SPARC SAMUDAYA NIRMAN SAHAYAK

ANNUAL REVIEW

2013-14
From 1998 to present date, the focus of the Alliance, especially Mahila Milan and National Slum Dwellers Federation (NSDF) is to build confidence, capacity and collaborative spirit within the leadership of the urban poor to work within their neighborhoods, with other urban poor communities and with the city. This is very clear in the work that SPARC Samudaya Nirman Sahayak (NIRMAN) does.
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Letter from the Secretary

Setting up SPARC Samudaya Nirman Sahayak (NIRMAN) by SPARC, Mahila Milan and National Slum Dwellers Federation (NSDF) has been a logical extension of the role that SPARC has played in assisting the members of the federation to explore producing voice and then seeking to drive advocacy by the urban poor for their own development.

In SPARC Samudaya Nirman Sahayak (NIRMAN), the Alliance has a vehicle that actualizes the exploration of roles that organizations of the urban poor can play in taking on the construction of their homes and infrastructure in their settlements. Through these precedent they demonstrate a range of evidence.

Firstly, that the poor can take on construction and manage projects, and NIRMAN supports and facilitates the development of capacities and skills. Secondly, by locating barriers in procurement and technical requirements of norms and financing systems, they produce possible alternatives that can also champion change in rules and regulatory frameworks that restrict what the poor can do. Thirdly, and most importantly, they create a capacity to explore new possibilities, to explore new ways and means to expand the repertoire of the communities of the poor and what their associations can do to improve and expand the roles they can play in fulfilling their aspirations.

India is a huge country with urbanization producing deeper and wider deficits in the infrastructure and housing needs of the poor. Organizations like SPARC Samudaya Nirman Sahayak (NIRMAN) have a role in producing evidence of institutional arrangements that the poor can drive to solve habitat challenges of the poor, while continuing to make the city and state institutions address issues of access to tenure and infrastructure.

India’s record of delivering subsidies to address the housing needs of the urban poor is shockingly poor. Our own experience demonstrates that not even 1% of the 64 cities under JNNURM’s informal settlements project have benefitted and communities of the poor have not been involved in any design or delivery processes. Many housing projects remain unfinished and without amenities.

In the end, all issues related to addressing equity are linked to governance. If you don’t create data that is comprehensive, you don’t develop strategies that have continuity and decadal coherence and don’t pursue issues of land reform or universal access to basic services. If you don’t encourage communities to make matching investments to what the state delivers, deficits in habitat will only grow exponentially.

SPARC Samudaya Nirman Sahayak (NIRMAN), while seeking to involve communities in ensuring that subsidies, direct or indirect, are accessible to the poor, now explores supporting Incremental housing through modest loans to allow households to upgrade their homes and infrastructure. With a new government in the saddle we are waiting to see what they bring to the urban poor that is impactful and different.

Should we be hopeful?

Sheela Palit
1984

National Slum Dwellers Federation formed after the demolition and displacement of 70,000 houses in Janata Colony, Chembur.

1986

SPARC formed and begins working with pavement dwellers leading to a community based women’s savings group called Mahila Milan.

Mahila Milan means “Women Together” in Hindi. It is a decentralized network of women’s collectives that manage credit and savings activities in slums.

1998

SPARC joins up with NSDF and together with Mahila Milan they work as the Indian Alliance where SPARC provides the legal, financial support.

SPARC SAMUDAYA NIRMAN SAHAYAK (SSNS) was set up on 4 June, 1998 by SPARC, NSDF and Mahila Milan to provide technical and professional assistance to design, access finance and undertake/manage construction projects in partnership with organized informal dwellers for affordable housing and sanitation.

SSNS purpose is to demonstrate the potential and value of facilitating communities to drive construction of their homes and neighborhoods; to establish a working relationship with professionals, financial agencies, politicians and administrators.

THE ALLIANCE BEHIND THE PROJECTS
SPARC Samudaya Nirman Sahayak (NIRMAN) undertakes projects with a clear focus to facilitate community involvement to drive the projects. It begins and ends with demonstrating how the leadership of the National Slum Dwellers Federation (NSDF) and Mahila Milan can facilitate each of the communities involved in a potential project to understand all aspects of the project from design to delivery and take on increased roles and responsibilities so as to take ownership of the process.

Within the Alliance, the SPARC Samudaya Nirman Sahayak (NIRMAN) team always comprises of national and city level leadership of men and women who along with the technical and financial team build this capacity as the project moves on. In each instance the specific community is expected to build not only their own capacities, but begin to assist others to become part of the city level project management teams as their skills develop.

This produces demands and expectations from SPARC Samudaya Nirman Sahayak (NIRMAN), the residents associations and the city as well as from the policy framework that develops norms and standards. Finally comes the challenge of scale and ongoing learning to sustain levels of advocacy and learning while monitoring and maintaining the assets that are developed.

The rationale behind a sustained effort to keep the communities of the urban poor at the center, regardless of their initial level of knowledge, capacities and resources is to develop a model of project delivery for the future where support structures and institutional arrangements not only produce a physical structure but also produce a committed and involved community that takes ownership of the assets developed. They, through their very presence encourage other communities to take on the same roles while seeking changes in the policy framework of cities to make community participation central to all their activities for informal settlements in the city. After all “inclusion” and “equity” need rituals and practices instead of staying in the realm of rhetoric.
This picture is a reminder of the ongoing and sustained commitment that the Alliance has towards members of the federations. Jockin, founder of NSDF, supported communities of pavement dwellers to believe that they could get a home, and many have had a long wait. But in the end each household has got all documentation needed to ensure that despite delays they have the possibility of getting a secure home.
**Participation of residents in all elements of project**
The decision within SPARC Samudaya Nirman Sahayak (NIRMAN) to undertake projects comes from three possible directions. Ideally it is the residents of a neighborhood who want to take the project up. However most don't feel empowered to do so and only when they see others they explore this possibility. The other two ways are when either the Alliance seeks this possibility or the state invites the Alliance to undertake the project. Regardless of who initiates it, the focus is to ensure that the community is centrally involved in the process.

**Design and project development**
A standard operating procedure of the Alliance is to undertake a settlement and household survey and map its present situation in a manner that is acceptable to the residents as well as to the city. This not only ensures good baseline documentation, it produces collective reflections as residents have to review data about themselves, agree to households getting benefits and creating organizations, structures, committees to participate in designing the strategy. Setting up women's savings collectives initiates this process and facilitates women's participation. Choices of design emerge from aspirations, but also with financial and technical limitations. Balancing these elements is critical. Strategically selecting when to concede and when to fight norms emerges from these discussions.

**Procurement norms and standards**
Procurement means the process of designing choices of who will undertake roles in the construction and its supervision as well as purchase and managing and overseeing the project. Most government programs deny communities or NGOs in designing these systems. Norms and standards also exclude design and management of projects and these processes form the central aspect of developing community driven projects and are at the heart of the advocacy process.

**Construction management and financial accountability**
SPARC Samudaya Nirman Sahayak (NIRMAN) finds its real contribution in developing robust but community centered processes. At the heart of the success of its projects is sharing the risks of construction and finance management. Almost all well thought out community processes collapse at this stage as managing finances and ensuring good quality construction need sustained support, an ability to anticipate areas of challenge and managing external interference by elements who do not believe that community driven projects are possible. Creating robust inspection routines, getting third party reviews of finance and construction while ensuring that they don't disempower the local leadership, remain the major role for SPARC Samudaya Nirman Sahayak (NIRMAN) to play.

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**Community Driven Projects**

**Operational and maintenance mechanisms**
Our experience has shown that, mere provision of housing is inadequate and housing projects consider completion of construction as a success criteria for project completion. However, in order to improve the quality of living into the new houses, there is also a basic need to set up community led mechanisms that insure proper maintenance and operations. The federations provide the necessary support and hand holding to the newly moved families, until cooperative societies of the residents are formed and they begin independently operating and maintaining the society processes.

**Moving to scale and sustained advocacy**
The goal of the projects taken up by the federation and Mahila Milan are basically to set precedents on community led infrastructure provision, that become examples for the Governments and other communities to undertake via a similar process. Scale and sustainability require focused and long term commitments by the Government agencies to incrementally expand the successful precedents on larger scales leading to city wide up gradation, an important core value of the advocacy of the federations.
All projects that are undertaken by SSNS follow a general set of processes and protocols that have developed over a period of time, as the Alliance gained experience in handling them. They have been developed to build capacity and management skills amongst the leadership of informal settlements that seek to drive projects and execute them.

SPARC Samudaya Nirman Sahayak (NIRMAN) interfaces with formal institutions, be they the State, technical assistance through consultants or financial institutions to develop procedures and rituals of practice that community leaders then gradually take over to transact these roles themselves.

SPARC Samudaya Nirman Sahayak (NIRMAN) continues to strive to improve documentation, procedures and compliances in the project execution in order to reduce the chances of missed procedures that result in delays in reimbursements and negatively impact cash flows. They also increase external confidence in these innovative practices to allow communities of the urban poor to drive their own habitat improvement.

* See Slum Rehabilitation Act. If this land is used for rehabilitating slums that need to be relocated, they get a FSI or tradable rights in the ratio if 1:1 as compensation.

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**Standard Operating Procedures for Projects**

**Government**

**SPARC & NSSDF**

**MM & SSNS**

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**Subsidized Toilet Blocks**

**LAND**

Cities provide capital costs for community toilets on slums on their lands. Gradually some municipalities are beginning to see value in demanding that all informal settlements should have sanitation.

**PROPOSAL**

Design & Financing: Once the potential to explore a settlement is finalized, a CBO is formed and the project team works for its registration then designs the toilet blocks and applies for a work order to start construction.

