

Urban Housing for All

A Training Manual for Community Action

act:onaid

ActionAid Association (India)

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FOREWORD

Urban inequality in India is a colonial heritage. However, it is one that we have not yet been able to shrug off effectively. Urban planning has consistently failed the informal worker, and we can see this most starkly in land use patterns and spatial segregation. Urban experts have written that post-colonial urban developments have mostly replicated colonial processes of exclusion and social separation.

We need to recognise that the issue of housing for the urban poor, who are primarily informal workers, extends far beyond the provision of mere shelter. It represents a complex web of socio-political and economic rights deeply intertwined with the broader pursuit of social justice and the right to the city. Most residents of urban slums and the urban homeless are migrants in search of livelihood, relying on various forms of daily wage labour to survive. These informal workers play a crucial role in building and sustaining any city. Yet, they themselves remain deprived of their basic rights, one of the most important being the right to safe and dignified housing.

As urbanisation accelerates, the marginalisation of disadvantaged communities deepens, thus setting in place systemic exclusions that violate the basic principles of equity and justice embedded in our legal and constitutional framework.

It is in this context that we are publishing “Urban Housing for All: A Training Manual for Community Action” as a comprehensive guide for senior Human Rights Defenders (HRD) to conduct training for leaders of Community-based Organisations (CBO) and activists on addressing housing issues for informal workers. This publication is part of a collaboration between Azim Premji Foundation (APF) and ActionAid Association, which seeks to address the socio-political barriers that hinder informal workers from accessing their rightful entitlements. Through this collaborative project, we strive to build individual and collective agency of people in the informal economy and other distressed communities in rural and urban areas so that they can access their rights and entitlements and promote and advance social justice.

This manual, the first of a series of such publications addressing crucial issues facing informal workers, will collectively form a pivotal component of our strategy to confront the socio-political barriers that impede access to justice, rights and entitlements. We have striven to craft this document as a comprehensive guide to serve senior Human Rights Defenders (HRDs) in their mission to train Community-Based Organizations (CBO) leaders and activists. These leaders and activists stand on the front lines of advocating for the housing rights of the informal workers, and we have designed this manual to help them guide the social activists they will train to explore the necessary legal, strategic, and advocacy tools to navigate the intricate landscape of urban housing policies.

This manual is rooted in a thorough analysis of existing legal frameworks, policy environments, and judicial precedents. It explores the intricacies of housing rights and situates them within the broader context of social justice. It recognises the intersectionality of housing with other socio-economic rights, thereby offering an integrated approach to addressing urban poverty. This resource aims to empower CBO leaders to advocate for housing as an independent issue and as part of a comprehensive strategy for achieving social equity.

I extend my most profound appreciation to all those who have contributed to the development of this manual. It is my sincere hope that as a valuable training resource, the manual will contribute to the empowering of a new generation of social justice leaders to champion the cause of the housing rights of informal workers, to develop their understanding of the collective struggles and approaches of the marginal community and ensuring that their rights are not just recognised but are actively upheld.

I welcome all comments and suggestions and commit to incorporating them in future editions to ensure this manual remains relevant to the cause.

In solidarity,

Sandeep Chachra
Executive Director
ActionAid Association

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First and foremost, we extend our heartfelt gratitude to Sandeep Chachra, Executive Director, ActionAid Association for his insightful guidance in shaping the outline of this manual. Dipali Sharma, Director, Programmes and Organisational Effectiveness, ActionAid Association for her steadfast support in facilitating the entire process. Special thanks to Mr. Tikender Singh Panwar, former elected Deputy Mayor, Shimla, Himachal Pradesh, for helping all core team members deepen their perspective and understanding of urban housing issues. His contributions have ensured that this module is not only informative but also deeply rooted in the current legal and policy framework.

Special thanks to Ms. Amandeep Kaur Kang who as consultant took on the crucial task of writing this manual. Ms. Maneesha Bhatia, Senior Project Lead, ActionAid Association, skilfully coordinated and facilitated the entire process, offering valuable input at every stage. Working together, Amandeep and Maneesha developed a two-day session plan and organised orientation and feedback sessions, which were essential in refining the content.

Our sincere thanks also go to Ms. Lakhi Das, a human rights defender (HRD) based in Jamshedpur, Jharkhand and Ms. Richa, of the Vigyan Foundation, Lucknow, Uttar Pradesh for their time and valuable insights during online meetings. Their contributions have highlighted the struggles of informal workers—especially those in construction, domestic work, and daily wage labour and women—toward securing dignified housing and living conditions in urban areas.

We deeply appreciate the active participation of Vijay Oraon from Latehar, Jharkhand, Gursewat Singh from Tarantaran, Punjab, Tamilselvi from Chennai, Tamil Nadu, Munna Paswan from Kushinagar, Uttar Pradesh, Megha and Sonam both from Muzaffarnagar, Uttar Pradesh. As community-based human rights defenders, their lived experiences and unwavering commitment to justice have been the cornerstone of this project, ensuring that this manual authentically reflects the realities faced by those on the front lines of the struggle for dignified housing.

This manual would not have been completed without many colleagues across ActionAid Association, in particular we must mention the support of state team members, the Programme Unit and the Policy and Research Unit and the Communication Unit. Mr. Joseph Mathai of the Communication Unit, Ms. Reshmi Ganguli National Project Lead- Community Leadership and Organisation Building, and Kaustav Majumdar of the Policy and Research Unit made contributions that have been invaluable.

We also wish to acknowledge the Azim Premji Foundation (APF). Their expertise and resources have been instrumental in shaping the content of this manual. Their collaborative spirit and shared vision have enriched this work, helping us to develop a comprehensive and practical guide that will empower others to advocate effectively for the housing rights of informal workers.

Lastly, we express our deepest appreciation to the entire development team, whose hard work and dedication have brought this module to fruition. From research and writing to design and review, their collective efforts have made this resource a reality.

As we move forward, we sincerely hope that this training manual will serve as a powerful tool for those working to secure the housing rights of informal workers in urban settings. Together, we can continue to challenge the systemic inequalities that perpetuate urban poverty and work towards a more just and equitable society for all.

ABOUT THIS MANUAL

Objectives

1. Provide a comprehensive understanding of housing inequality, challenges and opportunities in addressing the housing needs of informal urban workers/communities.
2. Provide groundwork to HRDs to help them devise strategies and solutions based on their local conditions and experiences through interactive sessions.
3. Encourage collaborative efforts and community empowerment to create a future where urban poor communities have access to safe, affordable and dignified housing.

The purpose of this Manual is to provide a comprehensive guide for senior Human Rights Defenders (HRD) to conduct training for leaders of Community-based Organisations (CBO) and activists on addressing housing issues for the urban poor. This Manual aims to equip HRDs with the necessary knowledge and information to engage activists in understanding the complexities surrounding the lack of housing for the urban poor. Additionally, it seeks to identify practical strategies from grassroots activists and leaders to address these housing challenges. Rather than offering direct solutions, this Manual encourages collaborative problem-solving, incorporating the experiences and suggestions of participants, activists and the community to discover effective answers together.

This Manual has been developed through a rigorous and collaborative process involving community human rights defenders working with the urban poor, social activists, academicians and consultants with expertise in urban housing issues. The initial meeting was conducted online, bringing together all these key contributors to discuss and outline the Manual's framework. ActionAid formed a dedicated group of senior team members, community HRDs from Jharkhand, Odisha, Punjab, Rajasthan, Tamil Nadu and Uttar Pradesh and consultants to guide and refine the Manual.

After initial discussions, the first draft of the Manual was created. A two-day interactive workshop was then held in Delhi with HRDs and community workers from 12 districts of the six states. The aim of this workshop was to familiarise participants with the Manual's content, gather their suggestions and understand their ground-level experiences to enhance the Manual's effectiveness. The insights gained from this workshop were incorporated into the Manual.

Following the workshop, the second draft was sent to all relevant participants and very productive feedback was received from ActionAid senior team leaders. Subsequently, another online discussion was held with ActionAid team members to discuss the feedback and finalise the Manual.

How to Use this Manual

This note is followed by a short Introduction that speaks about the urban poor and their housing. The Introduction cites a case study, described in greater detail under Unit 9, about a successful case of community mobilisation to assert housing rights.

The core of the Manual contains ten Units, which together will serve as a facilitation handbook for training. Each Unit begins with a "Unit-at-a-Glance" segment to give a brief overview of the whole unit—highlighting the purpose of the Unit, its duration, requirements for facilitating the Unit, contents of the Unit, proposed hands-on activity and learning objectives of the Unit. This is followed by a "Unit Plan", which is a note for the trainer to plan the execution of the unit. Units are structured into two components: the first is the

sharing of content, followed by Unit activity or activities to establish context and to enhance participants' learning experience and to generate interest.

Facilitators can utilise this Manual as a reference tool during training sessions, particularly in the initial stages, to ensure smooth facilitation and adherence to Unit objectives.

While the Units are arranged to provide a logical flow to the Manual, facilitators are not required to follow this order. Facilitators have the flexibility to conduct the Units in any sequence that best suits their dissemination needs. They may also choose to conduct only selected Units rather than the entire Manual. Moreover, this Manual is not designed to provide definitive solutions to the problem of housing for the urban poor. Instead, its intention is to engage participants in discussions about the issue and, through interactive dialogue, identify possible strategies and action plans to address housing challenges for the urban poor.

The third section has a feedback form for assessing the effectiveness of the programme and additional readings for further exploration of the topic.

Preparations for Training

Facilitator: The facilitator for the training Unit can either be a human rights activist, community leader or a member of the civil society team. It is advisable for the facilitator to thoroughly read the Manual and conduct mock Units with a small group of volunteers to practice facilitation techniques and receive feedback. Revision of the material one day prior to the workshop is recommended for better preparation. Reflection and jotting down key learnings after the workshop can enhance effectiveness. Working in pairs as facilitators can also be beneficial.

Venue: Any space in the community where people can easily reach is recommended for the training session. The space could be available in the community hall, schools, AWC etc. The seating should be in a circle where all the participants can see each other and communication between all the participants will be easy and smooth.

Stationery: Basic inexpensive stationery items such as chart paper, markers, pens, plain paper, and printouts are necessary for the training sessions. Organising these materials a day before the workshop ensures smooth execution.

Other Formalities: Keeping track of participant attendance and collecting feedback may be required. Coordination with local stakeholders may be necessary to facilitate these tasks effectively.

Introduction

Housing is an area where we starkly see the inequality of the city. The term “spatial apartheid” emerged primarily in the context of urban studies and geography to describe the physical and social segregation of people within cities, based on race, ethnicity, or socioeconomic status. While the exact origin of the term is difficult to pinpoint, the concept of spatial apartheid is most closely associated with South Africa, where the term “apartheid” originally referred to the official policy of racial segregation enforced by the South African government from 1948 to 1994. “Spatial apartheid” was used to describe the deliberate and systematic separation of racial groups into different areas of cities and towns, with Black South Africans often forced into underdeveloped and marginalised townships far from economic opportunities and services.

Beyond South Africa, the term “spatial apartheid” has been adopted by scholars, urban planners, and activists to describe similar patterns of segregation and inequality in cities worldwide. In the United States, for example, it has been used to discuss the legacy of racial segregation in cities, particularly in the context of redlining and the concentration of minority communities in certain neighbourhoods¹. The term has also been applied to cities in Latin America, Europe, and Asia to highlight the effects of social and economic segregation².

In Indian cities, spatial apartheid can be seen in the stark contrast between wealthy, well-serviced neighbourhoods and overcrowded, under-resourced slums. Informal labour, who make up the urban poor are often pushed to the periphery, with limited access to basic amenities, reinforcing social and economic inequalities.

In view of the overwhelming challenges faced by informal labour in securing urban housing, they have developed their strategies to find shelter and housing. Squatting on vacant land is a common practice among the urban poor. They occupy unused land, typically government land, unused private land, or along railway tracks and rivers and sometimes at the city’s periphery, and construct temporary shelters. Over time, others settle in these localities and these settlements may grow into larger communities, which can eventually

1 Wacquant, Loïc. “Urban Outcasts: A Comparative Sociology of Advanced Marginality.” *International Journal of Urban and Regional Research* 22.3 (1996): 368-383.

2 Caldeira, Teresa P. R. *Cities of Walls: Crime, Segregation, and Citizenship in São Paulo*. University of California Press, 2000. Tonkiss, Fran. “Space, the City and Social Theory: Social Relations and Urban Forms.” Polity Press, 2005. Douglass, Mike. “Globalization and the Urban Transformations of the Asia-Pacific Region: Contested Cities in the New Global Order.” *Journal of Urban and Regional Research* 22.1 (1998): 1-14.

push for formal recognition and basic amenities. These areas often lack legal recognition, resulting in inadequate access to basic services such as water, sanitation, and electricity³.

Squatting on vacant land is a common practice among the urban poor. They occupy unused land, often at the city's periphery, and construct temporary shelters. Over time, these settlements may grow into larger communities, which can eventually push for formal recognition and basic amenities. To keep costs low, the poor often use locally available, inexpensive materials like tin sheets, bamboo, and recycled materials to construct their homes. Many families build their homes incrementally, starting with a basic structure and adding to it over time as resources permit.

Urban workers also live in informal rental housing, such as single rooms or shared accommodations, often in dilapidated buildings or in the informal settlements. To manage costs, multiple families or groups of individuals may share single living spaces. This reduces rent but also leads to overcrowded living conditions.

As the social processes behind the formation of informal urban settlements depend on ties of community and kinship networks and given social hierarchies in India, a significant degree of spatial segregation also happens in these localities.

The Government, both at the state and central levels, has introduced housing schemes aimed at the Economically Weaker Sections (EWS). However, the availability of such housing remains insufficient when compared to the needs of people living in informal settlements. Moreover, significant challenges persist regarding the size, basic amenities, location, documentation requirements, and affordability of these houses. It is essential to reevaluate these schemes and plans from the perspective of the urban poor

Thus social movements need to build community-based action, while being aware of the intersectionalities' of gender, caste, religion, language, region and ethnic background to build collective energies to create momentum for social housing.

Who Are The Urban Poor?

Historically marginalised communities, including Scheduled Castes (SCs), Scheduled Tribes (STs) and minorities, who migrated to cities in search of employment opportunities are the urban poor. The term "urban poor" denotes a diverse demographic grappling with socio-economic challenges. This group encompasses individuals and families living below the poverty line or facing precarious conditions, such as inadequate housing, limited access to essential services and low-income earning opportunities.

Typically found in informal settlements, slums or pavement dwellings, the urban poor often lack secure land tenure and basic amenities

3 Davis, Mike. Planet of Slums. Verso (2006)

like clean water, sanitation and electricity. They include marginalised informal workers such as daily wage laborers, street vendors, domestic workers and migrant labourers. These individuals struggle with irregular employment, meager wages and limited social protection.

