

HOW TO

Build a Movement for Collective Housing



A guidebook

Based on

Stories of Slum Communities
from Bhuj, *Kutch*

Preface

The book is an attempt at sharing the joy of working together, of the organisations and the communities; by sharing an example of a social mobilisation process that was done for the provision of housing to the marginalised communities of the city. The mobilisation effort entailed creation of a revolving fund, managed by women, and later ended up forming an organisation in itself which is now called Sakhi Sangini, which helps create financial support systems for women. Further, the mobilisation helped more than hundred families build their houses through a collective effort, and paved the path for further advocacy towards the political fight for provision of housing for the slums. This consequently became the backdrop for a pilot housing project of 314 households in three slum pockets (Ramdevnagar, Bhimrao Nagar, & GIDC Relocation Site), implemented through a collective and owner-driven participatory process. This further, though informally, became a precursor for the central government housing policy which now includes a component called “beneficiary-led housing component”.

Definitions

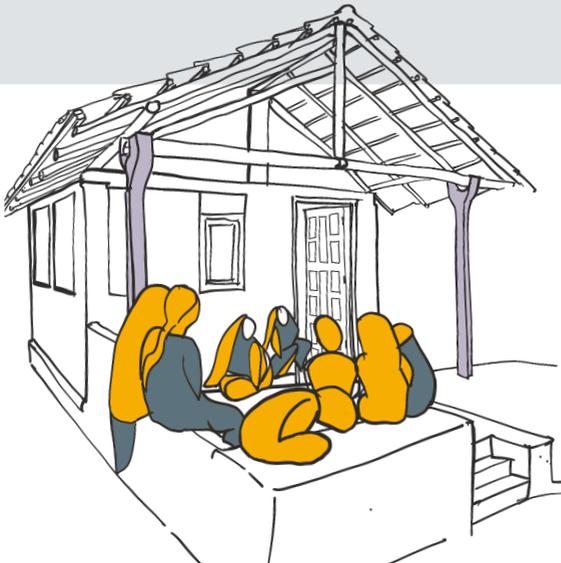
Participatory Process refers to those methods, steps and procedures that require active participation by all members (stakeholders), throughout the decision making process.

Owner Driven Process is one where future home owners (current beneficiaries) take the lead and active responsibilities to drive the process.

Community when used in the book, refers to the communities of people and families residing in the selected slum areas of Bhuj.

Movement refers to the mobilisation processes and procedures that took place to realise housing for the families belonging to the slums of Bhuj.

Collective Housing refers to the dwellings built through community participation and sharing communal facilities.



In this book:

- **Introduction**6
 - What the book is about?
 - Scope and context
- **The Stakeholders/ Actors**10
 - People, families and homes of the community
 - Support systems and a network of organisations
 - Social Organisations
 - Movement for organisation
 - Technical and funding organisations
- **The Process/ Movement for Housing**19
 - Beneficiary Selection
 - Financial Procedures
 - Land
 - Design and construction
- **Future Vision/ Adaptability & Sustainability** ..34
 - Connection to RAY government scheme
 - Women led communities towards collective housing

Introduction

What this book is about

The compilation illustrates the stories of people who together built a **movement for collective housing**. The book may serve as guidelines outlining the collaborative and participatory processes to meet a people's vision to build safe, secure and owned homes. A process not without difficulties and nuances specific to the community it served, though one that can be adapted and extrapolated to a number of unique collective housing situations.

The book also highlights the **roles and responsibilities of the various stakeholders** involved in the complexities of collective housing in urban India. With community women taking lead, the process brought together community members (to be home owners) with diverse local and national organisations, social and technical teams.

A guidebook of sorts for organisations and teams upon similar journeys of collaborative work, the narrative is approached with communities at the center. It may also serve community members as a **tool to guide organisation and movement building**.

Scope and context

The stories illustrated in this book belong to the city of Bhuj, in Kutch, India. Bhuj is a small city with about 250,000 people. However, more than a third of its population (14,000 families) live in informal settlements. These are the class C and D cities that are expected to grow exponentially in India, adding to slums, chaos and undignified living.

India has come a long way from evicting slum populations as illegal in the eighties to providing them site and services as a human right in the nineties, to being pigeonholed in badly built buildings outside the city; which families sold or did not occupy, in the early part of the millennium; to finally being recognised as integral to and contributing to the growth of cities.

Bhuj has a unique network of organisations, having a history of working with the communities for more than three decades. These organisations have continuously evolved, rearranged and reinvented themselves to adapt to the policy frameworks, political scenario or the ever-changing aspirations of the people. Over time these organisations evolved to look at specific sectors to focus on, like women empowerment, biodiversity conservation, mainstreaming of craft artisans, social security of the marginalised communities, community-led housing etc. However, what has made it possible for these organisations to achieve so many successful and replicable models irrespective of sectors, is the easy interchangeability of roles and a close-knit horizontal coordination amongst each other, and the communities, while being extremely sector specialised and specific.

