

No. 100

CO-OPERATIVE HOUSING IN PUNE

Sundar Burra

November 1999

Working Paper No. 100

CO-OPERATIVE HOUSING IN PUNE

Sundar Burra

November 1999

Sundar Burra
SPARC
(Society for the Promotion of Area Resource Centres)
P O Box 9389
Mumbai 400 026, INDIA
Tel: + 91 22 285 1500/283 6743 Fax: + 91 22 285 1500
Email: admin@sparc.ilbom.ernet.in

CO-OPERATIVE HOUSING IN PUNE

CONTENTS

1. BACKGROUND INFORMATION	1
1.1 The Actors	1
1.2 Background to the Problem	1
2. THE PROJECT	2
2.1 Project Objectives	2
2.2 Historical Development	2
2.3 Current Project Status and Future Prospects	5
2.4 Project Finances	5
3. INFORMATION, COMMUNICATION AND LEARNING PROCESS	5
3.1 Knowledge and Information	5
3.2 Transfer and Dissemination	6
3.3 Learning	6
3.4 Use and Impact	7
3.5 Replication	8
4. LESSONS	8
4.1 The Importance of the Policy Environment	8
4.2 The Importance of Women's Involvement	8
4.3 The Importance of Institutional Networks for Replication	8

SECTION I BACKGROUND INFORMATION

1.1 The Actors

Shelter Associates

Shelter Associates is an NGO based in Pune that was set up in 1993 by three architects, Srinanda Sen, Pratima Joshi and Tom Kerr, with Meera Bapat as chairperson. Working primarily in the area of housing needs and the related problems of poor communities in Pune, when they began, they were assisted by Society for Promotion of Area Resource Centres (SPARC), an NGO in Mumbai, and its partners, the National Slum Dwellers Federation (NSDF) and Mahila Milan.

The Society for the Promotion of Area Resource Centres

The Society for the Promotion of Area Resource Centres (SPARC) is an NGO established in 1984 by a group of professionals who had previously worked with more traditional and welfare-oriented NGOs in the neighbourhood of Byculla in central Mumbai. Previous to forming SPARC, much of the work of the founder group was with the pavement dwellers of the Byculla area, and once established, the women pavement dwellers became SPARC's main constituency. These women had repeatedly borne the brunt of demolition of their homes and loss of their meagre belongings, and observing the failure of welfare-oriented NGOs to deal with the demolitions, SPARC instead began to work with the women pavement dwellers to better understand the effects of the demolitions and how they could be countered. Training programmes were then established so that the women could learn how to survey their own settlements and start to use the data generated to campaign for land. From this work, the CBO Mahila Milan was formed and its alliance with SPARC was expanded through the addition of the National Federation of Slum Dwellers. Within this alliance, the role of SPARC is to design and develop strategies to enable its partners to meet with and make demands of government agencies. In addition, it also performs administrative tasks and raises funds needed for its work. Currently operating in over 20 cities throughout India, the SPARC, NSDF and Mahila Milan Alliance now works with similar NGOs and CBOs in Asia and Africa, helping to build up effective networks in Cambodia, Thailand, the Philippines, South Africa, Namibia, Kenya, Nepal, and Indonesia.

The National Slum Dwellers Federation

The National Slum Dwellers Federation (NSDF) is a CBO whose membership is made up of slum dwellers. Established in 1974, NSDF has a history of organising the poor against demolitions, as well as attempting to secure the basic amenities of water, sanitation and such like for the urban poor.

While the Federation was initially a male slum dwellers organisation, in 1987 it began working in partnership with Mahila Milan and SPARC, and since then the number of women members has grown, with around half of NSDF's community leaders now being women. Within its alliance with SPARC and Mahila Milan, NSDF is mainly responsible for the organisation, mobilisation and motivation of slum dwellers, as well as working abroad to strengthen similar federations of slum dwellers and homeless families in Africa and Asia. Membership of NSDF remains restricted to slum dwellers, and currently the Federation spans 21 cities in 5 states in India.

