“We beat the path by walking” Part II: Three construction projects that advanced the learning and credibility of the Indian Alliance

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ABSTRACT This paper continues the story of the Indian Alliance (the partnership of SPARC, Mahila Milan and the National Slum Dwellers’ Federation), as it designed and built housing with urban poor communities from 1986 to 1995. It focuses on three cases in Mumbai, where communities with precarious housing developed alternatives to resettlement and redevelopment. The housing solutions they developed were the product of negotiation with local authorities and collaboration with the evolving Alliance. The paper documents the collective learning – about the practicalities of construction as well as financing and relationships with local governments – that was instrumental to this work, and that influenced the Alliance’s strategies for inclusive community engagement and housing improvements in other locations. These strategies continue to develop and provide valuable lessons that can be applied to the implementation of the new urban Sustainable Development Goal.

KEYWORDS citizen–state relations / community-based organizations / federations / gender / housing finance / Mumbai / upgrading / urban poverty

I. INTRODUCTION

In September 2015, the global community adopted the new Sustainable Development Goals – one of which, Goal 11, focuses on cities and human settlements. The first target for this goal is to “ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums”. This paper continues the documentation of an Indian partnership that has worked since the 1980s towards precisely these ends, through the practical engagement of communities of the urban poor with their governments.

The Alliance – composed of the National Slum Dwellers Federation (NSDF); Mahila Milan, a network of women’s collectives; and SPARC, their support NGO – has helped to secure housing for over 36,000 Indian households over the last 30 years. This is a considerable achievement, but it pales in the context of the growing scale of the challenge. When the Alliance started its work, an estimated 28 million people lived in India’s urban slums. (1) This number is projected to exceed 100 million by 2017. (2) In the face of this daunting growth, producing legal entitlements to secure homes for the urban poor remains central to India’s development.
challenge. The critical contribution of the Alliance's work is not so much the numbers it has helped to house as the means by which this happened. Its evolving practices have represented over the years a strategy both for achieving housing for all and for broader efforts towards sustainable development and poverty reduction.

In the last issue of this journal, we recounted what might be seen as the seminal events of this Alliance – the journey of the pavement dwellers of Byculla (some of the poorest, most vulnerable residents of Mumbai) and the creation of their women’s collective, Mahila Milan. Through an exploration led by NSDF and its founder, Jockin, these women developed a deep political understanding of the situation of the poor in the city. Secure land and a safe home for people like themselves had always seemed impossible. But this exploration began to breach their belief in their own unworthiness and the intractability of the situation. They started to imagine a different future, and as they articulated their needs and set about teaching themselves how to design and build houses, their commitment to tackling the impossible only deepened.

As development narratives go, we might expect a direct progression from that empowering process to the concrete reality of housing. But activists working on housing issues know it seldom happens that way. Despite the achievements of the Byculla women, they waited another 18 years before moving into secure housing. So how did the process continue in the meantime? There are many strands to the Alliance’s history, separate but overlapping stories of different communities and their struggles for a secure home in the city. It is in the nature of a grassroots network after all to have multiple arenas of action. It was experienced at the time as a jumble of events and activities, opportunities, setbacks and achievements. Looking back allows us to reflect on some critical milestones in this process of creating voice and space for communities of the urban poor.

This paper looks at the period from 1986 to 1995. Federations were forming in Mumbai, in other Indian cities, and in Asia and Africa over this period. But we focus here on three Mumbai construction projects that together compose a second “stage” in the Alliance’s knowledge trajectory. Each of these provided an opportunity where the conceptual strategies of the Byculla women could be applied in practice – but each also presented new conundrums to the evolving Alliance and escalating levels of complexity and challenge.

What distinguished this second stage from the first? In retrospect it was a matter of the pace and sequence of events. The Byculla women were initially mobilized by a threatened mass eviction of pavement dwellers by the municipality, but this crisis was averted after they completed their groundbreaking survey of pavement households, We, the Invisible. There followed an extended period when they could discuss their needs, explore and develop relationships, save and manage money, and build their collective skills. From a basis of growing trust in one another and in their strength as members of a growing Alliance, they started to approach funding institutions and to negotiate with government, gaining in confidence and taking advantage of opportunities for more learning as they arose.

These three stories were ignited by a more radical change in circumstances – forced or imminent resettlement in two cases and, in the third, the destabilizing influence of large-scale redevelopment finance, rapidly changing policies, escalating property values and competing...