**PROCUREMENT**

Often city procurement regulations have to be changed to allow communities to take on contracts. Once this is done and SPARC Samudaya Nirman Sahayak (NIRMAN) gets the contract, an internal procurement process is set in place to appoint a set of contractors to build the toilet block.

**CONSTRUCTION FINANCING**

All contracts need bank guarantees that are negotiated with banks both for advances from municipality and quality assurances. About 40% advance financing is needed before billing provides the construction finance.

**THIRD PARTY OR STATE SUPERVISION:**

City engineers undertake joint construction “measurements” after which bills are cleared.

**HANOVER & MAINTENANCE**

Handover MoU is done between CBO and member families. The CBO is in charge of maintenance.

**Individual toilets**

**LAND**

Most incremental sanitation demand is where households “feel” they have land security or they have pattas, or lease for their plot on which the house is built.

**PROPOSAL**

Design & Financing: Mahila Milan savings collectives seek loans for upgrading their homes, they fill a form and obtain loans. They design and construct their sanitation improvements themselves.

**PROCUREMENT**

Households undertake their own construction by themselves or appoint a mason.

**CONSTRUCTION FINANCING**

Presently individual sanitation loans are provided through internal revolving funds

**THIRD PARTY OR STATE SUPERVISION:**

Local Mahila Milan collectives review construction and supervise repayments.
<table>
<thead>
<tr>
<th><strong>Market Financed Housing</strong></th>
<th><strong>Subsidized Housing</strong></th>
<th><strong>Incremental Housing</strong></th>
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<tbody>
<tr>
<td><strong>LAND</strong></td>
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<tr>
<td>Land ownership is important. If the land is owned by the state government or city, it can be leased to a cooperative society. If it is owned by the central government or private land owner another set of rules apply* (see note on previous page).</td>
<td>So far Municipalities undertake upgrading on sites that are owned by the city and land is provided on lease to the cooperative of slum dwellers after upgrading is complete.</td>
<td>Most incremental housing demands is where households “feel” they have land security or they have pattas, or lease for their plot on which the house is built.</td>
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<tr>
<td>Design &amp; Financing: 70% slum dwellers must agree to redevelop. MM, NSDF, and SSNS are part of the decision making process to set up a project management team with the financial team, architect, engineer and contractor during the proposal stage. Proposals with house hold names, plans for construction and financing strategy are submitted to the SRA (Slum Redevelopment Authority) to get a Commencement Certificate.</td>
<td>Design &amp; Financing: Cities identify localities and based on surveys, eligible households are identified and detailed project reports indicating house designs, settlement infrastructure plans and costs are prepared by consultants hired by the municipality. Then a tender is released to obtain a contractor.</td>
<td>Design &amp; Financing: Mahila Milan savings collective seeks loans for upgrading their homes, they fill a form and obtain loans. They design and construct their housing improvements themselves.</td>
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<td>The project management team of professionals and community leaders develops a procurement strategy to appoint contractors and encourages them to take informal community sub-contractors to undertake smaller jobs.</td>
<td>Often city procurement regulations have to be changed to allow communities to take on contracts. Once this is done and SPARC Samudaya Nirman Sahayak (NIRMAN) gets the contract, an internal procurement process is set in place to appoint a set of contractors to build the houses.</td>
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<tr>
<td>1. As a joint venture, where construction is done by a developer with his own money, under SSNS-MM supervision. 2. SSNS borrows from Banks and puts up its own money and hires a contractor to construct under its supervision.</td>
<td>All contracts need bank guarantees that are negotiated with banks both for advances from municipality and quality assurances. About 40% advance financing is needed before billing provides the construction finance.</td>
<td>Presently incremental housing loans are provided through internal revolving funds.</td>
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<td><strong>THIRD PARTY OR STATE SUPERVISION:</strong> All Additional Transfer of Development rights and completion certification is done by the state government.</td>
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<td><strong>HANOVER &amp; MAINTENANCE</strong> As per SRA norms, the developer puts in Rs 20,000 per household towards maintenance but this money is released to the society only after registration. The Alliance continues to support Cooperatives after completion to manage their cooperatives.</td>
<td><strong>HANOVER &amp; MAINTENANCE</strong> SPARC and MM remain involved to maintain savings groups and support households in adjusting to their new house. Support is also provided for society registration.</td>
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SPARC Samudaya Nirman Sahayak (NIRMAN) continues to strive to improve documentation, procedures and compliances in the project execution in order to reduce the chances of missed procedures that result in delays in reimbursements and negatively impact cash flows and increase external confidence in these innovative practices to allow communities of the urban poor to drive their own habitat improvement.

Setting precedents for the last decade against all odds have now produced workable models.

Challenges to be Addressed

* The MCGM has provided SPARC and Pratha contracts to support the Municipality to take stock of 500 toilets built to strengthen the community management as well as to improve the relationship between the city and these CBOs.

### Subsidized Toilet Blocks

<table>
<thead>
<tr>
<th>Scarcity</th>
<th>Individual toilets</th>
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<td>Sanitation is a huge challenge in urban India. However with absence of sewers and sewage treatment facilities, community toilet blocks remain the main scalable option. However it requires a change of mindset and deeper engagement between the city and slum dwellers.</td>
<td>Communities can build their individual toilets in small and medium towns where houses are larger than in big cities, but challenges of managing fecal waste remain.</td>
</tr>
</tbody>
</table>

### Cities often have unutilized funds in their budget for slum sanitation, but unless there are organizations seeking to work on this issue, major contractors find it irksome to take on slum sanitation. On the other hand, strict requirements of guarantees, delays in payments of bills raised make it hard for organizations like SPARC Samudaya Nirman Sahayak (NIRMAN) to take on these projects without soft loans. | Micro finance should definitely explore these loans. As in any case after a household takes two to three income generating loans, it seeks to explore housing loans which it never has access to. |

### PROCUREMENT

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### All contracts need bank guarantees that are negotiated with banks both for advances from the municipality and quality assurances. About 40% advance financing is needed before billing provides the construction finance. | CONSTRUCTION FINANCING Presently individual sanitation loans are provided through internal revolving funds. |

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### THIRD PARTY OR STATE SUPERVISION

| City engineers undertake joint construction “measurements” after which bills are cleared. | Local Mahila Milan collectives review construction and supervise repayments. |

### Handover & Maintenance

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## Challenges to be Addressed

### Subsidized Toilet Blocks

- Sanitation is a huge challenge in urban India. However, without sewers and sewage treatment facilities, community toilet blocks remain the main scalable option. However, it requires a change of mindset and deeper engagement between the city and slum dwellers.

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**Footnote:**

*The MCGM has provided SPARC and Pratha contracts to support the Municipality to take stock of 500 toilets built to strengthen the community management as well as to improve the relationship between the city and these CBOs.*
### Scalability

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<th>Incremental Housing</th>
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<tbody>
<tr>
<td>As long as governance and proper governance does not enter this process, slum dwellers remain suspicious and rightly so about developers seeking redevelopment to profit from it rather than to improve the lives of slum dwellers.</td>
<td>Provision of secure tenure and basic amenities rather than housing will produce scale.</td>
<td>While almost 95% of all housing stock in which the poor live is incrementally produced by the poor households, this is not even acknowledged in policy or in practices of state policy.</td>
</tr>
</tbody>
</table>

### Financing of projects

| Both communities and state agencies lack the necessary management skills to undertake construction projects, from design to execution and supervision and scrutiny. While SPARC Samudaya Nirman Sahayak (NIRMAN) has begun to build this within communities, its not moving as fast as it should at both state and community levels. | PROCUREMENT Often the skills needed to make these projects work require changing norms and standards, and management of joint reviews. City engineers more comfortable building bridges and roads, find these tasks something they avoid, leading to payment delays and obstructions in construction. | PROCUREMENT By and large if households did joint purchasing and collective construction they would achieve more, but most have not reached that stage. |

### Management skills

| SPARC Samudaya Nirman Sahayak (NIRMAN) type special purpose vehicles are the only way out to ensure that a company focuses on slum linked construction. However, lack of capital, high initial risks linked to construction all make civil society organizations avoid the construction business. | CONSTRUCTION FINANCING All contracts need bank guarantees that are negotiated with banks both for advances from the municipality and for quality assurances. About 40% advance financing is needed before billing provides the construction finance. | CONSTRUCTION FINANCING Presently incremental housing loans are provided through internal revolving funds. |

### Building special vehicles

| THIRD PARTY OR STATE SUPERVISION: All Additional Transferred Development Rights and completion certification is done by the state government. | THIRD PARTY OR STATE SUPERVISION City engineers undertake joint construction “measurements” after which bills are cleared. | THIRD PARTY OR STATE SUPERVISION Local Mahila Milan collectives review construction and supervise repayments. |

### Managing risks

| HANOVER & MAINTENANCE As per SRA norms, the developer puts in RS 20,000 per household towards maintenance but this money is only released to the society after their registration. The Alliance continues to support Cooperatives after completion to manage their cooperatives. | HANOVER & MAINTENANCE SPARC and MM remain involved to maintain savings groups and support households in adjusting to their new house. Support is also provided for society registration.** |  |
SSNS carries out four different types of projects, subsidized housing, market financed housing, subsidized toilet blocks, and incremental loans for housing and individual toilets, for which it requires financing.

Subsidized housing, initiated in 2006 under BSUP, allows for the in-situ and infrastructure upgradation of Kachha houses in slums. Market financed housing, launched in 1995 under the Slum Rehabilitation Scheme Of Mumbai allows for in-situ or relocation housing. Toilet block subsidies facilitate the construction of community toilet blocks under MSDP (Mumbai Sewage Disposal Program) and NMMR (Nirmal Abhiyan). Loans are given for either house repair or upgrading and/or for individual toilet construction.

