



SPARC SAMUDAYA NIRMAN SAHAYAK (SSNS)

Annual Report

2015-16



SPARC Samudaya Nirman Sahayak (Nirman)

© SPARC - July 2016

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Company Registration No: 083780824

Income Tax PAN No: AABTS8659N

Bankers: Bank of Baroda, Axis Bank

Internal Auditors : ANK Financial Advisors Private Ltd., Mumbai

Auditors: Krishnaan and Co. Chartered Accountants, Chennai



SPARC

Society for the Promotion of Area Resource Centers. SPARC is a registered NGO as of 13 December 1984 and has over 30 years of experience till date in supporting the mobilization of the urban poor to gain access to basic facilities.



NSDF & MM

SPARC began its work with Mumbai's pavement dwellers and in 1986 tied up with the National Slum Dwellers Federation (NSDF), a broad-based organization of the urban poor founded in the mid-1970s.



Mahila Milan

In partnership, SPARC and NSDF formed another community-based organization, the Mahila Milan (MM) (a decentralized network of poor women's collectives).



SSNS

Set up in 1998, SPARC Samudaya Nirman Sahayak also called as NIRMAN, undertakes/manages construction projects in partnership with the organized informal dwellers to access affordable housing and basic infrastructure.



Secretary's Note

This year has been a year of deep reflection, as SSNS seeks to bring closure to ongoing projects and examines what its future portfolio should look like. The main mission of SSNS is to create an institutional arrangement that facilitates the urban poor who are organised through NSDF and MM and are seeking change from being beneficiaries to active participants so as to explore all the ways possible of improving/upgrading their habitat collectively and more importantly by engaging their cities to explore access to state and national subsidies that will allow them to impact policies and practices and ensure full utilisation of the subsidies. They seek to do this for themselves as well as for their fellow residents in informal settlements who may not be organised. To date SSNS has been engaged in housing and sanitation projects and until recently we were focused on accessing subsidies, market and state delivered, to ensure that they worked for the residents, that they are actually delivered and do not remain unutilised, and to create livelihoods in construction for the poor themselves. While examining ways to engage the state we have been engaged in programs that have accessed JNNURM BUSP subsidies.

We have divided our project cycles into 5 phases and each aspect of these five phases demonstrates challenges that are different and at each stage we have had to balance the needs of the community with the technical, financial and management aspects, in ways that deepen and sharpen what we learn as federations, as SSNS staff and the Governing Board.

The five stages are common to all subsidy projects whether housing or sanitation and whether state or market subsidized.

Stage 1: Examining opportunities for taking up construction projects that have the potential for communities to participate. By and large, if the program

is driven through state subsidy, tenders are rarely open to communities who seek to participate.

Stage 2: If and when we do succeed in being able to apply, issues like redrafting the original DPR (project report on the basis of which sanctions are made) with accurate names of households, demarcation of land, changing design, construction have to be addressed, challenged and changed.

Stage 3: If and when the project does get approved for the communities, the actual process requires access to startup capital, blending money sources, managing the actual construction and fulfilling supervision requirements.

Stage 4: Blending money, managing the actual construction itself and fulfilling supervision requirements while communities learn, make mistakes and correct them forms this stage. Getting joint measurements of constructions with the municipality; undertaking billing, fulfilling various documentation requirements and getting the financial closure of projects and paying off borrowings is also part of this stage.

Stage 5: To Finally explore whether this strategy needs refining, and if it can be applicable elsewhere to communities and cities that need assistance and what learning can be extracted for the future.

This year we are in the fourth and fifth stage for most of the ongoing subsidy projects. One of the insights we gained is that we would never have succeeded without the bridge funds that have been invaluable in kick starting projects. But such resources are not easily accessible to communities. The state institutions continue to face their own challenges as allocated funds for projects do not get utilized. This is because their very design and delivery mechanisms need a lot of changes but somehow that doesn't get done.

While all this comes down to what assistance the poor

can get to access land, housing and basic amenities, the poor themselves continue to build brick by brick. And this is happening amidst the global and national commitments of housing for all. This self built incremental housing construction practice produces the bulk of housing stock gets little or no attention by the city which usually deems it illegal and unacceptable. Formal educational institutions of civil engineering, architecture design and planning have yet to accept the challenge of understanding this practice in depth. As a result there is no innovation or facilitation of innovative materials, design or safety insights in this marginalised yet singularly largest practice of community driven construction. In its own way this is a "market" for design, materials, and finance that has been ignored because it is so much under the radar.

Many professionals whom we meet to seek involvement often cynically respond by saying "*it is better to keep the professionals out of peoples hair, as they will only make the solution more expensive, vilify what people do and deny the poor whatever little freedom they have to build a roof over their heads*".

All these are critical reflections for NSDF and Mahila Milan to examine and make choices, and to direct SSNS to seek its future path.



Sheela Patel, Secretary SSNS
Jockin Arputham Board member SSNS and
President NSDF

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SSNS Portfolio

The projects taken up by SSNS to date:

Complete Project Portfolio and Outreach

SSNS has a range of projects that the federations have taken up in addressing the issues of housing, tenure security and access to basic services such as water and sanitation. The outreach of the organization's work continues to expand through both actual projects on the ground as well as policy advice through which the state institutions have taken it to scale with other institutions as well.

Housing:- SSNS projects have constructed **6285 houses** so far, which are now owned by **6285 families** across *7 cities*. These include both, houses constructed through subsidy programs and market driven housing.

Sanitation: SSNS projects have constructed **13,660 toilet seats** so far. A single toilet seat in a community toilet caters to an average of 10 families. Therefore, about **1,36,600 families** are now accessing toilets constructed through the SSNS projects.

Housing upgrade: The Alliance recognizes that, given the security of tenure, the poorest families will always upgrade their houses in an incremental fashion. This includes repairs to houses, upgrade the roofs, paint walls, build or

repair an individual toilet attached to their house etc. Through its network of savings, the federations give out small loans which we call as 'incremental loans'. SSNS has so far given out **1,946 loans to 1,946 families**.