1. The term “slum” usually has derogatory connotations and can suggest that a settlement needs replacement or can legitimize the eviction of its residents. However, it is a difficult term to avoid for at least three reasons. First, some networks of neighbourhood organizations choose to identify themselves with a positive use of the term, partly to neutralize these negative connotations; one of the most successful is the National Slum Dwellers Federation in India. Second, the only global estimates for housing deficiencies, collected by the United Nations, are for what they term “slums”. And third, in some nations, there are advantages for residents of informal settlements if their settlement is recognized officially as a “slum”; indeed, the residents may lobby to get their settlement classified as a “notified slum”. Where the term is used in this journal, it refers to settlements characterized by at least some of the following features: a lack of formal recognition on the part of local government of the settlement and its residents; the absence of secure tenure for residents; inadequacies in provision for infrastructure and services; overcrowded and sub-standard dwellings; and location on land less than suitable for occupation. For a discussion of more precise ways to classify the range of housing sub-markets through which those with limited incomes buy, rent or build accommodation, see Environment and Urbanization Vol 1, No 2 (1989), available at http://eau.sagepub.com/content/1/2.toc.
2. Government of India (2010), Report of the Committee on Slum Statistics/Census, Ministry of Housing and Urban Poverty Alleviation, New Delhi.
3. Patel, Sheela, Jockin Arputham and Sheridan Bartlett....
interests. It was not possible for these three communities to reflect, explore, discuss and learn in preparation for action, or for the Alliance leadership to provide them that same intensive support. Predicaments – or opportunities (for they were both at the same time) – came at them, and communities and leaders had to learn as they went along, with hits and misses, risks and rewards. It was a messy but generative process that yielded numerous breakthroughs and provided the chance to exercise and refine many of the strategies that the Alliance has continued to rely on over the years – including savings, enumerations, housing exhibitions, precedent setting and exchanges.

II. SOME BACKGROUND ON EVICTION AND RELOCATION IN MUMBAI

Mumbai’s island city, with its large natural harbour, first became a major centre for trade and commerce in the late 1600s under the British East India Company. To service the burgeoning formal city, a large informal workforce came from all over India, and with no formally provided place to stay, they squatted wherever they could near their places of work. By the time of India’s independence in 1947 and in the decades immediately after that, evictions were ongoing, and communities were constantly

| BOX 1 | Organizations and projects mentioned in this paper |
|-------|---------------------------------------------|
| BMC   | Bombay Municipal Corporation (local government authority, now the Municipal Corporation of Greater Mumbai) |
| DVS   | Dharavi Vikas Samiti (coalition of Dharavi groups associated with NSDF) |
| HDFC  | Housing Development Finance Corporation (specialized mortgage provider) |
| HUDCO | Housing and Urban Development Corporation (financing company established by the Government of India to support low-income housing) |
| Mahila Milan | Mumbai women’s organization, a part of the Indian Alliance |
| MCHS  | Markendeya Cooperative Housing Society |
| MHADA | Maharashtra Housing and Area Development Authority (agency of Maharashtra’s Department of Housing) |
| NSDF  | National Slum Dwellers Federation, a part of the Indian Alliance |
| PMGP  | Prime Minister’s Grant Project (funding for improving living conditions of Mumbai’s low-income residents) |
| RSDF  | Railway Slum Dwellers Federation (affiliate of NSDF) |
| SELAVIP | Foundation focused on low-income housing |
| SPARC | Support NGO of NSDF and Mahila Milan |
| SRA   | Slum Rehabilitation Authority (government agency responsible for mediating slum redevelopment conflicts in Mumbai) |
| SRS   | Slum Redevelopment Scheme (Government of Maharashtra policy encouraging building in slum areas) |
and unceremoniously dumped outside the city limits. Most households came quietly back into the city, either rebuilding near their old homes or finding new locations where they could start over. Over more recent decades, these abrupt evictions have increasingly been contested. The city has been pushed and cajoled to consider more constructive, humane redevelopment alternatives – a process that has advanced by fits and starts.

Here we describe three instances that occurred within the space of a few years, where resettlement and redevelopment possibilities offered by state actors were adapted and developed in a process driven by the communities facing these challenges. In Dindoshi, households driven out by infrastructure development were relocated by the city – inconveniently, but with the possibility of putting down stakes. In Mankhurd, a resettlement option was negotiated on the part of households that would otherwise have been evicted because they lacked the documentation the city required, or could not afford the alternative housing provided by the state. In Dharavi, a substantial investment in the area’s redevelopment created the possibilities for the Markandeya community to develop their own solution.

What ties these three stories together was the opportunity in each case for these groups of households to connect to the emerging Alliance of SPARC, Mahila Milan and the NSDF. This helped them to explore the available options in each case, develop a strategy, and build their skills and capacities to work towards solutions that suited them. More importantly, this larger network, which was also learning along the way, was able to support them in challenging the top-down development that so often fails to respond to what communities want.

**a. Adarsh Nagar, Dindoshi Goregaon**

In our last paper, we described the importance to the emerging Alliance of the creation of the resettlement colony in Dindoshi on the outskirts of the city. These 2,500-odd households had all been evicted from settlements around Mumbai in 1986, mostly because of road-widening projects, and relocated by the local municipality, Bombay Municipal Corporation (BMC). This was better than eviction without resettlement, but for some this distant, empty piece of land was over 30 kilometres from their previous homes and jobs.