In 1998, SSNS became the first Indian partner of CLIFF (Community Led Infrastructure Finance Facility), which is managed by Homeless International, a UK based NGO. CLIFF supports SSNS’s secondary financial needs. As a global financing facility, CLIFF seeks to develop knowledge, advocacy and scaling up of what community driven construction can achieve at each country level and facilitate exchanges to explore what knowledge and strategies can be transferred, adapted or refined. CLIFF support is critical for these projects especially where surpluses can be generated to cover deficits and capital requirement of other (sanitation and subsidy based) projects.

*CLIFF stands for Community led Infrastructure Financing Facility. It is managed by Homeless International and financed by DFID and SIDA and works with over 15 organizations in Asia and Africa to provide capital financing for community projects for housing and Infrastructure.

With such a large number considered so poor with no access to secure finance, its now the challenge of organizations like SPARC Samudaya Nirman Sahayak (NIRMAN) to explore innovative options that federations can drive for housing and basic amenities.

**PROJECT FINANCING**
<table>
<thead>
<tr>
<th><strong>Primary Financing</strong></th>
<th><strong>Secondary Financing</strong></th>
</tr>
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<tbody>
<tr>
<td><strong>Subsidized Housing Under BSUP</strong></td>
<td>90% Government Subsidy (central, state, city) 10% Community Contribution. Cost of project - house and infrastructure - is pre-decided by the government in the tender and differs from city to city.</td>
</tr>
<tr>
<td><strong>Market Financed Housing</strong></td>
<td>- CLIFF* capital funds for start-up capital as government money will come in only after the construction of plinth and at various stages thereafter. - CLIFF* operational funds are used for the preparatory phase including surveys and community mobilization as these are not included in government subsidies. - SPARC/SSNS Revolving funds. - Slum Dwellers International (SDI) UPFI.</td>
</tr>
<tr>
<td><strong>Subsidized Toilet Blocks</strong></td>
<td>100% cost of toilet is provided by MCGM (Municipal Corporation of Greater Mumbai) for the MSDP program or by Mumbai Metropolitan Regional Development Authority (MMRDA) for the NMMR program. Cost of project construction and mobilization is placed as a bid during procurement.</td>
</tr>
<tr>
<td><strong>Loans to National Slum Dwellers Federation (NSDF) and Mahila Milan members for individual upgrading of houses and toilets</strong></td>
<td>Collective Loan to MM groups that select households with a history of savings to disburse individual loans. SSNS/SPARC Revolving Funds are given as collective loan. 1% interest is charged per month.</td>
</tr>
</tbody>
</table>

**Notes:**
- CLIFF capital funds for start-up capital before TDR is released. TDR is released at various stages of construction.
- CLIFF operational funds for preparatory phase including surveys, community mobilization. Joint ventures are being sought for projects. Bank loans and guarantees.
- CLIFF capital funds for start-up capital as government money will come in only after the construction of plinth and at various stages thereafter.
- CLIFF operational funds are used for the preparatory phase including surveys and community mobilization as these are not included in government subsidies.
- None

**Images:**
- **Pune:** Subsidized housing under BSUP. Interior of a house that was developed by the residents.
- **Mumbai:** Jollyboard Housing project undertaken as market Financed Housing by SSNS.
- **Subsidized Community Toilet Block constructed in the NMMR region of Mumbai.**
SPARC Samudaya Nirman Sahayak (NIRMAN) so far, has taken up construction projects in housing and sanitation. The housing projects that emerge from demands by federations linked to National Slum Dwellers' Federation (NSDF) and Mahila Milan are of three main types.

A. Projects that use market subsidy projects that are a part of a subsidy initiative by the Government, or Market financed housing where project costs are recovered through a sale component or Transfer of Development Rights.

B. Projects where a government subsidy program seeks to upgrade the housing stock of slum dwellers.

C. Loans that SPARC Samudaya Nirman Sahayak (NIRMAN) provides to households who want to upgrade their homes incrementally.

D. The sanitation projects mostly include construction of subsidized community managed toilet blocks. The Alliance greatly acknowledges that the poor living in slums often upgrade their houses based on perceived security of tenure and access to finance. This applies to incremental upgrading of the houses, as well as construction of individual toilet seats attached to their homes. SSNS provides financial support in the form of loans to such families. The loan administration and recovery is organized and monitored by the federations.

E. The strategy is to provide

- Technical and financial support to projects that communities can take up with a view to help financers and technical professionals learn to treat communities as clients.
- To build capacity and skills for federation leaders, especially women, to work with professionals, manage design and finance and supervise construction.
- In instances where the community itself can undertake construction, National Slum Dwellers Federation (NSDF) and Mahila Milan leaders assist and support the overall process.

Indian developmental processes in rural areas are beginning to explore ways to utilize the banks for expanding livelihood options, however, the challenge of collaterals is always the case and the urban poor (even those with secure tenure) in practical terms can never get a housing loan.
TDR financed projects:
Building Typology - In-situ or Relocation
The Slum Rehabilitation Act (SRA) of Mumbai encourages participation in rehabilitation projects by providing market based incentives to landowners and developers and additional incentives to NGOs. The scheme provides special priority to communities of slum dwellers to undertake projects.
Incentive to land owners is to provide a FSI of 1 in the event the project can provide tenements for state projects. The developers of the project, be they residents or a construction company, are given incentives in two forms: on-site floor space index (FSI) that increases sale units and transferable FSI in the form of transfer of development rights (TDR).
House holds do not make a financial contribution; within the Alliance we believe that by agreeing to the project the people accept that they are giving up the structures that they have built and that have a market value. Where the households agree to relocation, in any case, the structure for structure compensation is part of the relocation policy in Maharashtra. These incentives are a form of market subsidy which the government provides through policy and which was initially developed to incentivize communities and the private sector.
The next page reflects how the projects were identified, land became available and how houses were designed constructed and financed. In each instance the negotiations emerged out of some longer standing dialogue and negotiations between the federations and the State. In most instances it was to provide a viable relocation site for households that have to move eg, Milan Nagar, Oshiwara, Kanjurmarg while Bharat Janata and Rajeev Indira are cooperatives that got land lease on the space they had built their homes on.
However several challenges beset the program right from the beginning and have been exacerbated by poor governance of the program.
- Initially, bankers and financers refused to give loans to community managed projects. BANKERS COULD NOT GET THE LAND MORTGAED SINCE
- Regulatory procedures also could not accommodate community managed projects as everything was to be certified by professionals.
- The greatest tragedy has been that a scheme developed to improve housing conditions of the poor has ended up as a means to further expand what land developers can obtain. So names of households are substituted with fictitious names and projects get held as cases get taken to court.
- Many officials are under scrutiny for corruption and supervision by authorities on the whole is very poor.

More information is available on the website of SPARC Samudaya Nirman Sahayak (NIRMAN) www.sparcnirman.org

HOUSING PROJECT PORTFOLIO
with Market Subsidy

THE GOVERNMENT GAVE THE LAND LEASE ONLY AFTER COMPLETION OF THE PROJECTS. This made the project a non performing asset. THIS HAS BEEN THE MAIN REASON FOR THE INVOLVEMENT OF SPARC Samudaya Nirman Sahayak (NIRMAN).
- Regulatory procedures also could not accommodate community managed projects as everything was to be certified by professionals.
- The greatest tragedy has been that a scheme developed to improve housing conditions of the poor has ended up as a means to further expand what land developers can obtain. So names of households are substituted with fictitious names and projects get held as cases get taken to court.
- Many officials are under scrutiny for corruption and supervision by authorities on the whole is very poor.

More information is available on the website of SPARC Samudaya Nirman Sahayak (NIRMAN) www.sparcnirman.org
Some important reflections and insights

- The slum upgrading projects at the policy level sought to create priority for slum dwellers to take on projects; however, it provided no support for getting finances, or accepting that project preparation costs money which the communities could not afford. The policies set up in 1995 and in operation since 1998 have only been tinkered with to increase FSI but not much else.

- Architects and educational institutions teaching them in Mumbai, have by and large not taken these potential design challenges seriously. So developers and construction companies continue to use architects to build unimaginative designs for slum dwellers in SRA projects while using TDR to build luxury homes. This has led to a huge loss to the city space and the poor.

- Banks did not want to lend to slum dwellers and always needed guarantees which fortunately HI provided. The Reserve Bank of India (RBI), India’s central bank wants to extend credit to the poor, but treats all bank loans without collaterals as non-performing assets so banks have more reason not to lend to the poor.

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**Market Financed Housing**

**Kanjurmarg I** in 1998, while negotiating for relocation of households along Railways tracks, a piece of land owned by the state government was converted into a relocation site and permission to other land owners to convert their land holding was also provided. Since this land was right next to the railway track it was an ideal location to relocate households along the central railway line. Various developers were given different projects,

**Kanjurmarg II** was a joint venture with the property owner who gets the land TDR while SPARC Samudaya Nirman Sahayak (NIRMAN) gets the construction TDR. This project borrowed money from CLIFF.

**Kanjurmarg III** was developed on government land with construction as a joint venture with the construction partner of SPARC Samudaya Nirman Sahayak (NIRMAN) paying for construction borrowings with a profit sharing arrangement.

**Milan Nagar Phase 1 & phase 2**

Having started working with pavement settlements from Byculla, the first women who formed Mahila Milan formed the Milan Nagar cooperative. In 2000, so as to demonstrate how they could design and build their own homes, they were given land that was part of a larger development plot on which MHADA was to construct housing for the poor using the SRA schemes. A portion was allocated to Milan Nagar, four buildings were designed, and the first one was built in 2005 and 88 households have moved in. The construction was financed by Transferred Development Rights which also repaid the loan taken from CLIFF for construction. The initial finances for the phase two will come from a joint venture with a construction firm that will put in the funds up to plinth level, and rest will be financed with the TDR. Negotiations with a Bank for a loan are also being undertaken in the event this becomes necessary in which case the guarantee will be provided by Homeless International, the UK based NGO.