Mahila Milan

The third partner of SPARC/NSDF alliance is Mahila Milan (Women Together), a CBO made up of collectives of women pavement and slum dwellers whose central activity is the operation of savings and credit activities. Set up in 1986, as a result of SPARC's work with the Muslim pavement dwelling women of the Byculla area of Mumbai, the rationale behind the formation of Mahila Milan lay in the recognition of the central role of women in the family, as well as the enormous potential that women's groups have in transforming relations within society and in improving the lives of poor families. Mahila Milan now conducts informal training and support activities, as well as saving and credit groups, and aims to empower women to play a greater role in community management and to work with NSDF on broader policy issues at state and city levels. Mahila Milan thus represents both an opportunity to satisfy the credit needs of poor women and a strategy to mobilise them towards taking a more pro-active role in relation to their own poverty. The stress of the organisation lies not so much on concrete achievements and outputs, but instead on the learning process and the building of confidence among poor women. In the Byculla area, approximately 600 women are members of Mahila Milan, but together with NSDF, Mahila Milan now has a total of over 300 thousand households as members across the country.

1.2 Background to the Problem

This case-study is set in Pune, an important industrial and cultural centre of the State of Maharashtra located some 200 kilometres from Mumbai. With a population of 2.7 million people, it is estimated that close to half the population lives in slums with little access to the basic amenities of water, sanitation and so on. Houses in slums are small in area, more often than not made up of flimsy materials and always subject to the threat of demolition by the Municipal Corporation. While some slums are 'authorised' because they conform to certain standards of eligibility laid down by the Government of Maharashtra, many slums do not fit into this category. Even if residents of authorised slums have a higher level of basic amenities because policy promotes the provision of these

amenities, they do not have security of tenure and cannot build permanent housing on their own. Residents of unauthorised slums are not entitled to amenities and face a constant threat of their homes being demolished.

SECTION II THE PROJECT

2.1 Project Objectives

- a) To resettle 50 slum families of the Rajendranagar slum into regular housing through a participatory, community-based and women-centred approach that took into account both the aspirations and the financial circumstances of these families
- b) To demonstrate a workable alternative to the restrictive choices of state-sponsored or market housing that could act as model and precedent for future housing developments for the urban poor and, to this end, utilise the project as training and learning site for communities, NGOs and government officials

2.2 Historical Development

According to the general philosophy of the SPARC, NSDF and Mahila Milan alliance, the best way to train poor communities is by organising exchange visits for slum-dwellers, particularly the women amongst them, to other slums and cities where they can learn through dialogue with their counterparts what can be achieved through people's organisations and negotiations with government agencies. Thus the Chairperson of Shelter Associates, Meera Bapat, suggested to one of the founders of the NGO, Tom Kerr, that he visit Mumbai and study the work of SPARC, NSDF and Mahila Milan. In Mumbai Kerr interacted with A. Jockin, the President of NSDF, and Sheela Patel, the Director of SPARC, and sought to understand the approach of the alliance. Later, several groups of slum-dwellers from Pune visited Mumbai to study housing projects and other developments in the city, while teams of NSDF and Mahila Milan members would regularly visit Pune. Pratima Joshi and Srinanda Sen, the other two co-founders of Shelter Associates also visited Mumbai and interacted with SPARC, NSDF and Mahila Milan representatives.

Finally the work of Shelter Associates, with support from the alliance began in some of the slums of Pune in 1994. It centred around forming savings and credit groups of women. Rajendranagar was one of the slums where Shelter Associates worked and 60 families started regular savings. After more than a year of contact with Rajendranagar, problems developed and Shelter Associates found they were no longer welcome in the area. As a result, they stopped going there in early 1996 but continued to work in other slums. In May 1996, the Municipal Corporation of Pune demolished all 175 huts in the

settlement since the land on which it stood belonged to the Corporation and was reserved for a public garden in the Development Plan of the city. On hearing of the demolition, Joshi and Sen rushed to the site and found a bewildered community picking through the debris of demolition. The local municipal councillor was of no assistance to the people and they did not know whom to turn to. When Joshi and Sen appeared on the scene, local leaders fell upon them and asked for their help.