SPARC and the Byculla women were familiar with the initial 300 settlers, whom they had surveyed the previous year in *We, the Invisible*. Excited that some fellow pavement dwellers had acquired land, and eager to learn from their experience, the Byculla women, with members of SPARC and NSDF, quickly went to visit. They were appalled by what they saw. This barren, rocky, pitted stretch of land, far from any transport, had two water taps, but no other amenities. Traumatized families huddled with their meagre possessions, their lives at a standstill. The BMC promised basic infrastructure, but they were on their own for housing. For the Byculla women and their partners, the subsequent involvement here was a rude immersion in government-driven resettlement, and a critical opportunity for learning – the basis for all their future strategies in managing relocation.

While NSDF surveyed the initial settlers, hundreds more poured in, and SPARC set up a community meeting place. The early months were spent helping women to transfer ration cards, get children into schools, establish a crisis loan fund and develop new livelihoods. By the end of the
year, Dindoshi’s own Mahila Milan was functioning as a real collective, networking with the Byculla women and developing its identity in response to this new settlement’s needs.

Over that first year, more than 20 per cent of the original residents left the site, unable to find work. The municipality had done little on the promised infrastructure – a few toilets in poor repair, no water or sewer connections, some non-functional drains. People had reinforced their flimsy tents and shacks with bamboo, recycled sheets of tin and other scrap materials, but few families had the time or means to build real houses. Mahila Milan and NSDF had begun to tackle local problems with interested residents – a bus stop was set up 10 minutes away, children were enrolled in school, ration cards obtained, and paths and drainage improved. Inspired by the recent Byculla housing exhibition, residents began to talk about constructing permanent houses.

After much discussion, they selected 53 families to start working on this with the Alliance. All were willing to be trained in construction, and to start saving to take on loans. They formed a registered housing association (a BMC requirement for building), the Adarsh Nagar Cooperative Housing Society, and elected representatives to manage their intended building project.

The plan was to build 150-square-foot core brick houses, following the design of the favoured model displayed a year earlier by the Byculla women at their housing exhibition. This model, for single-storey attached units 14 feet high, included a mezzanine level that provided 100 square feet more space and privacy for these extended households. The cost, Rs. 17,500 (US$ 1,400 at the time), would include piped water for each house, a toilet for every five families, wide shared corridors and a multi-purpose community hall. Shared toilets would reduce costs and discourage better-off slum dwellers from buying out the owners. Land and infrastructure would be contributed by the BMC, and residents would cover construction costs, drawing on a loan and their savings, and contributing labour. The land contribution was not really a transfer of ownership – BMC would continue charging households a monthly fee of Rs. 47, technically framed as a fine for occupying the land. Calling it rent would make it legally impossible to evict people, should the BMC ever choose to. This was a standard arrangement for resettled communities on government property. To proceed with construction, all residents had to produce receipts showing they were up to date on their “fines”.

The plans remained hypothetical until the cooperative secured household loans. Byculla’s Mahila Milan was already in conversation with the Housing Development Finance Corporation (HDFC), a specialized mortgage provider, exploring whether their collective savings could serve as a guarantee for individual loans. HDFC preferred to deal just with SPARC but agreed finally to lend to both Adarsh Nagar Cooperative and the Jankalyan group (discussed below). Cooperative members would start depositing their savings in HDFC, and would repay monthly instalments of Rs. 130 (about US$ 10) for 22 years. Strategies to assist families who found repayment difficult included short-term loan swaps with other cooperatives and between families.

Construction began in 1991. The cooperative hired and supervised skilled masons and managed materials; each family contributed five days of labour each month and eight women did paid construction work as
well. (They were already trained by the Alliance in construction skills, and had earlier replaced the temporary community centre with a masonry structure.) Roofing for the houses presented a challenge – the cooperative planned to prefabricate cement slabs, a low-cost solution the Byculla women had learned in Kerala. Women welcomed the savings offered by this design, but the men were suspicious and work came to a standstill for several months until all were persuaded (by jumping on a test roof) that the innovation was reliable.

Tensions were not restricted to roofing. Women had put considerable effort into learning skills, negotiating with authorities, overseeing and helping with construction. But some men argued that the housing committee, all women, was ineffective and that the job would get done only if the men took over. This was not motivated by a desire to serve the community, but by the potential power the project represented. Some men saw the chance to secure more than one house and to rent or sell to outsiders. Others thought they could skim off money while buying materials. It was a challenge for Alliance leaders to sustain the collective spirit in the face of this opportunism.

Forty houses were finally constructed by 1992 (Photo 1). The rest of the group ran into problems with loans or cost overruns and backed out along the way. There were numerous challenges, mostly unanticipated by the Alliance or the HDFC. India was going through a financial crisis, and the cost of some materials increased six-fold. These were early days in the Alliance’s experience with finance, and the interest repayment schedule, poorly understood, decreased the funds immediately available for use. Delays also added to expenses, and the houses ended up costing twice what had been anticipated. The municipality had yet to connect water or electricity, and waste collection was seriously inadequate. And without additional finance, it was another 15 years before the many remaining Dindoshi residents had improved housing.

Despite all the obstacles, however, this project demonstrated that, once the initial eviction crisis was managed, it was possible after relocation for poor families to produce a livable asset. Today all these households have made incremental investments in secure homes, spending the same yearly amount that it took previously just to keep their flimsy shelters waterproof (Photo 2).