Accessing essential services, education, healthcare, and decent livelihoods remains challenging for the urban poor, underscoring the need for inclusive policies and interventions. Addressing their needs necessitates comprehensive efforts focused on affordable housing, social protection, livelihood support and improved access to basic services. Empowering the urban poor through such measures can enable them to lead dignified lives and actively participate in urban development, fostering more inclusive and sustainable urban communities.

Informal urban workers in India have housing rights. These rights are enshrined in various laws and policies at both the national and state levels. For example, the Indian Constitution guarantees the right to adequate housing as part of the right to life and personal liberty under Article 21⁴. Additionally, the National Urban Housing and Habitat Policy⁵, introduced in 2007, aims to provide access to adequate housing for all. However, despite these legal provisions and initiatives, informal urban workers often face challenges in accessing secure and affordable housing due to factors such as low income, lack of tenure security and inadequate housing supply. Efforts to address these challenges and realise the housing rights of informal urban workers remain critical in India's urban development agenda.

Housing for the urban poor in India has been a longstanding issue deeply rooted in the country's history and socio-economic fabric. Rapid urbanisation and industrialisation during the colonial period led to the emergence of overcrowded and unsanitary slums in burgeoning cities. The colonial administration largely neglected the housing needs of the urban poor, prioritising infrastructure development to serve its own interests. As a result, informal settlements and slums proliferated, housing millions of marginalised individuals and families who migrated from rural areas in search of livelihood opportunities.

Following India's independence in 1947, the newly formed government recognised the pressing need to address housing inequality and improve living conditions for the urban poor. The First Five-Year Plan (1951-1956) marked the beginning of state-led efforts to provide housing for low-income urban residents through slum clearance programmes and public housing initiatives. However, these early efforts often fell short of meeting the growing demand for affordable housing, as continuing urbanisation outpaced government intervention. Moreover, the focus on top-down, centrally planned housing projects often neglected the socio-economic and cultural

Housing for the Urban Poor

4. See section 'Additional Readings and Resources' for further details on Article 21.

5. National Urban Housing and Habitat Policy < https://www.nhb.org.in/Urban_Housing/HousingPolicy2007.pdf >

needs of informal settlers, leading to inadequate housing solutions and persistent housing insecurity.

In subsequent decades, various housing policies and programmes were introduced. Initiatives such as the Slum Improvement Programme (SIP) and the National Slum Development Programme (NSDP) aimed to improve infrastructure, sanitation and housing conditions in informal settlements. However, the impact of these programmes was limited due to inadequate funding, bureaucratic inefficiencies and challenges in implementing sustainable housing solutions at scale. Despite these challenges, the issue of housing for the urban poor continued to gain attention on the national agenda, leading to the development of more comprehensive housing policies and targeted interventions in subsequent years.

According to World Bank (2020), approximately 49% of urban households live in informal settlements or slums⁶, lacking access to basic amenities such as clean water, sanitation and electricity. These settlements are often characterised by overcrowded and substandard housing conditions with multiple families sharing small living spaces.

The Indian Council for Research on International Economic Relations (ICRIER) Report (2020) indicated an increase in urban housing shortage of 54 per cent, amounting to 29 million in 2018⁷. Low-income households, comprising a substantial portion of the urban population, are disproportionately affected by this shortage, leading them to resort to informal settlements or inadequate housing options.

Compounding the issue are land tenure issues and eviction threats faced by residents of informal settlements. Many settlements are built on government or privately owned land without legal authorisation, leaving residents vulnerable to forced evictions and displacement.

The COVID-19 pandemic has exacerbated housing inequality in urban India, highlighting the vulnerability of informal settlement residents. Lockdown measures and economic disruptions have disproportionately impacted low-income households, many of whom live in overcrowded and unsanitary conditions, making them more susceptible to the spread of the virus. The pandemic has underscored the urgent need for comprehensive and equitable housing policies that address the root causes of housing inequality and ensure access to safe and affordable housing for all urban residents.

Activists and social movements have historically played a crucial role in addressing the housing needs of the urban poor. Activism often involves a multifaceted approach, combining direct action with policy advocacy. For instance, activists have utilised legal avenues to challenge forced evictions, drawing on constitutional protections and international human rights frameworks.

6. <https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS?end=2020&locations=IN&start=2020&view=bar>

7. Chattopadhyay, S. (2024). 'Addressing Housing Challenges in Indian Cities: Will the 2024 Interim Budget Bridge the Gap?' IMPRI

National Urban Housing and Habitat Policy 2007–Preamble

Shelter is a basic human need next only to food and clothing. At the end of the 10th Five Year Plan, the housing shortage is estimated to be 24.7 million. However, urban areas in our country are also characterised by severe shortage of basic services like potable water, well laid out drainage system, sewerage network, sanitation facilities, electricity, roads and appropriate solid waste disposal. It is these shortages that constitute the rationale for policy focus on housing and basic services in urban areas. This policy intends to promote sustainable development of habitat in the country with a view to ensuring equitable supply of land, shelter and services at affordable prices to all sections of society. Given the magnitude of the housing shortage and budgetary constraints of both the Central and State Governments, it is amply clear that Public Sector efforts will not suffice in fulfilling the housing demand. In view of this scenario, the National Urban Housing and Habitat Policy, 2007 focuses the spotlight on multiple stake-holders namely, the Private Sector, the Cooperative Sector, the Industrial Sector for labour housing and the Services/Institutional Sector for employee housing. In this manner, the Policy will seek to promote various types of public-private partnerships for realising the goal of Affordable Housing For All.

[Ministry of Housing & Urban Poverty Alleviation. Government of India.(2007). National Urban Housing and Habitat Policy 2007. Available at https://www.nhb.org.in/Urban_Housing/HousingPolicy2007.pdf]

As a signatory to the UN Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights, India has pledged to uphold housing as a universally recognised fundamental human right. Despite this global acknowledgement of housing as an essential human need and right, the Indian government has yet to officially recognise the right to housing as a fundamental right .

The National Campaign for Housing Rights has been a pivotal force, igniting discussions and raising awareness across the nation about housing conditions, rights and solutions. The campaign has garnered widespread support, reflecting the aspirations of millions who seek adequate housing and a dignified life.

The case study of Slum Janara Sanghatane (SJS), given in greater detail in Unit 9: Role of Communities in Their Housing, is but one example to understand the struggle of people for housing as a basic right. Issac Amrutha Raj, the community-based leader who set up SJS, was born and raised in the LR Nagar slum near Koramangala, Bengaluru, Karnataka. Issac has dedicated his life to the assertion of land rights for urban deprived communities. The SJS has mobilised communities against slum evictions and worked closely with the slum board to obtain the declaration of 35 slums located on railway land that faced eviction in and around Bengaluru. SJS was successful in obtaining housing for the community.

The constant threat of evictions led to the need for intensifying the struggle for land rights. Despite challenges, SJS, under the leadership of Issac advocated for new legislation, emphasizing the community's needs. His efforts, with the support of community consultations by the

National Law School led to the drafting of a new law. The enactment of the bill was stalled, but continued efforts with authorities, resulted in a 2020 Government Order (GO) granting land rights. SJS led campaigns across Karnataka, addressing gaps in implementation and securing land titles for over 30,000 families, with the paperwork of another 114,000 households completed. This historic victory reflects the resilience and determination of marginalised urban communities, marking a significant achievement in the fight for land rights.

Unit 1: Understanding Informal Urban Settlements

Unit Plan

Purpose: To understand and discuss the housing types of the urban poor, their development and the socio-economic dynamics influencing them.

Duration: 2 hours

- » Introduction and Presentation: 30 minutes
- » Unit Activity: 45 minutes
- » Discussion: 45 minutes

Material Required: Projector and screen for presentations (optional)/ chart paper (alternative to projector/screen), maps or satellite images of various informal settlements, markers and flip charts, handouts on housing types and their development, notebooks and pens for participants

Instructions:

- » Introduce the Unit's purpose and outline the key topics to be covered.
- » Present an overview of urban housing types in India, highlighting their diverse forms, such as, informal settlements, social housing, cooperative housing, group housing, community housing, institutional housing, rental housing and hostels. Explain the development factors influencing each housing type.
- » Help participants understand the nature of informal settlements and housing types through hands-on exercise.
- » Encourage participants to share their views.

Unit-at-a-Glance

Understanding Informal Urban Settlements



- » Spatial Characteristics
- » Demographic Characteristics
- » Economic/Livelihood Activities
- » Social Networks and Community Dynamics
- » Access to Basic Services and Infrastructure



Unit Activity Settlement Mapping and Housing Types



By the end of this Unit participants should be able to:

- » Understand the spatial configurations and housing structures in informal urban settlements.
- » Recognise the impact of limited access to basic services on living conditions and environmental degradation.
- » Analyse demographic characteristics, including high population densities and heterogeneous populations.
- » Explore economic activities and livelihood opportunities within informal urban settlements.
- » Examine social networks, community dynamics and challenges faced by residents in informal settlements.

1.1 Types of Housing

Urban housing has undergone significant transformations, reflecting economic, social, and demographic changes. Urban Indian housing types are diverse, catering to different socio-economic groups. They reflect the dynamics of India's urbanisation.

From slums and informal settlements to luxury housing, the development of these types is influenced by various factors, including government policies, economic growth, urban planning and land use, community initiatives, private sector participation and demographic shifts. Below are some types of housing for the urban poor and the factors behind their development.

» **Informal Settlements (Slums):** Informal settlements are unplanned housing, often on illegally occupied areas with inadequate infrastructure and basic services.

Development Factors: Rapid urbanisation, high rural-to-urban migration, lack of affordable housing and socio-economic disparities drive the emergence of these settlements.

» **Social Housing:** This type of housing is provided either by the government or non-profits for low-income populations.

Development Factors: Social housing is developed through the initiatives like Pradhan Mantri Awas Yojana (PMAY) and other public housing schemes to provide affordable housing through subsidies and financial assistance.

» **Cooperative Housing:** Cooperative housing is owned collectively by residents who manage their housing units.

Development Factors: Often developed through community initiatives and support from cooperative housing societies, promoting shared responsibility and mutual aid.

» **Group Housing:** Group housing projects are planned residential complexes with multiple housing units, often including shared amenities.

Development Factors: Typically developed by private builders or government agencies to provide organised housing solutions in urban areas.

» **Community Housing:** Community housing aims not only to provide affordable and adequate shelter but also to foster the overall well-being and empowerment of the community.

Development Factors: These projects are often spearheaded by NGOs or community groups aiming to enhance overall living conditions and community resilience.

» **Institutional Housing:** Institutional housing is provided by institutions for their employees or members, such as for factory workers or university staff.

Development Factors: Developed by institutions to ensure convenient and affordable housing for their workforce or members, promoting stability and productivity.

- » **Rental Housing:** Rental housing are residential units available for rent, catering to those who do not own homes.

Development Factors: Market-driven development with increasing government interventions, such as the Affordable Rental Housing Complexes (ARHC) scheme, to provide affordable rental options for the urban poor.

- » **Hostels:** Hostels provide affordable accommodation for working people, often with basic amenities and shared facilities.

Development Factors: Typically developed by government agencies or private organisations to support migrant workers and professionals in urban areas.

Informal urban settlements, commonly referred to as slums or squatter settlements, are a common feature of India's urban landscape. These settlements are characterised by many socio-economic, spatial, and infrastructural attributes, reflecting the complex realities of urbanisation and poverty. Understanding the characteristics and socio-economic composition of these settlements is crucial for addressing the diverse needs of their inhabitants and formulating effective policy interventions.

Informal urban settlements in India exhibit diverse spatial configurations, ranging from densely packed shanty towns in congested urban areas, sprawling slums occupying marginal lands on the outskirts of cities, clustered settlements along drains, railway tracks, or highways to dispersed settlements in vacant lots or undeveloped areas within cities. Housing structures include temporary dwellings, semi-permanent structures and multistorey tenements with overcrowded and subdivided living spaces. Temporary makeshifts are often constructed from corrugated metal sheets, tarpaulins, tarps, shipping containers, waste wood or other discarded material. Semi-permanent structures are built with adobe or mud bricks. These informal settlements often have extensions or additions to existing buildings without proper planning or authorisation. There is limited or no access to basic services like sanitation, water supply or waste management, which further contribute to poor living conditions and environmental degradation.

Informal settlements in India are characterised by high population densities with households often cramped into small living spaces. These settlements are home to a heterogeneous population, including rural migrants, marginalised communities such as Dalits and tribal groups and low-income urban residents. Women and children constitute a significant proportion of the population in informal settlements, facing unique challenges related to health, education and livelihood opportunities.

1.2 Characteristics of Informal Settlements

1.2.1 Spatial Characteristics

1.2.2 Demographic Characteristics

1.2.3 Livelihood Activities

Informal urban settlements are hubs of informal economic activities, with residents engaged in a variety of occupations such as street vending, waste recycling, domestic work and small-scale manufacturing. Lack of formal employment opportunities and limited or no access to education and skills training perpetuate the cycle of poverty and informality in these settlements. The informal economy in these settlements plays a crucial role in providing livelihoods for residents but is often characterised by low wages, precarious working conditions and lack of social protection.

1.2.4 Social Networks and Community Dynamics

Informal settlements are characterised by strong social networks and community solidarity with residents often relying on informal support systems for mutual assistance and survival. Community-based organisations, self-help groups and informal leadership structures play a vital role in mobilising resources, advocating for rights and addressing local concerns. However, social cohesion can also be undermined by intra-community conflicts, caste-based discrimination and tensions arising from competing interests and identities.

1.2.5 Basic Services and Infrastructure

Access to basic services such as water, sanitation, electricity and healthcare is often inadequate in informal settlements, with residents relying on informal sources and community-managed solutions. Infrastructure deficits, including unpaved roads, inadequate drainage systems and overcrowded public spaces, exacerbate health risks and vulnerabilities, particularly during natural disasters and public health emergencies.

1.3 Unit Activity— Analysing Settlements and Housing Types

Objective:

To engage participants in a hands-on activity to deepen their understanding of informal urban settlements and housing types.

Instructions:

- » Divide participants into small groups.
- » Provide each group with maps or satellite images of various informal settlements. Ensure that the settlements chosen, represent diverse spatial configurations and housing types.
- » Assign each group a specific informal settlement to analyse.
- » Ask groups to identify and mark the spatial characteristics of their assigned settlement on the map or satellite image. This includes noting the settlement's location, size, density and any distinctive features (e.g., proximity to water bodies, major roads, industrial areas). Encourage participants to discuss the housing structures in the settlement, noting the types of dwellings, materials used and any notable patterns or variations.
- » Invite each group to share findings from the mapping and housing type exercises. Facilitate reflection on the diversity of spatial

configurations and housing structures across different informal settlements.