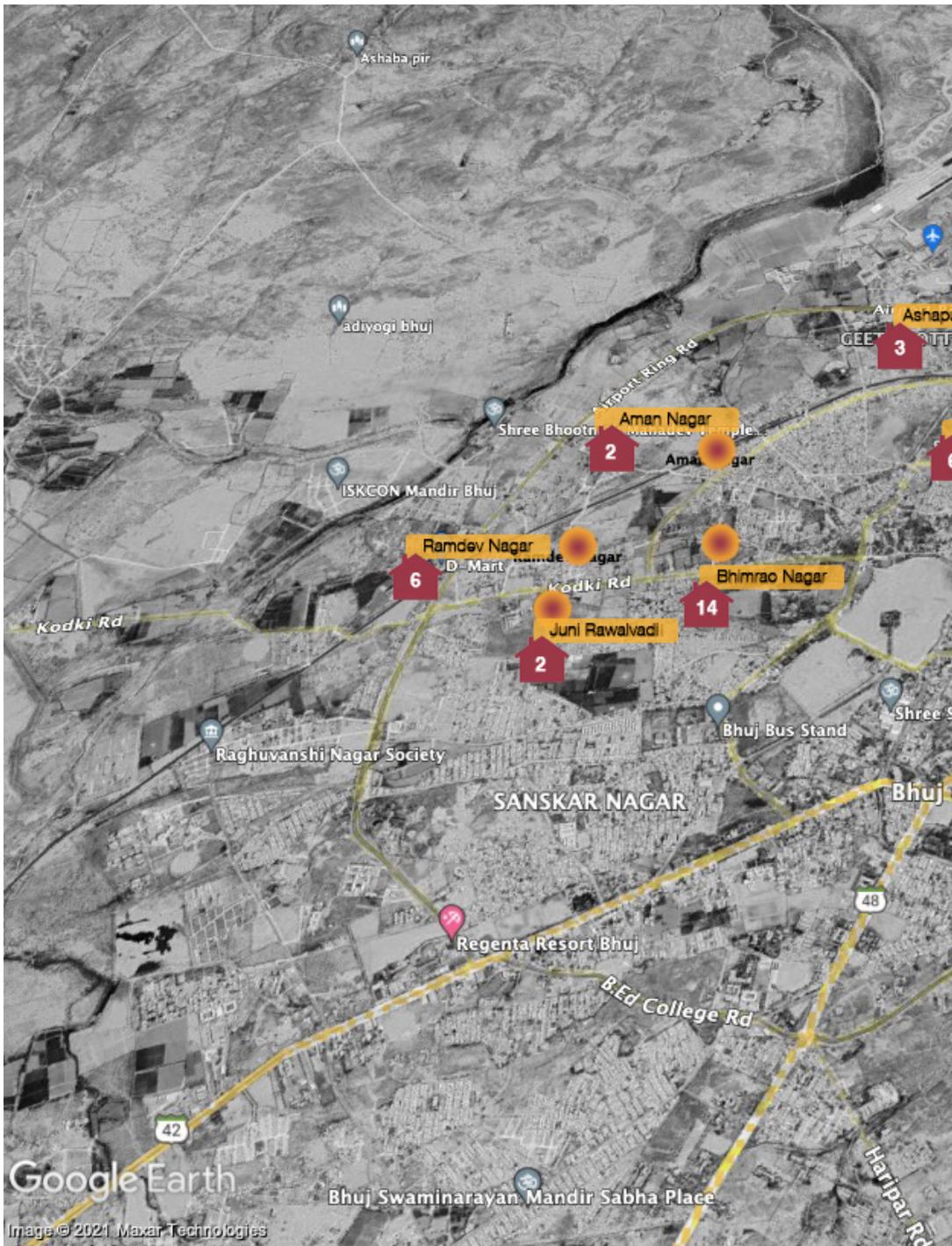


Figure 1 . Bhuj Map of slum areas where the housing movement took place. A total of 126 houses were built across various slums across Bhuj.



The Stakeholders/ Actors

The process of collective housing involves multiple stakeholders invested in the housing needs of the city. The stakeholders range from community members living in *kachcha* (temporary or makeshift as per legal definition) houses without legal documentation, the social organisational networks within and beyond the city, technical teams to support implementation, to funding agencies, politicians and policy framers.

This section introduces the various actors involved in the building of collective housing. It touches upon the roles and responsibilities that each of these stakeholders undertook in the case of collective housing in Bhuj. Though these are far-reaching, flexible and interchangeable roles that would be detailed a bit further as the story unfolds.



Photograph 2 . Sakhi Sangini Meeting with the community women



Photograph 3 . Sakhi Sangini Meeting

People, families and homes of the community

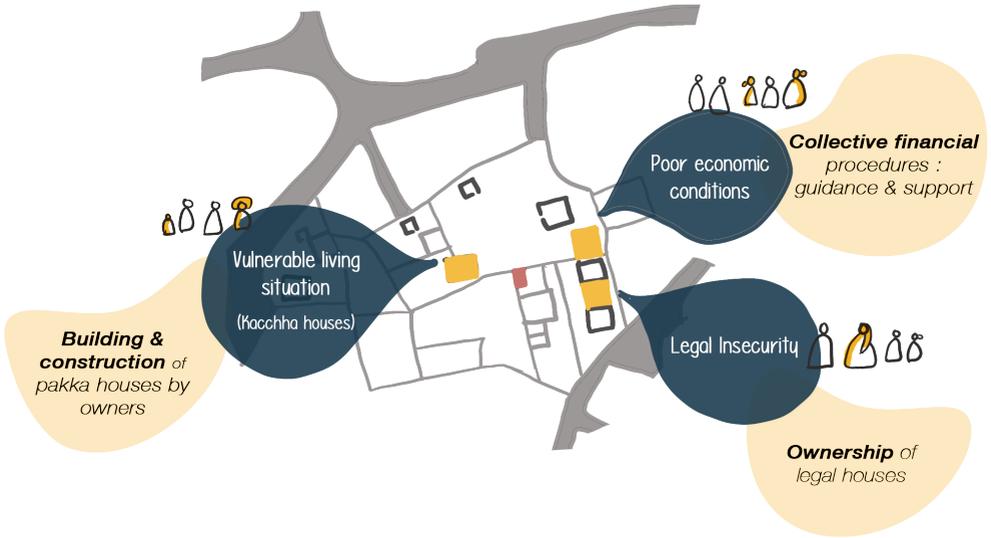


Figure 4 . Issues , needs and wishes of the families residing in the slums of Bhuj.

Support Systems and a Network of Organisations

The story begins with women from the slum areas of Bhuj. The women having lived in fear for a number of years, due to their inability to purchase legal houses formed the **Sakhi Sangini Sangathan** with the support of **Kutch Mahila Vikas Sangathan (KMVS)**.

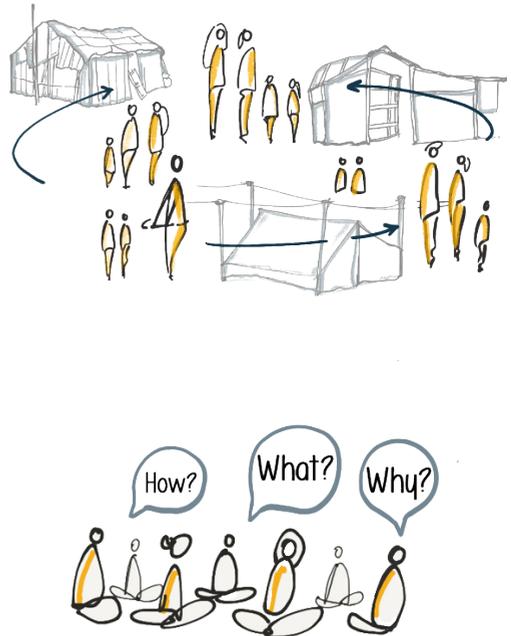


Figure 6 . Women of the community

Social Organisations

Sakhi Sangini Sangathan

In the year 2009-10, **Sakhi Sangini Sangathan comprising of the women residing in the slum areas of Bhuj city was established by Kutch Mahila Vikas Sangathan.** While Sakhi Sangini was coming up (forming) the women recognised their informality and lack of rights in the slums they stayed in. Their vulnerability was seen as something due to lack of any legal ownership. This is when they began exploring the possibilities of legal ownership, specifically of land.