The Art of blending finances

For each of the construction projects that the federations seek to take up and demonstrate, SSNS is responsible for arranging the start up capital that is required. Traditional financial institutions such as banks and other lending institutions find lending to poor communities very risky.

In such an event, SSNS is forced to carve out a mix of funds to produce the necessary start up capital. Most of this capital is sourced from revolving funds that is a corpus created out of the returns from older projects. This is blended sometimes with loans from financial institutions when their risk is mitigated through bank guarantees issued by our old international donors such as Selavip and Homeless international. Therefore, bank guarantees, letter of comfort, bridging capital and bank loans are the most used tools for financing the construction projects. Much of these start up capital received from foreign institutions cannot be repatriated and therefore become returnable funds that are recycled as start up capital for

other projects.

Clearly, the opportunities for communities to take on construction are increasing, however without the support of institutional arrangements such as SSNS, the potential to take on such projects is missing.

While building institutions such as SSNS are required to support communities take up construction of habitat, institutions that cater to the financial need of the communities taking up construction are also equally important. Without which, the goal of building habitat for the poor will only remain a dream.

Yet the structural inability of financial institutions to lend to the poor remain strong and full of implications. Today, when most public banks in India have huge outstanding debts by major market based companies, the actual lending that is required to support the work of the poor taking up infrastructure construction though a miniscule amount continues to be unacceptable to this structure. Government institutions provide a wide range of subsidy and guarantees to private institutions willing to take up housing for the poor, yet companies like SSNS still cannot access them.

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Reflections on making choices

Leverage state and market resources : “For profit” or “not for profit”

Before exploring whether to be a for profit or not for profit, we at the Indian alliance of SPARC, SSNS, NSDF and Mahila Milan, make choices based on the vision of what we seek to do. For us the challenge of sustainability is a parallel one and not to be confused with whether the institution is for profit or not. Let's first examine each of them separately and then together, so we can locate where we are and how we seek to proceed.

WE set up SSNS because, we wanted to develop institutional arrangements that would facilitate NSDF and Mahila Milan members to take on construction. This construction could range from whatever they sought to explore buildings, toilets, settlement upgrading, either for their own members or for their larger constituency. By the late 1990s we knew that the federation was producing demonstrations of how communities could design and manage projects, and the framework of SPARC while valuable to participate in the negotiation was not equipped to take on financing. We learnt that we could not seek bank loans as a trust or take up property business without permission of the Charity Commissioner's Office which itself was an incredibly time consuming process with approvals often coming after the project ended. SSNS had to take shape!

Our challenge was first to learn about how an

institutional architecture could provide legal, management, technical and financial assistance to federation members to take on construction. We sought to design its governance such that SPARC, NSDF and Mahila Milan could jointly own the organization and begin the journey of trusteeship of the institution its assets and its resources. The revolving funds created from the grants in SPARC and later in SSNS were already an indication of federation leadership beginning to see value of revolving funds.

SSNS was set up in 1998, and by 2001 had a substantial trail of projects waiting to be started. The setting up of Community Led Infrastructure Financing Facility (CLIFF) by Homeless International (HI) with funding from Department for International Development (DFID) and Swedish International Development Agency (SIDA) produced the very valuable startup capital and HI, SELAVIP guarantees further helped leverage bank loans to blend the funding needed for large and important precedent setting projects in housing and sanitation. SSNS won contracts with municipalities, changes procurement and tendering to allow NGOS communities and not for profit organizations to compete for projects.

17 years later, we have a substantial portfolio of projects and while some of these have not fully repaid the funds they consumed,

Others have covered their costs and repaid the revolving funds created from the original grants. Some have made surpluses that have not only repaid the loans from banks and grant funds, but have also created additional surplus. This surplus has compensated for projects that could not repay, and some of it will be utilized to sustain the Alliance's learning and administration work. From there, we gradually begin to set up guarantee funds for future projects.

So coming back to the two questions: sustainability and whether for profit or not for profit. It will be 20 years by the time we become truly sustainable which to us means covering all the costs needed to run the organizations, to continue to take on projects and to grow the portfolio and keep exploring new possibilities. We think, creating wider portfolios which produce both range of constructions, provide livelihoods and habitats and can attract funding blends that produce projects is possible regardless of whether it's for profit or not. Therefore the conundrum does not arise. However we know that, much of this depends on the external environment, mature banking systems which can be persuaded to lend with guarantees, state subsidies which through contestations can be made to give contracts to the urban poor; and community explorations to produce new construction possibilities and explorations for developing new products.

Reflections on making choices

Leverage state and market resources : “For profit” or “not for profit”

But what is clear is that, unless there is at least a decade of support and assistance, no one can work with the households living in urban informal settlements, that belong to the bottom 30% of the economic ladder!



Reflections on making choices

Artisanal or Industrial form of construction ?

The construction industry today is clearly seeking to move toward industrial production versus the artisanal production in housing. In more and more formal construction the use of technology, materials that are prefabricated and produced elsewhere and transported to build faster are clearly the trend.

In an age where technology is catching up faster and substituting human interventions towards effectiveness, how would these technology advances work for the poor? While the technological solutions to address needs and issues such as access to safe water, sanitation, housing, energy etc. is definitely crucial, where are the explorations taking place to make such mainstream technology innovations work for the poor. The demands are great but the expectation requires the solution to work in cost and adaptability to the conditions in which the poor live.

SPARC and SSNS both support the federating communities to take up challenges and infrastructure solutions in the form of both financial and professional services. The alliance is exploring how to create a team of professionals work with the federating communities who together lead the project, explore new technologies and explore through experimenting how they fit with communities in different cities.

The challenge is not only to demonstrate they work for the poor, but also to ensure that the state also contributes to the public services aspects of this process.

As an example, how the poor build the houses and improve their habitat themselves is a complex process that is informed by several factors. There is very little acknowledgement of this phenomenon, and the imageries of professionals of how a safe house should be does not match with how the poor build their houses and what their different requirements are. This directly influences the way the house is built. SSNS believes and promotes the idea that, strong demonstrations which can be debated need to be created, where the poor who are the architects of their own habitats, and the professionals who acknowledge this yet have potentials to contribute towards betterment of the solutions.