Adarsh Nagar was the flagship for Dindoshi, and a first for the Alliance on a number of fronts. These were the first houses actually constructed, and the first exemplars of the 14-foot mezzanine housing design, subsequently used repeatedly with minor variations. It was the first time funds were borrowed from a mainstream finance organization and that market pressures were experienced and addressed. This project took the commitment of the Mahila Milan women and put it squarely into the maelstrom of real-world pressures, where it stood the test. Savings, enumeration, exchanges, precedent setting, negotiations with the formal world – these vital elements of the Alliance’s DNA were all present in this early venture.

b. Jankalyan, Mankhurd

The precipitating event for the second story was not an eviction, but a threatened eviction. The Government of Maharashtra and Indian Railways
PHOTO 1
Adarsh Nagar units soon after construction in 1992

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NOTE: The higher windows are on the mezzanine level.

PHOTO 2
The same Adarsh Nagar units in 2015

© SPARC

NOTE: This photo of the same buildings more than 20 years later shows the incremental improvements that residents have made to their core units.
decided in 1988 to move ahead with a long-needed railway connection linking Mumbai with its rapidly growing periphery in the young township of Navi Mumbai. An essential component was the construction of a station in Mankhurd on land occupied by the informal Bharat Nagar settlement. Indian Railways and the state government were committed to resettling these 900 households. Support was available through the Maharashtra Housing and Area Development Authority (MHADA), which had funds from the Prime Minister’s Grant Project (PMGP), allocated to improving living conditions for low-income groups in Mumbai. Both here and in Dharavi, the PMGP was a crucial catalyst.

Despite the agreement to resettle these households, red tape and complexity abounded. Families were hindered by the need for documentation and proof of residency as of 1985, by arrears in their Rs. 47 land use “fine” payments, and by an inability to afford down payments for the government resettlement tenements. About 100 households had their documents but could not afford the down payment; another 50 or so lacked even the documents.

All these households belonged to the Railway Slum Dwellers Federation (RSDF). This affiliate of NSDF had been formed the previous year after an Alliance survey of all the settlements along railway tracks, commissioned by the state Department of Housing. RSDF had presented the results to officials and residents at an event that included its own house model exhibition, and had encouraged the state government to request the Alliance’s support with the residents who did not qualify for the new housing. As is often the case in the federations’ work, the opportunities that arise are not for those who are best prepared. The Bharat Nagar residents, with whom the Alliance would explore alternatives to the government’s resettlement plans, were not the most active RSDF members, but those facing the most obstacles.

The Alliance negotiated for MHADA to provide land in nearby Mankhurd where the documented households could build with Alliance support, with water and electricity supplied by MHADA. The Alliance also asked that the undocumented households be permitted to squat on adjoining land. MHADA agreed, but as often is the case with government agencies in a hurry, this agreement was only verbal – a potential risk for both the Alliance and the residents.

The documented households formed the Jankalyan Housing Society, and NSDF and Mahila Milan walked them through the process. Adarsh Nagar members had needed to develop their organizational skills as they dealt with construction. It was easier for the Jankalyan residents – through their RSDF membership, they were already familiar with taking minutes at meetings, forming committees and so on. Nonetheless, visits to Adarsh Nagar helped them to refine their process.

With their committees formed, the Jankalyan families received their HDFC loans. The site layout was established, and the mezzanine design was modified, with units at a slight angle, to achieve more privacy and window space than in earlier iterations of the design (Photo 3 and Photo 4). Outdoor toilets, as with Adarsh Nagar, were to be shared and maintained by families.

Households had been allocated 180 square feet, 30 more than in Adarsh Nagar. This allowed for a welcome increase in space, but also increased construction costs. Here too, construction took longer than anticipated. The 14-foot height and the mezzanine did not meet official
NOTE: The Jankalyan units were constructed soon after the Adarsh Nagar units by railway slum dwellers who wanted the same type of housing. The 14-foot units were placed at an angle to one another for improved privacy and ventilation.

NOTE: The lack of drainage is typical; municipal provision usually lags years behind the completion of housing units.
norms and standards, and it took time for MHADA to approve the plans. Material costs soared here too, and by the time the project was complete in 1994, the cost had almost tripled, and SPARC managed with the assistance of grants to take on the additional financial burdens.

The situation of the undocumented households, perched without real security on MHADA land, remained unclear, but the gamble paid off and they were allowed to remain. In 2014, the undocumented households, now finally eligible under a ruling with a more recent cutoff date for establishing residency, were able to get secure housing after the Alliance helped them pursue their situation with the municipality. Meanwhile, the relationships established through the Jankalyan endeavour laid the groundwork for the much larger relocation of 18,000 households living along the tracks, managed by the Alliance in 2001.(6)

6. This is documented in Patel, Sheela and Sheridan Bartlett (2009), “Reflections on innovation, assessment, and social change: a SPARC case study”, Development in Practice Vol 19, No 1, pages 3–15.

c. Markandeya Cooperative Housing Society, Dharavi

Dharavi, known for many years as Asia’s largest slum, was marshland outside the city until 1956, occupied largely by migrants. By the late 1980s, it was 500 acres of valuable land in the city’s heart, with a density 10 times that of surrounding areas and little in the way of services or infrastructure. In 1985, when the Prime Minister’s Grant Programme (PMGP) announced its grant to improve the housing of low-income groups in Mumbai, a third of this was allocated to Dharavi in recognition of the terrible conditions here. Most of it went to build sewers, drains and other infrastructure, but some was earmarked for loans to build tenements for the residents.