Shelter Associates had had some earlier contact with Ramanath Jha, a dynamic Municipal Commissioner. They had built two model houses in 1995 and when they received a demolition notice had sought help from Sheela Patel of SPARC. The latter got in touch with officials of the Urban Development Department at the Secretariat in Mumbai and these officials persuaded the Pune City engineers to desist in the demolition as these were model houses, and the Commissioner visited the houses. Thus, at a loss as to what to do about the demolitions at Rajendranagar, they consulted with NSDF whose advice was to approach the Commissioner again for the rehabilitation of the slum-dwellers, but with a warning not to make the Commissioner feel defensive by questioning the demolitions. Joshi and Sen were both upset because no notice of demolition had been given and it was the first day of monsoons in the city. They were of the view that there was an unwritten convention that demolition of slums housing should not take place during the rains. When they met the Commissioner, he informed them that notice was unnecessary if the slums were on municipal land. In accordance with the prevailing government policy, however, slum-dwellers whose names were to be found on the electoral rolls of 1985 were entitled to a modicum of protection (if their huts were to be demolished, they were supposed to get an alternative piece of land). When Shelter Associates pointed this out saying that many slum-dwellers had such protection and asked the Commissioner for alternative land, he in turn asked them to search for an alternative site and propose it to him, and agreed to Shelter Associates' request that a municipal official to assist them in their search.

Just before Shelter Associates met the Commissioner, other NGOs had met with and confronted him about the demolitions leading to an angry exchange of words and a breakdown in communication. The attitude of Shelter Associates, however, was to seek the Commissioner's help in rehabilitation. By sheer coincidence, at the same time another group of citizens was complaining about some toilets being built for slum-dwellers on a piece of municipal land in Dattawadi, in a location inhabited by a middle-class housing co-operative society. Thus Commissioner Jha requested the help of Sen and Joshi in resolving the problem, and they returned the next day to discuss the matter further, and Jha also agreed to

visit the site. When they visited they found that the residents of another slum called Sanjaynagar were meant to be rehabilitated on this site and during the inspection, Shelter Associates was asked to assist in the rehabilitation process. While the NGO had sought help to get land for the families of Rajendranagar, they were instead offered an opportunity to relocate the residents of Sanjaynagar, to which Shelter Associates readily agreed.

With the assistance of the alliance, a housing exhibition¹ was organised on the plot at Dattawadi in June 1996. It was a huge success with hundreds of people from the slums in Pune attending. The Commissioner and all the officials from the Slum Department in the Corporation also came and were very impressed. The Commissioner was to later say that people-controlled and people-centred housing was the only sustainable alternative because government-sponsored housing was limited by funds and did not usually reach the poor, whereas housing offered by builders in the open market was not affordable to them. Thus the Commissioners agreed to fully support a good pilot project to rehabilitate the slum-dwellers of Sanjaynagar.

At this stage, it is of relevance to point out that Ramanath Jha was an extremely popular Commissioner in the eyes of the vast majority of Pune's citizens. He had a tough, no-nonsense attitude and got a number of development projects through. In a general atmosphere of corruption and poor governance, the citizens of Pune saw him as an honest administrator who brooked neither bureaucratic delays in implementation of works nor political interference of any kind. By the same token, he had a fiercely antagonistic relationship with the political, elected wing of the Corporation, but since he was so popular with the general public and also had the support of the State Government, the corporators, though seething with resentment, could not dare to publicly oppose him.

Nevertheless, the residents of Sanjaynagar were caught in the political cross-fire between their previous corporator and their present one. For more than 6 months, Shelter Associates had tried to build a consensus but to no avail. The General Body of the Municipal Corporation had passed a resolution in October 1996 authorising their resettlement, and Jha finally issued a newspaper advertisement fixing 16 January 1997 as the cut-off date for Sanjaynagar residents to consent to the proposal. However, the Sanjaynagar residents lost that opportunity by failing to respond and instead the land was then given to resettle Rajendranagar residents in January 1997.

Meanwhile 50 families of Rajendranagar, traumatised by the demolition of their homes, had rebuilt their links with Shelter Associates. With the growth of Mahila Milan, housing savings were accumulating and each family was able to put together Rs 3,000 to Rs 6,000² for the down payment on a housing loan of Rs 25,000³. The Housing and Urban Development Corporation (HUDCO), a Government of India company, had started a scheme⁴ to provide housing loans to NGOs working with poor communities, and SPARC was the intermediary for the loan. However, since the documentation required to get the loan was cumbersome and led to considerable delay, SPARC instead organised bridging finance until the loan was finally sanctioned after the building of the co-operative housing was completed in April 1998.

The building providing flats for 56 families (of which 6 flats were meant for sale in the open market) was designed by Shelter Associates in close consultation with the community, particularly its women. The origins of the design had come from the pavement-dwellers in Mumbai who had experimented with building materials and construction processes and learnt the principles of architecture. In their design they had taken into account the need for a loft to allow some privacy for married children remaining at home. The loft as a concept reflected the needs of the poor and was also an ingenious way of getting extra space at little additional cost. In the housing projects of the alliance of SPARC, NSDF and Mahila Milan in Mumbai, the loft is a standard feature of design and had been accepted by the authorities, however, it was the first time that the loft had been introduced into formal housing in Pune.