- » Facilitate discussions within groups to compare findings and observations.
- » After mapping, reconvene as a whole group and ask each group to present findings,
- » Encourage participants to discuss the implications of these observations for understanding the lived experiences of residents.
- » Lead a discussion on the implications of these findings for addressing the housing needs of urban poor communities, considering access to basic services, socio-economic factors and community dynamics.
- » Conclude the activity by summarising key insights.

Unit 2: Emergence of Informal Urban Settlements

Unit Plan

Purpose: To understand the impact of rapid urbanisation on housing inequality, identifying the challenges faced by different socio-economic groups and explore the dynamics and consequences of informal settlements.

Duration: 2 hours

- » Unit introduction and presentation: 30 minutes
- » Urbanisation Simulation Game: 30 minutes
- » Discussion: 60 minutes

Material Required: Projector and screen for presentations (optional)/chart paper (alternative to projector/screen), large map or grid representing a hypothetical urban area, markers and flip charts, role cards for different stakeholders (government officials, urban planners, developers, residents), notebooks and pens for participants

Instructions:

- » Introduce Unit's purpose and outline the key topics to be covered.
- » Present an overview of rapid urbanisation in India, its causes and its effects on housing inequality.
- » Highlight the key challenges, including limited affordable housing options, land tenure issues, socio-economic disparities, biased government policies and gentrification.
- » Simulate the urbanisation process and its impact on the poor, highlighting the challenges and dynamics involved in the emergence of informal settlements through hands-on exercise.
- » Lead the discussion on the impact of rapid urbanisation on housing inequality and the emergence of informal settlements.
- » Highlight the importance of collaborative efforts among stakeholders to address housing challenges.
- » Encourage participants to explore solutions for housing inequality in their own communities.

Unit-at-a-Glance

Reasons for Informal Urban Settlements



- » Rapid Urbanisation
- » Limited Affordable Housing Options
- » Land Tenure Insecurity
- » Socio-economic Disparity
- » Biased Government Policies and Urban Planning
- » Gentrification and Displacement



Unit Activity Urbanisation Simulation Game



By the end of this Unit participants should be able to:

- » Understand the impact of rapid urbanisation on India's housing landscape, driven by rural migration and population growth.
- » Recognise the severe shortage of affordable housing options in urban areas, leading to the proliferation of informal settlements.
- » Explore the socio-economic disparities contributing to housing inequality, affecting low-income households and marginalised communities.
- » Analyse the role of biased government policies and urban planning in exacerbating housing inequality and perpetuating gentrification-induced displacement.

2.1 Urbanisation and Housing Inequality

In recent decades, India has witnessed rapid urbanisation with millions of people migrating from rural areas in search of better economic opportunities. However, this urban growth has also led to significant housing inequality, characterised by disparities in access to adequate and affordable housing among different socio-economic groups.

2.1.1 Rapid Urbanisation

India's urban population has been growing at an unprecedented rate, fuelled by rural migration and natural population increase. This rapid urbanisation has resulted in increased demand for housing, leading to the proliferation of informal settlements and slums in and on the outskirts of cities.

2.1.2 Limited Affordable Housing Options

There is a severe shortage of affordable housing options in urban India. The formal housing sector often fails to meet the housing needs of low-income families, leading to informal settlements and inadequate housing conditions. Many low-income families are forced to live in overcrowded slums or informal settlements with inadequate infrastructure and basic amenities. This perpetuates the cycle of poverty and marginalisation, as households struggle to access safe and decent shelter.

2.1.3 Land Tenure

Land tenure insecurity is a significant challenge for residents of informal settlements. Many settlements are built on government or privately owned land without legal authorisation, leaving residents vulnerable to eviction and displacement.

Mumbai is a prime example of the land tenure issue affecting residents of informal settlements in urban India. Many of Mumbai's slums and informal settlements are built on government or privately owned land. One of the largest slums in Asia, Dharavi, is situated on prime land in the heart of Mumbai. Despite its central location and economic vibrancy, residents face constant threats of eviction due to the lack of legal land tenure. Development projects and land reclamation efforts often overlook the rights and needs of Dharavi's residents.

2.1.4 Socio-economic Disparity

Housing inequality is closely linked to socio-economic disparities. Low-income households, migrant workers, and marginalised communities such as Dalits and tribal groups face disproportionate barriers to affordable housing due to factors such as discrimination, lack of formal employment and limited access to credit.

This socio-economic disparity can be seen easily in any metropolitan city where Dalits and tribal groups often face systemic discrimination that restricts their access to decent housing. These communities are frequently forced to live in overcrowded and under-serviced areas, exacerbating their socio-economic disadvantages. These families reside in unauthorised colonies which lack formal recognition and

essential amenities, such as water supply, sanitation and electricity. These areas are often excluded from city planning and development initiatives.

While the government has implemented various housing programmes and policies to address housing inequality, these efforts often fall short of meeting the growing demand. Additionally, urban planning and development policies sometimes prioritise the interests of affluent residents and commercial interests over the needs of low-income communities.

Urban renewal projects and gentrification processes in cities often result in the displacement of informal settlement residents. Displaced communities are often pushed to the fringes of cities, where access to services and livelihood opportunities is limited.

In January 2013, eviction of the Ejjipura slum in Bengaluru to construct a commercial complex displaced over 1,500 families. The compensation and rehabilitation offered were inadequate, pushing the displaced families into even more precarious living conditions. This is an illustration of biased government policies and urban planning. To address these issues, urban planning needs to be more inclusive.

Objective: To simulate the urbanisation process and its impact on the poor and the emergence of informal urban settlements, highlighting the challenges and dynamics involved.

Instructions:

- » Divide participants into groups, representing different stakeholders such as government officials, urban planners, developers, and residents. Provide each group with a designated area (marked on a large map or grid) representing a hypothetical urban space.
- » **Urbanisation Simulation:** Start the simulation by introducing a scenario where the urban area experiences rapid population growth due to migration and natural population increase. Instruct each group to plan and develop their designated area to accommodate the growing population, considering factors such as housing, infrastructure and land use. Encourage participants to make decisions on urban planning, housing development, land allocation and infrastructure provision, based on their respective roles and interests.
- » **Emergence of Informal Settlements:** As the simulation progresses, simulate the emergence of informal settlements in areas where affordable housing options are scarce or where residents face land tenure insecurity. Discuss with participants the reasons behind the proliferation of informal settlements, including factors such as limited affordable housing options, land tenure issues and socio-

2.1.5 Biased Policies and Urban Planning

2.1.6 Gentrification and Displacement

2.2 Unit Activity - Urbanisation Simulation Game

economic disparities. Facilitate reflection on the challenges faced by informal settlement residents and the implications of housing inequality in urban India.

- » Reconvene as a whole group and debrief the simulation, discussing the decisions made by each stakeholder group and their consequences on housing inequality.

Unit 3: Why Address Housing for the Urban Poor?

Unit Plan

Purpose: To explain and discuss with participants the significance of providing adequate housing to informal urban communities, focusing on socio-economic empowerment, human dignity, urban resilience and to protect the urban poor from adverse climate change impacts.

Duration: 2 hours

- » Introduction and Presentation: 30 minutes
- » Hands-on Activity: 45 minutes
- » Discussion 45 minutes

Material Required: Whiteboard and markers (optional)/projector and screen (optional)/chart paper (alternative to projector/screen) printed handouts of the Unit content, large maps or grid for urban simulation activity, coloured markers or pens, flip chart paper, sticky notes.

Instructions:

- » Outline the Unit structure and activities.
- » Briefly introduce the Unit's objectives and the importance of understanding housing issues for informal urban communities.
- » Discuss the socio-economic empowerment provided by adequate housing, highlighting its role in breaking the cycle of poverty and improving health outcomes.
- » Emphasise the importance of housing for human dignity and social inclusion, addressing the need for basic amenities and sanitary living conditions.
- » Explain the impact of climate change on urban poor communities and engage the participants in discussing the role of adequate housing in building urban resilience and sustainable development, focusing on disaster-resistant infrastructure and integrated urban planning.
- » Facilitate a discussion after each point to ensure understanding and engagement of the participants.
- » Encourage the participants to ask questions and share their reflections on the Unit content.

Unit-at-a-Glance

Why Address Housing for the Urban Poor?



- » Socio-economic Empowerment
- » Human Dignity & Social Inclusion
- » Urban Resilience and Sustainable Development



Unit Activities

- » Building Empathy through Simulation
- » Slum Simulation Challenge



By the end of this Unit participants should be able to:

- » Recognise housing as a fundamental human right critical for socio-economic empowerment in informal urban communities.
- » Understand the role of adequate housing in breaking the cycle of poverty and enhancing opportunities for education and employment.
- » Analyse the impact of improved housing conditions on health outcomes and social cohesion within informal settlements.
- » Evaluate the significance of addressing housing inequality for upholding human dignity and promoting social inclusion.
- » Examine the importance of resilient housing infrastructure for enhancing urban resilience and promoting sustainable development in rapidly urbanising regions.

In the bustling urban landscape of India, informal settlements, often referred to as slums or squatter settlements, are a stark reality, housing millions of individuals and families who face socio-economic marginalisation and housing insecurity. The significance of providing adequate housing for these informal urban communities cannot be overstated as it is intrinsically linked to numerous social, economic and environmental dimensions that impact the well-being and development of both individuals and society as a whole.

3.1 Socio-economic Empowerment

Adequate housing is a fundamental human right and a cornerstone for socio-economic empowerment. For informal urban communities in India, access to safe and secure housing serves as a catalyst for breaking the cycle of poverty and marginalisation. Adequate housing provides a stable foundation for families to thrive, enabling them to pursue education, gainful employment and economic opportunities. Improved housing conditions contribute to better health outcomes, reduced vulnerability to environmental hazards and enhanced social cohesion within communities.

3.2 Human Dignity and Social Inclusion

Adequate housing is not merely about providing shelter; it is about upholding human dignity and promoting social inclusion. For residents of informal settlements, inadequate housing often entails living in overcrowded and unsanitary conditions, lacking access to basic amenities such as clean water, sanitation and electricity. Addressing housing inequality and providing dignified living conditions for informal urban communities is essential for fostering a sense of belonging, pride and social cohesion among residents, thereby promoting inclusive urban development and social justice.

3.3 Urban Resilience and Sustainable Development

Adequate housing for informal urban communities is integral to building resilient and sustainable cities. In rapidly urbanising regions of India, informal settlements are often located in high-risk areas prone to natural disasters such as floods, landslides and earthquakes. Upgrading informal settlements with resilient infrastructure, disaster-resistant housing and improved access to essential services enhances the resilience of urban communities and reduces their vulnerability to environmental shocks and climate change impacts. Additionally, integrating informal settlements into urban planning and development strategies promotes sustainable urbanisation, equitable access to resources and balanced urban growth.

In conclusion, by prioritising housing justice and equity in urban development agendas, policymakers, urban planners and stakeholders can create inclusive, resilient and sustainable cities where all residents have access to safe, secure and dignified housing, regardless of their socio-economic status or housing tenure.

3.4 Impact of Climate Disasters for the Urban poor

Climate change poses significant challenges for the urban poor, exacerbating existing vulnerabilities and increasing the risk of displacement and homelessness. Here are some key considerations regarding the impact of climate change that highlights the urgent need of safe and affordable housing for these residents.

Extreme Weather Events: Urban poor communities often reside in hazard-prone areas, such as floodplains, coastal regions and steep slopes. As climate change intensifies, the frequency and severity of extreme weather events such as floods, storms and heatwaves are likely to increase, leading to greater risks of damage to housing infrastructure and loss of lives and livelihoods among the urban poor.

Impact on Infrastructure: Climate change can affect critical urban infrastructure, including water supply systems, sanitation facilities and transportation networks, which are essential for the well-being of urban poor communities. Disruptions in infrastructure services due to extreme weather events or gradual environmental degradation can exacerbate housing challenges and undermine the resilience of the urban poor.

Heat Stress and Urban Heat Islands: Urban poor communities living in densely populated areas with inadequate green spaces and limited access to cooling amenities are particularly vulnerable to heat stress and the urban heat island effect. Rising temperatures associated with climate change can exacerbate heat-related health risks, especially among vulnerable groups, such as children, the elderly and those with pre-existing health conditions, leading to increased demand for affordable and climate-resilient housing solutions.

Water Scarcity and Sanitation: Climate change can exacerbate water scarcity and sanitation challenges in urban areas, affecting the availability and quality of drinking water and sanitation facilities for the urban poor. Lack of access to clean water and adequate sanitation services can compromise health and hygiene standards, increasing the risk of waterborne diseases and undermining the overall well-being of urban poor communities.

Addressing climate change-related risks in housing for the urban poor requires a multifaceted approach that integrates:

- i) climate adaptation and resilience
- ii) upgrading housing infrastructure
- iii) enhancing access to climate-resilient services
- iv) promoting sustainable urban planning
- v) strengthening community-based preparedness
- vi) fostering cross-sector collaboration
- vii) engaging local communities, civil society organisations and the private sector

to address climate change, integrating climate considerations into policies and building inclusive and resilient housing solutions.

3.5 Unit Activity— Building Empathy Through Simulation

Objective: The objective of this activity is to foster empathy and understanding among participants regarding the challenges faced by informal urban communities and the importance of addressing housing inequality.

Instructions:

- » Divide participants into small groups, ensuring diversity in each group.
- » Provide each group with a scenario that reflects the living conditions and challenges experienced by residents of informal settlements, such as overcrowding, lack of access to basic services or vulnerability to natural disasters.
- » Ask each group to simulate the daily life of a family living in the given scenario, considering factors such as housing conditions, access to amenities, income sources and social interactions.
- » Encourage participants to immerse themselves in the role-play, experiencing first hand hardships and constraints faced by residents of informal settlements.
- » After the simulation, facilitate a debriefing session where participants reflect on their experiences, emotions and insights gained from the activity.
- » Encourage open discussion and dialogue among participants, prompting them to explore the social, economic and environmental implications of inadequate housing and the importance of addressing housing inequality.
- » Conclude the activity by highlighting key takeaways and encouraging participants to apply their newfound understanding and empathy to advocate for housing rights and inclusive urban development in their communities.

This hands-on activity will provide participants with a tangible and immersive experience that will deepen their understanding of the challenges faced by informal urban communities. By fostering empathy and awareness, the activity will empower participants to become advocates for housing justice and equity, contributing to the creation of inclusive, resilient and sustainable cities for all.

3.6 Unit Activity—Slum Simulation Challenge

Objective: To simulate the challenges and complexities faced by informal urban settlements, fostering empathy, understanding,

Instructions:

- » Divide participants into small groups and provide each group with flip chart paper and markers.