The plan was to replace existing huts with cooperatively owned five-storey buildings, laid out with ample open space. The units, costing residents about US$ 3,500 each, would be financed through household contributions, PMGP subsidies and interest-free PMGP loans. As in Adarsh Nagar and Jankalyan, requirements were documentation for all members, payment of outstanding arrears in fines owed to the BMC, and formation and registration of the cooperatives; land would only be leased to residents, and the municipality would provide PMGP-financed infrastructure and amenities.

A PMGP survey, relying on aerial photographs, estimated Dharavi’s population at about 50,000 households, of which only 35,000 would be accommodated in PMGP’s planned tenements, leaving 15,000 households to be relocated. Dharavi Vikas Samiti (DVS), a coalition of local groups associated with NSDF, sought to challenge this clearly low estimate. Using the Alliance methods developed in enumerating pavement dwellers and railway communities, DVS helped residents identify over 120,000 households and many thousands of businesses and enterprises. This starkly different tally confirmed that a far more massive relocation than that proposed by PMGP would be necessary.

Challenging the faulty estimate, the expense of the tenements and the scale of the exclusion implied by the PMGP plan, DVS, backed by the Alliance, developed an alternative plan, calling for low-rise buildings and no relocations (except for polluting tanneries). The necessary density would be achieved by cutting down open space, which might in any case encourage future encroachments. PMGP’s per-unit price would be reduced to under US$ 2,500 through shared toilets and cooperative management.

PMGP conceded the low population estimate and the impracticality
of a huge forced resettlement. It decided instead on a very different route – to upgrade most housing and construct only 3,000 new units. In one neighbourhood identified for new construction, with an active community group headed by a DVS member, two cooperatives were formed. One of them, the Markandeya Cooperative Housing Society (MCHS), representing 92 households, approached the Alliance with an interest in the DVS alternative plan and the popular 14-foot mezzanine design. To these large extended families, accustomed to spreading out on roofs and between houses, the proposed PMGP design seemed cramped and impractical. The mezzanine, along with wider corridors and 3rd-floor common space proposed in the alternative plan, would provide more space for sleep, for children's play, and for women to sit and chat.

PMGP, required by the rhetoric and legal parameters of the project to let cooperatives determine their own approach, accepted the MCHS decision to work with the Alliance. But it questioned the unfamiliar mezzanines, the common space and the low-rise approach, all of which would mean fewer units. It took three years for the BMC finally to approve the Markandeya plan.

Meanwhile, financial difficulties arose. PMPG argued that MCHS, off on its own, was no longer eligible for the interest-free loans. Instead the Alliance negotiated loans with the Housing and Urban Development Corporation (HUDCO), a financing company set up by government to facilitate housing for low-income groups. Anticipated costs had increased, as in the other cases, because of delays, inflation and huge increases in material costs. Residents' down payments had to be increased and further loans negotiated from HUDCO, which required a 100 per cent guarantee since residents could not borrow against land they did not in fact own. SPARC persuaded SELAVIP, a foundation focusing on low-income housing, to execute a bank guarantee for the project.

There were also ongoing difficulties in managing construction contracts. This project, structurally more complex than the others, needed expertise in pile foundations and multi-storey construction that the Alliance lacked. Most contractors, knowing the organization's financial challenges, were reluctant to risk the job, and MCHS had to settle for an inexperienced, under-financed local builder. All this contributed to further hold-ups. It took until 1992 to pour the foundation (Photo 5) and by 1993, only part of the first floor was built. A new estimate showed a cost increase of about 70 per cent, and more loans were needed. Around that time, the Government of Maharashtra announced a new policy, applicable retroactively to Dharavi and all ongoing slum construction. It provided a limited subsidy, allowing developers to build additional units for sale in the open market, thereby cross-subsidizing slum residents' costs, but with the significant implication of bringing the market into the equation. Over this period, Mumbai real estate values were rocketing upwards, encouraging the private sector to make use of the new provisions. As MCHS and the Alliance pondered how to raise further funds, an experienced private contractor stepped in and offered to complete the project within 18 months. He would invest his own funds, requiring no further payments from MCHS, and alter existing plans to build additional market units, providing MCHS agreed.