Shelter Associates also felt that the bricks available in Pune were of poor quality, that it was difficult to measure the quantities needed due to wastage because bricks would break during unloading. On the advice of structural engineers, it was thus decided to use pre-fabricated concrete blocks, and the structural consultant of Shelter Associates introduced the NGO to the Managing Director of a well-known building enterprise. He offered to loan two machines to make blocks on site and even trained the women how to operate them enabling the women to make blocks following the instructions given by the supplier. They experimented with different mixes of shingle, rockdust, metal and cement but the blocks kept breaking, however, through trial and error, Alka Kamble, a slum-dweller, found a combination that worked and the strength of these blocks was tested by the Construction and Scientific Research Centre. It was then accepted as the standard.

¹ As part of their strategy, the alliance of SPARC, NSDF and Mahila Milan would organise model housing exhibitions in different cities. These exhibitions form the subject of another CLIC case study available in this series.

² About US\$ 70 to US\$ 140 at Rs 43 to US\$ 1.

³ About US\$ 580.

⁴ This scheme is also documented in a CLIC case study available in this series.

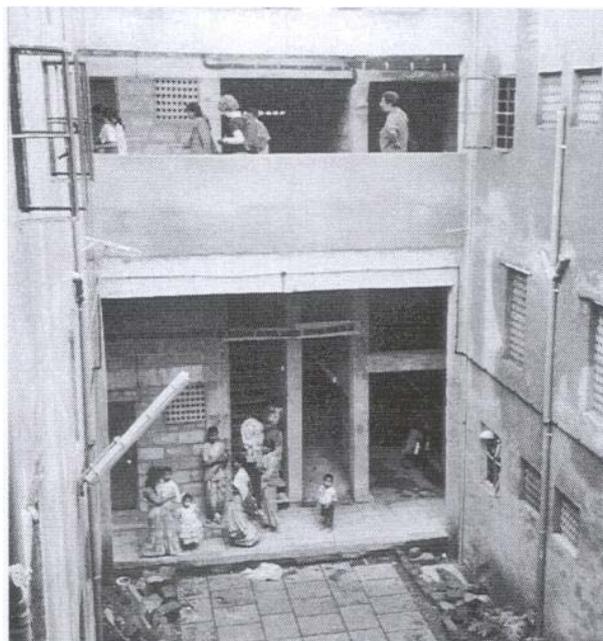
Describing the construction process, Shelter Association's reports that:

"The first components made on site were the laadis. Laadis are pre-fabricated concrete funicular shells. They will be used to form the lofts and floor slabs at three levels of the building. Anjaiyya, a NSDF and Mahila Milan mason and trainer from Mumbai, came down to Pune in February 1997 to start the community's laadi and laadi-beam production. By May 1997 the people had made all the necessary 1900 laadis. All the pre-fabricated components have been made by members of the community, which reduces the project costs. Usually each household provides one labourer per day, which means that each family is contributing more than just labour, but also the loss of the earnings of one member. The low-cost nature of the design and building methods have made the project financially viable. The low-cost technique adopted was meant to allow the people to do a lot of the work themselves, avoiding dependency on outside labourers and contractors. This has helped the community to gain much more control over their project."⁵

The construction work begun in April 1997 and was completed by April 1998. Throughout this period, there was an unremitting stream of visitors from Pune slums, from other Indian cities and from abroad. Sometimes, the community would get upset that they were spending valuable time on training others in the various aspects of the construction process and familiarising them with their way of doing things. But Mahila Milan realised that just as they had learnt by visits to Mumbai and from the visits of people from Mumbai, their own work was not just to construct a building but transfer the information, the knowledge and skills they had gained on to others.

Those with political interests seeking patronage and control also came to the site, and soon after the building was complete in April 1998, the Municipal Commissioner was transferred. The accumulated resentment of the corporators, who had made several unsuccessful attempts to get him transferred before his tenure was concluded, burst forth into the open. The uncompromising attitude of Jha and the widespread popular support

he had had kept the corporators in check as long as he was there, but the moment he left, they began to question and undo several of his decisions. The Deputy Mayor, in whose constituency Dattawadi lay, had been trying over a period of time to get some rooms in the new co-operative building for his supporters but to no avail, so when it became known that the plans for the co-operative had not been sanctioned by the Municipal Corporation, tremendous publicity was given to the case. Some of the corporators insisted that the building be demolished and a show-cause notice to that effect was issued. Violations of rules were cited with regard to the buildable area permitted and the marginal spaces to be left.