**Milan Nagar (R&R-MUTP) Phase 1**

The initial finances for the phase two will come from a joint venture with a construction firm that will put in the funds up to plinth level, and rest will be financed with the TDR. Negotiations with a Bank for a loan are also being undertaken in the event this becomes necessary in which case the guarantee will be provided by Homeless International, the UK based NGO.

**Milan Nagar Phase 1 & phase 2**

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Status</th>
<th>Project Cost (est.) In Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rajiv Indira-Suryodaya (In-situ) Phase 1</td>
<td>263 units, 4 out of 5 buildings completed</td>
<td>15,78,00,000</td>
</tr>
<tr>
<td>Bharat Janata (In-situ) Phase 1</td>
<td>147 units, 3 buildings</td>
<td>7,35,00,000</td>
</tr>
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<td>Milan Nagar (R&amp;R-MUTP) Phase 1</td>
<td>88 units, 1 building</td>
<td>5,06,00,000</td>
</tr>
<tr>
<td>Oshiwara I (In-situ and R&amp;R – MUTP)</td>
<td>836 units</td>
<td>25,08,00,000</td>
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<tr>
<td>Kanjurmarg II - Jollyboard (R&amp;R, MUTP)</td>
<td>106 units, 1 building</td>
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</table>

<table>
<thead>
<tr>
<th>Ongoing</th>
<th>Total House Units</th>
<th>Completed/Finishing Stage</th>
<th>Project Cost (est.) In Rs.</th>
</tr>
</thead>
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<tr>
<td>Oshiwara 2 Phase 1</td>
<td>1036</td>
<td>1036</td>
<td>54,65,58,864</td>
</tr>
<tr>
<td>Kanjurmarg 3</td>
<td>912</td>
<td>456</td>
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</table>

**Oshiwara 18 & 2**

Oshiwara is a western suburb that was considered a good location for slum dwellers in western suburbs living on railway land to relocate to. A land owner with slums on his land offered it to the state government (MMRDA) to take up so that residents could be re-housed and additional land used for relocating slum dwellers. NIRMAN was invited to work on the project both because the resident slum dwellers trusted the federation and the railway federation wanted that location. CLIFF lent the money for which the TDR was able to cover all costs. Oshiwara II was on land owned by a private land owner that was encroached by a buffalo shed that would not move. Both saw the federation as a trusted intermediary and after the development of Oshiwara I, MMRDA trusted the Alliance to take on the project. It was divided into two phases. Phase 1 was financed by ICICI bank which lent the money with a guarantee from USAID.

**Rajeev Indira and Bharat Janata**

Rajeev Indira and Bharat Janata was the first cooperative in Dharavi to approach the federation to take on construction under the SRA scheme. This project was designed and managed as a joint venture between the cooperative and SPARC Samudaya Nirman Sahayak (NIRMAN) and a loan from Citibank with a guarantee with Homeless International with an additional loan from CLIFF financed the construction.

Bharat Janata became the second Dharavi society to also undertake a joint venture with SPARC Samudaya Nirman Sahayak (NIRMAN) and demonstrated that even a project in the center of Dharavi was viable. For this project the loan was taken from the National Housing Bank (NHB), with a guarantee from Homeless International.
Joint ventures -
One of the new areas of strategic collaborations that SSNS is exploring is the engagement of a professional project management agency for monitoring and assessing project progress and financials. This joint venture is expected to streamline the project processes and the related documentation. This ensures the necessary formal compliances that help in faster contract reimbursements from the municipality. This also provides the federations the time to tackle other field issues. This is currently being explored in the Oshiwara project.

Another area of exploration for the Alliance would be an involvement in the initial planning phases where community involvement is one of the key factors in reducing project delays and escalations, and the actual construction of the housing units is carried out by private developers. This shifts the construction-related risks to the developers that have expertise in that field, and the Alliance gets involved in the planning process to ensure that it is community-led and follows a participatory regime. This however is a very challenging intervention since multiple stakeholders will be involved and requires a great deal of understanding between all involved.

TDR Projects and Joint Ventures
STORIES FROM THE FIELD

Spitting especially on the corners of the staircase is a huge challenge for all newly constructed buildings and when people chew beetle nut and spit it is even worse! So many newly developed cooperatives now purchase these tiles of all gods and place them at corners so people don’t spit !!!!!!!!!!!
Government subsidy projects:
Building Typology - Low-medium rise, In-situ
In 2005 after coming to Power at the center, the Congress party led coalition set up Jawaharlal Nehru National Urban Renewal Mission popularly known as JNNURM. Basic Services to the Urban Poor (BSUP) is a scheme within this mission. Through this scheme the central government provides a 35% subsidy to upgrade or build new habitats for slum dwellers expecting the state and city governments to provide the rest of the money for construction with 10% collected as community contribution. In three cities in which the Mahila Milan has ongoing projects, it has facilitated a policy change to ensure that only kachha (those with tin roofs) houses are eligible to receive subsidies. The general policy requires the city to select localities and most cities have chosen to build ground plus three stories to relocate households from existing slums.

Common issues, Challenges and Achievements in BSUP projects taken up by communities.
1. In all instances the cities and state governments gave projects to NGOs/CBOs only when they were either abandoned or not started by the private contractors they preferred to give projects to.
2. The Original DPRs (Development Project Reports: documentation as proposals prepared by the city and forwarded by the state to central government) in every instance were inaccurate, inadequate documentation about residents, undertaken without their participation and yet each of the consultants were paid 3-5% of project cost. They had to be redone by the NGOs at their costs.

Yet the Alliance and local NSDF and Mahila Milan leadership sought to take on projects. Their rationale was:
1. Wherever possible, communities needed to develop skills, capacities and understanding about such projects generally.
2. In cities where administrations saw the community federations as possible alternatives, the federations in turn saw the possibilities of learning to design with local communities, take on construction and explore how to facilitate community processes to the city.
3. Federations were aware that projects they got were unviable for the private sector because of a variety of reasons including inflation made them unprofitable, but they still saw value in doing them.
4. These projects have served their purpose both in terms of demonstrating how communities are able to drive the process as well as creating precedents in changing procurement and design norms.
5. Since BSUP got a two year extension, the Alliance got the time they needed to undertake processes and work at a pace that worked for the communities.
**Subsidized housing**

**Pune, Yerwada**
In 2009, SPARC-SSNS was given the first work order to construct 750 houses in Yerawada, Pune as part of the in-situ BSUP scheme. The progress of Yerawada encouraged the neighboring slum dwellers and their elected representative to accept the BSUP scheme. The BSUP scheme seeks to build a house at a financial cost of Rs. 3 lakhs per house, for which funds provided were 50% central, 20% state, 20% from the municipality and the remaining 10% of the cost was a contribution from the receiving beneficiary. Transit accommodations are managed by participating households on their own. The project also provides for infrastructure layouts and basic amenities.

**Odisha: Bhubaneswar & Puri**
The projects in Bhubaneswar and Puri are under a subsidy scheme which is time based and with this scheme expiring next year, new projects will not be approved; however the new RAY (Rajiv Awas Yojana) scheme has ambitious plans to do citywide slum upgrading. Shack Dwellers International (SDI) provided financial support in the form of capital grant funds to enable the implementing partner (SPARC-SSNS) to receive grants for project construction and related costs. This particular grant fund was provided to bear construction costs of housing projects being undertaken by the Alliance in three settlements in Bhubaneswar, Odisha. In both cases, there was a large time gap between the approval of the DPRs and their implementation, which meant that the project costs escalated. This cost is not accommodated in the contract and the implementing agency had to bear it.

**Nanded**
Based on the successful implementation of 210 houses in the city of Nanded under the BSUP scheme in 2012, this year the Alliance has been contracted to construct 230 houses under the same scheme. In order to efficiently manage the project progress, the Alliance has been asked to work in increments of 50 houses. By March 2014, the Alliance has already completed the construction of 10 houses and the remainder are planned for completion by March 2015, when the BSUP subsidy scheme comes to an end.
In the JNNURM project, the city of Bhubaneswar and Puri chose the slums where families already had individual land tenure. This removed the need to identify land for housing them. However, the absence of clear land records and hierarchical division of land over several generations pose a different set of issues in planning for housing and settlement infrastructure.

In the city of Puri, division of land between siblings over a few generations has resulted into land sizes so small that building houses with the minimum allowable size of 25 sq.m. is virtually impossible. In such cases, a community managed process that identifies divided families and mobilizes them to construct a multistoried shared structure is needed. This not only solves the land sharing issues but also brings about efficient utilization of the available land that does not compromise on the minimum house sizes.

In the city of Bhubaneswar, the absence of land records has resulted in delays in laying the settlement infrastructure. Differences between the ground reality and planning were inevitable due to the absence of participation of communities in the initial planning phase.

This learning from the Odisha example once again proves that initial investments in planning that are carried out using community participatory methods result into lesser project delays as well as lesser cost escalations.

Very often bowing to the time pressures of mission mode programs, the government agencies create planning documents within a short span of time and shift the burden of correcting the errors to the implementing agencies. With no scope for accommodating cost escalations due to rework and time lapse, agencies are further discouraged to take up contracts.
Bhubaneswar and Puri BSUP
The project:
In the city of Bhubaneswar and Puri in Odisha, the municipal government had chosen to undertake housing and related infrastructure in the slums under the BSUP scheme. In this regard, it had chosen settlements where residents had secure land tenure in order to eliminate issues related to land acquisition. The Alliance was contracted to carry out both housing as well as infrastructure in these settlements.

The Alliance’s role and struggle:
Since no private agency saw value for money in these projects that had high cost escalations, and with the approved construction costs in the project being much lower than actual costs, the Alliance took up the construction on agreement that only families that are really poor and unable to afford the construction start up capital and escalations will be taken up.