The Alliance's involvement in the larger Dharavi redevelopment dynamics left the partners stretched, and they struggled with the prospect of spiraling costs and new loans for MCHS. There was general agreement
that this contractor’s proposal was the only practical way forward, despite the potential compromises entailed. Project management was transferred to him, along with the right to build and sell extra units. The building would now be five storeys high, not three; residents would receive their units at no further expense; and the contractor would sell an additional 87 units in the open market. MCHS residents would still have their 14-foot units, but upper-floor market units would have lower ceilings. In 1995, a still more market-friendly policy update allowed development rights to be transferred under certain conditions. Because the MCHS foundation, already built, was not designed to carry additional floors, the developer could now transfer the development rights to higher-priced areas in the city – an added bonus.

The Alliance was uncomfortable with the new arrangement for a number of reasons. It robbed the partnership of the opportunity to learn from managing this new complex construction, and created a split in
As in Adarsh Nagar, some residents were drawn by the chance to have a foot in the market, where housing could be leveraged for personal gain. The MCHS committee was heavily dominated by its more opportunistic members, eager for a share in profits that might be generated if they uncritically backed the contractor's plans. The Alliance was concerned by the challenge to collective values. Work on housing, they felt, needed to include attention to its community-building potential, with payback in the form of social capital and the collective capacity for productive negotiation with the state.

The Alliance also wanted to protect residents financially. The new policy provisions stipulated free housing for the slum residents involved in return for the additional development rights available to the contractor. The contractor, however, while not seeking additional resident payments, did not plan to refund the investments already made by residents or SPARC, or to clear the SELAVIP guarantee.

Construction continued and MCHS residents finally moved into their units in 1998, freeing the contractor to transfer the extra development rights (Photo 6). When he remained unwilling to make the anticipated repayments, the matter went before the Slum Rehabilitation Authority (SRA), responsible for adjudicating disputes among the parties in slum redevelopment. After consideration, SRA required the contractor to pay off all arrears and give MCHS 10 market units, whose proceeds would be put into a joint Alliance/MCHS bank account. This would help reimburse residents for costs the contractor should have covered.
Although the outcome was positive for MCHS residents, the Alliance felt that the rapid learning required by the situation had challenged its capacity to provide the level of involvement and support typical of the earlier projects. Having to straddle MCHS’s construction project and the larger Dharavi redevelopment scheme was also a challenge, although the dual commitment was essential to Markandeya moving forward. The larger involvement provided the connections necessary for dealing effectively with MCHS problems, and the MCHS situation gave SPARC staff and federation leadership insights into how tensions and uncertainties provoked by new policies played out at micro levels. This equipped them to negotiate more knowledgably at the higher level. Despite the challenges, disputes and breakdown in leadership, the project showed it was possible for a NGO–grassroots partnership to work with communities of the poor even in the context of a large government programme. The Alliance’s evolving role was to provide a flexible, responsive interface between the needs of its members and the government perception of those needs, negotiating workable solutions.

III. DISCUSSION

We started this paper discussing the urgent global goal of access to safe, affordable housing for slum dwellers – almost 100 million in India alone. What we described here might easily be dismissed as one more development failure to realize a solution to this conundrum. The process was messy, with complicated construction projects that ran over budget and over schedule, generating conflict and opportunism along the way, and yielding housing for fewer than 250 households. Was it worth the effort?

For the families that moved into this housing, it was unquestionably worth it. But understanding the larger achievement means going beyond the houses actually built to the learning acquired along the way, the innovations experimented with, the relationships forged and drawn on, the legal, financial and design precedents set, and the inclusion of people who would normally have been left out of these projects. The explorations of the Byculla women laid the groundwork for these projects, which in turn became the foundation on which so much more was built.

The Alliance was not starting from scratch in these efforts. The urban poor, then and now, are skilled in exploring the options open to them. They make choices about where to live, how to build and finance their homes, how to defend them from demolition, and how to obtain the services they need. In the absence of legitimate space to operate within, they often fail to find satisfactory solutions. But given their lack of options, many succeed in astonishing ways to gain a tenuous foothold in the city.

City and state governments in India have also long been involved in interventions within slums. These have mainly been evictions to make room for formal projects. But over time, as election politics and the need for vote banks, as well as international covenants and local activism, applied pressure for more just solutions, evictions have more frequently given way to resettlements or even upgrading programmes. These few programmes, however, have generally failed to deliver as hoped for their target beneficiaries. They have often ended up displacing as many
intended beneficiaries as they helped because of exclusionary procedures and subsequent market pressures.

However, addressing the habitat needs of the poor has to involve the state if it is to achieve serious scale. What the Alliance attempted in these construction projects was not to replace government interventions, but to recast them in ways that addressed the actual needs – building on the knowledge accumulated by its growing constituency of the poor. By seizing opportunities to address the shortcomings in government programmes, the Alliance and the communities it represented built their credibility, confidence and capacity to examine and amend the choices available to them. This enabled them to point out directions for policy improvement and make a quantum leap in participating in the decisions that affected their lives.