⁵ Moving Mountains (1998), Shelter Associate, Pune

Both the community and Shelter Associates were in a state of panic. It was true that there was a technical default insofar as the building plans had not been sanctioned on paper, though various permissions for water, for building a toilet block for use during the period of construction and for building a site office had been given. Also municipal officials had been kept informed of every step and event, and in order to access the loan from HUDCO, the Municipal Corporation had even given a letter saying that the building plans were generally in order while, at the same time, specifying the permissible limits of buildable area. After Jha's departure and following this uproar, some of the lower-level municipal officials began to grow afraid that action would be taken against them for allowing the building to be constructed without the necessary authorisation, and amongst them were those who were side-lined by Jha because of their corrupt ways or inefficiency and who resented Shelter Associate's proximity to Jha. They claimed that a notice listing the violations of rules had been sent, however, this notice was never received by the community or Shelter Associates.

As the controversy erupted and the project received adverse publicity, SPARC and NSDF representatives went to Pune to meet the new Municipal Commissioner. Rajiv Agarwal was upset that he had to face a barrage of criticism from the corporators for a project he had had nothing to do with. He was convinced of the legitimacy of the project but irritated at being placed in a situation not of his own making. Joshi and Sen, mired in anxiety, did not know how to deal with Agarwal, and at the same time, another problem cropped up. The Corporation officials claimed that most of the 50 families were not entitled to a subsidised land price as they were not 'eligible' slum-dwellers according to Government of Maharashtra policy. They argued that only 11 families would be entitled to the rate of Rs 350 per square metre and the rest would have to pay Rs 750 per square metre, an argument accepted by Agarwal.

In fact, the question of land price had not been discussed in depth with Jha and had remained vague throughout. There was a general feeling that land would be given free since it was a slum relocation project but there was no official communication to that effect. This decision on eligibility and land price meant another Rs 7.5 lakhs⁶ would have to be found, which the community certainly could not afford, and instead it was realised that SPARC would have to raise the funds from one of its partners. However, one of SPARC representative's had in fact worked with Agarwal nearly two decades earlier, when an officer of the Indian Administrative Service, and that prior relationship helped make a difference. As a result, Agarwal recommended that the State

⁶ US \$17,441 at Rs 43 to US\$ 1 or US\$ 349 or Rs 15,000 per head

Government grant the necessary relaxation of the legislation to enable the building to be approved, though he did ask that the land price be paid. Agarwal also felt that the furore in the Corporation would subside if this payment was made and he could better deal with criticism. SPARC paid the money on behalf of the community, though in May 1999, the process of getting the building approved was still being considered by the State Government. Agarwal's letter to the Government, a copy of which was unofficially given to SPARC, made it clear that the project focused on the urban poor and had no element of profit-seeking as was the case with builders and developers. The credibility of Shelter Associates in Pune contributed to this assessment.

2.3 Current Project Status and Future Prospects

While the proposal to grant relaxation of the building regulations is pending with the State Government, SPARC representatives proposed to the Corporation that the project be considered as a slum relocation scheme. The Government of Maharashtra had notified the rules for a new slum redevelopment and relocation policy for Pune in June 1997, and as implemented earlier in Mumbai, the slum relocation scheme provides for incentives like extra buildable space to defray the cost of slum redevelopment or slum relocation, with the theory being that extra space could be sold in the open market to subsidise the slum-dwellers' housing. When land is required for public purposes (for example a public park or garden) and redevelopment cannot take place in situ, the scheme also provides for relocation on similar terms, and SPARC felt the case of Suryodaya Housing Co-operative Society would fall squarely within these parameters. Apart from financial advantages, relaxations can be given by a local official committee under the Chairmanship of the Municipal Commissioner. A written application to the Municipal Commissioner was submitted in May 1999, and he promised to call a meeting to process the matter. At the time of writing there is a new Municipal Commissioner in Pune, Arun Bhatia, who has expressed considerable interest in Shelter Associates' work in slums, particularly those located on the river-front. Shelter Associates is now working on a proposal to resettle these slum-dwellers who are affected every year by floods. The work done on Suryodaya Housing Co-operative Society has given Shelter Associates wide publicity and earned them the respect of the Commissioner. It is thus to be hoped that the co-operative housing in Pune will be declared a slum relocation project, thus bringing many advantages.