At the heart of all these innovation is the constant reminder that secure tenure in whatever form is the foundation for investments. Increasing urbanization will be of poor asset less unskilled households coming into cities, It also means increasing informality and unless professionals that are connected with services that the informal residents require, scalable improvements in their habitats will take that much longer.

Creating space and engagement between professionals with knowledge of new technology and the urban poor will produce adaptations and demonstrations needed.

SPARC and SSNS believes that this is one of the important responsibilities that it has towards developing such cadres and offers to introduce academic students in professional courses to urban development in the context of urban informality.

This year, the alliance is in conversation with the Curry Stone Design Prize foundation in setting up a small consultancy institution, where young and freshly graduated professionals work with the federations under the leadership of senior experts, in sharpening this skill.

Starting from a small group that provides the professional support to the federations, it is envisioned that this group grows in size that is able to offer affordable professional services where organized communities wish to hire them to undertake infrastructure development

Reflections on making choices

Artisanal or Industrial form of construction ?



Reflections on making choices

Housing needs of the poor - *Will the market forces work in their favor?*

TO BRIDGE INDIA'S HOUSING SHORTAGE, ECONOMISTS SAY IT WILL NEED 5% GDP INVESTMENTS. There is a stated 80% housing shortage in urban areas, where 30-60% reside in informal settlements. The present government's HOUSING FOR ALL seeks to support housing for all segments with a blend of subsidy and market financed resources. The strategy to provide housing for middle and lower middle class households through such a process is both critical and necessary as present housing stock below 800 sq. feet is just not available in the affordable range and borrowing capacity of these households. This strategy may in fact be picked up by the top 5% of slum dwellers who are there because there is no affordable housing stock for them.

We learnt much from the subsidy projects we worked on in JNNURM. Although this is still not a popular discussion with the new government, we believe it's important since the institutional machinery in state governments working on these projects is the same. We found that although all allocations if complied together could not have produced housing stock for even 5% of the city, over 12 years even if they were fully executed as planned. In reality, only 35% houses were actually constructed and those that were not in situ, are still largely unoccupied. With no

costs was put on the households many who still struggle to make the payments.

Most states have begun to produce their plans to obtain national government subsidy in which housing stock will emerge from a blend of monies. From subsidy, bank loans and in some cases through a market subsidy something like the SRA model in Mumbai and parts of Maharashtra. This is popular where due to high land prices, the "for sale" houses cover a substantial part of the project costs still generating attractive profits. Yet in most of the states where this has been taken up, the land costs are not high enough to absorb project costs. Eventually, the housing stock created in the name of the poor will be available to those who can afford it. SSNS takes the exploration to produce evidence which will hopefully produce alternatives to use market forces and encourage others to take it up as well.

The discussion about having the market forces generate the housing stock for the poor requires careful consideration. Firstly, banks are very reluctant to give loans to the urban poor. The central bank even today treats such loans without collateral as NPAs for which banks are reluctant to put aside more deposits. (interestingly on another front all banks have given several large

Such banks are now being assisted to survive these. Note that all these NPA loans were given to captains of industries and not the urban poor). Most of the bottom 60-75% of the households living in slum cannot afford to take loans beyond Rs. 50,000, repayable in two to three years. This affordability threshold is in larger cities. In medium and small towns the capacity is even less. Therefore providing a bank loan beyond what people can afford is an irresponsible action by the state and lender.

SSNS' past experiences with the SRA projects have also shown that, participation into such cross subsidy projects, though results into high returns in the form of TDRs, there is a high initial investment, severe risk taking with complexity on the ground requirements, patient undertakings with resident communities, and a substantial time lapse before the TDRs are approved and received. Through its experience, SSNS believes that, the cross subsidy models could be a good way to address the housing needs in dense urban areas, however in towns and cities, where pressure on land is relatively low, giving land tenure, basic services and some support to families to upgrade their homes will be much more effective in addressing the safe habitat need.

Reflections on making choices

Housing needs of the poor - *Will the market forces work in their favor?*



Strategy and Practice

People's organizations and the state – managing projects

Beneficiaries, Contractors, Co-producers

All the construction projects of SSNS are projects that the federations wanted to take up either to demonstrate or to simply help state institutions to take housing and sanitation projects to scale. It was also to demonstrate how communities can provide services to the urban poor at scale, utilizing state resources that often lapse because they don't get utilized. Since these are often projects taken up the first time, Alliance's intent was to take risks and set up the first visible demonstration. In some instances the projects were truly created out of a partnership when enlightened administrations in city and state encouraged communities to take up projects. Others emerged because the original contractors had run away and cost escalations meant for profit contractors would not find the viable. These projects have produced precedents and many other organizations have begun to explore similar projects in different cities.

This engagement showcases the need to have people's participation in the development process, and that the people's processes and political will are important elements of infrastructure development beyond simple availability of technology and finance. Therefore, we consider ourselves as "support

structures" to state and non-state agencies.

However, engagement with such actors is also official and follows a stringent procurement process due to the involvement of public finances, and officially, we are called as "sub-contractors" of state and non-state agencies. Understanding this duality is often difficult for an outsider, and a change in leadership of the state/non-state agency results into such relationships between the state and the implementing agencies measured purely in terms of contractual obligations.

This year SSNS saw this duality emerge in several of its projects, especially with the ongoing sanitation program in Mumbai, the MSDP and the housing projects in Bhubaneswar and Puri in Odisha. Both projects saw a series of complaints, show cause notices and blacklisting notices on performance default which are being challenged by the communities. Mobilization of resident communities, land issues, power play by local leaders and several other complex political issues are not new to any projects. But they are not accommodated within the sub-contracting norms that presume a cordial environment before assigning timeline and cost estimates. Navigating through them on contractual terms is something that simple subcontractors will never be able to handle.

In case of Odisha, delayed implementation by the Alliance is cited as the top reason that embarrasses the state's performance. Poor quality of input data requiring reworking, defaulting on reimbursements, and field level political issues don't find any mention in the contractual process. They are not acknowledged as unfair obstructions to the "sub-contractor" and their resolution by the "support structures" are not acknowledged either.