Here we discuss some of the specific ways the Alliance collaboratively enlarged and reframed the terms on which people were being resettled and rehoused. The three projects outlined above demonstrated the capabilities of organized low-income citizens and challenged state institutions to address their ambitions.

a. Addressing the terms of inclusion

Given the scale of the shelter crisis, even larger interventions like that in Dharavi have to be examined for both intended and unintended exclusion. In these three cases, residents were required to document their residency status in the city as of 1985. This in effect gave priority to those longest in the city. Cutoff dates are a reasonable criterion when addressing an endless queue of new arrivals. But many households that had in fact been in the city for the requisite time lacked the records to prove this. The provision of such documents is not always routine, and in some cases, people’s decades-old papers had been lost or destroyed by floods or evictions.

The Alliance’s enumerations, undertaken to ensure coverage of all households and localities, were a way to retroactively construct this legitimacy for many, drawing on various sources to establish a household’s long-term presence. Starting with pavement and railroad dwellers, this strategy has been fundamental to Alliance interventions, and the state has accepted such evidence of residents’ eligibility. In Dharavi, the huge survey based on these earlier enumeration experiences helped to prevent upheaval for the tens of thousands of families unintentionally excluded by the PMGP estimates. On a much smaller scale, negotiations for the undocumented in Bharat Nagar secured them at least a place to squat.

b. Staying the course and learning along the way

Where there are government interventions, whether involving resettlement or upgrading, state institutions often fail to finish what they promise; nor do they provide communities with the means to do this themselves. In Dindoshi (where Adarsh Nagar was located), for example, assigning evicted households to plots on empty land far from their old livelihoods was considered sufficient and little effort was made to deliver on promised infrastructure. Relocation was already seen as a huge
improvement over evictions, and often further possibilities were not even considered. Where more was undertaken by state institutions, there was little attempt to assess and learn from what was done. Many inadequate solutions continued to be used, while good practices were sometimes just forgotten.

These three projects created approaches for intervening from below in this lethargic state response. Exploratory and prolonged as the Alliance-supported efforts were, the staying power of the partners was never in question, nor their commitment to transferring the learning from one project and community to another. This, in turn, continued to produce a critical mass of communities demanding possible project interventions. The ever-expanding network created in effect a huge learning laboratory in which lessons and insights could be retained, adapted and refined in the next project or programme. The Alliance became the repository of the many innovations and modifications to these government interventions, and it was increasingly invited back by government partners precisely to draw on and apply this learning. Along the way, its credibility grew – as in Dharavi, when its contestation of the PMGP population estimate was acknowledged and accepted.

c. Finance – towards greater inclusion

State contributions of land and basic services were crucial to all these projects. But they also involved sizable contributions from communities, both down payments and loan repayments. This was a major hurdle for households, accustomed to smaller, more gradual investments in their homes. For those without the means to qualify for loans underwritten by government, no alternatives existed – another de facto form of exclusion. And even before making down payments, or taking on loans, families had to deal with the common arrears in land “fines”. Only rarely did government agents actually collect these fees, the rationale for which was primarily the maintenance of government control over the land in question, leaving residents in a state of permanent vulnerability. The incentive to pay occurred only when a government subsidy was at stake – and at that point the accumulation of past fees could leave many of the poorest unable to qualify. NSDF attempts to explore collective fine payment have yet to be accepted.

While the poor have informal avenues for borrowing money, this is an expensive, unreliable way to pay a large debt. But formal housing finance institutions in India are ill equipped to lend to the poor, who are seen as unrewarding, risky borrowers. Nor did the government’s land tenure arrangement make it possible for these poor communities to use land as an asset to borrow against. The Alliance’s negotiations led to finance institutions accepting group savings as guarantees for individual loans, an important breakthrough, although even so, additional guarantees had to be secured as costs rose. The Alliance’s support for women’s savings groups was an important element in making these communities “bankable” – providing both the experience of managing money as a group and a track record for households.

There was a steep learning curve for the Alliance as an organization, as well as for households and communities. The structure of loan repayments, the need for upfront capital to bridge the gap before other
funding kicks in, the impact of inflation, the financial implications of delays – all this had to be learned the hard way and struggled with in real time. But seeing these projects through, despite the difficulties, added to the Alliance’s credibility. Over the years, it invested in projects to leverage state subsidies; when communities repaid their loans, the investments became revolving funds, loaned on to other groups. The Alliance’s experience also led to the structuring of loans in ways that worked better for the poor, and to international organizations providing guarantees to federations leveraging national funds.

d. Appropriate design

One source of complexity in these projects was the extent of the negotiations around Alliance plans and designs in the context of government norms and standards. Faced with density and lack of amenities and resources, slum dwellers find flexible ways to take best advantage of their limited space. Formal construction standards for the housing of the poor, on the other hand, often seem diametrically opposed to what the poor find appropriate. The designs generated, approved and modified by communities affiliated with the Alliance were effective alternatives. We have discussed the practicality of the mezzanine design and the wide corridors for large families. It was not so difficult to obtain permission for these innovations for Jankalyan and Adarsh Nagar, where homes were single storey, although even there it took time. But it proved very difficult for the multi-storey Markandeya structure. Even when designs were accepted in principle, it took years to obtain written permission. The size of water tanks was a similar problem. City norms were based on five persons per household; these extended families needed more volume. The design innovations that the Alliance obtained permission for represented more than just a one-time success. Modifications to norms in one project produce precedents that allow others to copy these alternatives – that then become accepted and integrated into official regulations. Imperfect solutions and norms thus become opportunities to create assets that work better for the poor.