2.4 Project finance

The Suryodaya Housing Co-operative Society aimed to cater for 50 slum families, with 6 extra flats built to cross-subsidise the cost of the project. Each family saved between Rs 3,000 and Rs

6,000 to access a HUDCO loan of Rs 25,000 per head. This loan is to be repaid over 15 years at a 10 per cent rate of interest.

Since the granting of the HUDCO loan was considerably delayed and it arrived only after the building was completed, SPARC had to obtain a bridging loan, and in addition, the Pune Municipal Corporation charged Rs 7.5 lakhs or Rs 15,000 per head for the land and these charges will have to be paid from external funding since the slum-dwellers cannot afford to pay such sums.

SECTION III THE INFORMATION, COMMUNICATION AND LEARNING PROCESS

3.1 Knowledge and Information

Knowledge and information relating to the shelter training process were central aspects of the project. As the women of Pune Mahila Milan began their exposure to Mumbai Mahila Milan, they learnt about strategies to deal with demolitions, how to go about the search for land, the organisation of savings and credit activities, housing design and materials as also the processes of construction. It is important to point out here that all the technical information came in a 'package'. For community mobilisation and people's initiatives, this packaging of many types of relevant information is as important as the contents. In effect, it exemplifies a new housing paradigm.

3.2 Transfer and Dissemination

One of the main means to disseminate information to the community in Pune was through training. "One of the main components of the Mahila Milan Project is training. Their training philosophy is 'poor people teach poor people the best'. The training methods are informal and 'in-house'. As any project goes on, people from the other communities come in at all stages to learn. They learn the process, they learn the actual work and they learn the management aspect.

In the Rajendranagar project, shelter training started from the moment the slum was demolished. The Mumbai Mahila Milan came to Pune, to teach Rajendranagar and the Pune Mahila Milan to deal with demolitions, to search for land (in case the need arose), to work on their housing design, to increase their savings and to build a life-size model house to demonstrate their precise housing needs. For the Pune Mahila Milan, every phase became a learning experience and their understanding of the complex problem of shelter increased.

After receiving training from the Mumbai Mahila Milan, Rajendranagar now trains the other women on site. But, there are no classes conducted. Kamal Bendre from Rajendranagar demonstrates how a laadi is made. The other women try their hand at it, and Kamal guides them

through it. She adds the finishing touches to the laadis made by the other women, so they can be used in building. Similarly, Vandana Munde explains the more exacting technique of making the pre-fabricated beams. House designs, labour management, repayments, everything gets discussed on site.

The teaching and learning process will thus continue through the entire construction period. Rajendranagar women learnt from Mumbai and their own experiences. Soon they will be able to train the next group of Pune women in the following Mahila Milan housing project in Pune⁷."

When we look at the project from the point of view of community learning and information, the acquisition of knowledge and skills by the women of Rajendranagar as well as its transfer to slum-dwellers of other slums in Pune and elsewhere is the most striking feature. It can be said without reservation that the level of participation by the women in the processes and activities of construction was extremely high. With the formation and growth of Mahila Milan, managing savings and being exposed through visits to Mumbai of the power and potential of collective action, the women of Rajendranagar have moved a long way from timidity to confidence. There was tremendous learning at the level of the community in the nitty-gritty of construction. Street children from Mumbai, with whom the alliance works, came and did the electrical wiring for the building over two months and this was a valuable training experience for them. Joshi and Sen said that they themselves developed a more mature understanding of how to deal with the bureaucracy over the period of the project and they have gained deeper insight into the procedures and mechanisms of getting sanctions, clearances and such like. They said that in this area the community women had not learnt much since Shelter Associates itself was on a learning curve and though they would take a few representatives along, Shelter Associates would do most of the negotiating with public sector. They feel that in future projects, community representatives will be encouraged to take over these aspects with support and back-up being offered by Shelter Associates.