In this process the Alliance had to redo the planning and selection of eligible families, that resulted in considerable rework that will not be reimbursed. The project plans and layouts were completely ignorant of the actual situation on the ground and had already consumed project costs allocated for planning. So were the land demarcation and ownership documents that had to be revisited, resolved and re-planned by the Alliance. This took up considerable time, causing inevitable delays. Not looking at it as a failure of the city to deliver its functions, the municipal authorities continue to issue notices for the delays and defer payment of reimbursements. This sets the process into a vicious cycle of further delays. As of March 2014, 99 of the 253 units in Bhubaneswar and 153 of the 164 units in Puri are outstanding completion with a deadline of March 2015 for the completion of the units.

Infrastructure shows a dismal progress with the sewerage line only in one settlement nearing completion in Bhubaneswar and all other infrastructure components in both the cities have not even begun.

Learning from the project:
The project clearly demonstrates how cities that lack capacity to implement pro-poor programs at first try to catch the low hanging fruit, transfer the risks and costs to implementing agencies, and treats all agencies alike. There is a clear lack of acknowledgement from the city in terms of challenges that are being taken up by the Alliance via this contract. While the Alliance wants to take this up as a demonstration of what community led development is about; in a state that is starved of capacity, the city continues to look at us like any other implementing agency that is rebuked for slow performance.

The Alliance continues to look at this project as an opportunity as well as a case study, where the basic assumptions of development policies and thinking is challenged.

If the project is contracted due to the limited capacity of the city in being able to deliver the project, it still challenges the city’s ability to understand the impediments in such a project that the implementing agencies will need to face.
Incremental Upgrading
In a world where most of the habitats and neighbourhoods are developed gradually over time by households, more and more government policies ignore this reality and design and plan alternatives that are top down with financing that is not accessible to the numbers that are needed. Yet as subsidies from government fail to reach scale (in terms of the number of slum dwellers it has benefitted) and as examples continue to show that households invest in upgrading their homes with or without government support, NIRMAN is beginning to focus more on providing individual loans to households for housing repair, upgrading or toilet additions. Loans are given to households whose perception of land security is there although those with a lease and documentation are ideal. NSDF and Mahila Milan leadership in the city designs and delivers the group loans and SSNS provides the loan finances on their recommendations.

As is the formulation by which federations learn, the process began with creating a modest flexible loan fund that responded to the demands of communities. It had three criteria: First that the loan was to be given to collectives from federations where households could manage supervision of delivery and repayments. Secondly, while households could undertake whatever construction they wanted, they would have to fill a form so the data of what they used the money for could be collected. Thirdly the loan amount had to be repaid in 12-24 months and was given at 12% per annum on balance loan amount.

Incremental Housing Loans

As seen in this picture to the left, these floors came up incrementally over several decades. In most city centers in small and medium Indian towns the number of floors and how walls get joined are negotiated gradually over time. Yet no formal financing or study of how these processes occur, their design, their norms, all self managed development are not being incorporated in the city development strategy. They continue to occur DESPITE being ignored by the formal city.
### Housing and Toilet Loan Tables

#### INDIVIDUAL HOUSING LOANS

<table>
<thead>
<tr>
<th>Location</th>
<th>Households</th>
<th>Loan Amount (INR)</th>
<th>Balance (INR)</th>
<th>Loan Year</th>
</tr>
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<tr>
<td><strong>NEW LOANS IN 2012-13</strong></td>
<td></td>
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<td></td>
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<tr>
<td>Kalyani, Ambedkar Slum</td>
<td>44</td>
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<td>1,27,603</td>
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<td>Jasma Bhavan</td>
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<td>L.R Nagar</td>
<td>25</td>
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<td>Shivaji Nagar</td>
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<td>41,00,000</td>
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<table>
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<tr>
<th>Location</th>
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<th>Loan Amount (INR)</th>
<th>Balance (INR)</th>
<th>Loan Year</th>
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<tr>
<td><strong>CARRIED FORWARD LOANS</strong></td>
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<td>Paradeep, Odisha</td>
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<td>Mandia, Karnataka</td>
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<td>163</td>
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*Note: All Figures are in Indian Rupees*

#### INDIVIDUAL TOILET LOANS

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<thead>
<tr>
<th>Location</th>
<th>Households</th>
<th>Loan Amount (INR)</th>
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<th>Loan Year</th>
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<td>Polur</td>
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<td></td>
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<td>10</td>
<td>40,000</td>
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<td>Bangalore</td>
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<td>29</td>
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<td><strong>TOTAL</strong></td>
<td>553</td>
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<td>4,04,773</td>
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Exploring the ‘incremental’ approach
As government programs that provide a complete house fail to reach scale and mainstream housing finance seems unable to reach the urban poor for access to self-construction finance, the alternatives left are to support processes that build on investments already made by the poor households.

The experiences of the Alliance and others reveal that for every house built using state and market subsidies, several hundreds are being built incrementally by households themselves. It goes without saying that incremental growth (housing improvements or settlement level investments made over a period of time such as laying of drainage, sewerage, water lines) is where the bulk of transformation has been and is happening and can be scaled up most dramatically.

The study was carried out in 2011 through a set of household interviews in 10 settlements across Mumbai and Pune. We began with the assumption that secure land tenure was directly related to increased housing improvements. Each of the selected settlements present a different set of variables pertaining to land tenure and the study proceeded to verify that. Interviews were held at the settlement level, with a community representative to gain an understanding of the history of the slum and its consequent growth. At the household level, interviews were carried out with family members to understand the process of building and upgrading houses. Representative drawings were also made to understand the growth of the house. Interview questions were laid out in an informal structure with main guiding queries being related to the choices made and actors involved, the reasons behind those choices, timeline of incremental change in the house and the reasons behind the change occurring at that particular time.

The study sieves through the documentation to reflect on the factors that impact transformation of housing in informal settlements. Existing theory explains the long wait endured by families to obtain a house as one that is related to access to finance and settlement level amenities which are acquired gradually, over a period of time. While the study confirms this as impacting the progression of transformation, it also recognizes that several other factors influence more specific choices (in terms of material and design) made by households.

The last part of this study seeks to outline supporting systems (and actors such as practitioners, government and financial institutions) that can engage with this phenomena of incremental growth in order to scale up.

While data was also collected in Pune, this document does not include that as the information and details collected in Mumbai are suffice to illustrate the process and form the basis of the discussions.

(incorporation of some excerpts of the report are on the next page)
Tenure: There is a differential in the time taken and type of investment made by households, not only across settlements but within the same settlement as well. The length of time taken to invest in housing and the choice of what kind of improvement to make (material repairs or upgrades, internal changes or addition of a floor) is dependent on several supporting factors. This is important to understand as it reflects a wide range of financial and aspiration options different families take up that produces the difference.

De facto tenure:
Land, Infrastructure and the role of supporting organizations
One of the important determinants in the extent of housing investment and upgrade, is the security of land tenure. “The continuum of tenure rights is linked to the process of housing mobility among low-income households” (Darshini Mahadevia). It is important to note however that the perceptions of security seem more critical than documentation of secure tenure. “Slum dwellers gradually invest in their home improvement even without possessing any legal title of land” (Payne 1989, Razzaz 1993, Varley 1987). “Perceived security of tenure through provision of public utilities by the local government is enough to release investments by households in housing” (Payne 1989: 44). De facto tenure or the perception of security is found to be linked to the provision of amenities, lack of evictions, access to finances and an active role of corporators, municipalities, social and financial organizations.

Finances: Upgrading of a house refers to the following changes identified within the study: material changes, internal additions and vertical expansion. In our case studies, the pavement dwellers do not see a progression beyond the first two stages of upgrading but the Goregaon colonies show a steady upgrading process through all stages. In Aarey colony, all five stages of improvement are within the same category. For example, there is a replacement of plastic or tin or mud flooring through every stage of upgrading but no progression to another stage where a better material is used or space is expanded either vertically or horizontally.

Only about 5% of households can make the quantum leap from basic shelter (and recurring change) to an upgraded home (or progressive change). The rest, have no resources to invest, a reflection of urban poverty where livelihoods and income make an impact on housing.

Of the households that do invest, money is required in small amounts for ‘incremental’ changes to the house. Financing in the formal sector is not available in the quantity needed by households to upgrade incrementally. Conversely incomes cannot accommodate repayment of even an informal loan.

Elements of standardization and flexibility: Government schemes and most technical professionals have images of a standard core house in the form of a prototype. In the event that that core house is provided by the government, incremental additions are often unacceptable even though they always happen. Further, the perceptions of “incremental housing” by technical professionals and architects differ dramatically from how the poor develop their incremental housing. When professionals design individual incremental housing, they have the image of the whole completed house already well formulated and designed, and would choose a core element as the initial construction onto which the rest is added. Households work within the limitations of geography, plot sizes, available materials and finance to produce housing decisions that respond to several factors such as climate, rodents, privacy, expansion needs, storage needs or income generation. Most of the elements of incrementality occur in response to a need. The result is the ‘accidental’ production of design and use of elements that have now become standardized in informal dwellings. Based on discussions, observations and documentation, some positives and negatives have emerged.