e. Managing the relationship with government

These examples highlight the ways the Alliance contested the plans and assumptions of state institutions, negotiating for alternatives. But the more collaborative aspects of this relationship should not be overlooked. Long before decisions are challenged or projects contested, dialogue with state institutions is crucial. A well-wisher advised SPARC in the early days that keeping senior administrators and politicians informed is vital, and makes both contestation and collaboration more fruitful. In all these projects there were people within state administrations who extended themselves and sought to learn from the Alliance’s process, even when they were uncomfortable with the views and demands of residents’ associations. The interest shown by these officials and the credibility they were willing to extend to the Alliance partners were the basis for invitations to the partners to take part in government projects. Interest in the pavement dweller enumeration led to the commission to survey the railway dwellers and engage with Jankalyan residents. The PMGP links,
in turn, helped in the contestation of the PMGP Dharavi plan and led subsequently to the Markandeya project. Increasingly strong links with various government institutions emerged from this process, creating the basis for further engagement.

f. The strengths and challenges of community-driven housing development

There is widespread recognition in the development world of the value of robust community involvement. But even well-intentioned government interventions rarely take on board the potential for active collaboration with the poor. These construction projects demonstrated to government the contribution of communities, while also building community capacity to contribute.

It is not just a matter of demonstrating community participation, however, but of doing this on a scale that allows for real learning and engagement. When changes are first being explored, they need to be modest in scale so that risks remain manageable while learning happens. But unless a large number of people study and explore these processes, there is no real foundation for continued learning or scaling up. The design of the mezzanine house model is a fine example. After much preliminary work by the pavement dwellers, it was adopted as the model of choice by all three communities, and in each case further refined. The first-time use in Adarsh Nagar led to an improved layout in Jankalyan, with better light and ventilation. Then it was adapted for Markandeya’s multi-storey building – a refinement made possible by confidence in its use in different circumstances by different groups of people.

The federating process, by which communities forge horizontal links, underpins these fruitful explorations in a more important way as well. Housing construction is not a favoured activity for NGOs – their energy and resources can be quickly depleted by delays, cost escalations, and internal and external stress and reputational risks. SPARC was not eager to enter this fray, but NSDF and Mahila Milan actively pushed to explore construction opportunities. The involvement of a network of communities changes the terms of the engagement. These three projects involved one community at a time. While SPARC, NSDF and Mahila Milan leadership were deeply involved, the day-to-day work was managed by an increasingly competent cadre of members and leaders within each community, all of whom could rely for know-how and encouragement on other communities in their federated network. When Adarsh Nagar residents wanted to minimize costs, they relied on the Byculla women for their knowledge about concrete roofing modules. When Jankalyan members set up their cooperative, they turned to their peers in Adarsh Nagar. This shared learning and support is a hallmark of the federation process.

It is not just a matter of learning and experience, however, but also of opportunity and energy. The Alliance was invited into the railway resettlement because of the involvement of its RSDF members and colleagues. The Markandeya involvement resulted from concern about the PMGP approach on the part of Dharavi members of the extended network. The communities represented by these affiliated
groups identified opportunities and provided the energy to pursue them. The demands to explore possibilities generally come at a faster rate than the Alliance’s internal capacity or financial resources can easily keep pace with. But seizing opportunities that will benefit the poor continually stretches the leadership while building capacity within communities. There can be problems, but as with the learning, they are shared by a large group of people whose expertise grows constantly.

There are certainly challenges in this community-driven process. Housing construction creates a lot of space for mismanagement, which can be exacerbated when there are many active parties. And as is evident from these cases, community dynamics can be complicated. Self-interest and opportunism exist in all walks of life, yet their presence in the context of organized communities of the poor is sometimes judged as an unacceptable flaw. The reality is that people generally work together only when they cannot manage alone and the same is true within social movements. It is not uncommon for leaders to learn what they can and then leave their movements to capitalize on their knowledge. The trust and solidarity developed in the course of federation building and learning can be upset when individuals pull away. This is still harder when there has been limited time for solidarity to develop. The collective nature of leadership building, however, means that while the loss is felt by the network, many more members are prepared to step in and continue — and responsibilities are continually handed on to stretch the capacity of emerging leaders.

The learning and collective risk taking continue. The continual pipeline of projects made possible by this extended network provides a constant opportunity to adapt, refine and improve. If the Alliance’s work had ended with these three projects, much hard-won learning would have been wasted. Unquestionably, many things could have been done better, but this should not minimize the ever-expanding capacity for communities to have a constructive stake in the process of development and change.

Wherever the urban SDG 11 is being pursued, top-down investments by the state and international development community have to link to the millions of self-help or community-assisted explorations that are occurring in cities around the world. They start modestly, but all have crucial potential to build capacity within state and non-state actors, and their very modesty can underpin scalable but transformative habitat options in the future.

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