3.3 Learning

An example of learning that occurred during this initiative can be illustrated by an encounter that took place between Commissioner Jha and Shelter Associates. Joshi and Sen had been trying to meet Jha in connection with clearing plans and drawings for the Sanjaynagar resettlement but the appointments were postponed at the last minute on three or four occasions. This irritated Joshi and Sen and when they finally met him in September 1996, they gave vent to their frustration. Jha was upset by their reaction and told them how he had

⁷ op. cit.

to often spend hours waiting for an appointment with the Chief Minister. He felt that if there was no trust, the relationship should be ended. Joshi and Sen were later to say that they regretted their behaviour and attributed it to their lack of experience in dealing with senior officials. Over a period of time, they realised that antagonising such officials meant that the community they represented and worked for would suffer, thereby defeating their own objectives. Relations between Jha and Shelter Associates soured for some weeks until they responded to an invitation to join a citizens' committee on sanitation. Subsequently the Commissioner allowed the land meant for Sanjaynagar to be occupied by the residents of Rajendranagar.

As they continued to meet Jha for the project, lower officials in the Corporation began to resent their degree of access to the top official, and when Shelter Associates would ask for various kinds of official authorisations, these officials would ask them sarcastically why they did not go directly to Jha. Their resentment reflected both the class difference between them and the upper-class Joshi and Sen. The confidence of class and the lack of experience in dealing with officials led to behaviour which was far from submissive, however, the lower sections of the Indian bureaucracy are expected to behave as supplicants seeking favours from the all-powerful clerical and other cadres. To compound matters, Joshi and Sen were aggressive with them if they thought that the cause of the community was not being served. In course of time, the realisation dawned that some of these attitudes were counter-productive.

3.4 Impact and Use

According to Shelter Associates, "While the community's been hard at work on the construction site, they have also welcomed, cooked for and trained visitors from all over the world. It can come as a bit of a surprise to the Mahila Milan, when groups of people arrive from far off places, dressed in western outfits, drinking bottled water, and speaking English ... especially when these visitors come from slums, squatter settlements and townships in their own countries: Cambodia, South Africa, the Philippines. But it's a very special interaction when the barriers of appearance, language and food come down and poor communities of different nationalities get together to exchange experiences. They found they had a lot in common: lack of amenities, no security of tenure, demolitions... and above all, a dream of something better. It's tremendously encouraging to hear that the different-looking visitors face similar struggles, and it opens up a forum for an exchange of ideas and skills: how to cope with evictions, bring communities together, negotiate, upgrade settlements and build new houses. One community's success stories show another that they too can make change in their own lives. And

there have been study visits too. Three young architects from the Asian Coalition for Housing Rights came to learn some ins and outs of low-cost housing direct from the community themselves, as did a group of students from Minnesota, USA as a part of their Development Studies program. Each of these visits leaves behind a very warm feeling of sharing for the Pune Mahila Milan and pride that they are contributing to such a large movement."⁸

In addition to field visits, there was also widespread coverage of the co-operative in the media and a local television channel made a short documentary that was shown in Pune. The State Institute of Development Administration, also based in Pune, has expressed interest in including a visit to Dattawadi during its training programmes. All this attention has helped disseminate information and spread awareness about the project amongst different sections of the population. Even though it is a small project for 56 families, it has had an impact far out of proportion to its size. As visits to the site become part of the curricula of training institutions, it has a multiplier effect in terms of affecting larger numbers of people within government and without. According to Meera Bapat, chairperson of Shelter Associates, "The project gave a tremendous boost to people's confidence that such housing for the poor is a real possibility. It was a concrete example on the ground of good community processes. It helped changed the perception of the bureaucracy, giving them an opportunity to work with communities of the poor. This is not normally possible under the existing governmental system in which rules and regulations do not work for the poor. Elected representatives of the people, like corporators, are interested in political control and set up hurdles while officialdom is either bogged down in rules or tries to exercise control". Bapat also felt that as the first project of its kind in the city of Pune, it had a valuable demonstration effect.

Thus the co-operative housing project in Pune became a demonstration of a workable alternative to State-sponsored housing and housing built for the free market. Jha's observation that it was the only sustainable approach and his enthusiastic support of the initiative brought the project's community-led, women-focused, participatory character into the limelight. Publicity in the media also helped disseminate news about the project to the general public and its use as a case study by training institutions bodes well for increasing spread. The debate and discussion about what works for the poor in terms of rules and regulations has been initiated by taking up the matter at policy level. Sympathetic officials saw a way of assisting the poor which is difficult in the prevailing bureaucratic set-up. Considering the information, knowledge, skills and learning that were acquired, transferred and disseminated at different levels amongst different constituencies, it

⁸ op. cit.

can be said without exaggeration that the project had significant impact. If the new Municipal Commissioner has asked Shelter Associates to participate in new projects, this is at least partly due to this experience. Replicability of such experiments will depend on many factors, not least the growth and formation of people's organisations. While individuals certainly affect the course of events - as evidenced by the approaches of the different Municipal Commissioners - once a process is set in motion, it is likely to continue, albeit with ups and downs.