SSNS does not refute all the claims made by the state agencies and acknowledges that it is a constant learning process to balance community driven approaches with state required procedures. Complex structures within state agencies may never be able to build capacities to acknowledge these. But as an institution that is committed to improve relationships between the state actors with the informal habitants, we look inwardly to identify areas where we continue to learn from our omissions and to make amendments. We build capacities to fulfill formalities needed along with procedures. Learning from what does not work, what was not undertaken in a timely fashion, mistakes in time management, all become part of the learning process for improved delivery.

Strategy and Practice

People's organizations and the state – managing projects



Procurement and Practice

Procurement and Financial Resourcing

State has to be involved in universal access to basic amenities for the poor

SSNS and the Alliance, believes that habitat improvement of the poor needs to be purely state owned, at least for the poorest 30 percentile of the urban population. However, where state resources are scarce, market resources can be leveraged, but resident communities still need the capacity to negotiate, control and influence the process of improvement. The process cannot be driven by private players alone.

SSNS in the past has taken up habitat improvement projects subsidized by both, state as well as market resources, and continues to take up such projects. In each case, the goal remains the same, to maximize community participation and involvement and give them the power to negotiate, challenge and have a better say in the process. The goal there is also to utilize the available resources to its maximum, and demonstrating that only, when the process is community led, this can happen.

Through these projects, SSNS and the Alliance not only insure subsidy utilization, but also use it as an opportunity to sharpen and deepen the strategies to insure improvement in habitat of the urban poor.

Creation of inclusive procurement systems for housing and amenities for the poor

The world of defining norms and standards and creating conditions for construction produces the procurement systems by governments that are presently dysfunctional at many levels. They don't ensure community participation in design delivery or maintenance and as a result, produce outputs that the poor do not want or cannot use.

Yet the investments needed to provide minimum services and habitat for the poor is already huge, which cities and state governments are unable to undertake and in the face of massive urbanization these challenges are still not discussed, and neglected.

SSNS, NSDF and Mahila Milan have begun to seriously examine these procurement processes. The reason is fourfold. One, to seek inclusive arrangements that allow SSNS to apply for tenders on behalf of communities. Two, to demonstrate what communities can bring in. Three, to explore new ways to engage communities in government programs and four, to utilize this program as an opportunity to develop livelihoods with increasing and improved skills sets in construction.

Deepening community access to resources

In any demonstration and learning process, someone has to pay for the learning costs, which project funds usually do not accommodate. Through its exploration of this challenge, the alliance has learnt that each community not only needs to learn through practice, but also transfer this learning, without which it is lost. Yet, the irony in exploring solutions by communities is that, they only get one chance to learn when they explore construction for themselves. Therefore, the network of federation becomes important, because they provide that crucial avenue to share experiences, consolidate learning and refine approaches.

In the early years of UPFI, CLIFF and other funds that SSNS had access to, there were leaning and technical assistance grants that accompanied the bridge finance. Now as these resources stop flowing, some surpluses from projects have to be set aside to keep alive this avenue to share and sharpen.

When external resources to provide the bridge finance begin diminishing, demonstrated projects that show how access to resources is possible produce the start up capital for projects.

Procurement and Practice

Stability, Expansion and Sustainability

Exploring new partnerships in projects

"Who would have believed that projects explored by Mahila Milan and NSDF would get actually undertaken, and that the city and in some cases the private sector would explore working with us."

"For a very long time, everyone thought teaching ourselves to take on construction is a "nice" thing. Many of us who now have learnt to manage projects lived on pavements or along the railway track, and many have now moved to houses given to relocate us from there. When Jockin Sir asked us to take on construction we did not believe we could do this. But now we manage sites, we help new people to learn to take on construction, and we negotiate with people who sell us materials, with government engineers and also small construction companies who want to work with us."

- Mahila Milan leader, Mumbai.



Strengthening revolving funds

'Today we know that SPARC and SSNS get money for federations, but making sure it is spent to build our knowledge and capacity as well as making sure most of it revolves so that it is available to other projects is our responsibility.'

- Mahila Milan and NSDF

After SPARC initially set up bridge funds and many other revolving funds that demonstrated the value of communities experimenting and producing solutions that were adopted by some cities, Homeless International (now REALL) and SDI together set up international funds called CLIFF which could be made available to the organizations of the urban poor. CLIFF, managed initially by Cities Alliance and Homeless International and UPFI, designed and developed by SDI, have both provided major contributions to SSNS in its quest to facilitate community driven projects.



Creating finances to sustain federations to produce more projects and services for the poor.

"The world is changing fast. Until some years ago, we got separate money to develop our skills to learn to take up construction and supervise it. Now we have to ensure that we can do this with our project funds or other money which comes from projects. Its important to do, but very difficult as all this is still new"

- NSDF

SPARC and SSNS today face an interesting paradox. Grants which came generously to us created some revolving funds, these in turn gave a logical and rational basis for internal experimentation to give bridging funds to the urban poor. However, the income earned from projects today will in the future have to be the basis of financing the institutional core expenses of the alliance.



The way forward

SSNS functions through changing times - The way forward

Inside the Alliance

Value diverse portfolios: The need to stay on course of always having a diverse portfolio is critical. That way, managing projects of different sizes, in different locations, with different blends of pre-financing and a range of partnerships is possible. It is only when projects get repeatedly undertaken under different circumstances that the skill building and capacity, and knowledge gets embedded institutionally, and the ability to support, mentor and share this strategy with more and more communities expands.

Engage more and more diverse partnerships: Making habitat improvements at scale requires the possibility to explore undertaking these activities with a wide spectrum of partners, each bringing in new knowledge skills and resources. Like projects, partnerships have to extend to more than a few projects to build skills to manage these relationships on both sides, the community networks and the others.

Improve internal administration and management to include more and more community federations in decision making and supervision: The strategy is not to reduce professional involvement but to professionalize community involvement in administration and decision making. This is vital, as scrutiny on all companies has increased and financial institutions seek audits before lending to organizations.