- » Instruct the participants to create a visual map or diagram illustrating the interconnectedness between housing and various aspects of well-being and societal development.
- » Encourage them to brainstorm and explore the direct and indirect effects of housing on factors such as health, education, employment, poverty alleviation, gender equality, and community resilience.
- » Prompt participants to consider both the individual and systemic impacts of housing interventions.
- » After completing their visual maps, ask each group to display their creations around the room.
- » Facilitate a gallery walk where participants can explore and discuss each group's depiction of the connections between housing and well-being.
- » Encourage participants to share insights, ask questions and offer feedback on the different representations.
- » Facilitate discussion on common themes, patterns and overarching conclusions drawn from the activity.

Unit 4: Rural–Urban Migration: Shaping a Political Agenda

Unit Plan

Purpose: To understand the impact of migration trends and patterns on urban housing needs, focusing on how rural–urban migration influences housing policies and resource allocation.

Duration: 2 hours

- » Introduction and Presentation: 30 minutes
- » Hands–on Activity: 45 minutes
- » Discussion 45 minutes

Material Required: Projector and screen (optional)/chart paper (alternative to projector/screen), flip charts and markers, sticky notes, handouts, simulation game scenario cards, notepads and pens for participants.

Instructions:

- » Introduce Unit’s goals and outline the key topics: migration trends, urban housing needs, resource allocation, legal frameworks, rights–based approaches and gender–responsive housing policies.
- » Present a brief overview using a presentation and highlight the impacts of migration trends on urban housing needs. Explain how migration patterns shape urban housing needs.
- » Play the Migration Simulation Game with the participants.
- » Encourage participants to share observations and questions about migration trends in their regions. Engage participants in identifying the housing needs of migrant populations.
- » Explain the importance of rights–based approaches in advocating for housing rights and promoting social justice.
- » Initiate a discussion among the participants to discuss the need for gender–responsive housing policies and schemes.
- » Engage participants in brainstorming additional strategies to promote gender equality in housing.
- » Encourage participants to share experiences and challenges related to legal frameworks and housing rights in their communities.

Unit-at-a-Glance

Dynamics of Rural–Urban Migration: Shaping a Political Agenda for Housing for the Urban Poor



- » Migration Trends and Patterns–Impact on Urban Housing Needs
- » Resource Allocation and Budgeting
- » Legal Frameworks–Existing Laws
- » Rights Based Approaches
- » Gender Responsive Housing Policies/ Schemes



Unit Activity

- » Migration Simulation Game



By the end of this Unit participants should be able to:

- » Analyse the impact of migration trends on urban housing needs and formulate targeted strategies to address the housing requirements of the urban poor.
- » Evaluate the role of resource allocation and budgeting in ensuring adequate funding for housing projects and initiatives targeting vulnerable urban populations.
- » Examine the legal frameworks and existing laws governing housing rights in India and assess their effectiveness in addressing housing inequality and ensuring access to adequate housing for marginalised communities.
- » Explore rights–based approaches to housing for the poor and their significance in promoting empowerment, social inclusion and the fulfilment of housing rights as fundamental human rights.
- » Assess the importance of gender–responsive housing policies and schemes in addressing the specific needs and vulnerabilities of women in accessing adequate and affordable housing.

4.1 Migration Trends – Impact on Urban Housing

Migration trends and patterns have a profound impact on urban housing needs, shaping the dynamics of rural-urban migration and influencing housing policies and agendas for the urban poor. As rural populations migrate to urban areas in search of economic opportunities, cities face increasing pressure to accommodate their housing requirements. Understanding these migration patterns is crucial for policymakers and urban planners to effectively address the housing needs of the urban poor. Factors such as the volume, direction and characteristics of migration play a significant role in determining the demand for affordable housing and infrastructure in urban areas.

The migration trends not only involve migration from rural to urban areas but also from smaller towns to larger cities, leading to the rapid growth of urban agglomerations. Additionally, seasonal migration for temporary employment, particularly in sectors such as construction, agriculture and manufacturing, is prevalent across the country. While migration contributes to urbanisation and economic growth, it also poses challenges related to urban infrastructure, housing and social integration.

By analysing migration trends and patterns, policymakers can develop targeted strategies to provide adequate housing solutions, promote inclusive urban development and mitigate the challenges associated with rapid urbanisation and population influx. Additionally, recognising the diverse needs and vulnerabilities of migrant populations is essential for creating inclusive housing policies that prioritise social equity and address the housing rights of marginalised urban communities.

4.2 Resource Allocation and Budgeting

Resource allocation and budgeting play a critical role in addressing urban housing needs, particularly in the context of the dynamics of rural-urban migration. As cities experience an influx of migrants seeking better livelihood opportunities, the demand for housing escalates, exerting pressure on existing resources and infrastructure. Effective resource allocation and budgeting are essential to ensure adequate funding for housing projects and related initiatives targeting the urban poor. However, limited financial resources and competing priorities often pose significant challenges for policymakers and local authorities. Insufficient funding for housing programmes can result in inadequate infrastructure, substandard living conditions and increased homelessness among vulnerable urban populations. Therefore, it is imperative for policymakers to prioritise budgetary allocations towards affordable housing schemes, slum redevelopment projects and urban infrastructure improvements. By allocating resources strategically and adopting innovative financing mechanisms, policymakers can enhance access to affordable housing and promote inclusive urban development.

Legal frameworks and existing laws play a crucial role in shaping policies, regulations, and interventions aimed at addressing housing inequality. India has several laws and policies pertaining to housing rights, land tenure and urban development, including the Right to Housing, Land Acquisition Act, and various state-level housing schemes. However, the implementation and enforcement of these laws often face challenges such as bureaucratic hurdles, lack of awareness and inadequate legal mechanisms for dispute resolution. Moreover, the complexity and overlapping jurisdiction of laws at the national, state and local levels further complicate the legal framework governing housing rights and urban development. Despite these challenges, legal frameworks provide a foundation for advocating for the housing rights of the poor, holding authorities accountable for providing affordable housing and promoting inclusive urban planning strategies that prioritise the needs of marginalised communities. Efforts to strengthen legal frameworks, enhance enforcement mechanisms and increase access to justice are essential for addressing housing inequality and ensuring housing rights.

4.3 Legal Frameworks– Existing Laws

Rights-Based Approaches (RBAs) refer to strategies and interventions that prioritise the fulfilment of housing rights as fundamental human rights. These approaches are grounded in international human rights frameworks, including the Universal Declaration of Human Rights and the International Covenant on Economic, Social, and Cultural Rights, which recognise the right to adequate housing as a fundamental human right. RBAs emphasise the empowerment of marginalised communities, particularly the urban poor, by ensuring their active participation in decision-making processes, advocating for their housing rights and holding governments and other stakeholders accountable for fulfilling their obligations to provide adequate and affordable housing. RBAs also focus on addressing systemic inequalities, discriminatory practices and social injustices that contribute to housing insecurity and homelessness among vulnerable populations. By adopting a rights-based perspective housing interventions aim to not only provide shelter but also promote dignity, social inclusion and the overall well-being of individuals and communities living in poverty.

4.4 Rights Based Approaches

Gender-responsive housing policies and schemes are essential for addressing the specific needs and vulnerabilities of women in accessing adequate and affordable housing. Gender-responsive approaches recognise the differential impact of housing policies on women, taking into account factors such as gender-based violence, unequal property rights and care-giving responsibilities. These policies aim to promote gender equality and empower women by ensuring their equal participation in decision-making processes related to housing, land tenure and urban development. Gender-responsive housing schemes may include provisions for secure land tenure for women, access to housing finance and credit and the

4.5 Gender- Responsive Housing

integration of gender-sensitive design features in housing projects to enhance safety and privacy.

Gender - Responsive Policies

These policies aim to address gender disparities in housing access and ownership, promote women's empowerment and equality and create safer and more inclusive housing environments for all residents. Some government policies and initiatives in India that aim to address gender-responsive housing are:

1. Pradhan Mantri Awas Yojana (PMAY)–Women's Housing Scheme:

The Pradhan Mantri Awas Yojana (PMAY) is an initiative by the Government of India aimed at providing affordable housing to all sections of society by 2022. A significant focus of PMAY is empowering women by ensuring their ownership of housing assets.

Women beneficiaries are targeted specifically, with the provision that the title of the house should be registered in the name of the female head of the household. This can be achieved through various financial aids such as subsidies on interest or direct financial loan assistance, making housing more affordable. The inclusion of women as primary owners of the house aims to enhance their social and economic status and provide them with a secure and dignified place to live.

2. Mahila Awas Yojana (MAY):

Launched by various state governments, the Mahila Awas Yojana focuses on providing housing assistance specifically to women from economically weaker sections (EWS) or low-income groups (LIG), enabling them to own safe and secure housing.

3. Gender Budgeting for Housing:

The government incorporates gender-responsive budgeting principles into housing allocations, ensuring that resources are allocated to address the housing needs and priorities of women, men and gender minorities.

4. Property Rights for Women:

Various state governments have implemented policies to promote joint ownership of property and ensure equal property rights for women, including inheritance rights and the provision of property titles in both spouses' names.

5. Gender-Sensitive Urban Planning:

Initiatives focusing on urban planning and development incorporate gender-sensitive approaches to ensure that housing projects consider the safety, accessibility and specific requirements of women, thereby creating more inclusive and equitable urban environments.

6. Women's Reservation in Housing Programmes:

Some housing programmes include provisions for reserving a certain percentage of housing units or benefits specifically for women-headed households or women beneficiaries.

7. Women-Centric Design:

The government provides guidelines and standards for designing housing projects that prioritise the safety, security and comfort of women, including features such as well-lit pathways, secure locks and community spaces conducive to women's participation and well-being.

Objective: The objective of this activity is to provide participants an interactive experience that highlights the impact of rural-urban migration on housing and the challenges faced by the urban poor.

4.6 Unit Activity— Migration Simulation Game

Instructions:

- » Divide participants into groups, ensuring diversity within each group.
- » Assign each group a role representing either a rural community or an urban settlement.
- » Provide each group with resources such as housing, infrastructure, and budget.
- » Explain the rules of the game: rural communities must decide whether to migrate to urban areas in search of better opportunities and urban settlements must accommodate incoming migrants while managing their resources and infrastructure.
- » Allow groups to strategise and make decisions based on their assigned roles, considering factors such as housing availability, infrastructure capacity and budget constraints.
- » Facilitate rounds of migration, where rural communities decide to migrate based on predetermined scenarios (e.g., economic downturn, environmental disaster).
- » After each round, encourage groups to reflect on the consequences of their decisions and discuss the challenges faced by both rural migrants and urban settlements.
- » Facilitate a debriefing session where participants share their insights, lessons learned and potential solutions for addressing housing needs.
- » Conclude the activity by highlighting the importance of policy interventions, community engagement and resource allocation in shaping the political agenda for housing for the urban poor.

This hands-on activity provides participants with a dynamic and immersive experience that deepens their understanding of the complex dynamics of migration and its impact on housing needs. By simulating real-world scenarios and encouraging active participation, the activity fosters empathy, critical thinking and collaborative problem-solving skills, empowering participants to become advocates for inclusive and equitable housing policies and practices.

Unit 5: Institutional Framework for Urban Development

Unit Plan

Purpose: To provide participants with a comprehensive understanding of the institutional framework for urban planning; highlighting the roles and responsibilities of various stakeholders and the challenges and opportunities.

Duration: 2 hours

- » Unit Introduction: 15 minutes
- » Presentation: 30 minutes
- » Discussion with Participants: 1hr. 15 minutes

Material Required: Projector and screen (optional)/chart paper (alternative to projector/screen), presentation slides, flip charts and markers, handouts, sticky notes, notepads and pens.

Instructions:

- » Briefly introduce the Unit and the Unit goal.
- » Explaining the significance of understanding the institutional framework to address housing for the urban poor.
- » Explain the structure and roles of national, state and local institutions involved in urban planning, management and development.
- » Engage participants in identifying and mapping the key institutions involved in urban planning and development in their respective states.
- » Facilitate a group discussion on bureaucratic inefficiencies, capacity constraints, fragmentation of responsibilities and financial limitations in the institutional framework.
- » Discuss potential reforms and opportunities for innovation, decentralisation and participatory governance. Encourage participants to share their experiences and suggestions.

Unit-at-a-Glance

Institutional Framework for Urban Development



- » Overview of the Existing Institutional Framework for Urban Planning, Management and Development
- » National Level Institutions
- » State Level Institutions
- » Other Stakeholders



By the end of this Unit participants should be able to:

- » Understand the intricate institutional framework governing urban planning, management and development in India, including the roles and responsibilities of governmental bodies, local authorities and stakeholders at various levels of governance.
- » Explore the significance of multi-stakeholder collaboration, including partnerships between government institutions, international development agencies, academia and the private sector, in addressing housing challenges and promoting sustainable urbanization for the urban poor

5.1 The Institutional Framework

The institutional framework for urban planning, management and development in India is a multifaceted system involving numerous governmental bodies, local authorities and stakeholders operating at various levels of governance. Due to rapid urbanisation effective urban governance is paramount for sustainable development, equitable resource allocation and improved quality of life. At the national level the Ministry of Housing and Urban Affairs (MoHUA) spearheads policy formulation and strategic planning. This ministry collaborates with state governments, urban local bodies and other stakeholders to implement comprehensive urban development initiatives and housing programmes.

State governments have considerable authority in urban planning and development, working in tandem with regional agencies and municipal authorities to translate national policies into actionable strategies at the local level. Urban local bodies, including municipal corporations, municipal councils and development authorities, play a pivotal role in urban governance, overseeing essential services, land use planning and infrastructure development within their jurisdictions. Furthermore, a myriad of non-governmental organisations (NGOs), community-based organisations (CBOs), private sector entities and academic institutions actively contribute to shaping urban policies, promoting innovation and fostering inclusive urban development practices across the country.

While the existing institutional framework provides a foundation for urban planning, management and development, it faces numerous challenges, including bureaucratic inefficiencies, capacity constraints, fragmentation of responsibilities and limited financial resources. Addressing these challenges requires reforms to streamline governance structures, enhance institutional capacity, promote transparency and accountability and foster multi-stakeholder collaboration. Despite these challenges, the institutional framework also presents opportunities for innovation, decentralisation and participatory governance approaches that can lead to more inclusive, sustainable and resilient outcomes.

National-Level Institutions

Several national-level institutions are engaged in formulating policies, implementing programmes and coordinating initiatives to address housing challenges. Some of these institutions include:

Ministry of Housing and Urban Affairs (MoHUA): MoHUA is the primary governmental body responsible for formulating and implementing policies related to housing, urban development and municipal affairs. It oversees various housing schemes and programmes for providing affordable housing to the urban poor, such as the Pradhan Mantri Awas Yojana (PMAY) and the Affordable Rental Housing Complexes (ARHC) Scheme.