3.5 Replication

At the time of writing, the project is still being cleared and approved by the Municipal Corporation. As and when that happens it can become a model for other slum settlements in the city and elsewhere.

SECTION IV LESSONS LEARNED

4.1 The Importance of the Policy Environment

Although the Government of Maharashtra has yet to formulate a policy for rehabilitation and resettlement of the urban poor, the changes in Development Control Regulations in the cities of Mumbai and Pune permit the relocation of slums on lands reserved for public purposes and the scheme of granting the incentive of the Floor Space Index to recover the costs of rehabilitation together amount to a policy change. In the case under discussion, the cost of the land has been paid as if Suryodaya was a normal housing scheme for economically weaker sections, but as and when the building is cleared as a slum relocation or redevelopment project, the land should be given for free. In any case, future projects along these lines will benefit from the favourable policy environment that has been created by the changes in the Development Control Regulations.

4.2 The Importance of Women's Involvement

Perhaps the most striking aspect of the Suryodaya Housing Co-operative Society's project at Dattawadi was the involvement of women in the processes of construction and its management. The community had decided that virtually all the unskilled work would be done by the community itself. Every family was expected to contribute one member's labour every day and for any day of absence, a fine of Rs 50 would be levied upon the family and paid to the person substituting the family member. An important decision taken was that women and men would be paid equally, unlike other construction sites where women are always paid less. Some of the members of the co-operative developed a special skill in identifying those who were reluctant to participate, cajoling them and persuading everyone to work. Alka Kamble and her family became experts at labour

management. Women with small children would bring them to the site and they would be looked after by older siblings, sitting and playing in the sand. Even nursing mothers were able to work, given the support offered at site. Temporary toilets and a site office were constructed.

Thus at Dattawadi, it became evident that women were playing the key role in running the project. The management of construction processes builds upon the skills that women already possess in running their own homes, dealing with the lack of water and sanitation, cooking and cleaning and raising their children. It was decided that the houses would be finally registered in the names of women, and in the cases of those men who had 'married' for a second time, the houses would go to the first wife and her children. Shelter Associates observed that while the general practice in the construction industry is for women to do unskilled work and for men to be skilled workers, there was no such discrimination at Dattawadi. Both women and men were trained in all types of work and this boosted the confidence of women tremendously. For example, on the occasion of the 'Bhoomi-Pujan' (ground-breaking ceremony), the boys and the men cooked and served snacks to the assembled gathering. Such an interchange of roles is not normally to be found in Indian male-dominated society. Again, one young woman was also involved in maintaining registers and accounts, a 'managerial' as opposed to 'menial' function. Also, when decisions had to be taken as to where to place the windows and the grills for light and ventilation, it was the women who took them, keeping in mind the use of household space.

4.3 The Importance of Institutional Networks for Replication

Since Shelter Associates and Mahila Milan are working in other slums in Pune and SPARC/NSDF/Mahila Milan are associated with the project, its replicability is linked to the local, national and international networks that these organisations have. These are extensive in Asia and Africa. But whether Suryodaya is replicated in concrete and brick is less important than whether the principles on the basis of which it was built are followed or not. The shelter training that is a constant part of the exchange visits that the alliance organises will ensure that these principles are shared far and wide.

If it goes without saying that the Suryodaya Housing Co-operative Society of Pune was a landmark in terms of housing development and community processes for the urban poor, there is an animated discussion under way between Shelter Associates and the alliance of SPARC, NSDF and MM as to whether the scope of community participation could not have been larger. For example, the participation of women, though extremely high in the construction process, did not go significantly beyond that sphere. Even if

different community committees were formed for materials purchase and finance, it is not clear how far they functioned democratically. Joshi and Sen feel that even though in future projects there will be more decentralisation, they do not see significant diminution of their roles in many areas. From the perspective of people's organisations like NSDF and Mahila Milan, the project was perhaps too NGO-centred and learning limited by restricted people's participation and an over-emphasis on one or two community leaders who dominated others.