At our portfolio level

In our portfolio, staying on course with all types of projects is crucial. Likewise, in our market subsidy portfolio, taking on projects that continue to demonstrate what communities can do, and generate surpluses to retain our financial safety net for sustainability.

Greater focus will now go towards expanding water and sanitation projects, to improve water quality, sanitation and waste recycling and improved treatment of sewage in a decentralized way for communities who don't have access to main sewer systems.

Increase community involvement in collective improvement of public spaces, paths, drainages and creating city community contribution for this activity which has to reach scale across cities especially in small towns.

Greater focus on incremental upgrading, with new designs and materials and finance by creating greater demand from federations and Mahila Milan and integrating this more and more with the savings and loans portfolio which presently includes economic and educational loans, managed by SPARC. This fund will go similarly to Mahila Milan groups to manage modest incremental housing loans.

At external advocacy level

Increasing external awareness of what poor communities can do: For every action we seek to undertake internally, there has to be evidence to champion it externally. So showcasing what communities have sought to do, is our main advocacy. We are committed to:

- Secure land and basic services for the poor from the state and encouraging communities to increase investments in their habitat.
- Constantly pursue dialogues with city and state governments, to see the urban poor as producers of habitat and the need to work with them and learn from them about what works best for state investments.
- Proposing more efficient financing from banks and financial institutions.
- Working with professionals to showcase what these huge communities of the poor need from them and engage them in practice, research and dialogue.
- Encourage other CSOs and community networks to explore setting up SSNS like institutions to expand support organizations.
- Within the SDI network, increase peer learning and sharing strategies, investment ideas so each of us get further capacity to work on the ground and advocate such practices in increasing people's participation in habitat improvement.

The way forward

SSNS functions through changing times - The way forward



The way forward

Incremental upgrading of the habitat - exploring the possibility

Finance and incremental upgrading of slum habitat

As mentioned in other parts of this report, the alliance is constantly finding the need to keep focusing on self financed incremental upgrading of houses by the urban poor. Community federations want to keep their focus on ensuring that all subsidies by the state earmarked for the poor are accessible to them in design and construction, in a way that works for the poor. We all know that such subsidies do not even reach 2% of the slum population of the city.

SSNS is now scoping out the rationale and focus of what it should be doing to contribute to the production of housing stock by the poor themselves. So far we have given loans, undertaken studies and had discussions. Yet even those that undertake self built houses want the federation to focus on subsidy leveraging.

Since the sheer volume of those who build their own houses cannot be ignored, SSNS and SPARC are deepening their pursuit of looking for possibility to widen and deepen their contribution to this area of self built housing through examination of design, materials and finance.

Building materials for the urban poor

It is clear that, from the time we began working with Mahila Milan and NSDF neighborhoods, the constant demand was to use time tested building materials used by everyone else, "leave the experimentation of different materials to those who can afford it". So bricks, cement, sand and steel was what the federations demanded. Having survived many years on recycled work, plastic and tin sheets, and understanding that, while they had no other choice, they also had to constantly refurbish this. As a result all construction we do has these elements.

But there are clear indications that these materials are getting scarce as constructions world-wide use them. They are getting scarce, creating sand mafias, black market which is in turn escalating the prices of construction. On the other hand as Climate change debates arise, the CO₂ emissions from these materials themselves are being questioned.

In such a situation, can we start an exploration of alternatives to these materials, so that floors, walls and roofing materials can be replaced with robust alternatives which are accessible, financially viable and locally produced. ?

Our challenge is to locate such technology innovators, experiment with their material and seek ways to develop local production that provides both employment and reduces costs of transporting the materials thereby reducing their overall prices.

The challenges we envisage

This exploration is easier said than done. In a few instances where we have had manufacturers come and demonstrate what they have produced, we face several problems. First, these are social entrepreneurs who need capital and a demonstrated ability to sell at prices that are presently very high for communities to be able to afford. Second, these materials are rarely produced in locations where community needs them and the price of interstate transfers and taxes will increase their costs further. If we were to use them in a state driven project, the chances are that these materials are not in the lists of acceptable materials, and if state resources are to be used, they will not pay for this material, in fact it rather will stop or delay payments.

But there is no other option other than to continue to explore possibilities

The way forward

Incremental upgrading of the habitat - exploring the possibility



The way forward

Sustainable and energy efficient building materials

Building materials for the urban poor

It is clear that, from the time we began working with Mahila Milan and NSDF neighborhoods, the constant demand was to use time tested building materials used by everyone else, “leave the experimentation of different materials to those who can afford it”. So bricks, cement, sand and steel was what the federations demanded. Having survived many years on recycled work, plastic and tin sheets, and understanding that, while they had no other choice, they also had to constantly refurbish this. As a result all construction we do has these elements.

But there are clear indications that these materials are getting scarce as constructions world-wide use them. They are getting scarce, creating sand mafias, black market which is in turn escalating the prices of construction. On the other hand as Climate change debates arise, the CO2 emissions from these materials themselves are being questioned.

In such a situation, can we start an exploration of alternatives to these materials, so that floors, walls and roofing materials can be replaced with robust alternatives which are accessible. Our challenge is to locate such technology innovators, experiment with their material and seek ways to develop local production that provides both employment and reduces costs of transporting the materials thereby reducing their overall prices.

The challenges we envisage

This exploration is easier said than done. In a few instances where we have had manufacturers come and demonstrate what they have produced, we face several problems. First these are social entrepreneurs who need capital and demonstrated ability to sell at prices that are presently very high for communities to afford. These materials are rarely produced in locations where community needs them and the price of interstate transfers and taxes will increase their costs further. If we were to use them in a state driven project, the chances are that these materials are not in the official lists of acceptable materials, and if state resources are to be used, they will not pay for this material, in fact it will stop or delay payments. But there is no other option than to continue to explore possibilities.

The story of the ‘Laadi’ and getting inspired by it!

In 1990, MM living on the pavements were deeply inspired by what they had seen at a Building Center in Kerala, which was manufacturing funicular roofing tiles. They made smaller versions of this roofing material and standardized and designed a roofing system with beams similarly cast, so that a house roof would cost 25% of what a RCC roof would cost. We share this to remind ourselves that given a desire to pursue a new possibility, innovation will happen.