The women of Sakhi Sangini then went on exposure visits to Mumbai, to see works of SPARK; and also, to Pune to look at work being done by Mashal, and Shelter Associates. However, they soon realised the complexities of land and that it is a long fight. They tweaked their approach in the short term to start working towards provision of liveable housing.

KMVS

KMVS played the significant roles of preparing, equipping and guiding the women of the Sangathan towards the implementation of their communities' legal housing. Additionally KMVS oversaw co-ordination and management amongst the various stakeholders involved.

Kutch Mahila Vikas Sangathan
KMVS

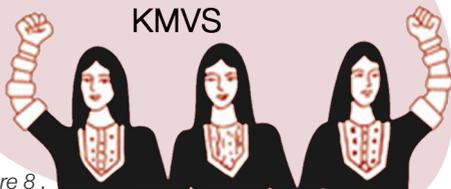
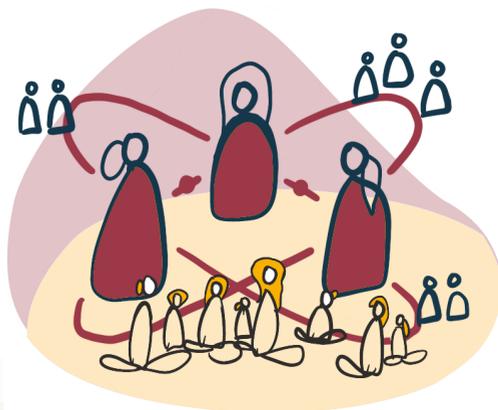


Figure 8.

Figure 9 . Sakhi Sangini Sangathan: literally translated to 'female friends/ companions' was formed under KMVS. The Sakhi Sangini Sangathan organised through self-help groups (with over 900 members) is a collective of 48 women.



Role of KMVS in the housing movement:

- » It **prepared Sakhi Sangini Sangathan for the implementation of the housing project.**

- » It **undertook the supervision of the progress**, along with the housing committee appointed by Sakhi Sangini.

- » It **setup a system of financial transactions and monitoring** for Sakhi Sangini, SHGs, house owners and provided the training to the SHGs for its implementation.

- » It **undertook the work of coordination** between Hunnarshala, Sakhi Sangini, SHGs, and house owners.

- » Conducted internal audits.

- » **Provided necessary information and guidance** for the issues raised by Sakhi Sangini, SHGs and house owners.

- » Made sure that the **rules of housing loans** are followed strictly.

- » **Documented** of the whole process.

Figure 10 . Role of KMVS

Movement for organisation

Committees and groups were formed in order to implement the day to day tasks of the housing movement. Different groups were all composed of community members. Most played an integrated role towards building their own homes and facilitating the same for their community members.



Figure 11 . 11 women from the slums voluntarily formed the housing committee.

A voluntary **housing committee** was set up. Eleven women from around the city volunteered to lead the process in their respective area, and formed this committee along with three persons from KMVS (Alkaben, Arunaben and Veenaben).

All the women took collective decisions on how they want to go about things in the program. These women were the decision makers throughout the process and subsequently change drivers.

Self-help groups (SHG) were created to initiate a chain of financial transactions.

These were composed of community members and formed an integral part of the daily on ground processes.

Area-wise SHGs also scouted for possible families in need of housing in their areas.



Figure 12 . Self Help Groups played a significant role for the financial procedures throughout the movement.

Housing Committee's Role

- » **Checked** the loan applications received.
- » **Took the final decision** on the basis of the personal visit to the place, and verification.
- » **Undertook the social and technical supervision** by involving the youth.
- » **Coordinated** with SHGs, house owners, organisations and Sakhi Sangini.
- » **Handled the financial arrangements** (Provided the required finances to the SHGs on timely basis and to follow-up on recovery).
- » **Helped solve** the social issues reported by the SHGs, and house owners.
- » Played the role of a **pressure group** in case of difficulty faced at the time of loan recovery.

SHGs' Role

- » **Undertook the financial responsibility of the loans** sanctioned by Sakhi Sangini from the applications made by the SHGs themselves. It included timely payment of money and to receive the money alongwith the interest as per the rules mentioned.
- » **Maintained the records** as per the rules finalised.
- » **Participated in the coordination and reporting** meeting of the areas.
- » **Supervised the work** as per the rules of the Sangathan and organisation.
- » **Resolved and coordinated situations regarding social issues** raised at local level.
- » **Got the loan installment and interest deposited** with Sakhi Sangini every 3 months.

Figure 13 . Roles and responsibilities of the Housing Committee and Self-Help Groups

Technical and funding Organisations

Upon recognition of the housing committee's lack of technical know-how of the construction industry, **Hunnarshala** was invited as a technical partner to the program through the Homes In the City (HIC) network.



Hunnarshala has been associated with a south Asian network named **Asian Coalition for Housing Rights** (A.C.H.R). An organisation of Asian countries working on the housing rights of urban needy people, its main objective is to make urban areas slum free.

Figure 14 . The Technical partner with main responsibilities during the design and construction phase was Hunnarshala in this case.

Role of Technical Partner

- » **Financial Support**
- » **Technical guidance**
- » **Preparation of the design** in participation with beneficiaries.
- » **Supervision** of the construction work
- » **Planning of the areas** where the construction work was to be carried out.

Figure 15 . Roles and responsibilities of the Technical partner.

An **implementation committee** was also formed which was a team with two technical persons (Hunnarshala) and three persons from social expertise (KMVS). They jointly carried out the technical and social processes. The committee's role came into play only when everything was clear for the construction to begin.

A **joint venture** housing project of KMVS and Sakhi Sangini was thus started with Hunnarshala Foundation as the technical partner, and through the financial support of ACHR. With the groups and committees organised and within reach of community members, the movement for collective housing began first with the process of beneficiary (future home owner) selection.

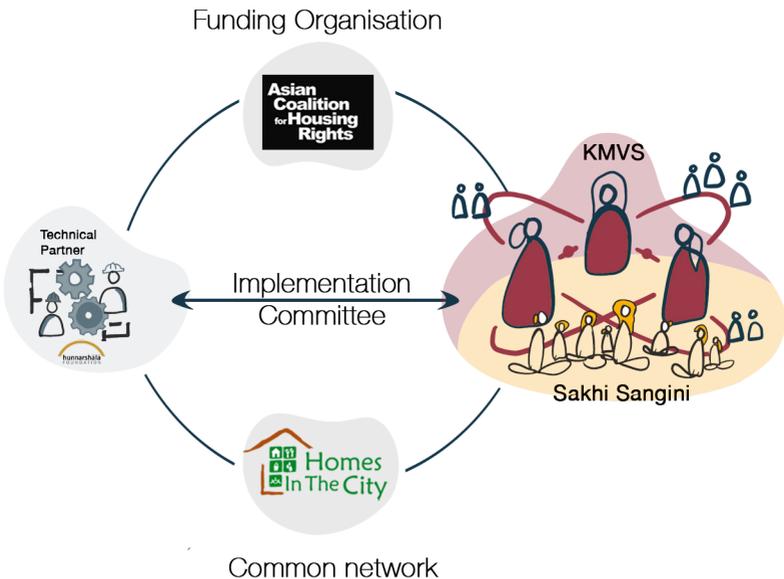


Figure 16 . Implementation Committee and other organisations



Photograph 17 . Self help group Meeting



Photograph 18 . Presentations and workshops with the women of self help groups

The Process/ Movement for Housing

The stakeholders played multiple roles across the different phases of the collective housing movement. This section describes the four main aspects of the collective housing movement as evident from the housing project in the slums of Bhuj. Starting with the **selection of beneficiaries/** future homeowners, the process involved multiple **financial procedures** alongside **verification of land** and **construction of homes**.