National Housing Bank (NHB): NHB is a subsidiary of the Reserve Bank of India (RBI) and serves as the principal agency for promoting housing finance institutions and supporting housing sector growth. It provides refinancing facilities, facilitates the establishment of housing finance companies and promotes the development of affordable housing projects.

National Buildings Construction Corporation (NBCC): NBCC is a public sector undertaking under the Ministry of Housing and Urban Affairs, specialising in construction and real estate development. It undertakes various housing projects, including the development of affordable housing complexes, slum rehabilitation and urban renewal projects.

Housing and Urban Development Corporation (HUDCO): HUDCO is a public sector enterprise that provides long-term finance for housing and urban infrastructure projects. It offers financial assistance to state governments, urban local bodies and housing agencies for the development of affordable housing and slum improvement programmes.

Through their collaborative endeavours, they strive to create sustainable and inclusive urban habitats that cater to the diverse housing needs of urban residents, especially those belonging to marginalised communities.

State-Level Institutions

State-level institutions play a vital role in implementing housing policies, programmes and initiatives tailored to the specific needs of urban areas within their respective states. Some of the key state level institutions engaged in housing for the urban poor are:

State Housing Boards: Housing boards are government bodies responsible for planning, developing and implementing housing projects in urban areas. They focus on providing affordable housing solutions for economically weaker sections (EWS), low-income groups (LIG) and other marginalised communities. These boards often collaborate with central government agencies, local authorities and private developers to address housing shortages and improve living conditions in urban areas.

State Urban Development Authorities: These are statutory bodies tasked with overseeing urban planning, infrastructure development and housing initiatives within their respective states. They work closely with local governments and municipal corporations to ensure coordinated urban development and implement housing schemes targeting the urban poor. These authorities play a crucial role in land acquisition, regularisation of informal settlements and the development of affordable housing projects.

State Slum Development Boards: Many states have established slum development boards to address the housing needs of slum dwellers and informal settlements in urban areas. These boards focus on

slum rehabilitation, infrastructure improvement and the provision of basic services to uplift the living standards of slum residents. They collaborate with government agencies, non-profit organisations and community-based groups to implement slum redevelopment schemes and improve access to housing and amenities.

State Urban Poverty Alleviation Cells: These are specialised units within state governments responsible for formulating policies and programmes to alleviate urban poverty, including housing interventions. They coordinate with various stakeholders to identify the housing needs of vulnerable populations, design targeted interventions and monitor the implementation of poverty alleviation schemes. These cells often work in conjunction with central government agencies, such as the National Urban Livelihoods Mission (NULM), to address housing challenges for the urban poor.

State Finance Corporations: These corporations provide financial assistance, loans and subsidies to individuals, housing agencies and developers involved in affordable housing projects. They facilitate access to credit and promote investment in housing infrastructure for the urban poor. They work closely with state governments and central funding agencies to mobilise resources and support sustainable urban development initiatives.

Other Stakeholders

In addition to government institutions, various other stakeholders are actively engaged in addressing housing challenges for the urban poor. These include:

Non-Governmental Organisations (NGOs): NGOs play a crucial role in implementing grassroots initiatives, advocacy campaigns and community-driven projects aimed at improving housing conditions for the urban poor. They provide support services, mobilise resources and facilitate community participation in housing interventions. NGOs often work in collaboration with government agencies, local communities and international organisations to address housing inequalities and promote sustainable urban development.

Community-Based Organisations (CBOs): CBOs represent the interests of local communities and marginalised groups in urban areas. They play an essential role in advocating for housing rights, mobilising community resources and implementing self-help housing initiatives. CBOs often collaborate with government agencies, NGOs and other stakeholders to address housing issues, empower residents and promote inclusive urban development.

Academia and Research Institutions: Academic institutions and research organisations contribute valuable insights, data and expertise to inform housing policies, programmes and strategies. They conduct research on housing-related topics, including

affordability, accessibility and sustainability. Academia also plays a role in training professionals, policymakers and community leaders in urban planning, housing management and development practices.

International Agencies: International agencies, including multilateral organisations, bilateral donors and UN agencies, provide technical assistance, funding and expertise to support housing initiatives for the urban poor in India. They collaborate with government institutions, NGOs and local stakeholders to implement housing projects, promote policy dialogue and build institutional capacity. International agencies also facilitate knowledge exchange, best practice sharing and global partnerships to address housing challenges in urban areas.

Private Sector: The private sector, including real estate developers, construction companies and housing finance institutions, plays a significant role in urban housing provision. Through corporate social responsibility (CSR) initiatives private companies contribute resources, expertise and investments to support affordable housing projects, slum redevelopment schemes and community development initiatives. Public-private partnerships (PPPs) are increasingly being leveraged to address housing challenges and promote sustainable urbanisation.

Community-Based Financial Institutions: Microfinance institutions (MFIs), self-help groups (SHGs) and community-based financial cooperatives provide financial services and support to low-income households, enabling them to access credit, savings and insurance products for housing improvement and home ownership. These institutions play a critical role in promoting financial inclusion, empowering communities and facilitating access to affordable housing finance.

Unit 6: Government Initiatives

Unit Plan

Purpose: To provide an in-depth understanding of the various government policies and housing schemes to address the housing needs of the urban poor. The Unit will critically evaluate the effectiveness, challenges and impacts of these initiatives.

Duration: 2 hours

- » Introduction and Presentation: 45minutes
- » Analysis and Discussion: 1hr. 15 minutes

Material Required: Projector and screen (optional)/chart paper (alternative to projector/screen), presentation slides, flip charts and markers, handouts of key points, sticky notes, notepads and pens.

Instructions:

- » Introduce the Unit, Unit outline, its purpose, explaining the importance of understanding government policies and housing schemes for the urban poor.
- » Present an overview of the National Urban Housing & Habitat Policy (NUHHP) and other government policies and housing schemes.
- » Deep dive into specific schemes to understand their objectives, implementation and impact.
- » Facilitate group discussion on the challenges faced by the schemes, including bureaucratic inefficiencies, lack of transparency, insufficient infrastructure etc. Encourage participants to share their perspectives and experiences.
- » Conduct a brainstorming session where participants propose solutions to the challenges discussed. Write down all ideas on flip charts and categorise them into actionable recommendations.

Unit-at-a-Glance

Government Initiatives



- » National Urban Housing & Habitat Policy (NUHHP)
- » Pradhan Mantri Awas Yojana (PMAY)
- » Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
- » Rajiv Awas Yojana (RAY)
- » Affordable Rental Housing Complexes (ARHC) Scheme⁸
- » State Slum Redevelopment Schemes



Unit Activity

- » Group Discussion



By the end of this Unit participants should be able to:

- » Have an overview of Government initiatives and have a critique of them

8. Ministry of Housing and Urban Affairs, Government of India. (2020). Affordable Rental Housing Complexes (ARHC) Scheme. Available Online: <http://mohua.gov.in/cms/affordable-rental-housing.php>

6.1 Government Policies and Schemes

Government of India has implemented several policies, programmes and schemes to provide housing for the urban poor⁹. This review critically evaluates the effectiveness and impact of some key initiatives undertaken by the government.

National Urban Housing & Habitat Policy (NUHHP)

NUHHP provides a policy framework for addressing housing and habitat-related issues in urban areas. It aims to ensure adequate and affordable housing for all urban residents. The policy emphasises the need for integrated planning, infrastructure development and community participation in housing initiatives.

Pradhan Mantri Awas Yojana (PMAY)

PMAY is India's most ambitious housing initiative. Launched in June 2015, PMAY seeks to address the housing needs of the urban poor, particularly targeting economically weaker sections (EWS), low-income groups (LIG) and middle-income groups (MIG). Implemented through its urban component, PMAY-Urban, it provides financial assistance for the construction of new houses, renovation of existing ones and redevelopment of slums. As of January 2021, PMAY-Urban has sanctioned over 1.13 crore houses, with more than 77 lakh units under construction and over 42 lakh houses completed and delivered¹⁰.

Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

JNNURM focused on a range of urban development initiatives, including the provision of basic services such as water supply, sanitation and housing, as well as urban governance reforms and capacity building. A key component of JNNURM was providing affordable housing to the urban poor and slum dwellers. Under the housing component of JNNURM, funding was provided for the construction of affordable housing units, slum redevelopment projects and infrastructure development in urban areas.

Since its inception, JNNURM made significant progress in urban development and housing provision. By the end of its implementation period in March 2014, JNNURM had sanctioned over 1.2 million houses for the urban poor, with many projects completed and delivered. The mission also contributed to improving urban infrastructure, enhancing service delivery and promoting sustainable urban development practices. While JNNURM concluded in 2014, its legacy continues to inform urban development policies and initiatives in the country, laying the groundwork for subsequent programmes, such as the Smart Cities Mission and the Atal Mission for Rejuvenation and Urban Transformation (AMRUT).

Rajiv Awas Yojana (RAY)

RAY was launched by Government of India in June 2011 to address urban homelessness and slum proliferation by providing affordable housing and basic amenities to slum dwellers. The scheme aimed to create a slum-free India by encouraging slum rehabilitation and redevelopment projects, promoting affordable housing initiatives and improving living conditions of the urban poor. RAY emphasised the participation of slum dwellers in the planning and implementation of housing projects, to empower them and ensure their inclusion in the urban development process. Additionally, RAY aimed to leverage public-private partnerships and community-based organisations to achieve its objectives.

By the end of its tenure in March 2017, RAY had sanctioned over 1.5 million housing units for slum rehabilitation and affordable housing, with many projects completed and delivered. The scheme also facilitated the adoption of innovative financing mechanisms and sustainable urban development practices, contributing to the overall improvement of urban infrastructure and living standards in slum areas.

Affordable Rental Housing Complexes (ARHC) Scheme

The ARHC Scheme¹¹ was introduced by Government of India in July 2020 as part of PMAY to provide affordable rental housing options for migrant workers, urban poor and economically weaker sections in urban areas. Under the ARHC Scheme, the government incentivises public and private sector participation in the construction, operation and maintenance of rental housing complexes, offering financial assistance and policy support to facilitate the development of such projects. The scheme targets the creation of affordable rental housing complexes through the conversion of existing government-funded housing units and the construction of new rental housing stock on both public and private lands.

The scheme has gained momentum, with various states and union territories actively implementing programmes to provide rental housing solutions to marginalised urban populations. The scheme also aims to leverage technology and innovation to enhance the affordability, sustainability and liveability of rental housing complexes, incorporating features such as energy efficiency, smart infrastructure and digital connectivity.

(Visit the link for state specific details - [https://tnuhdb.tn.gov.in/Affordable-Rental-Housing-Complexes-\(ARHCs\)](https://tnuhdb.tn.gov.in/Affordable-Rental-Housing-Complexes-(ARHCs))).

11. Ministry of Housing and Urban Affairs, Government of India. (2020). Affordable Rental Housing Complexes (ARHC) Scheme. Available Online: <http://mohua.gov.in/cms/affordable-rental-housing.php>

State Slum Redevelopment Schemes

Slum redevelopment schemes initiated by state governments typically involve the redevelopment of existing slum areas into planned urban developments with modern amenities. State governments collaborate with private developers or housing agencies to implement these projects, often leveraging public-private partnerships (PPPs) to fund the redevelopment process. The key objectives of slum redevelopment schemes include improving living conditions, enhancing housing quality and promoting socio-economic inclusion for slum residents. These schemes also prioritise community participation, ensuring that the needs and preferences of slum dwellers are taken into account during the planning and implementation phases.

6.2 Challenges and Critiques

Despite the progress achieved by government policies several areas warrant critique. Firstly, while numerous initiatives such as PMAY have been launched to provide affordable housing, bureaucratic red tape often delays implementation and disbursement of funds, hindering timely delivery. This leads to prolonged waiting periods for beneficiaries. Moreover, there is a lack of transparency and accountability in the allocation process, raising concerns about favouritism and corruption.

Secondly, while government emphasises the construction of housing units, insufficient attention is paid to the holistic development of urban settlements. Many schemes focus solely on providing shelter without addressing crucial aspects such as access to basic services, livelihood opportunities and social infrastructure. As a result, newly constructed housing colonies often lack essential amenities such as water supply, sanitation facilities, healthcare centres and schools

Lastly, the eligibility criteria for government schemes often exclude the most vulnerable segments of the urban poor population, such as homeless individuals, slum dwellers and migrant workers. Stringent documentation requirements coupled with limited outreach and awareness programmes, prevent many deserving beneficiaries from accessing housing benefits. Additionally, the one-size-fits-all approach of some schemes fails to account for the diverse socio-economic backgrounds and housing preferences of urban poor households, leading to mismatched housing solutions. Therefore, there is a need for more flexible and inclusive policies that cater to the specific needs and vulnerabilities of different subgroups.

Unit 7: Barriers and Challenges to Achieving Housing for All

Unit Plan

Purpose: To identify and analyse the barriers and challenges in providing affordable housing and rehabilitation to informal urban communities in India. The Unit aims to devise effective strategies to address these challenges.

Duration: 2 hours

- » Introduction and Presentation: 30 minutes
- » Unit Activity: 1 hr.
- » Discussion: 30 minutes

Material Required: Projector and screen (optional)/chart paper (alternative to projector/screen), presentation slides, flip charts and markers, handouts of key points and action plans, sticky notes, notepads and pens.

Instructions:

- » Provide an overview of the Unit structure and its objectives.
- » Provide a detailed overview of the key barriers and challenges in providing affordable housing.
- » Enhance understanding of different stakeholder perspectives and challenges.
- » Conduct a role-playing simulation where each group discusses and negotiates solutions to a housing project scenario.
- » Assign each group a specific barrier to address. Ask groups to brainstorm and develop detailed action plans to overcome the barriers.
- » Facilitate discussion where each group presents their action plan. Encourage feedback and suggestions from other groups to refine and improve the plans.

Unit-at-a-Glance

Barriers and Challenges to Achieving Housing for All



- » Land Availability and Ownership Issue
- » Financial Constraints
- » Regulatory and Administrative Hurdles
- » Social & Cultural Factors
- » Capacity Constraints and Institutional Weaknesses



Unit Activity

- » Role-playing Simulation



By the end of this Unit participants should be able to:

- » Identify key barriers, including land availability issues, financial constraints, regulatory hurdles and social-cultural factors.
- » Analyse the impact of land ownership, financial limitations, and bureaucratic complexities on housing development and urban planning.
- » Understand the challenges associated with coordinating housing projects across various government agencies and departments.
- » Understand the social and cultural dimensions of housing challenges, including resistance to relocation and stigma faced by informal settlers and consider inclusive approaches to address these issues.
- » Evaluate the institutional capacity constraints and governance challenges affecting housing programmes and identify measures to strengthen transparency, accountability and efficiency in housing delivery mechanisms.