Mahila Milan Byculla Recall their journey as trainers in India and to SDI affiliates countries.

“ I went with a group of women to Kerala with Celine and Jockin a longtime ago. That time women like me only travelled from our village to Bombay, and now here was this weeklong train journey to Madras and Kerala. We went to this one place where they were making this strange thing. There was a wooden frame with another frame inside it and between the two frames a iron rod was put along with a cotton cloth and cement and sand and rubble was mixed and poured over it . The weight slightly curved the cloth and the material dried on it in a days time and it was rounded on one side and straight on the other. Then it was soaked in water and when it was “cured” it was a roofing tile. All of us liked this, it is was perfect for our house, but it was very big, so we came to Bombay and experimented at the Byculla center first and made it smaller, then learnt to cast the beams and worked out how to fit this on the beam.... We did not like the English name so we called it LAADI. Of Tile in English. Everyone from NSDF and Mahila Milan from other cities came to see us produce and soon we were travelling to different cities to teach everyone else to make it. Later I went to South Africa and Kenya and taught them as well. “

- Sagira, Mahila Milan Leader

The way forward

Sustainable and energy efficient building materials

Creating a standard recipe for mixing material

Creating demonstrations that it was as good as RCC roofs.

Today so many in SDI make Laadis but they **don't know who started it.**



The way forward

Trusteeship of the urban poor

Using the savings and loans groups of Mahila Milan to design lending and repayments

This is how borrowings for houses, toilets or amenities began through SSNS. As the loans for incremental upgrading increased, the decision to study these loans and what they produced began and different groups began to demonstrate differences in their conditions that also impacted the purpose of the loans.

Initially many asked for loans as top up loans when they got small subsidies from the city which did not cover the full amount they needed, or if they needed to make a contribution. In other instances it was to rebuild a wall, or roof or tile the floor.

In all instances the materials and type of construction mimicked the formal construction process.

Recalling how many innovations they have produced

"When we were just beginning to think of housing, we created Laadies and Beams to reduce costs of our housing and taught so many other groups in India and elsewhere how to do that... now we have not continued that nor looked at other new possibilities".

- Mahila Milan leader



The way forward

Trusteeship of the urban poor

SSNS takes up construction of infrastructure building such as toilet blocks, housing buildings etc. and for doing so requires large amount of upfront capital funds. In the past and today, these are leveraged partly through revolving funds, and partly through returnable capital from CLIFF and UPFI. They draw their funds from international cooperation agencies such as the DFID, and SIDA and make these available to local organizations of the poor interested in taking up infrastructure construction. Over a period of time, the CLIFF funds have moved from being grants that would turn revolving funds on return, to lending, still at low interest rates. We continue to withdraw from the CLIFF revolving funds, towards the start up capital required for undertaking construction work. Due to country regulations, though these are returnable and not pure grants, the institutional setting and the country regulations do not allow repatriation of the funds. These funds are therefore returned into a local account and together they form a revolving fund pool.

The value of these funds are shown in the following tables that illustrates what the total infusion from source is, and what the total value of all lent funds to different projects. The value indicates that the actual funds lent to various projects is XX times of the original infusion over a period averaging of Y years. On an average, these funds have been PP% of the total project costs.

Recycling funds for projects become extremely important to SSNS, in order to carve out the most important start up capital needed by the construction projects.

	Value of Bridge funds	SPARC share	SSNS share
Original at infusion	91Cr	21%	79%
Current after revolving	102.8Cr	37%	63%
Utilization	113%	148%	103%



The way forward

Can the Alliance's experience work for Dharavi Redevelopment?

Recalling the three decades of development possibilities in Dharavi

"In the last three decades there have been three different initiatives explored by the state and they have all got initiated with lots of energy and ambition but did not do much.

Dharavi has always been the focus of discussions when slum improvement or upgrading is concerned. The topic finds itself in discussions in Mumbai as well as internationally. In the three explorations emerging from the state government's attempts to improve Dharavi, each has begun with well intended strategies, but none have actually covered substantial enough coverage to have made a huge difference.

First it was the Charles Correa committee suggesting universal access to basic amenities through involvement of the residents in developing the solutions.

Second was the PMGP (Prime Minister's Grant Project) which led to some buildings being built and some infrastructure for parts of Dharavi.

The third was the Dharavi redevelopment plan that sought to absorb the 4 FSI and build Dharavi with private sector investments through FDI.

The present impasse to take any thing forward

"The third initiative of redevelopment plan for Dharavi set up in 2004 almost came to a close in 2014. and for ten years the residents could not take on even regular SRA projects because of that."

For ten years this plan, those who proposed and those who opposed it led to no possibility of development projects in Dharavi until this was resolved. Everyone living and working in Dharavi wants development, yet somehow the manner of creating scope and space for the residents to participate in these discussions has never been fully explored.

Treating Dharavi as a town with many communities businesses and multiple residents networks, as a greenfield development and presenting in that fashion to the international bidders it sought to advise luckily did not work out.

Yet in all ways this has been a great loss to Dharavi, its residents and to the city.

"While the state, technical and political parties argue about the way forward, more and more rental subdivisions occur, densities in Dharavi increase, so whatever is done can it serve the interests of the residents?"

Can residents of Dharavi produce a solution to the impasse?

What next? Residents watch a battle of many interests in how Dharavi is to be redeveloped. And while this discussion continues, politicians want to demand more and more space for the residents, which means the average number of floors needed keeps increasing to a point that at present if houses are 400sq feet in size, the minimum number of floors will be 22.

While this discussion continues, residents are living in smaller and smaller spaces and the size of an average household in a majority of Nagars is between 65 sq feet to 100 sq feet. Each year it will get smaller as internal growth itself will increase subdivisions in a family.

Apart from that, a large area like Dharavi will also have many households who will sell and move. Though this statistics is 5- 8% per year, everyone after 2000 will not be entitled to a house, as also renters, so if 35-40% get excluded from entitlement, the project however good, will face resistance.

Is there still scope for the residents assisted by well wishers to produce a solution that works for them ?