Examples of Incremental progression to a slum house — Initially it is made of recycled material like cardboard or tin sheets and gradually brick walls are added to the structure. Finally in a vertical expansion, a loft is added for extra space in a 14 feet structure. The roof might still be made of tin, asbestos or corrugated cement sheets.
Community Toilets:
Construction of community managed toilet blocks is now a part of the Slum Sanitation Program (SSP) of the Municipal Corporation of Greater Mumbai. With initial capital from World Bank, over 300 toilets were built across the city, each with a similar configuration, though the number of seats depended on the user strength. The program having understood the merits of having a community managed toilet block, introduced the formation of Community Based Organizations that are entrusted with the responsibility of undertaking the toilet maintenance. It now forms an essential part of the contract that is tendered out for the construction of the toilets and now form an essential pre-requisite for beginning the construction. Major reasons that were considered to be the factors contributing to the state of disrepair of community toilets are the non-availability of services such as water and electricity. Connection of the SSP toilets to these facilities has insured better services to the users, which is a part of the construction contract. Toilets always need constant maintenance/caretaking to insure the facilities are functioning to provide round the clock facilities to the settlement users since, in high density settlements the user traffic is much higher. Therefore this community toilet demonstrated constructing a caretaker’s place at the top of the toilet. This provides a safe dwelling space for the caretaker and his family and at the same time it insures constant care of the toilet at all times. A caretaker room is now an essential part of the construction.
Mumbai Sewage Disposal Project: Phase 3 Construction of Community Toilet Blocks

MSDP Phase III: The MSDP program is currently in its 3rd phase with the construction of 99 toilets awarded to the Alliance under the lot 9. This model of toilet construction requires community participation upfront since the operations and maintenance of these toilets are handed over to community based organizations. This year being the double election year, where both the central as well as state governments underwent elections, the community processes took a severe blow that caused delays in the formation of CBOs and therefore delays in the construction and completion of the project formalities. It also resulted in a reduced number of units given in the work order and many were cancelled. By March 2014, the Alliance had 37 blocks to work on of which the construction of 05 toilet blocks was completed.

Assessing Sanitation Facilities:

While the Alliance advocates for community sanitation, since it reaches the poorest equally, it continues to improve on strategies to insure effective operation and maintenance of community managed sanitation blocks. In order to do this, after over a decade of constructing community toilet blocks, the Alliance has taken up the task of evaluating the systems that support or hinder communities in managing the maintenance of their toilets. The goal is to create processes that clearly identify the roles and responsibilities of the communities as well as those of the city and effectively remove the barriers towards quality maintenance. These processes are essential to the Alliance’s entire strategy given its commitment to continuously improve and advocate for improved city processes.

Loans for Individual Toilets

Individual toilet loans: While large cities such as Mumbai have capacities and finances to provide sanitation solutions for the slum dwellers, smaller towns continue to face challenges in this regard. In such a situation, the slum dwellers don’t have any choice but to defecate in the open. In some cases, families can construct small individual toilets that can begin as basic latrines that can later be incrementally upgraded into a full fledged toilet; but lack the access to financial services that will enable them to undertake this construction. While the Alliance, through its revolving funds, has always provided individual loans to families to construct sanitation facilities in their homes, since this year, the Alliance is trying to access formal financial instruments such as the CLIFF financing to create larger fund pools that are available for federations to provide sanitation loan access to participating communities in small towns where the chances of city’s intervention are less likely.

Regardless of how well or badly managed community toilets are, the exterior paint deteriorates and it needs a fresh coat of paint every two years, something which is presently not financially viable for the community and not in the city budget.
The World Bank originated Mumbai Sewerage Disposal Project (MSDP) is now a department within the Mumbai city’s commitment to provide safe sanitation facilities in the slums. The very design and operational model was conceptualized based on years of experience of the federations with sanitation. The MSDP constructed toilets are the finest examples of how coproduction between organized community groups and the city can yield a win-win situation for both the stakeholders. The toilet construction is financed by the city as its commitment to provide safe sanitation facilities in the city towards ending open defecation, and the operation and maintenance of the toilet is entrusted to a registered community group called a CBO (Community based Organization).

Starting last year, the Alliance, in collaboration with the city has embarked on a research program that aims to assess the program, determine the problems and devise both short term and long term solutions that may also produce policy impact. In the first phase of the research several problems came up, the root of all of them being inadequate communication between the CBOs and the city.

The initial scope of the program was to identify only the soft issues of the CBO; however as it went underway, technical issues surfaced as well. The evaluation gives an opportunity for the Alliance to learn from its own recommendations, things that worked, things that didn’t, and things that need policy corrections.

Community Toilets:
Making Tough Choices

Dense slums make the rationale for community toilets understood the most. Just negotiating to carve space for the toilet block itself is the first and most tough challenge. Its often the reason why despite having money allocated for sanitation, the toilets don't get constructed.
MSDP toilets: The project

The World Bank initiated slum sanitation program manifests itself as the Mumbai Sewerage Disposal Project, with an original agenda of improving sewer systems in the city that later expanded its inclusivity to build community managed, shared toilet blocks in the city’s slums. The MSDP toilets in the city have been constructed under different lots, the most recent in the process being Lot-9 under which the city plans to construct 250+ toilets in its 24 different wards.

The Alliance continues to get contracts for constructing the toilet blocks as well as preparing the communities in their understanding and acceptance of the program and its implications. So far, the Alliance has constructed 281 toilets across all the 25 wards in the past 15 years.

Challenges and learning

When the program was conceived, ‘community led’ and ‘community managed’ meant that the communities own the toilet maintenance, but the supporting structures were still in place to provide assistance to the communities when in need. For e.g., resolution of issues with service connections, clearing of septic tanks and correcting the sewerage issues require the city’s intervention. The city however, understood the terms differently, and the program now aims to bring in a correct understanding among all the stakeholders.

The assessment is also intended to bring out special skills among the community leaders who can be motivated to take up additional activities that the city needs to undertake, such as ensuring education, immunization or garbage collection in their settlements, and report back to the city which can use this mechanism to discharge its duties and appropriately incentivize the community groups.

The communities see this as an opportunity to ensure proper maintenance of the block which becomes their asset, one that is used everyday. The process of community mobilization in the preparatory phases prior to construction is therefore one of the most important stage of this program.

This stage is also one of the most challenging part of the program which has resulted into the current situation, where work orders on construction had to be cancelled due to the unwillingness of the communities to take ownership of the maintenance. One of the important factors causing this are the local leaders that often use divisive forces to satisfy certain vested interests. Therefore, often local power politics outweighed the need for sanitation and resulted into unfinished business. In the lot 8 and 9, 64 work orders have been cancelled due to non formation of CBOs since the community was not ready to take up ownership of the maintenance.

What started out as a simple toilet assessment, hopes to become a program that introduces community led administration that hopes to be a win-win situation for both the city as well as the informal communities.

The lack of space in slums often leads to two and three stories to produce the number of seats the settlement requires even when the ratio of seat to persons is 1 seat for 50 people.

The challenge to provide women as many seats as men is also a major negotiation.

The impact of good involved leadership at city level is essential for construction of toilets in slums. Negotiations with so many municipal departments, as well as with communities requires patient and yet effective leadership.
In an ideal world everyone should have a toilet for each family. Often when community toilets are championed there are deep and angry voices against them. The Alliance has never been against individual toilets but reflections about how choices are made makes some interesting criteria the basis of what choice communities make.

In urban areas unlike rural areas, most households in slums are less than 250 sq. feet. They have no linkage to the sewer system, don’t get adequate running water. In such a situation, it is almost dangerous to have a toilet inside the house as faecal matter stays inside the house even if it gets flushed.

Gradually, in smaller towns some of the households have begun to explore the possibility of creating a collective strategy to have individual toilets and put in pipes that take away the faecal matter in a tank where it gets treated. SPARC Samudaya Nirman Sahayak (NIRMAN) provides loans to cover the community contribution when the city facilitates this process.

Like all savings and loans programs of Mahila Milan and NSDF, the strategy to provide loans for sanitation emerged from a need expressed by a particular community savings group; the terms were developed in discussion with their city federations and NSDF and Mahila Milan worked with SPARC and SSNS to develop a loan facility on terms agreed by them. So like all loans, these requests are also submitted to the Mahila Milan savings group and they are then given the loans after consultations locally. Once all documentation is completed the requests are sent for reimbursement of the amount to the SSNS. When money is repaid it is similarly collected along with the daily savings and a (repayment) check with details of per borrower repayment is sent to SSNS.

**Individual Toilets:**
**When and Where they Work in Urban Areas**
Toilet under construction at Maddur, Karnataka
For community federations, the pursuit of collaborations is an important inspirational process. It is in direct contrast to the “sub contractor” culture and vertical hierarchies in which construction is locked. Starting from changing the nomenclature from “beneficiaries” (a term that government projects and financial institutions refer to the person with an informal home who seeks funds or permissions for home improvements) to a “client” who is listened to and treated by professionals and other stakeholders as someone whose opinion gets respected. This is as important as it is to take on the construction activity itself.

“COLLABORATION” IS A MEANS TO CHANGE THE STRUCTURE OF THE VERTICAL HIERARCHY IN WHICH THE POOR GET LOCKED INTO A PROCESS OF WORKING TOGETHER WITH THE STATE AND OTHERS TO ACHIEVE IMPORTANT OUTCOMES THAT WORK FOR THE HOUSEHOLDS OF THE POOR AND THEIR NEIGHBOURHOODS AND THE STATE/CITY.

Communities and federation members of NSDF and Mahila Milan seek to change roles and relationships, and their means to explore this is through SSNS which is “their company” in which internal collaboration between professionals and community leaders and construction stakeholders seeks to change the external relationship as well. Yet the Alliance is aware that the change has to happen with a wide range of actors starting with the state, with other construction actors and with financing agencies.

The formal SSNS identity and its capacity to manage projects and raise funds is a crucial element in this image change over.
COLLABORATIONS WITH CITY
The urban poor especially those living without formal land tenure are locked in an adversarial relationship with the city with police and city constantly evicting them and demolishing their homes. It is the power of being organized in large numbers and building skills that produce knowledge and articulation that builds their confidence to explore the possibility of seeking to change their relationship with the city.
Cities generally need a very enlightened or socially committed leadership to initiate the dialogue that over time can lead to some change in the vertical negative relationship.
In all instances it has been the innovative solutions demonstrating what federations can do that is good for the city and works for them that begins the change. In Mumbai, sanitation solutions are a very good example.