Beneficiary Selection



Financial Procedures



Land Regulations



Design & Construction

Beneficiary Selection

Initially not many families were ready to take the loan, and they were reluctant to participate in the program. Several discussions were held between the families, and the **housing committee** to explain the process, and finally in the first round 25 families came up. Most of these families were also included in **self help groups (SHG)**.

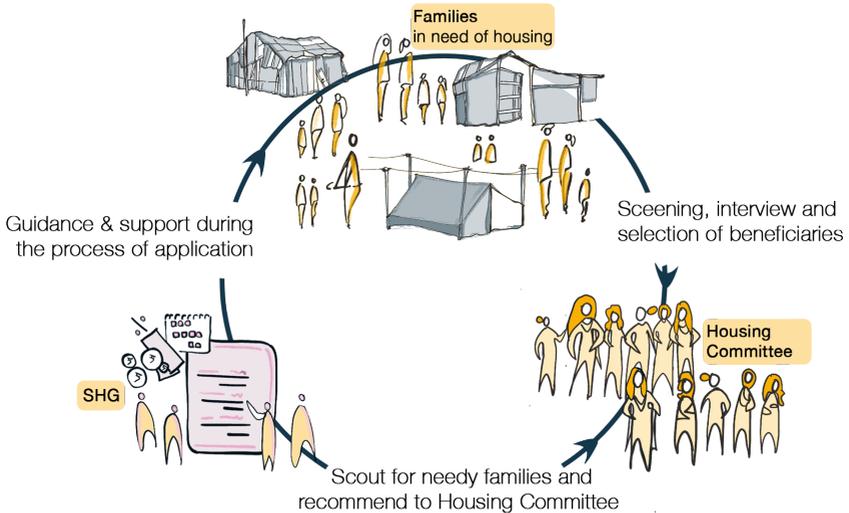


Figure 19 . Beneficiary selection process: Families, Housing committee and Self Help Groups

Criteria for selection

The housing committee put forward the word in the community to decide who needs houses the most. Self-help groups scouted for possible families in need of housing. The **beneficiaries were selected based on certain criteria** as listed:

- Members who didn't possess a house were given priority.
- Families with houses built of *talpatri* (plastic sheet), *kuchcha bhungas* (temporary or makeshift huts), or houses that had walls but no decent roof.
- Members of a large family who lived only in a single room.
- Families who stayed in under construction and incomplete houses.
- Families that required urgent house repairs or addition of basic infrastructure like toilets.

Applications and selection

Each applicant was guided through the process of filling out application forms with the SHGs. The applications were screened by the women of the housing committee. Followed by personal interviews with the selected applicants, the beneficiaries were selected.

Being the primary stakeholders of the owner driven process each beneficiary family took upon active and driving roles in the building of their legal homes. Multiple workshops were conducted with the beneficiaries and the implementation committee to provide guidance and support through the various procedures of finance, design and construction.

Beneficiary / Home Owners' Roles

- » To **undertake the activities as per the rules** of the construction, set by the housing committee.
- » To **start the activities immediately** on the receipt of the first installment.
- » To **complete** the construction work within the prescribed time limit.
- » To **repay the loan installment along with the interest amount** as per the rules of the organisation and the groups.
- » To **participate** in all the reporting meeting.
- » To get the **loan installment and interest deposited on time** in the SHG meetings.

When the Rajiv Awas Yojana (RAY)* was later launched in 2014, a beneficiary selection process was also carried out, though as per criteria specific to the scheme. In this case as well, the process was carried out in coordination with the housing committee.

Figure 20 . Roles and responsibilities of the beneficiaries



Photograph 21 .



Photograph 22 .



Photograph 23 .



Photograph 24 .



Photograph 25 .



Photograph 26 . Beneficiary selection process based on vulnerable living conditions and current housing needs. Those living in kacchha houses (of talpatri) and without walls were given priority.

Financial Process

The financial component of the process was central to the movement of building collective housing. Given the poor economic conditions alongside lack of legal ownership and thus rights, a collective process to mobilise finance was undertaken.

Sakhi Sangini was the social organisation responsible for the application of loans for the **beneficiaries**. The process also required the active involvement of the **SHGs**, responsible for first orienting and then coordinating the loan procedure between the beneficiaries and Sakhi Sangini.

There were also cases of financial support offered as grants or *shramdaan* (help through voluntary labour contribution) by the housing committee and the community.

Loans

The selected beneficiaries were first oriented towards the financial procedure. The SHGs provided guidance and support through this process of introducing the beneficiaries to the various rules, regulations and policies of the housing loan.

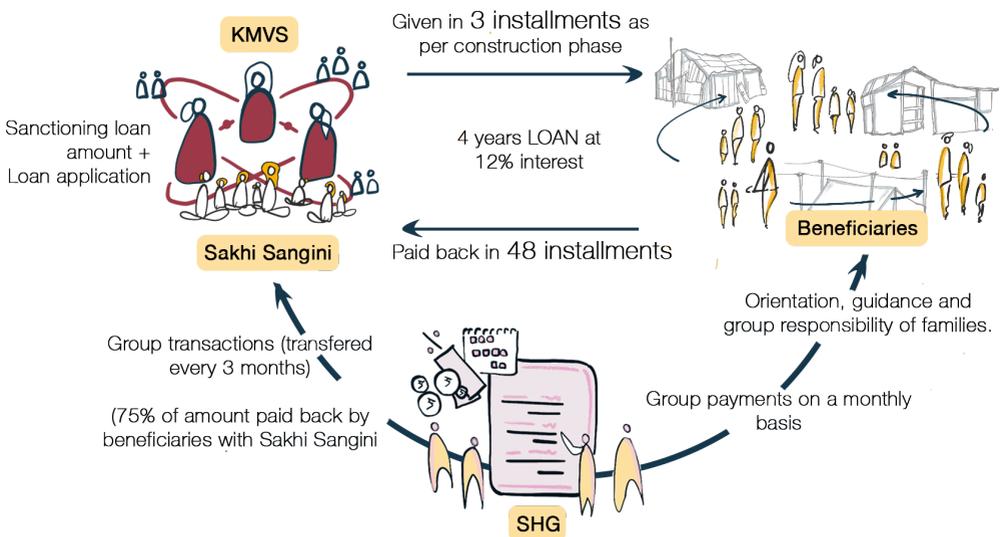
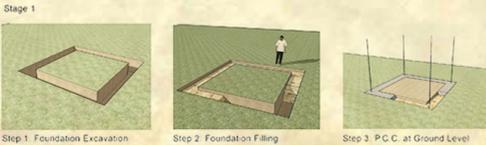