The way forward

Can the Alliance's experience work for Dharavi Redevelopment?



The way forward

Nurturing the Golden Goose - sustaining NSDF and Mahila Milan

The analogy of comparing the federations with their women-centered processes works very well in this instance. The goose is messy and ugly and yet it did produce golden eggs as long as it was nurtured and cared for.

NSDF and Mahila Milan are large, seemingly messy, internally vibrant and yet difficult to map, manage or control externally, and their shared values produce changes and transformations of large cohorts of communities,

Giving them space and resources to grow, to transform was what SPARC initiated, and when their needs were articulated, Construction of habitat, its design, its management and execution were most essential for the creation of SSNS.

When urged by external well wishers to scale up the SSNS project portfolio, our argument that we will maintain the community driven element of this strategy exasperates true well wishers who feel this aspect of being community driven is curbing huge expansions.

Our response to them is that the need to stay at the base, and produce solutions that work for the poorest

30% is our self chosen mandate, and we are collectively committed to it.

We at SPARC and SSNS are committed to:

- Supporting the sustainability of NSDF and Mahila Milan as the foundational commitment of the organizations.
- Widening the base and deepening the experimentation.
- Supporting the NSDF and Mahila Milan in their production of projects through their ongoing activism.
- Planning to develop funds that insure that in the near future, the ongoing community processes continue to be financed, through which projects emerge.
- Continuing the nurturing of the revolving funds to insure that the ongoing experimentation continues.
- Use the development of these funds to improve the confidence in SSNS so that banks and other institutions become more willing to work with the alliance in construction financing.



SSNS Project Portfolio - Physical and Financial

All projects - At a glance

All values are cumulative. Financial values are in Indian Rupees

SUBSIDY HOUSING						
PROJECTS	# OF UNITS	COMPLETED UNITS	ONGOING UNITS	PROJECT COST- TOTAL	EXPENDED UNTIL MAR 16	INCOME UNTIL MAR 16
ONGOING	2152	1773	356	58,92,80,000	40,38,00,418	36,50,74,321
COMPLETE	1502	1502	-	15,06,55,000	15,43,22,836	5,90,44,575
TOTAL	3654	3275	356	73,99,35,000	55,81,23,254	42,41,18,896
MARKET FINANCED HOUSING - TDR PROJECTS						
PROJECTS	# OF UNITS	COMPLETED UNITS	ONGOING UNITS	PROJECT COST- TOTAL	EXPENDED UNTIL MAR 16	INCOME UNTIL MAR 16
ONGOING	780	587	-	NA- Through JV	NA	5,47,56,779
COMPLETE	2476	2423	-	1,19,63,28,029	1,09,77,56,339	1,02,97,88,538
TOTAL	3256	3010	-	1,19,63,28,029	1,09,77,56,339	1,08,45,45,317
SANITATION - COMMUNITY TOILET BLOCKS						
PROJECTS	# OF BLOCKS	COMPLETED BLOCKS	ONGOING BLOCKS	PROJECT COST-TOTAL	EXPENDED UNTIL MAR 16	INCOME UNTIL MAR 16
ONGOING	65	26	1	28,00,00,000	10,53,22,242	4,06,47,486
COMPLETE	657	657	-	1,21,11,40,000	1,22,52,83,997	97,30,55,515
TOTAL	722	683	1	1,49,11,40,000	1,33,06,06,239	1,01,37,03,001
UPGRADE LOANS						
PROJECTS	# OF LOANS	COMPLETED LOANS	ONGOING LOANS	LOAN AMOUNT-TOTAL	RECOVERY UNTIL MAR 16	PENDING RECOVERY
HOUSING	1356	806	550	3,28,91,000	1,98,03,994	1,30,87,006
TOILET	590	37	553	35,45,000	22,10,040	13,34,960
TOTAL	1946	843	1103	3,64,36,000	2,20,14,034	1,44,21,966

SSNS Project Portfolio - Physical and Financial

Subsidy Housing projects

All values are cumulative. Financial values are in Indian Rupees

PROJECT		# OF UNITS			ESTIMATED PROJECT COST	EXPENSES UNTIL		INCOME UNTIL		BRIDGE FUNDS UNTIL	
		TOTAL	COMPLETED	ONGOING		MAR 15	MAR 16	MAR 15	MAR 16	MAR 15	MAR 16
ONGOING	PUNE-I	697	688	9	20,91,00,000	15,74,45,431	15,85,09,881	12,23,76,276	12,74,36,850	11,73,96,880	11,73,96,880
	PUNE-II	340	97	220	10,20,00,000	5,57,05,216	5,94,76,716	4,41,48,407	4,98,20,469	4,83,00,000	4,83,00,000
	NANDED-II	813	745	68	20,33,20,000	4,55,00,000	17,53,00,000	2,16,32,000	14,75,46,666	2,38,68,000	3,56,68,000
	BHUBANESWAR	249	222	27	6,32,50,000	5,12,74,261	5,79,72,070	3,02,91,573	3,58,67,237	4,92,56,941	4,92,56,941
	PURI	53	21	32	1,16,10,000	95,58,701	1,05,13,821	43,77,816	44,03,099	1,55,60,930	1,55,60,930
	TOTAL	2152	1773	356	58,92,80,000	31,94,83,609	40,38,00,418	22,28,26,072	36,50,74,321	25,43,82,751	26,61,82,751
COMPLETED	HADAPSAR	713	713	-	5,70,40,000	5,67,62,406	5,67,62,406	3,98,78,387	4,01,53,029	3,80,14,685	3,80,14,685
	SOLAPUR BIDI	501	501	-	4,50,90,000	4,59,45,517	4,59,45,517	-	-	4,59,45,517	4,59,45,517
	SUNUDUGUDDU	75	75	-	1,12,50,000	1,13,70,397	1,13,70,397	-	-	1,13,70,397	1,13,70,397
	NANDED-I	213	213	-	3,72,75,000	4,02,44,516	4,02,44,516	1,88,91,546	1,88,91,546	4,59,52,936	4,59,52,936
	TOTAL	1502	1502	-	15,06,55,000	15,43,22,836	15,43,22,836	5,87,69,933	5,90,44,575	14,12,83,535	14,12,83,535