7.1 Barriers and Challenges

Identifying and analysing the barriers and challenges is crucial for devising effective strategies. Here are some key barriers and challenges:

Land Availability and Ownership Issue

Land Scarcity: In urban areas, continuous urban sprawl, unplanned construction, government apathy towards affordable housing projects and similar indifferent attitudes pose a significant challenge for affordable housing development in cities. Competition for land among various stakeholders often results in high land prices, making it difficult to acquire land.

Land Ownership: Informal settlements often occupy land without legal ownership or tenure rights, leading to disputes and legal challenges. Clarifying land ownership and tenure rights is essential for implementing housing projects and ensuring the security of tenure for informal settlers.

Financial Constraints

High Construction Cost: The high cost of construction materials, labour and land acquisition makes it challenging to develop affordable housing projects. Limited government funding and insufficient private sector investment further exacerbate financial constraints.

Affordability for Beneficiaries: Even with government subsidies and incentives, affordable housing units may still be out of reach for low-income households due to high upfront costs or inadequate financing options.

Regulatory and Administrative Hurdles

Complex regulatory environment: The complex regulatory environment, including zoning regulations, building codes and land-use policies, adds layers of bureaucracy and delays to housing projects. Streamlining regulatory processes and reducing administrative burdens is essential for expediting housing development.

Lack of Coordination: Inadequate coordination between different government agencies and departments responsible for housing, urban planning, land management and infrastructure development leads to fragmented approaches and inefficiencies in policy implementation.

Social and Cultural Factors

Resistance to Relocation: Informal settlers may resist relocation due to social ties, livelihood opportunities and cultural attachment to their current neighbourhoods. Relocation projects must consider the social and cultural needs of affected communities and ensure their participation in decision-making processes.

Stigma and Discrimination: Informal settlers often face stigma and discrimination based on their socio-economic status, occupation, or ethnicity, leading to marginalisation and exclusion from mainstream housing options.

Institutional Weaknesses

Limited Institutional Capacity: Government agencies, local authorities, and community organisations may lack the capacity and expertise to plan, implement and manage housing projects effectively. Investing in capacity-building initiatives and technical assistance is essential for strengthening institutional capabilities.

Governance Challenges: Corruption, inefficiency and lack of transparency in governance processes undermine trust and accountability in housing delivery. Strengthening governance mechanisms, promoting transparency and combating corruption are essential for ensuring the effectiveness and integrity of housing programmes.

By addressing these underlying issues and adopting inclusive, participatory and sustainable housing strategies, policymakers, urban planners and stakeholders can overcome barriers and ensure access to safe, secure and affordable housing for all residents.

- » Conduct a role-playing simulation where participants assume different stakeholder roles, such as community leaders, government officials and developers.
 - » Present participants with a housing dilemma or scenario (e.g., land tenure dispute, eviction threat, infrastructure failure).
 - » Encourage participants to negotiate, problem-solve and collaborate to reach a mutually beneficial solution that addresses the housing needs and interests of the community.
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- » Engage community members in creating maps that represent their spatial requirements, resources and land use through participatory exercises.
 - » If possible, technology such as GIS and community surveys can be used to create detailed maps that reflect the actual use and occupation of land.
 - » Facilitate community meetings to validate and verify the mapped data.
 - » Organise workshops and training sessions to empower community leaders and members with knowledge on land rights and legal procedures.

7.2 Unit Activity– Role-Playing Simulation

7.3 Action Plans to Address Barriers and Challenges

7.3.1 Land Tenure Security and Regularisation

- » Launch awareness campaigns to inform communities about available government programmes and legal options for securing land tenure.
- » Foster partnerships among government agencies, NGOs and community organisations to support land tenure regularisation efforts.
- » Seek technical and financial assistance from international development agencies and donors to support land tenure projects.
- » Create platforms for regular dialogue and collaboration among stakeholders to address challenges, share best practices and coordinate actions until the regularisation of the settlement.

7.3.2 Financial Constraints

- » Advocate for increased budget allocations for housing the urban poor.
- » Identify and utilise existing government schemes and housing subsidy programmes. Assist community members in applying for these programmes and navigating bureaucratic processes.
- » Collaborate with non-governmental organisations (NGOs) that focus on urban development and housing.
- » Encourage the formation of community savings groups that pool resources for housing projects. Form community savings groups where members regularly contribute small amounts to a common fund.
- » Encourage residents to take ownership of housing projects through sweat equity programmes where they contribute labour in exchange for reduced costs.
- » Provide financial training to help communities manage and grow their savings effectively.
- » Promote the use of locally available, low-cost materials and construction techniques. Train local labour in these techniques to build local capacity and reduce dependency on external expertise. Encourage the adoption of green building practices to reduce long-term costs and environmental impact.
- » Facilitate training for communities on cooperative management and financial planning.

7.3.3 Regulatory and Administrative Constraints

- » Conduct workshops to educate community members about their rights, housing laws and relevant regulations. Include information on how to apply for housing, land titles and permits.
- » Organise legal literacy campaigns to demystify legal jargons and empower residents to understand contracts, deeds and other legal documents.

- » Set up regular legal aid clinics within the community to provide free or low-cost legal assistance. Collaborate with law schools, legal aid organisations, and pro bono lawyers to staff these clinics.
 - » Establish regular dialogue sessions between community leaders and local government officials to discuss and address regulatory hurdles. Use these sessions to build trust, advocate for community needs and seek administrative support.
 - » Form and train community monitoring groups to track the progress of housing applications and regulatory processes.
 - » Organise advocacy campaigns to push for regulatory reforms that simplify processes, reduce bureaucratic red tape and enhance transparency. Engage local media, social media and public forums to raise awareness and build public support.
-
- » Conduct regular community consultations to understand the specific social and cultural barriers faced by different groups. Focus on understanding the unique needs and preferences of different cultural groups.
 - » Conduct workshops for community leaders on how to address cultural biases and promote inclusivity. Use participatory approaches to involve community members in decision-making processes regarding housing projects to ensure they meet cultural and social needs.
 - » Provide cultural sensitivity training for housing providers, government officials and other stakeholders.
 - » Equip community leaders with skills to mediate conflicts and foster harmonious relationships within the community.
 - » Establish community support groups to provide a safe space for residents to share their experiences and challenges. Use these groups to foster mutual support and understanding among diverse community members.
 - » Address the specific needs of women and girls in urban planning, such as safety, sanitation, and access to services. Design public spaces and infrastructure that are safe and welcoming for all genders.
 - » Organise advocacy campaigns to raise awareness about social and cultural constraints and push for inclusive policies. Advocate for the inclusion of marginalised groups in policymaking processes.

7.3.4 Social and Cultural Constraints

- » Organise awareness campaigns to educate communities and stakeholders about the rights of the urban poor and the importance of adequate housing.
- » Provide specialised training programmes for activists on urban planning, housing policies, advocacy and community mobilisation.

7.3.5 Institutional Weakness

- » Facilitate the formation of community-based organisations (CBOs) and support their involvement in housing planning and decision-making processes.
- » Advocate for and lobby to influence housing policies and institutional reforms at local, state and national levels.
- » Form alliances and networks with other activists, NGOs, academic institutions and international organisations to strengthen collective efforts and share best practices.
- » Establish channels for continuous feedback from the urban poor and community organisations.

Unit 8: Approaches to Affordable Housing

Unit Plan

Purpose: To explore innovative strategies and alternate housing options that prioritise affordability, inclusivity and sustainability in addressing the housing needs of informal urban communities. The Unit aims to engage participants in understanding and developing practical approaches to achieve affordable housing.

Duration: 2 hours

- » Introduction and Presentation: 30 minutes
- » Unit Activity: 45 minutes
- » Discussion: 45 minutes

Material Required: Projector and screen (optional)/chart paper (alternative to projector/screen), presentation slides, flip charts and markers, handouts of key points and action plans, sticky notes, notepads and pens.

Instructions:

- » Introduce the Unit, outline key topics and Unit objectives.
- » Provide a detailed overview of key approaches, including community empowerment, land tenure security, public-private partnerships, incremental housing, policy reforms, capacity building and innovative financing mechanisms to achieve affordable housing as described in the Unit module.
- » Conduct a role-playing simulation where each group discusses and negotiates solutions to a housing project scenario using different approaches. Enhance understanding of different approaches through interactive role-playing activity.
- » Recap the main points discussed during the Unit. Encourage participants to reflect on their learnings and consider how they can apply them in their work or communities.

Unit-at-a-Glance

Approaches to Affordable Housing



- » Community Empowerment and Participation
- » Land Regularisation
- » Public Private Partnerships
- » Incremental Housing and Self-help
- » Policy and Regulatory Reforms
- » Capacity Building and Knowledge Sharing
- » Innovative Financing Mechanisms



Unit Activity

- » Barrier Buster Simulation



By the end of this Unit participants should be able to:

- » Understand the importance of community empowerment and active participation in housing projects.
- » Recognise the significance of land tenure security and regularisation .
- » Understand innovative financing mechanisms to mobilise funds for affordable housing initiatives.
- » Appreciating the integration of livelihood opportunities into housing projects for promoting economic empowerment and social inclusion.
- » Recognise the importance of legal assistance in safeguarding housing rights and providing access to justice.

8.1 Strategies for Affordable Housing

Addressing the housing needs of informal urban communities in India requires innovative strategies and best practices that prioritise affordability, inclusivity and sustainability.

Community Empowerment and Participation

Engaging communities in the planning, decision-making and implementation processes is essential for ensuring the relevance, effectiveness and sustainability of housing interventions. Empowering residents to participate actively in housing projects fosters a sense of ownership, builds social cohesion and enhances accountability. Participatory approaches, such as community-led design workshops, neighbourhood assemblies and resident-led committees, enable communities to identify their needs, preferences and priorities, ensuring that housing solutions are tailored to local contexts.

Land Regularisation

Clarifying land ownership and providing secure tenure to informal settlers are fundamental for achieving affordable housing and rehabilitation. Land tenure regularisation initiatives, such as land titling programmes, leasehold arrangements and slum upgrading projects, provide legal recognition and security of tenure to residents, enabling them to invest in housing improvements and access formal housing finance. Secure land tenure also reduces the risk of forced eviction and displacement, fostering stability and social cohesion within communities.

Urban Land Laws In Across Four States

1. Maharashtra

Slum Rehabilitation Authority (SRA): SRA provides legal ownership rights to slum dwellers through rehabilitation and redevelopment projects. This initiative aims to improve living conditions by granting secure land tenure to informal settlers.

2. Karnataka

Akrama-Sakrama Scheme: This scheme in Karnataka aims to regularise unauthorised constructions and provide legal titles to residents who have encroached upon government or private land. It includes measures to ensure secure tenure for informal settlers and reduce the risk of eviction.

3. Delhi

Delhi Development Authority (DDA) Regularisation: DDA has regularised unauthorised colonies, providing legal recognition and tenure security to residents. This regularisation allows residents to access basic services and infrastructure.

4. Tamil Nadu

Regularisation of Unapproved Plots and Layouts: The government has introduced schemes to regularise unapproved plots and layouts, providing legal titles to property owners. This regularisation process enhances land tenure security and encourages investments in housing improvements.

These state-specific examples highlight various approaches adopted by state governments to clarify land ownership, provide secure tenure rights and facilitate affordable housing and rehabilitation for informal settlers.

Property Titling

Property titling programmes provide legal recognition of land ownership and tenure rights to informal settlers, enabling them to access formal housing finance, services and government programmes. Examples of such initiatives include PMAY and RAY aimed to issue property titles to slum dwellers and informal settlers promoting tenure security and socio-economic inclusion.

Land Pooling and Redevelopment

Land pooling and redevelopment schemes facilitate the consolidation of small land parcels into larger plots for redevelopment, infrastructure development and public amenities. These schemes incentivise landowners to voluntarily contribute land for urban development projects in exchange for a share of the developed land or financial compensation.

Slum Upgradation

Slum upgrading initiatives focus on improving the living conditions of informal settlements through infrastructure upgrades, housing improvements and service provision. Such programmes include National Slum Development Programmes (NSDP) and various slum rehabilitation and redevelopment projects by state governments. These programmes upgrade informal settlements in situ, providing residents with secure tenure, basic services and access to formal housing options.

Public Private Partnerships (PPPs)

Collaborative partnerships between government agencies, private developers and civil society organisations can leverage resources, expertise and innovative financing mechanisms to expand affordable housing options for informal settlers. Social housing models, such as community land trusts, cooperative housing societies and rental housing schemes, provide alternative tenure arrangements and financing models that prioritise affordability and social inclusion. PPPs enable the pooling of public and private resources to develop mixed-income housing projects that cater to diverse socio-economic groups.

Incremental Housing and Self-help Approaches

Incremental housing and self-help strategies allow informal settlers to gradually improve their housing conditions over time, according to their evolving needs and resources. Incremental housing encourages residents to start with basic shelter and progressively add extensions, amenities and upgrades as they accumulate savings or access external support. Self-help approaches empower communities to actively participate in the construction process, leveraging local skills, labour and materials to reduce costs and enhance affordability.

Alternative Housing Options

Group Housing

Group Housing is an effective alternative housing option for the urban poor. It involves the development of residential complexes where multiple families live in close proximity, sharing common facilities and amenities such as community centres, playgrounds and basic services like water and sanitation. This approach maximises land use efficiency and reduces per-unit costs by leveraging economies of scale in construction and infrastructure development. Group housing promotes social cohesion and community support networks. By pooling resources and fostering a collective approach to living, group housing can provide a sustainable and affordable solution to the housing needs of the urban poor.

Co-operative Housing

Co-operative housing is a viable alternative housing option for the urban poor, focusing on collective ownership and management of residential properties. In this model, residents form housing cooperatives, pooling their resources to purchase land and construct housing units. Each member owns a share of the cooperative, granting them a stake in the property and a say in its management. This collective approach lowers individual financial burdens and reduces overall housing costs through shared expenses and mutual support. Co-operative housing fosters a strong sense of community, empowering residents to maintain and improve their living conditions collaboratively. By emphasising democratic decision-making and shared responsibilities, co-operative housing ensures long-term affordability and stability for low-income households.

Institutional Housing

Institutional housing offers a structured and scalable solution to address the housing needs of the urban poor by leveraging the resources and expertise of various institutions, such as government bodies, non-governmental organisations (NGOs) and private sector entities. This approach involves the development of housing projects managed by these institutions, which ensures efficient planning, construction and maintenance of affordable housing units. Institutional housing sometimes also includes supportive services, such as healthcare, education and vocational training, enhancing the overall well-being of residents. By providing a stable and secure living environment, institutional housing helps alleviate the challenges of informal settlements, offering sustainable and long-term solutions to urban housing crises.