Figure 27 . Loans procedure: Beneficiaries with self help groups, Sakhi Sangini and KMVS

Rules and policies for housing loan

- » An **agreement** was made on a stamp paper of Rs. 20 **between beneficiary and the SHGs/groups** before the loan was sanctioned.
- » An **agreement** on stamp paper of Rs. 50 was signed **between the groups and Sakhi Sangini**.
- » A member could avail a loan of a maximum amount of Rs. 40,000, however in absence of toilet facilities a loan amount of Rs. 45,000 was sanctioned.
- » Every member who received the loan had to open a **joint account in the bank**.
- » Loan amount **sanctioned by Sakhi Sangini** was **deposited through a cheque in the account of loan borrower**.
- » At the time of borrowing a loan, borrower had to **pay a fee of Rs 5 per Rs 1000 of loan amount**.
- » Members of SHG who had completed 6 months as members could apply for the housing loan.
- » An application for the housing loan was made only if the **responsibility of the same was undertaken by the group**.
- » Monthly 1% and yearly 12% simple interest was charged on the loan amount.
- » Members were provided the loan as per the rules during the construction phase by Sakhi Sangini.
- » Duration of the loan was 4 years (48 weeks).
- » Once the full amount of loan was received, the amount of **loan installment and interest were to be deposited with the Sangathan**.
- » Penalty of 1% was imposed on the loan and interest amount if the instalment and interest were not deposited monthly on a timely basis.
- » As per the new rule 25% of total interest amount was deposited with the group and 75% of the amount was deposited in the Sakhi Sangini bank account.
- » Amount of loan installment and interest **received by the group had to be deposited in the bank account of Sakhi Sangini every 3 months**.

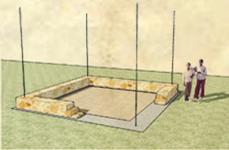
Figure 28 . Loans procedure: Steps, rules and regulations



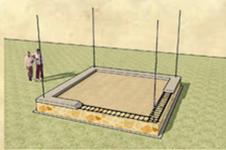
Step 1 Foundation Excavation

Step 2 Foundation Filling

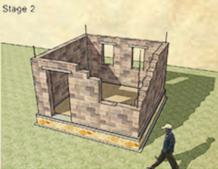
Step 3 P.C.C. at Ground Level



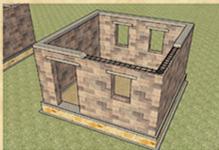
Step 4 Plinth Masonry



Step 5 R.C.C. Plinth Band



Step 1 Super Structure Masonry



Step 2 R.C.C. Lintel Band



Step 3 Gable Wall Masonry



Step 4 R.C.C. Gable Band



Step 1 Roof Under Structure



Step 2 Covering with Mangrove Tile



Step 1 Ridge Structure



Step 2 Covering with A.C. Sheets

Stage 1							Stage 1 Total Estimated Cost Rs.18503.77	
Cost Up to Plinth Band level								
IT NO.	DESCRIPTION OF ITEM	QTY.	UNIT.	RATE	AMOUNT	NOTE	AVAILABLE MATERIAL	
Material							QTY.	AMOUNT
1	CEMENT BAG (50 KG)	16.30	Nos	280.00	4584.00			
2	SAND	129.62	Cu.S	7.00	907.34		Factor 100 Cu.S	
3	AGGREGATE	43.13	Cu.S	14.79	638.31		Factor 100 Cu.S	
4	AGGREGATE	369.32	Cu.S	12.96	4787.43		Factor 200cu.S	
4	REBAR (TODA)	48	144 Kg	43.00	1842.00			
5	T.M.S. steel	27.83	Hg	41.00	1143.03			
6	M.S. steel	27.83	Hg	41.00	1143.03			
7	Binding wire	1.49	Kg	48.00	71.52			
					14699.59			
Labour Charges								
8	Excavation	248.61	Cu.S	3.00	745.83			
9	Excavation masonry	187.25	Cu.S	7.00	1310.75			
10	Plinth Masonry	73	Cu.S	6.00	438.00		Factor 100 Cu.S	
11	P.C.C. at foundation	49.32	Cu.S	9.19	453.29		Factor 200cu.S	
12	RCC Plinth band work	50.91	M.S	25.00	1272.75			
					4662.76			
					Grand Total 18503.77			
						Installation		
						Available		
						Management		

Stage 2							Stage 2 Total Estimated Cost Rs.28778.41	
Cost Plinth Band to Roof Band level								
IT NO.	DESCRIPTION OF ITEM	QTY.	UNIT.	RATE	AMOUNT	NOTE	AVAILABLE MATERIAL	
Material							QTY.	AMOUNT
1	CEMENT BAG (50 KG)	42.25	Nos	280.00	11830.00			
2	SAND	63.25	Cu.S	14.79	934.03		0.93 Factor 100 Cu.S	
3	AGGREGATE	441.80	Nos	16.00	7068.80		1.31 Factor 200cu.S	
4	STONE (HARD)	42.98	Kg	43.00	1848.19			
5	T.M.S. steel	27.83	Hg	41.00	1143.03			
6	M.S. steel	27.83	Hg	41.00	1143.03			
7	Binding wire	1.31	Kg	48.00	62.88			
					19609.14			
Labour Charges								
8	Riser structure Masonry	345.87	Cu.S	16.00	5534.92			
9	RCC Lintel and gable band work	282.42	M.S	25.00	7060.50			
					9769.27			
					Grand Total 28778.41			
						Installation		
						Available		
						Management		