SSNS Project Portfolio - Physical and Financial

Market financed Housing - TDR projects

All values are cumulative. Financial values are in Indian Rupees

PROJECT		PROJECT STATUS	ESTIMAT- EDPROJECT COST	EXPENSES UNTIL		INCOME UNTIL		BRIDGE FUNDS UNTIL	
				MAR 15	MAR 16	MAR 15	MAR 16	MAR 15	MAR 16
ONGOING	KANJUR MARG III	587 of the 780 houses in all are completed construction	NA - Through Joint Venture with a Developer	NA	NA	3,69,00,421	5,47,56,779	NA	NA
	TOTAL					3,69,00,421	5,47,56,779		
COMPLETED	RAJIV INDIRA - SURYODAYA (IN SITU)	263 UNITS, 4 OF 5 BLDGS COMPLETED	15,78,00,000	11,42,71,221	11,42,71,221	21,88,81,759	21,88,81,759	12,18,13,849	12,18,13,849
	BHARAT JANATA - PHASE I (IN SITU)	147 UNITS, 3 BUILDINGS	7,35,00,000	6,79,21,681	6,79,21,681			6,79,21,681	6,79,21,681
	MILAN NAGAR (R&R, MUTP)	88 UNITS, 1 BUILDING	5,06,00,000	4,94,39,023	4,94,39,023	10,11,81,600	10,11,81,600	3,61,80,047	3,61,80,047
	OSHIWARA (IN SITU & R&R, MUTP)	836 UNITS	25,08,00,000	24,69,92,063	24,69,92,063	25,90,00,000	25,90,00,000	3,77,77,385	3,77,77,385
	KANJUR MARG II - JOLLY BOARD (R&R, MUIP)	106 UNITS, 1 BUILDING	4,24,00,000	4,77,84,322	5,23,04,322	6,17,79,938	6,17,79,938	2,37,43,768	2,82,63,768
	OSHIWARA II - PHASE I	1036 UNITS COMPLETED	62,12,28,029	55,71,28,029	56,68,28,029	38,89,45,241	38,89,45,241	17,49,79,285	18,46,79,285
	TOTAL		1,19,63,28,029	1,08,35,36,339	1,09,77,56,339	1,02,97,88,538	1,02,97,88,538	46,24,16,015	47,66,36,015

SSNS Project Portfolio - Physical and Financial

Sanitation - Community Toilet Blocks

All values are cumulative. Financial values are in Indian Rupees

PROJECT		# OF UNITS			PROJECT COST	EXPENSES UNTIL		INCOME UNTIL		BRIDGE FUNDS UNTIL	
		TOTAL	COMPLETED	ONGOING		MAR 15	MAR 16	MAR 15	MAR 16	MAR 15	MAR 16
ONGOING	MSDP- 9, MUMBAI	65	26	1	28,00,00,000	8,84,89,523	10,53,22,242	3,00,40,878	4,06,47,486	5,84,48,645	7,52,80,645
	TOTAL	65	26	1	28,00,00,000	8,84,89,523	10,53,22,242	3,00,40,878	4,06,47,486	5,84,48,645	7,52,80,645
COMPLETED	BSDP-6,7 MUMBAI	213	213	-	33,28,00,000	32,13,43,277	32,13,43,277	23,77,64,329	23,77,64,329	14,43,04,032	14,43,04,032
	VIJAYWADA	17	17	-	30,40,000	78,91,000	78,91,000	49,00,000	49,00,000	78,91,000	78,91,000
	PUNE PHASE IV	23	23	-	1,28,00,000	1,27,66,132	1,27,66,132	68,87,838	68,87,838	97,11,594	97,11,594
	TIRUPUR	14	14	-	1,45,00,000	1,44,65,257	1,44,65,257	1,24,30,000	1,24,30,000	79,25,000	79,25,000
	VIZAG	18	18	-	1,11,00,000	1,11,00,000	1,11,00,000	79,00,000	79,00,000	1,11,00,000	1,11,00,000
	PIMPRI-CHINCHWAD	6	6	-	69,00,000	68,46,624	68,46,624	27,54,636	27,54,636	68,46,642	68,46,642
	MSDP -8 MUMBAI	65	65	-	14,00,00,000	13,80,82,649	13,80,82,649	9,75,82,994	9,75,82,994	4,04,99,655	4,04,99,655
	NIRMAL MMR SANITATION	301	301	-	69,00,00,000	70,66,01,349	71,27,89,058	59,41,77,708	60,28,35,718	11,24,23,641	11,58,18,641
	TOTAL	657	657	-	1,21,11,40,000	1,21,90,96,288	1,22,52,83,997	96,43,97,505	97,30,55,515	34,07,01,564	34,40,96,564

SSNS Project Portfolio - Physical and Financial

Upgrade Loans

All values are cumulative. Financial values are in Indian Rupees

HOUSE UPGRADE LOANS				
STATE	# OF LOANS	TOTAL LOAN AMOUNT	AVERAGE LOAN AMT	OUTSTANDING AS OF MAR 16
KARNATAKA	1033	1,85,11,000	18,000	29,15,166
TAMIL NADU	110	28,00,000	25,000	19,95,566
PONDICHERRY	68	57,75,000	85,000	48,30,412
MAHARASHTA	8	4,00,000	50,000	2,72,184
ODISHA	15	7,30,000	48,000	1,66,353
ANDHRA PRADESH	122	46,75,000	38,000	29,07,324
TOTAL	1356	3,28,91,000	24,000	1,30,87,006

INDIVIDUAL TOILET LOANS				
STATE	# OF LOANS	TOTAL LOAN AMOUNT	AVERAGE LOAN AMT	OUTSTANDING AS OF MAR 16
KARNATAKA	69	6,25,000	9,000	3,15,547
TAMIL NADU	461	25,30,000	5,500	8,91,348
PONDICHERRY	35	1,25,000	3,500	3,065
MAHARASHTRA	25	2,65,000	10,000	1,25,000
TOTAL	590	35,45,000	6,000	13,34,960



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