COLLABORATIONS WITH STATE
State governments have many schemes for the poor which they some how never utilize. Housing and infrastructure investments have to be done, but are never targeted strategically.
The Alliance has many states for whom it has collected data, suggested ways to facilitate communities to take on projects that the state can fund which can later lead to good quality solutions that the state can scale up.
National Slum Dwellers Federation (NSDF) and Mahila Milan have assisted many projects by creating win win solutions where slum dwellers get a house and the city can expand its infrastructure.
While making sure that the communities get entitled housing, cities have been able to expand their public transport.

COLLABORATIONS WITH PRIVATE SECTOR
Land owners, construction companies, professional agencies working on technical solutions of design and architecture and financing agencies are the main focus of the exploration of partnerships and collaborations.
The Alliance works with land owners who have encroachments and where slum dwellers don't trust the land owners or vise versa. Several such projects have led to strategically located buildings convenient for the households to stay when relocated.
By and large academic institutions do not explore or facilitate experiences on designing for the poor, and when enlightened academics seek this for their students or professionals consultants want to explore this with communities the Alliance facilitates this.

WHEN AND WHERE DOES THIS WORK
1. Community and Alliance leadership have to build capacity and develop the process well before exploring it externally. This needs time, resources and patience.
2. If the precedent has already been done, it sets protocols and mentors who support and assist the group. And it helps that a city or collaborator has accepted the strategy before.
3. Solutions always need to be refined and developed as they occur, if the partnership has a learning commitment solutions to challenges get operationalised on the way.
4. The more the strategy develops, the easier it is to convince others.
5. Appetite for scale and championing the process produces more impact and more demands.

WHEN AND WHERE THIS STRATEGY DOES NOT WORK
1. Hurried, unprepared negotiations always fail. Often they produce negative experiences that are harder to overcome.
2. Often the level of real preparedness on both sides also requires a risk taking attitude. Others who have never worked with communities of the poor are very wary of their own reputation on the line and often back off.
3. Many times the first sign of failure makes the formal partner back off.
4. Formal agency champions are always on the move and new ones take time to build enthusiasm. This delays processes or stops projects halfway.
5. Many factors oppose the poor taking the lead in projects; influence, impact, corruption and negative biases are some of the main factors.
**CLIFF (Community Led Infrastructure Financing Facility)** was initiated by Homeless International, a UK based Charity based on studies with the Indian alliance. It identified the Financing GAP highlighting that even when communities were able and willing to undertake construction, financing was never available to them. Creating and developing a national community owned institution and aiding them to access commercial loans and becoming financially viable has been its mission. In the past CLIFF initially provided capital to start projects, negotiate with banks for loans and support these loans with international guarantees. Many Indian and international agencies have participated in this process. Financed by SIDA and DFID, CLIFF has facilitated most of the projects mentioned in this report. More recently, as DFID and SIDA move away from providing aid to India, CLIFF and SSNS relationship will explore ways by which refundable loans from international sources can be taken by SSNS.

With Support from SELAVIP, a Belgium charity, the Alliance developed the possibility of an international guarantee to negotiate Indian currency loans from Indian financial institutions. Since then, Homeless International has developed its own guarantee fund through which many of the bank loans in India became available to

**STRATEGIC FINANCING COLLABORATIONS**

**Financing Support CLIFF and UPFI**

SPARC Samudaya Nirman Sahayak (NIRMAN) projects. This facility can and will continue after CLIFF funding stops next year.

The Indian government set up a Rs. 1,000 crore (1 crore is 10,00,00,000 and presently Rs. 60 = 1$US) guarantee fund to facilitate loans for private sector firms to get bank loans for projects for the poor. This unfortunately is still not accessible to the NGOs or CBOs.

It remains an ongoing demonstration of the inability of the 40 percentile that has informal construction and informal contractors operating in an informal land and construction market.
Slum Dwellers International (SDI) AND UPFI
The Indian Alliance is part of Slum Dwellers International (SDI) formed in 1996 by the National Slum Dwellers Federation (NSDF) and the South African Homeless Peoples Federation as a transnational network for national federations of slums. The UTCHANI FUND set up by the South Africans was the first financial instrument that got subsidy funds from the South African government to facilitate houses to be built by communities themselves. In India when it became evident that the state would not give such funds to the Alliance, the federations needed an organizational identity with a legal basis to bid for contracts and projects and SPARC Samudaya Nirman Sahayak (NIRMAN) was set up.
Slum Dwellers International (SDI) set up Urban Poor Fund International (UPFI) to build demonstration projects as well as build capacity of community federations to build houses, toilets or lay out infrastructure. Funds provided by UPFI and used as start up capital sought to provide 80% capital funds to be revolved and 20% grants to cover technical assistance.
These funds were to be revolved and along with community savings set up a national UPFI to develop a sustainable facility that would be able to set precedents and build capacity through which local finances can be leveraged.
Slum Dwellers International (SDI) locates the UPFI as a start up facility that will hopefully build national federations to set up construction and finance legal entities that in turn can show national and local governments what communities can do and leverage local lands and local finances to take on scalable projects.
Highlights of events of value to SPARC Samudaya Nirman Sahayak (NIRMAN) and federations:

Holcim Workshop, April 14, 2013: In an international event held in Mumbai, teams of design and architecture professionals visited various projects and discussed community construction and design with National Slum Dwellers Federation (NSDF) and Mahila Milan.

PRIA-SPARC (Participatory Research in Asia) National Consultation, August 13, 2013: In a jointly hosted workshop of SPARC and PRIA in Delhi informal livelihoods were discussed within which construction was a major focus.

CLIFF CSG (CLIFF stakeholders group), Stockholm, September 13, 2013 and CLIFF CSG, Zimbabwe, February 14, 2014: Facilitated networking of various national CLIFF partners.

IIT-CUSE (Indian Institute of Technology), September 2013: Inauguration of the Center for Urban Science and Engineering at IIT Mumbai and session on policy and governance.

GLTN (Global Land Tools Network) Workshop, Manila, October 2013: Training program on tools for settlement profiling.

Interns and Visitors

The Alliance supports northern and southern young professionals who want to experience working with communities in their projects. Interns manage their own travel, stay and finances and apply to SPARC Samudaya Nirman Sahayak (NIRMAN) after which their placement is worked out.

Barcelona University volunteers - Tara, Allison and Benja

Architecture Sans Frontières (Architects without Borders) - Anna and Helena

Ramon J Grey, Polycare Research, UK

Umea University, Sweden - Students visit SPARC

Chiranjeev Bharat, Jade Trade Links

Events, Workshops, Consultations, Visitors
<table>
<thead>
<tr>
<th>Workshop/Meeting</th>
<th>Date</th>
<th>Place</th>
<th>Brief on Workshop</th>
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<tbody>
<tr>
<td>Holcim</td>
<td>April 2013</td>
<td>Mumbai</td>
<td>Sheela Patel and Keya Kunte of SPARC shared the organization’s history and explained how the lessons they’ve learned in India - particularly the importance of involving the residents of informal neighborhoods in the decisions that will affect them - can be applied to housing policy across the developing world.</td>
</tr>
<tr>
<td>CLIFF CSG</td>
<td>September 2013</td>
<td>Stockholm</td>
<td>Bi-annual CLIFF stakeholders group meeting and SIDA meetings attended by Aseena Viccaji, Keya Kunte and Monali Waghmare from SPARC.</td>
</tr>
<tr>
<td>IIT—CUSE</td>
<td>September 2013</td>
<td>Mumbai</td>
<td>Inauguration of the Center for Urban Science and Engineering department at IIT Mumbai. It was attended by Sheela Patel and Vinod. Sheela also co-chaired a plenary discussion on policy and governance.</td>
</tr>
<tr>
<td>GLTN workshop</td>
<td>October 2013</td>
<td>Manila</td>
<td>A training program on the use and application of Secure Tenure Domain Model (STDM). STDM is a tool built by the UNHabitat and GLTN to store and analyze informal settlement profiles. The training was attended by representatives from SDI, Habitat for Humanity, ACHR and local government.</td>
</tr>
<tr>
<td>CLIFF CSG</td>
<td>February  2013</td>
<td>Zimbabwe</td>
<td>Bi-annual CLIFF stakeholders group meeting at Zimbabwe which was attended by Aseena, Rizwan and Vinod. Along with the CSG, the meeting also had sessions that discussed on improving accounting, project management and documentation practices.</td>
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<table>
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<th>Visitors</th>
<th>Date</th>
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<tr>
<td>Tara, Allison, and Benja: students of architecture from Barcelona</td>
<td>May-June 2013</td>
<td>SPARC, Mumbai</td>
<td>Summer interns from the University of Barcelona, they spent time with SPARC on the sanitation assessment program. They analyzed the usage and modifications of the toilet spaces to determine what drives changes by the community.</td>
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<tr>
<td>Mr. Ramon J Gray, Managing Director, Polycare Research Technology, UK</td>
<td>June 2013</td>
<td>SPARC, Mumbai</td>
<td>Polycare Research Technology, UK has been involved in inventing a new way of making resin based concrete that allows practically any locally available aggregate to be used as the main (87%) filler component. It was in this regard that Mr Gray visited SPARC to discuss the possible opportunities for his company in the Indian Market. He was further taken on a field visit to Milan Nagar.</td>
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<td>Students and Professors from UMEA university Sweden</td>
<td>October 2013</td>
<td>Mumbai</td>
<td>Sheela spoke about SPARC and its work, Keya talked about the incremental study. Two students came for a discussion with Keya on their studio in Dharavi and specifically about Bharat Janata Co-op Housing Society at Dharavi.</td>
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<td>Biotoilets</td>
<td>September 2013</td>
<td>SPARC, Mumbai</td>
<td>Mr. Cheeranjiv Bharat from Jade Trade links presented the concept, technology and model of bio toilets.</td>
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<td>Anna and Helena from ASF, Sweden</td>
<td>February 2014</td>
<td>Odisha</td>
<td>Anna and Helena had worked extensively in Cuttack for the ring road resettlement of families living along the river banks. They came back in February to follow up on the work they had done and to understand the impediments in the progress of the project.</td>
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# Annexure A