Stage 3							Stage 3 Total Estimated Cost Rs.11144.69	
Cost of Roof Finish level							Option -1: Mangrove Tile Roof	
IT NO.	DESCRIPTION OF ITEM	QTY.	UNIT.	RATE	AMOUNT	NOTE	AVAILABLE MATERIAL	
Material							QTY.	AMOUNT
1	DOOR 1	1.00	Nos	1500.00	1500.00			
2	WINDOW 1	2.00	Nos	600.00	1200.00			
3	WINDOW 2	1.00	Nos	600.00	600.00			
4	WOODEN RIDGE (ROUND) 1/4 LENGTH	1.00	Nos	750.00	750.00			
5	WOODEN RIDGE (ROUND) 1/2 LENGTH	2.00	Nos	600.00	1200.00			
6	WOODEN RIDGE (ROUND) 3/4 LENGTH	1.00	Nos	750.00	750.00			
7	WOODEN RIDGE (ROUND) FULL LENGTH	1.00	Nos	1500.00	1500.00			
8	WATERING PART	311.01	M.S	2.00	622.02			
9	MANGROVE TILE	363.47	Nos	4.00	1453.88			
10	BROUSE TILE	12.50	Nos	17.00	212.50			
					8661.64			
Labour Charges								
9	Mangrove Tile Roof work	255.92	Sq.S	10.00	2559.20			
					3681.69			
					Grand Total 11144.69			
						Installation		
						Available		
						Management		

Stage 3							Stage 3 Total Estimated Cost Rs.11188.60	
Cost of Roof Finish level							Option -2: A.C. Sheet Roof	
IT NO.	DESCRIPTION OF ITEM	QTY.	UNIT.	RATE	AMOUNT	NOTE	AVAILABLE MATERIAL	
Material							QTY.	AMOUNT
1	DOOR 1	1.00	Nos	1500.00	1500.00			
2	WINDOW 1	2.00	Nos	600.00	1200.00			
3	WINDOW 2	1.00	Nos	600.00	600.00			
4	WOODEN RIDGE (ROUND) 1/4 LENGTH	1.00	Nos	750.00	750.00			
5	WOODEN RIDGE (ROUND) 1/2 LENGTH	2.00	Nos	600.00	1200.00			
6	WOODEN RIDGE (ROUND) 3/4 LENGTH	1.00	Nos	750.00	750.00			
7	WOODEN RIDGE (ROUND) FULL LENGTH	1.00	Nos	1500.00	1500.00			
8	BROUSE TILE	12.50	Nos	17.00	212.50			
					9964.00			
Labour Charges								
7	A.C. Sheet Roof work	258.92	Sq.S	8.00	2071.36			
					1364.69			
					Grand Total 11188.60			
						Installation		
						Available		
						Management		

Figure 29 . Construction stage wise costing records. The financial procedures of releasing loan amounts and depositing in beneficiaries accounts took place through the construction phase in 3 installments.

Grants and *shramdaan*

The relevance of an owner driven process, where women of the community take lead goes beyond the participatory roles of individuals and towards collective, collaborative actions as illustrated. These actions emerge from a sense of community and close interactions as acts of generosity and kindness.

The housing committee decided that 10 most needy and economically struggling families would receive grants instead of loans. For two families, their houses were built completely by the housing committee and handed over to them free of cost.

Three SHGs in Bapadayalu Nagar did *shramdaan* for these two houses. Additionally for 5 years, even the maintenance was done through *shramdaan*. For example, Daiben's house was painted just before Diwali by the volunteers. To keep her involved and included, the women would hold SHG meetings at her house.

Under the Rajiv Awas Yojana (RAY)* the housing committee guided beneficiaries to first open joint (husband and wife) bank accounts. The contract was then developed and coordinated with the Nagarpalika and the beneficiaries.

Land

Alongside the financial procedures, the **implementation committee** carried out responsibilities of checking land regulations; such as the location of the **beneficiary's** land parcel on the development plan (DP). As per regulations, the plot could not be situated on areas reserved for road or any commercial areas etc. The transfer of land title was not part of the process, and some of the houses were still built on the so-called 'encroached' land.

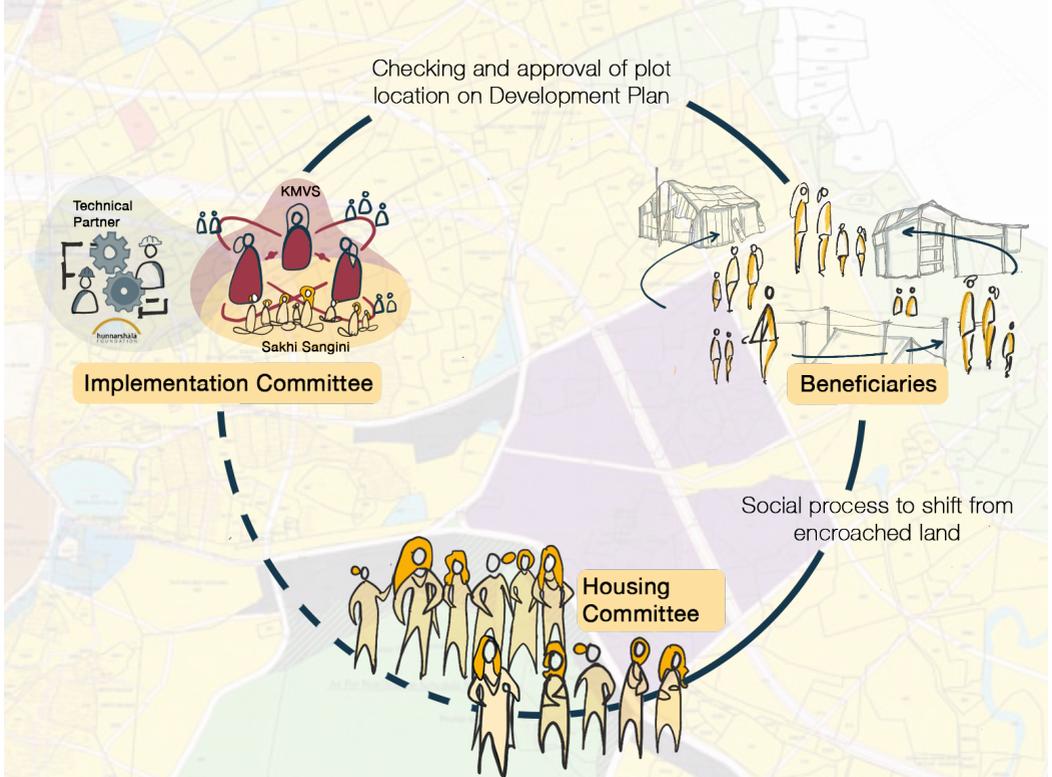


Figure 30 . Checking of plot location: Beneficiaries, Housing Committee and Implementation committee.

The housing movement supported by RAY required the applicants to submit 5 years old documents of the area where they are residing in. This was one of the scheme's criteria for the selection of the beneficiaries.

Three proposed houses were found to be on land reserved for future 'DP' roads, and the families were suggested that they build their houses elsewhere. However, they were unwilling. After consistent social processes with these families, finally two of these families agreed. One family never built their house.