Rental Housing

Rental housing provides a flexible and immediate solution to address the housing needs of the urban poor, offering affordable

and accessible accommodation without the burden of ownership. This option allows low-income families to live in well-maintained and regulated housing units, often in closer proximity to employment opportunities and essential services. By promoting rental housing through subsidies, incentives for private developers and public-private partnerships, governments can expand the availability of affordable rental units. This approach not only alleviates the housing shortage but also supports mobility and financial stability for the urban poor, enabling them to save and invest in their future while living in dignified conditions.

Hostels

Hostels provide a practical and affordable housing solution for young professionals, migrant workers and low-income individuals seeking employment in cities. These hostels offer safe, shared accommodations with basic amenities, often located near employment hubs, thereby reducing commuting time and expenses. By ensuring low rental costs and flexible tenancy terms, hostels help alleviate the housing crisis for those who cannot afford private rentals or home ownership. Additionally, such hostels can foster a sense of community and support among residents, contributing to their overall well-being and stability in urban environments.

Policy and Regulatory Reforms

Supportive policies, regulations and incentives are critical for creating an enabling environment for affordable housing and rehabilitation initiatives. Policy reforms that streamline land acquisition processes, expedite approvals, reduce administrative barriers, and provide tax incentives for affordable housing projects incentivise private sector investment and promote innovation in housing delivery. Regulatory frameworks that prioritise social housing mandates, inclusionary zoning and land use planning ensure that housing development addresses the needs of all residents.

Capacity Building and Knowledge Sharing

Investing in capacity-building initiatives, technical assistance and knowledge exchange platforms strengthens the capacity of government agencies, local authorities, and community organisations to plan, implement and manage affordable housing and rehabilitation projects effectively. Building technical skills, promoting good governance practices and facilitating peer-to-peer learning enable stakeholders to navigate complex challenges, leverage best practices and replicate successful models in different contexts. Some key capacity building and knowledge sharing initiatives are mentioned below:

Youth Leadership and Advocacy Training

Youth leadership and advocacy training play a pivotal role in addressing housing challenges faced by urban poor communities.

Empowering young leaders with the necessary skills, knowledge and resources enables them to advocate effectively for housing rights and contribute to positive change within their communities. Through leadership training programmes, young individuals are equipped with communication, negotiation, and organisational skills, enabling them to mobilise community members, engage with policymakers, and drive grassroots initiatives aimed at improving housing conditions. Additionally, advocacy training empowers youth to raise awareness about housing inequality, lobby for policy reforms and hold government authorities accountable for fulfilling their obligations to provide affordable and dignified housing for all residents. By nurturing youth leadership and fostering a culture of activism and social responsibility, communities can harness the energy and creativity of young people to drive sustainable solutions and create inclusive urban environments where everyone has access to safe and secure housing.

Mentorship and Peer Support

Mentorship and peer support initiatives play a crucial role in the context of housing for the urban poor by providing valuable guidance, encouragement and knowledge-sharing opportunities to individuals and communities facing housing challenges. Through mentorship programmes, experienced individuals or organisations can offer practical advice, share best practices and provide mentorship to those navigating the complexities of housing-related issues. Mentors can offer insights into navigating bureaucratic processes, accessing resources and advocating for housing rights, empowering mentees to make informed decisions and take proactive steps towards improving their housing situations. Additionally, peer support networks create a sense of community and solidarity among individuals facing similar housing struggles, offering emotional support, sharing resources and exchanging ideas for collective action. By fostering mentorship and peer support networks, communities can build resilience, promote mutual empowerment, and mobilise collective efforts to address housing inequality and advocate for housing justice for all residents.

Financial Literacy

Financial literacy is a vital component in addressing housing challenges among poor communities as it empowers individuals with the knowledge and skills necessary to make informed financial decisions regarding housing-related matters. Financial literacy includes concepts such as budgeting, saving, credit, debt management and accessing financial services and products. For poor households, many of whom have limited access to formal financial institutions, enhancing financial literacy can enable them to better manage their finances, save for housing expenses and access affordable housing finance options. Moreover, financial literacy programmes tailored to the needs of poor communities can help individuals understand their rights and entitlements regarding

housing subsidies, government schemes and financial assistance programmes, thereby empowering them to navigate the complex landscape of housing policies and resources more effectively. By promoting financial literacy, policymakers, NGOs and community organisations can equip poor households with the tools and knowledge they need to achieve housing security, improve their housing conditions and build a pathway towards socio-economic empowerment and resilience.

Legal Assistance

Legal assistance plays a crucial role in addressing the housing challenges faced by poor communities by providing them with access to justice, legal representation and advocacy support. Legal assistance helps poor households navigate complex legal processes related to land tenure, property rights, eviction threats and housing-related disputes. Many informal settlers lack formal documentation or legal recognition of their housing tenure, making them vulnerable to forced evictions and displacement. Legal assistance programmes offer guidance on securing land tenure, obtaining property titles and defending against unlawful eviction. Additionally, legal assistance empowers residents to hold authorities and developers accountable for violations of housing rights, discriminatory practices and inadequate provision of basic services and infrastructure.

Innovative Financing Mechanisms

These mechanisms encompass a variety of financial instruments and strategies tailored to overcome the funding constraints and affordability challenges associated with housing for the urban poor. Examples include municipal bonds, impact investments, microfinance schemes, crowdfunding platforms and social impact bonds. Municipal bonds allow local governments to raise capital for housing projects by issuing bonds to investors, while impact investments channel private capital towards projects that generate measurable social and environmental benefits, including affordable housing initiatives. Microfinance schemes provide small loans to low-income households for housing construction or improvement, enabling them to access credit and build assets. Crowdfunding platforms enable individuals and organisations to raise funds from a large number of donors or investors to finance community-led housing projects. Social impact bonds involve private investors funding housing interventions, with returns contingent on achieving predetermined social outcomes, such as reducing homelessness or improving housing quality.

Incorporating livelihood opportunities Integrating livelihood opportunities into housing projects involves creating spaces and initiatives that enable residents to access employment, entrepreneurship, skills training and income-generating activities. This approach recognises the interconnectedness between housing

8.2 Incorporating Livelihood Opportunities

and livelihoods, acknowledging that stable and secure housing is a prerequisite for individuals to pursue economic opportunities and improve their quality of life. By designing housing developments with integrated workspaces, commercial facilities and community amenities, policymakers and urban planners can foster vibrant and sustainable neighbourhoods where residents have access to diverse livelihood options. Furthermore, investing in vocational training programmes, job placement services and small business support initiatives empowers residents to build their skills, generate income and achieve financial stability.

Effective policy responses must prioritise inclusive urban development, access to basic services, livelihood opportunities, and social protection measures to improve the living conditions and well-being of residents in informal settlements.

8.3 Unit Activity: Barrier Buster Simulation

Objective: The objective of this activity is to engage the participants in collaborative discussions, brainstorming session to identify and prioritise innovative solutions.

Instructions:

- » Divide participants into small groups, ensuring diversity in expertise and perspectives.
- » Provide each group with a set of innovative housing solutions, such as those listed in the Unit description (e.g., property titling, slum upgrading, public-private partnerships).
- » Allocate time for each group to review and discuss the assigned solutions, considering their feasibility, effectiveness and potential impact on addressing housing needs.
- » Facilitate a guided brainstorming session where groups generate additional innovative ideas and strategies for achieving affordable housing and rehabilitation.
- » Encourage groups to think creatively and consider emerging trends, technologies and best practices in housing development.
- » After the brainstorming session, each group presents their prioritised list of innovative solutions to the larger group.
- » Facilitate group discussion where participants share feedback, critique and refine the proposed solutions collaboratively.
- » Conclude the workshop by summarising key insights, lessons learned and action steps for advancing innovative housing strategies.

Unit 9: Role of Communities in Housing

Unit Plan

Purpose: : To understand the role of social activism in urban housing initiatives, focusing on historical case studies to highlight how community participation and activism have shaped housing rights and policies for marginalised communities.

Duration: 2 hours

- » Introduction and Overview Presentation: 30 minutes
- » Case Studies and Discussion: 1:30 minutes

Material Required: Projector and screen(optional)/chart paper (alternative to projector/screen), presentation slides, flip charts and markers, handouts of case studies, sticky notes, notepads and pens.

Instructions:

- » Provide an overview and structure of the Unit.
- » Explain the concept of community participation and the significance of social activism in housing for the poor.
- » Discuss the case studies and encourage participants to ask questions around:
 - What were the key challenges faced by the community?
 - How did social activism help in addressing these challenges?
 - What were the outcomes of the activism?
 - What lessons can be applied to current urban housing issues?
- » Analyse and draw lessons from various case studies.

Unit-at-a-Glance

Role of Communities in Urban Housing



- » Social Activism and Housing
- » Case Study: Slum Janara Sanghatane
- » Case Study: Solapur Beedi Workers Housing Initiative
- » Case Study: Mylapore Nochikuppam Fisher Protest
- » Case Study: Land and Housing Rights in Salia Sahi, Bhubaneswar
- » Case Study: Ambedkar Nagar, Tiruvannamalai, Tamil Nadu
- » Case Study: Community Resilience in Baba Ramdev Nagar, Jaipur, Rajasthan



By the end of this Unit participants should be able to:

- » Understand how community mobilisations can impact housing rights.

9.1 Social Activism and Housing

Communities can play a vital role in the planning, management and implementation of informal urban housing and development. Their involvement can foster empowerment, enhances sustainability and ensure the relevance and effectiveness of interventions.

Community participation entails active engagement, consultation and collaboration with residents of informal settlements in decision-making processes related to housing and urban development. It acknowledges the expertise, experiences and aspirations of communities, empowering them to shape their living environments and improve their quality of life. Community participation is grounded in principles of inclusivity, transparency, and accountability, enabling residents to voice their needs, advocate for their rights and co-create solutions with relevant stakeholders.

9.2 Case Study: Slum Janara Sanghatane¹²

Issac Amrutha Raj, born and raised in the LR Nagar slum near Koramangala, dedicated his life to securing land rights for urban deprived communities. His activism began by mobilising communities against slum evictions and working closely with the slum board. He played a crucial role in protecting 35 slums from eviction in and around Bangalore.

In 2001, the slum act was amended to take over slum land for public use, which Issac opposed by filing 800 objections and emphasising the need for land rights under Section 27 of the Act. Despite his efforts, the amendment recognising land rights was not fully implemented.

In 2003, slums in Padarayanapura, Gangappa Garden and Chaluvappa Garden were demolished. Issac, through the Joint Action Committee, secured 5 acres of land for relocation. In 2007, Issac presented the need for land rights to the BBMP Commissioner, leading to a city-level meeting and eventual agreement to provide land for four slums.

Issac's persistent efforts led to the passing of a Government Order (GO) in February 2009, which aimed to provide land rights for people living in Bangalore Mahanagara Palike slums. However, the implementation faced challenges due to lack of coordination and political will.

Despite setbacks, including the introduction of policies favouring vertical development, Issac continued to mobilise communities and oppose anti-poor policies. His collaboration with ActionAid Association from 2012 strengthened the movement. Slum Janara Sanghatane (SJS) was founded at this time as a community-based organisation, and it soon had a presence across 15 cities in Karnataka. District-level consultations, community consultations hosted by

12. Source: City makers land rights struggle, ActionAid (under publication)

the National Law School at Bengaluru, led to the drafting of a new law. Although the law's enactment was delayed, Issac's relentless advocacy eventually led to the approval of a 2020 GO recognising land rights. Under his leadership campaigns were launched to raise awareness and implement the GO provisions.

As a result of SJS's efforts, 4,318 people received land titles in 13 cities, with another 7,000 papers ready for distribution. At the state level, paperwork for 114,000 households was completed and over 30,000 families received land titles, marking a historic victory for urban deprived communities.

The Solapur Beedi Works Housing Initiative is a notable project aimed at addressing the housing needs of those employed in the beedi (traditional Indian cigarette) industry, in Solapur, Maharashtra.

9.3 Case Study: Beedi Workers Housing Initiative, Solapur¹³

The initiative was launched in response to the housing challenges faced by beedi workers, who often live in overcrowded and inadequate housing. Recognising the importance of providing dignified and affordable housing options for these workers, the project sought to improve their living standards and promote social inclusion. It was the first time that such a huge project was implemented for a marginalised section of society. Ten thousand low cost houses were constructed for the women beedi workers, most of whom were staying in slums and were below the poverty line.

Key Features:

- » **Community Engagement:** The initiative prioritised community engagement and participation from the outset. Beedi workers and their families were actively involved in the planning, design and implementation of the housing project, ensuring that their voices and preferences were heard and integrated in the decision-making process.
- » **Site Selection and Design:** The project team collaborated with local stakeholders to identify suitable sites for housing development. Factors such as proximity to workplaces, access to basic amenities, and existing infrastructure were considered during the site selection process. The housing units were designed to meet the specific needs of beedi workers and their families, incorporating features such as adequate ventilation, sanitation facilities and space for home-based work.
- » **Affordability and Financing:** The initiative adopted a model that prioritised affordability. Subsidies and incentives were provided to eligible beneficiaries to make the housing units accessible to low-income families. Innovative financing mechanisms, such as

13. Chincholi Deepak (2010), 'Resettlement of Beedi Workers in Solapur from Slums to Regular Housing- A Study of the Project', TISS dissertation.

provident fund withdrawals and community self contributions were also utilised to support housing affordability.

- » **Infrastructure Development:** In addition to housing units, the initiative focused on improving the overall infrastructure in the area. Investments were made in road networks, water supply systems, and sanitation facilities. Community spaces, such as parks and recreational areas, were also developed to promote social interaction and well-being.
- » **Capacity Building:** The project included capacity-building initiatives aimed at empowering beedi workers and community members. Training programmes on topics such as financial literacy, vocational skills and health education were organised to enhance the resilience and self-reliance of residents. By equipping individuals with the necessary knowledge and skills, the initiative aimed to promote sustainable livelihoods and economic empowerment.

The Solapur Beedi Workers Housing Initiative has had a positive impact on the lives of beedi workers and their families. By providing secure and affordable housing options, the project has improved living standards, enhanced social cohesion, and contributed to the overall well-being of the community. Moreover, the initiative has demonstrated the importance of inclusive and participatory approaches in addressing housing challenges among informal workers in India.

9.4 Case Study: Mylapore, Nochikuppam Fisher Protest, Chennai¹⁴

Nochikuppam, a coastal urban slum located at the terminus of the Marina Beach, is predominantly inhabited by the fishing community. In 2010, residents faced eviction proceedings by the government, which intended to develop a resort on the land. Non-fishing community residents were instructed to vacate the area. Only the fishing community was allowed to remain in Nochikuppam

Government officials, including the Slum Board, collaborated with the resort authorities. In response, the community rallied together under the banner of the Kadalora Dalit Makkal Koottamaippu (Coordinated Federation of Coastal Dalit People). The district collector affirmed that the land was designated for the fishing community. Subsequently, the community approached the Dalit Human Rights Commission, submitting a petition to the authorities, which was further forwarded to the Chief Minister of Tamil Nadu.

