bring forth the community's perspective. For example, in the Gujarat Slum Redevelopment policy of 2013, the key process reforms and policy recommendations ensured that the community's interests are safeguarded. Therefore, the governments should be responsible to involve agents like MHT who represent the community. Their participation should not rely on the financial obligation of the developers who may or may not include them.

3) Public housing in India is imagined with a limited outlook. The housing complexes are typically living units stacked one above the other that fail to reflect the vibrant community life of the informal settlements. They are not designed to suit the specific needs of the residents and have a lack of natural ventilation or daylight, creating an unhealthy indoor environment. This is particularly detrimental to home-based workers who depend on their indoor spaces for their livelihood and household activities. Therefore, the public housing options for the poor should be designed and constructed to support a healthy physical environment and mitigate any indoor discomfort. They must be preceded with community consultation, such that the housing complexes respond to the everyday spatial and social needs of their residents.

4) The government's focus on resolving the lack of housing for the poor by solely constructing housing units is misplaced. To truly resolve the housing inequality and improve the living standards of slum residents, the interventions should go beyond the construction of housing alone. The focus of interventions should be on providing critical services like electricity, water, and sanitation. In public housing programs, hand-holding support after unit allotment together with a system

for long-term maintenance through the formation and women's participation in RWAs is critical to maintaining the housing scheme's quality.

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