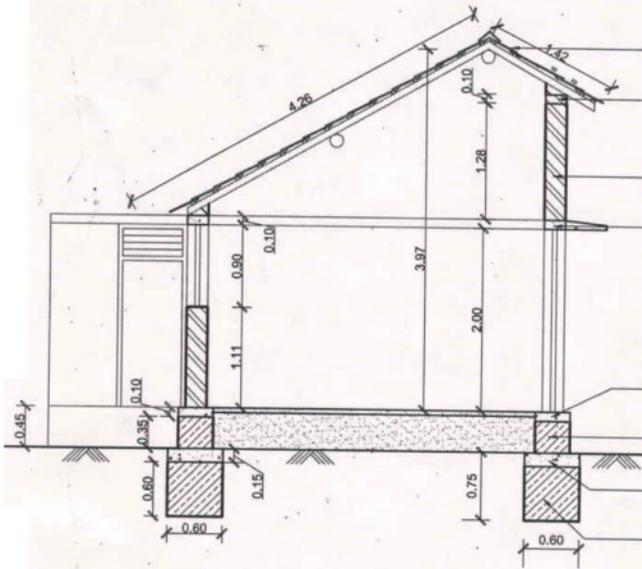
Even though some plots were on 'encroached' land, the families still wanted to build better houses on this land. They said that even if this would be for ten years, it will still be an improvement and a relief from the current situation.

Sakhi Sangini and the housing committee took decisions above and beyond the prescribed criteria, rules and regulations. They dealt with peculiar situations of prevalent superstitious beliefs. Furthermore, the women being part of the community were personally engaged with the complex situations and issues facing their communities.

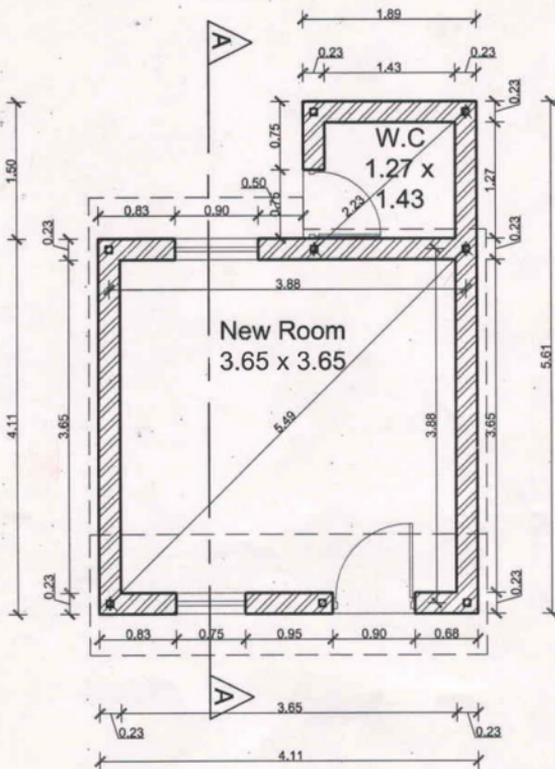
The Sakhi Sangini women helped encroach land for Minaben, who was living in a barn with her children (daughter). She had been exploited (including sexually) by different people including some community members themselves. Given the complexity of the situation, the whole community stood against Sakhi Sangini's position to build Minaben's home upon encroached land.

They sat late nights in protest fighting for the land she deserved to build a better life. The protest was fruitful and the women succeeded in their fight. They could then begin the journey towards building her own home. The humble [10' x 10'] room gave her protection from the exploitation and helped her build a stable livelihood.

This story is a testament of women leading women, they strengthen and support each other to create better livelihoods and spaces for life.



Section 'AA'



Plan

Meenaben Chunilal Vagari



Figure 31 . Minaben's home layout. The 10'X10' room provided her safety from her vulnerable condition and a secure livelihood.

Design and Construction

The construction phase started as a participatory process amongst the **beneficiaries**, the **housing committee**, the **implementation committee** as well as **Sakhi Sangini** to derive and finalise the design of the houses to be built.

Once the construction began, the committees helped families in material procurement. They encouraged bulk buying, and also selection and procurement of old used goods that can be used in the construction. Several discussions were held with each family to see how a good house can be constructed in the lowest possible costs.

The homeowners themselves selected the *karigars* (building craftspersons) for their houses to be constructed. These *karigars* were then trained by the technical team, and the women participated in these trainings as well. The more technically involved the women became, the more ownership they felt over the whole process.

The complete responsibility was undertaken by the Sangathan such as to complete the construction as per the prescribed norms, to give necessary guidance to the beneficiaries, to coordinate for the purchase of raw material, regular monitoring etc.

A similar process was followed even later in 2014, when RAY came into effect.

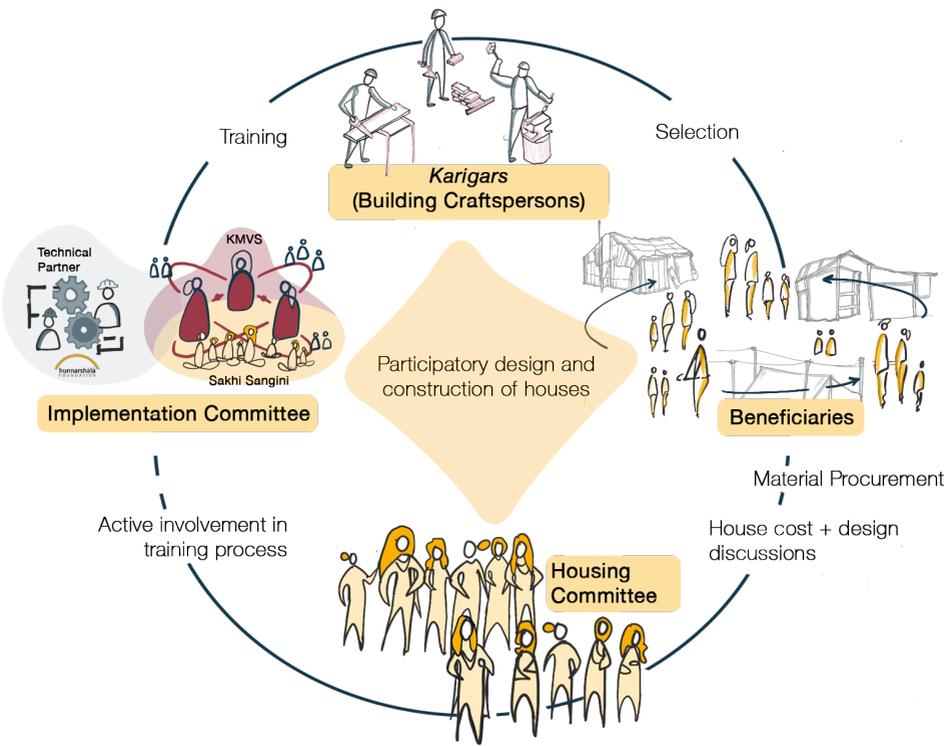


Figure 32 . Design and construction phase: Beneficiaries, Karigars, Housing Committee and Implementation committee.