## Housing Project Tables

[ALL FINANCIAL FIGURES ARE IN INDIAN RUPEES. Approximate exchange rate is 1 $us = 60 Indian Rupees]

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<thead>
<tr>
<th></th>
<th>Phase 1, Yerwada, Pune</th>
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<td>Total House Units</td>
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<td>250,000</td>
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<td>57,040,000</td>
<td>45,090,000</td>
<td>11,250,000</td>
<td>113,380,000</td>
</tr>
<tr>
<td>Expenses till March 2013</td>
<td>56,762,406</td>
<td>45,945,517</td>
<td>11,370,397</td>
<td>114,078,320</td>
</tr>
<tr>
<td>Income till March 2013</td>
<td>29,891,996</td>
<td>450,000</td>
<td></td>
<td>30,341,996</td>
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<tr>
<td>Income till March 2014</td>
<td>32,152,317</td>
<td>450,000</td>
<td></td>
<td>32,602,317</td>
</tr>
<tr>
<td>Bridge funds till March 2013</td>
<td>38,014,685</td>
<td>45,945,517</td>
<td>11,370,397</td>
<td>95,330,599</td>
</tr>
<tr>
<td>Bridge funds till March 2014</td>
<td>38,014,685</td>
<td>45,945,517</td>
<td>11,370,397</td>
<td>95,330,599</td>
</tr>
</tbody>
</table>
### MARKET FINANCED HOUSING

#### ONGOING

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Oshiwara 2nd Phase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total House Units</td>
<td>1036</td>
</tr>
<tr>
<td>Completed/Finishing Stage</td>
<td>1036</td>
</tr>
<tr>
<td>Per Unit Cost</td>
<td>527,566</td>
</tr>
<tr>
<td>Project Cost (est.)</td>
<td>546,558,864</td>
</tr>
<tr>
<td>Expenses till March 2013</td>
<td>541,558,864</td>
</tr>
<tr>
<td>Expenses till March 2014</td>
<td>550,608,029</td>
</tr>
<tr>
<td>Income till March 2013</td>
<td>398,945,241</td>
</tr>
<tr>
<td>Income till March 2014</td>
<td>398,945,241</td>
</tr>
<tr>
<td>Bridge funds till March 2012</td>
<td>165,930,120</td>
</tr>
<tr>
<td>Bridge funds till March 2013</td>
<td>174,979,285</td>
</tr>
</tbody>
</table>

#### COMPLETED

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Rajeev Indira-Suryodaya (In-situ)</th>
<th>Bharat janata Phase 1 (In situ)</th>
<th>Milan Nagar (R&amp;R-MUTP)</th>
<th>Oshiwara (In-situ and R&amp;R-MUTP)</th>
<th>Kanjur marg II - Jollyboard (R&amp;R-MUIP)</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Status</td>
<td>263 units, 4 out of 5 buildings completed</td>
<td>147 units, 3 buildings</td>
<td>88 units, 1 building</td>
<td>836 units</td>
<td>106 units, 1 building</td>
<td></td>
</tr>
<tr>
<td>Project Cost (est.)</td>
<td>157,800,000</td>
<td>73,500,000</td>
<td>50,600,000</td>
<td>250,800,000</td>
<td>42,400,000</td>
<td>575,100,000</td>
</tr>
<tr>
<td>Expense till March 2013</td>
<td>114,271,221</td>
<td>67,921,681</td>
<td>49,439,023</td>
<td>246,992,063</td>
<td>47,784,322</td>
<td>526,408,310</td>
</tr>
<tr>
<td>Income till March 2013</td>
<td>18,881,759</td>
<td>101,181,600</td>
<td>259,000,000</td>
<td>61,779,938</td>
<td>23,743,768</td>
<td>440,843,297</td>
</tr>
<tr>
<td>Bridge funds till March 2013</td>
<td>121,813,849</td>
<td>67,921,681</td>
<td>36,180,047</td>
<td>37,777,385</td>
<td>23,743,768</td>
<td>287,436,730</td>
</tr>
</tbody>
</table>
## Annexure B

### Sanitation Project Tables

(ALL FINANCIAL FIGURES ARE IN INDIAN RUPEES. Approximate exchange rate is 1$us= 60 Indian Rupees)

<table>
<thead>
<tr>
<th>SANITATION</th>
</tr>
</thead>
</table>

#### ONGOING

<table>
<thead>
<tr>
<th>Project Name</th>
<th>MSDP lot 8, Mumbai</th>
<th>MSDP Lot 9, Mumbai</th>
<th>MMR Abhiyan, Greater Mumbai</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toilet Blocks</td>
<td>65</td>
<td>100</td>
<td>301</td>
<td>466</td>
</tr>
<tr>
<td>Ongoing</td>
<td>9</td>
<td></td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>Completed/Finished Stage</td>
<td>65</td>
<td>5</td>
<td>301</td>
<td>371</td>
</tr>
<tr>
<td>Project Cost (est.)</td>
<td>140,000,000</td>
<td>280,000,000</td>
<td>690,000,000</td>
<td>1,110,000,000</td>
</tr>
<tr>
<td>Expenses till March 2013</td>
<td>133,254,941</td>
<td>7,320,320</td>
<td>690,000,000</td>
<td>830,575,261</td>
</tr>
<tr>
<td>Expenses till March 2014</td>
<td>137,450,149</td>
<td>49,393,913</td>
<td>697,068,349</td>
<td>883,912,411</td>
</tr>
<tr>
<td>Income till March 2013</td>
<td>75,269,014</td>
<td></td>
<td>569,792,145</td>
<td>645,061,159</td>
</tr>
<tr>
<td>Income till March 2014</td>
<td>95,426,994</td>
<td>11,777,714</td>
<td>577,808,330</td>
<td>685,013,038</td>
</tr>
<tr>
<td>Balance to be Received</td>
<td>209,497</td>
<td>278,640,886</td>
<td>85,880,579</td>
<td>364,730,962</td>
</tr>
<tr>
<td>Bridge funds till March 2013</td>
<td>51,421,057</td>
<td>7,320,320</td>
<td>156,176,609</td>
<td>214,917,986</td>
</tr>
<tr>
<td>Bridge funds till March 2014</td>
<td>52,070,165</td>
<td>49,393,913</td>
<td>157,564,108</td>
<td>259,028,186</td>
</tr>
</tbody>
</table>

#### COMPLETED

<table>
<thead>
<tr>
<th>Project Name</th>
<th>BSDP lot 6 &amp; 7</th>
<th>Vijaywada</th>
<th>Pune Phase 4</th>
<th>Tirpur Toilet</th>
<th>Vizag Toilet</th>
<th>Pimpri Chinchwad</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toilet Blocks</td>
<td>213</td>
<td>17</td>
<td>23</td>
<td>14</td>
<td>18</td>
<td>6</td>
<td>291</td>
</tr>
<tr>
<td>Project Cost (est.)</td>
<td>332,800,000</td>
<td>3,040,000</td>
<td>12,800,000</td>
<td>14,500,000</td>
<td>11,100,000</td>
<td>6,900,000</td>
<td>381,140,000</td>
</tr>
<tr>
<td>Expense till March 2013</td>
<td>321,343,277</td>
<td>7,891,000</td>
<td>12,766,132</td>
<td>14,465,257</td>
<td>11,100,000</td>
<td>6,846,624</td>
<td>374,412,290</td>
</tr>
<tr>
<td>Income till March 2013</td>
<td>237,764,329</td>
<td>6,887,838</td>
<td>12,430,000</td>
<td></td>
<td></td>
<td>2,754,636</td>
<td>259,836,803</td>
</tr>
<tr>
<td>Bridge Funds till March 2013</td>
<td>144,304,032</td>
<td>7,891,000</td>
<td>9,711,594</td>
<td>7,925,000</td>
<td>11,100,000</td>
<td>6,846,642</td>
<td>187,778,268</td>
</tr>
</tbody>
</table>
Board of Directors
Vijay Agarwal, Chairman
Sheela Patel, Secretary
Rajesh Tandon
Jockin Arputham
Srilatha Batliwala
M.G. Shekhar
Savita Sonawane

Advisors
Sundar Burra
S.K Joshi

General Manager
Aseena Viccajee

Administration
Kaliyanarayan Murthy
Sutapa Bhattacharya
Mahendra Jagdale
Prashant Bhosale
Kaushik Bhattacharya
Data Managers
Palash Patra
Supriya Bhattacharya
Sanjay Inchalkar

Housing/Micro-Credit
Sunita Waghmare
Mohammad Azhar
Ganesh Muknak

Accounts & Project Management
Rizwan Kalwal

Research and Documentation
Keya Kunte
Preeti Banarse
Sharmila Gimonkar
Maria Lobo
Monali Waghmare
Vinod Kumar Rao

Internal Auditors
ANK Financial Advisors Private Ltd.,
Mumbai

External Auditors
Krishnan and Co.
Chartered Accountants, Chennai

Project Management Units
Mumbai
Pune
Nanded
Bhubaneswar
Puri

SPARC Samudaya Nirman Sahayak (SSNS)
Girgaum, Mumbai 400004
Registration Number: 083780824
Income Tax PAN No.: AABTS8659N
Contact Number:
+91 (022) 23865053, 23887566, 23858785
E-mail contact:
sparcnsdfnm@gmail.com
Website:
www.sparcnirman.org

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