Participatory design processes were carried out in order to finalise the home designs based on costing and beneficiary preferences.

Photograph 33 . Meetings, discussions and presentations with beneficiaries to finalise their home layouts.



Photograph 34 .



Photograph 35 .



Training was carried out by the technical partner for *karigars* selected by the beneficiaries.

Women of the community were part of the training process. This helped establish ownership of the future homes amongst the women.



Photograph 36 . Training on site with *karigars* and women of the community.



Photograph 37 . Construction process



Photograph 38 . Construction process



Photograph 39 . Construction process



Photograph 40 . Construction process



Photograph 41 . Construction process, alternate technologies of building were employed



Photograph 42 . Construction process

Construction of the houses involved the implementation committee, which oversaw and supervised the overall on-site construction. Sakhi Sangini took the responsibility to ensure construction norms and coordination. Alongside the participatory building process, the housing committee helped beneficiaries finalise their house designs and with material procurement.

Future Vision/ Adaptability & Sustainability

A total of 5 rounds were carried out in the project, covering 25 families in each round. A strong identity of the Sangathan and committee was built through the construction of 126 houses. Also, a trust-based relationship was built between the people of that area and the Sangathan. It was conveyed that the organisation intends to work for the rights of the poor people. Thereafter, in the year 2014 when Rajiv Awas Yojana was introduced, the organisation concluded this housing project and played the role of connecting the people with this government scheme. The main objective of the Sangathan became **to facilitate access to owned housing for the marginalised people.**

Connecting to the Rajiv Awas Yojana government scheme

The government of India launched a national scheme to provide financial and technical assistance towards development of the urban informal settlements across the country in the year 2011, through a direct fund transfer to the selected beneficiaries, and was called Rajiv Awas Yojana (RAY).

Meetings were conducted in the various areas of the Bhuj city in order to connect the communities to RAY. After conducting meetings in 28 areas, 3 areas being associated with Sakhi Sangini undertook the initiative to get connected with RAY. People belonging to other areas didn't fully trust the organisation at that point of time, and hesitated to connect with the Yojana, while in the other 3 areas due to the already ongoing housing project and presence of the SHGs, men and women of the area showed their willingness.

RAY was discontinued by the government after 2015, and was replaced by another scheme- Pradhan Mantri Awas Yojana- urban (PMAY-U), which reduced the amount of funding grants and expected to rely more on public-private partnership. The women now carry on their struggle through a demand for land ownership

Sakhi Sangini Urban Cell (+KMVS)

Collective housing was one of the sectors that the women's organisation led a movement to drive a change in. The women of Sakhi Sangini work towards a larger movement of underprivileged urban women's empowerment through attaining and exercising the right to govern rights. With the mission of organizing and enabling urban poor women to achieve social, economical, and political empowerment, and be the catalyst for change in their own areas.

Women led communities as building blocks towards collective housing

The stories of the women from the slums of Bhuj illustrate an example of how women from and together as communities can drive a movement to transform people's situation of legal insecurities, lack of rights and vulnerability towards proud and secure homeowners.





Photograph 43 . Jenaben's house constructed in debris.



Photograph 44 . Completed home in wattle and daub technology



Photograph 45 . Diaben's completed home.

List of figures and photographs

*Photographs are provided by KMVS. Figures have been created by Annie Aggarwal based on data from Hunnarshala and KMVS.

* Figure 1 . <i>Bhuj Map of slum areas where the housing movement took place.</i>	8
* Photograph 2 . <i>Sakhi Sangini Meeting with the community women</i>	10
* Photograph 3 . <i>Sakhi Sangini Meeting</i>	10
* Figure 4 . <i>Issues , needs and wishes of the families residing in the slums of Bhuj.</i>	11
* Figure 5 . <i>Families residing in the slums of Bhuj</i>	11
* Figure 6 . <i>Women of the community</i>	11
* Figure 8 . <i>KMVS logo</i>	12
* Figure 9 . <i>Sakhi Sangini Sangathan was formed under KMVS.</i>	13
* Figure 10 . <i>Role of KMVS</i>	13
* Figure 11 . <i>11 women from the slums voluntarily formed the housing committee.</i>	14
* Figure 12 . <i>Self Help Groups played a significant role for the financial procedures.</i>	14
* Figure 13 . <i>Roles & responsibilities of the Housing Committee & Self-Help Groups</i>	15
* Figure 14 . <i>Technical partner: main responsibilities during the design & construction phase.</i>	16
* Figure 15 . <i>Roles and responsibilities of the Technical partner.</i>	16
* Figure 16 . <i>Implementation Committee and other organisations</i>	17
* Photograph 17 . <i>Self help group Meeting</i>	18
* Photograph 18 . <i>Presentations and workshops with the women of self help groups</i>	18
* Figure 19 . <i>Beneficiary selection process stakeholders</i>	20
* Figure 20 . <i>Roles and responsibilities of the beneficiaries</i>	21
* Photograph 21-26 . <i>Beneficiary selection process</i>	23
* Figure 27 . <i>Loans procedure stakeholders</i>	24
* Figure 28 . <i>Loans procedure: Steps, rules and regulations</i>	25
* Figure 29 . <i>Construction stage wise costing records.</i>	26
* Figure 30 . <i>Checking of plot location</i>	28
* Figure 31 . <i>Minaben's home layout.</i>	30
* Figure 32 . <i>Design and construction phase</i>	32
* Photograph 33 . <i>Meetings, discussions and presentations with beneficiaries.</i>	32
* Photograph 34-36 . <i>Training on site with karigars and women of the community.</i>	33
* Photograph 37-42 . <i>Construction process</i>	34
* Photograph 43 . <i>Jenaben's house constructed in debris.</i>	37
* Photograph 44 . <i>Completed home in wattle and daub technology</i>	37
* Photograph 45 . <i>Diaben's completed home.</i>	37



Authors

Aruna Joshi, Annie Aggarwal and Aditya Singh

Graphic Design and Illustrations

Annie Aggarwal

Contact

Aabhat

Association for Appropriate Built Habitat and Technologies

Promoted by Hunnarshala Foundation

8-16, Mahadev Nagar, Behind Valdas Nagar
Near Mirzapar Highway, Bhuj- 370 001
Kutch, Gujarat, India

Website: www.aabhat.org

Phone: +91 99786 54014

Email: aabhat.org@gmail.com