Following this, they all were granted permission to inhabit and construct homes on the land. Initially, there were only 200 homes in the slum, but after obtaining permission to build, the number increased to 628 houses. Furthermore, the area was renamed Notchi Nagar.

14. This case study was reported by a Human Rights Defender from Tamil Nadu.

The story of Nochikuppam exemplifies the transformative power of community participation and collective action. It underscores the importance of solidarity, advocacy and perseverance in the pursuit of justice and empowerment. Through their unity and resilience, the residents of Nochikuppam not only secured their right to stay but also paved the way for a brighter and more hopeful future.

Salia Sahi, once recognised as the largest slum under the Bhubaneswar Municipal Corporation, faces numerous challenges regarding land and housing rights. On several occasions, officials from the BMC and police have entered the area without prior notice, to clear the path for the development of the 200 Ft Road. However, the residents of the slum have consistently refused to vacate without adequate notice and discussion.

In response to these actions, the slum dwellers' committee organised demonstrations along the road, asserting their right to remain in their homes. They also engaged with the Divisional Forest Officer (DFO) in Bhubaneswar, highlighting that the land falls under forest rights jurisdiction. They submitted a list of demands to the DFO, emphasising their need for 600 sq ft of land with proper documentation, inclusion of 45 thousand slum dwellers of Salia Sahi under the Jaga Mission and various other entitlements.

The Salia sahi Anchalika Committee Mahabir Nagar and Anasanghathita Sramik Manch Odisha further pressed their demands by marching to the state legislature, chanting slogans and holding placards. However, their march was halted by police forces. Undeterred, the members of the committee convened on the road where they collectively decided to continue their march in pursuit of their rights and entitlements.

The residents of Ambedkar Nagar in Tiruvannamalai district are predominantly dalits. They have been resident there for over two decades on '*poramboke land*', which refers to land not designated for cultivation or specific purposes. ActionAid activists mobilised 28 women from the Dalit community to petition for a free housing site '*patta*', a government-issued land deed, in the Jamabandi records.

While petitions for 27 women were approved, one was rejected. Officials began visiting the vacant land area frequently to issue pattas to all eligible residents. Activists continued their advocacy efforts by meeting with the district collector to petition for the one woman whose *patta application* was rejected. Although the collector

9.5 Case Study: Land and Housing Rights in Salia Sahi, Bhubaneswar¹⁵

9.6 Case Study: Ambedkar Nagar, Tiruvannamalai¹⁶

15 This case study was reported by a Human Rights Defender from Bhubaneswar, Odisha.

16. This case study was reported by the ActionAid Association Tamil Nadu team who participated in the preliminary module development workshop.

assured them of providing free housing pattas to all 28 women, citing governmental processes, it was anticipated to take time.

Activists attempted to obtain information by applying for the vacant survey numbers of the land. They filed a Right to Information (RTI) request to obtain details of the survey numbers but received a response stating that the information could not be disclosed to third parties. Despite facing these challenges, activists persisted in following up on the issue to date.

The case study underscores the transformative impact of community mobilisation and activism in tackling housing injustices and driving social progress. It's noteworthy that the entire community came together, united in their determination to advocate for the rights of even a single woman whose patta application was rejected.

9.7 Case Study: Community Resilience in Baba Ramdev Nagar, Jaipur¹⁷

Baba Ramdev Nagar, a *kacchi basti* (an overcrowded informal settlement area where many poor people live), houses four distinct communities: Bawari, Lohar, Gujarati and Dalit. These communities, numbering a thousand households, have been living here for nearly 20 to 40 years.

Several months ago, a land mafia, in collusion with the municipal corporation, attempted to evict these households. Upon learning of this imminent threat, all four communities rallied together, organising a collective meeting to address the issue. Residents of all ages, including women, children and the elderly, participated in demonstrations in front of the administration building. They met with and exerted pressure on the local assembly member. Through their collective efforts, they successfully halted the eviction process. Today, the four communities of Baba Ramdev Nagar work together as one cohesive unit, striving to secure rights to the land and their homes.

The communities of Baba Ramdev Nagar demonstrated remarkable unity and solidarity in the face of a common threat. Despite coming from different backgrounds and facing eviction, they joined forces to confront the land mafia and municipal corporation, showing that collective action can be a powerful force for change. Their proactive approach highlights the importance of grassroots mobilisation and community-led activism in addressing social injustices and protecting vulnerable populations.

17. This case study was shared by the coordinator of an ActionAid Association supported Workers Facilitation Centre in Rajasthan.

Unit 10: Action Plan for Community-Based Organisations

Unit Plan

Purpose: Empower and mobilise Community-Based Organisations (CBOs) to effectively lead and participate in housing initiatives for the urban poor.

Duration: 2 hours

Material Required: projector and screen (optional)/chart papers (alternative to projector/screen), presentation slides covering key components, flip charts, markers, notebooks, pens.

Instructions:

- » Introduce the Unit's objectives and provide an overview of the Unit.
- » Present an overview of the action plan's key components.
- » Discuss methods to enhance CBO skills and knowledge, including identifying training needs, organising workshops and establishing mentorship programmes.
- » Educate and engage participants on housing policies, launching advocacy campaigns and engaging with policymakers.
- » Explore various methods to secure resources, including online fundraising, partnerships and community contributions.
- » Discuss how to promote collaboration among CBOs and other stakeholders through forums, online platforms and joint projects.
- » Emphasise the importance of tracking progress and impact, outlining M&E frameworks, baseline surveys and reporting mechanisms.
- » Summarise key points and closing remarks.

Unit-at-a-Glance

Action Plan for Community-Based Organisations



- » Capacity Building and Training
- » Advocacy and Policy Engagement
- » Resource Mobilisation
- » Collaboration and Networking
- » Monitoring and Evaluation



By the end of this Unit participants should be able to:

- » Create an Action Plan for community action for urban.

10.1 Action Plan

It is very important to empower and mobilise Community-Based Organisations (CBOs) and Human Rights Defender (HRDs) to lead and participate effectively in housing initiatives for the urban poor.

The action plan given below provides a structured approach to empower and mobilise CBOs and HRDs through five key components that includes capacity building, advocacy, resource mobilisation, collaboration and effective monitoring.

1. Capacity Building and Training
2. Advocacy and Policy Engagement
3. Resource Mobilisation
4. Collaboration and Networking
5. Monitoring and Evaluation

10.1.1 Capacity Building and Training

To enhance the skills and knowledge of CBO members and HRDs and organisational management capabilities.

Action Plan:

- » Conduct surveys to identify training needs and skill gaps.
- » Organise workshops on project management, financial literacy, legal aspects of housing and advocacy.
- » Provide technical training on sustainable construction practices and housing design.
- » Establish a mentorship programme connecting CBOs with experienced professionals and organisations.
- » Facilitate exchange visits and learning tours between CBOs to share best practices and success stories.

10.1.2 Advocacy and Policy Engagement

To strengthen the voice of CBOs in policy-making processes and to influence housing policies to be more inclusive of the urban poor.

Action Plan:

- » Conduct workshops to educate CBOs on existing housing policies and their rights.
- » Launch advocacy campaigns to highlight housing issues faced by the urban poor.
- » Form coalitions with other civil society organisations to amplify advocacy efforts.
- » Organise regular meetings between CBO representatives and local government officials.

Participate in public forums and policy dialogues to formulate policies that better address the housing needs of the urban poor.

To foster collaboration among CBOs and with other stakeholders and leverage collective strengths for greater impact.

Action Plan:

- » Organise forums and conferences to bring together CBOs, NGOs, government agencies and the private sector.
- » Create online platforms for CBOs to share information, resources and opportunities.
- » Facilitate joint housing projects and initiatives among multiple CBOs.
- » Regular community meetings to discuss progress, challenges and collective actions.

10.1.3 Collaboration and Networking

To track the progress and impact of housing initiatives and to ensure accountability and continuous improvement.

Action Plan:

- » Develop a comprehensive monitoring and evaluation (M&E) framework.
- » Conduct baseline surveys to gather initial data on housing conditions and community needs.
- » Implement regular reporting mechanisms for CBOs to track project progress.
- » Perform periodic impact assessments to evaluate the outcomes of housing initiatives.
- » Establish feedback loops with beneficiaries to gather input and make necessary adjustments.

10.1.4 Monitoring and Evaluation

ADDITIONAL RESOURCES

Article 21

Article 21 of the Constitution of India, 1950 provides¹⁸,

"No person shall be deprived of his life or personal liberty except according to procedure established by law."

'Life' in Article 21 of the Constitution is not merely the physical act of breathing. It does not connote mere animal existence or continued drudgery through life. It has a much wider meaning, including the right to live with human dignity, right to livelihood, right to health, right to unpolluted air, etc.

It is the only Article in the Constitution that has received the broadest possible interpretation. Thus, the bare necessities, minimum and basic requirements for a person form the core concept of the right to life.

Housing for the Urban Poor in Select States

Punjab¹⁹

The present housing situation for the urban poor in Punjab is challenging, underscored by the scarcity of affordable housing options and inadequate infrastructure. According to the Punjab Urban Planning and Development Authority (PUDA), a significant portion of the urban poor reside in overcrowded slums or informal settlements. These settlements often lack basic amenities such as clean water, sanitation facilities and proper electricity, posing serious health and safety risks to residents.

Rapid urbanisation and population growth exacerbate the housing dilemma in Punjab's urban areas. According to the 2011 Census over 37% of Punjab's population resides in urban centres. This influx strains existing urban infrastructure and services, further marginalising the urban poor. These pressing issues necessitate concerted efforts from government agencies, policymakers and civil society to implement sustainable housing solutions that prioritise the needs of the urban poor in Punjab.

Tamil Nadu

According to the Tamil Nadu Urban Habitat Development Board²⁰, a large portion of the urban poor resides in informal settlements and slums characterised by overcrowding, lack of basic amenities, and insecure land tenure.

Despite efforts by the state government to implement housing schemes and slum redevelopment projects, many urban poor families continue to face barriers in accessing formal housing due to affordability constraints and bureaucratic processes.

18. <https://www.lawctopus.com/academike/article-21-of-the-constitution-of-india-right-to-life-and-personal-liberty/>

19. Centre for Science and Environment. "Punjab Faces the Daunting Challenge of Meeting Housing Requirements of Urban Poor. Retrieved on 22.03.2024. Available at <https://www.cseindia.org/punjab-faces-the-daunting-challenge-of-meeting-housing-requirements-of-the-urban-poor> 8701#:~:text=Punjab%20has%20faced%20barriers%20to,disadvantages%2C%20unfavourable%20development%20norms%20and

20 Tamil Nadu Urban Habitat Development Board. <https://tnuhdb.tn.gov.in>

Odisha²¹

The housing situation for the urban poor in Odisha presents a significant challenge, compounded by factors such as rapid urbanisation, population growth and inadequate infrastructure. Due to substantial shortage of affordable housing options, many urban poor families reside in informal settlements and slums. A significant proportion of the urban poor lack access to secure and dignified housing, with many living in overcrowded and unsanitary conditions. These settlements often lack basic amenities such as clean water, sanitation facilities, and proper electricity, posing serious health and safety risks to residents. Addressing these challenges requires comprehensive strategies that prioritise the housing rights of the urban poor, including increased investment in affordable housing infrastructure, policy reforms and community-driven initiatives aimed at enhancing housing security and improving living standards.

Rajasthan²²

The ongoing housing dilemma confronting the urban poor in Rajasthan persists as a pressing concern, marked by a scarcity of affordable housing alternatives and insufficient infrastructure. Recent data reveals a significant gap between the demand for affordable housing and its supply, leaving many urban poor families in precarious living conditions. 17.4% of Jaipur city's population live in informal settlements and slums, lacking access to basic amenities like clean water, sanitation facilities, and electricity²³. The rapid pace of urbanisation and population growth further exacerbates the housing crisis, as rural migrants flock to urban areas in search of livelihood opportunities. Despite government initiatives to address housing challenges through schemes and projects, such as the Chief Minister's Jan Awas Yojana, many urban poor households continue to struggle to secure decent and affordable housing. Tackling these issues necessitates concerted efforts from policymakers, urban planners, and civil society to implement sustainable housing solutions that prioritise the needs of the urban poor in Rajasthan.

Jharkhand²⁴

The current housing situation for the urban poor in Jharkhand reflects a profound challenge, exacerbated by rapid urbanisation and limited access to affordable housing options. There is significant shortage of adequate housing for the urban poor. As a result, many families are forced to live in informal settlements and slums lacking basic amenities. According to Jharkhand Urban Development Authority²⁵, a substantial proportion of the urban poor population resides in precarious living conditions, with overcrowding and inadequate infrastructure posing serious health and safety risks. The influx of rural migrants into urban centres further strains available housing resources, exacerbating the housing crisis for marginalised communities in Jharkhand.

Although the state government has made many efforts to address housing challenges through various schemes and initiatives, such as the Mukhya Mantri Jan Kalyan Yojana, the demand for affordable housing continues to outstrip the available supply. Bureaucratic hurdles, limited funding and insufficient infrastructure development pose significant barriers to improving the housing situation for the urban poor. Sustainable solutions must prioritise the housing rights of the urban poor in Jharkhand, including

21. Dasgupta, S., Mukherjee, A. & Dhar, B.S. (2022). An Approach to Affordable Housing Strategy in Bhubaneswar, Odisha. Available at <https://cprindia.org/wp-content/uploads/2022/09/An-Approach-to-Affordable-Renting-Housing-in-Bhubaneswar-Odisha.pdf>

22. NABARD. "State Specific Paper on Housing Sector in Rajasthan". Retrieved on 22.03.2024. Available at <https://www.nabard.org/auth/writereaddata/career/0201203144Housing.pdf>

23. Rajasthan State Portal. <https://sdg.rajasthan.gov.in>

24. Harshwardhan, R. & Tripathi, V.K. (2015). "Urbanisation and Growth of Slum Population in Jharkhand: A Spatial Analysis". Available at https://www.researchgate.net/publication/294120706_Urbanisation_and_Growth_of_Slum_Population_in_Jharkhand_A_Spatial_Analysis

25. Government of Jharkhand. Urban Development and Housing Department. <https://udhd.jharkhand.gov.in/Housing.aspx>

increased investment in affordable housing infrastructure, policy reforms to streamline housing processes, and community-driven initiatives aimed at enhancing housing security and improving living standards for all residents.

Uttar Pradesh²⁶

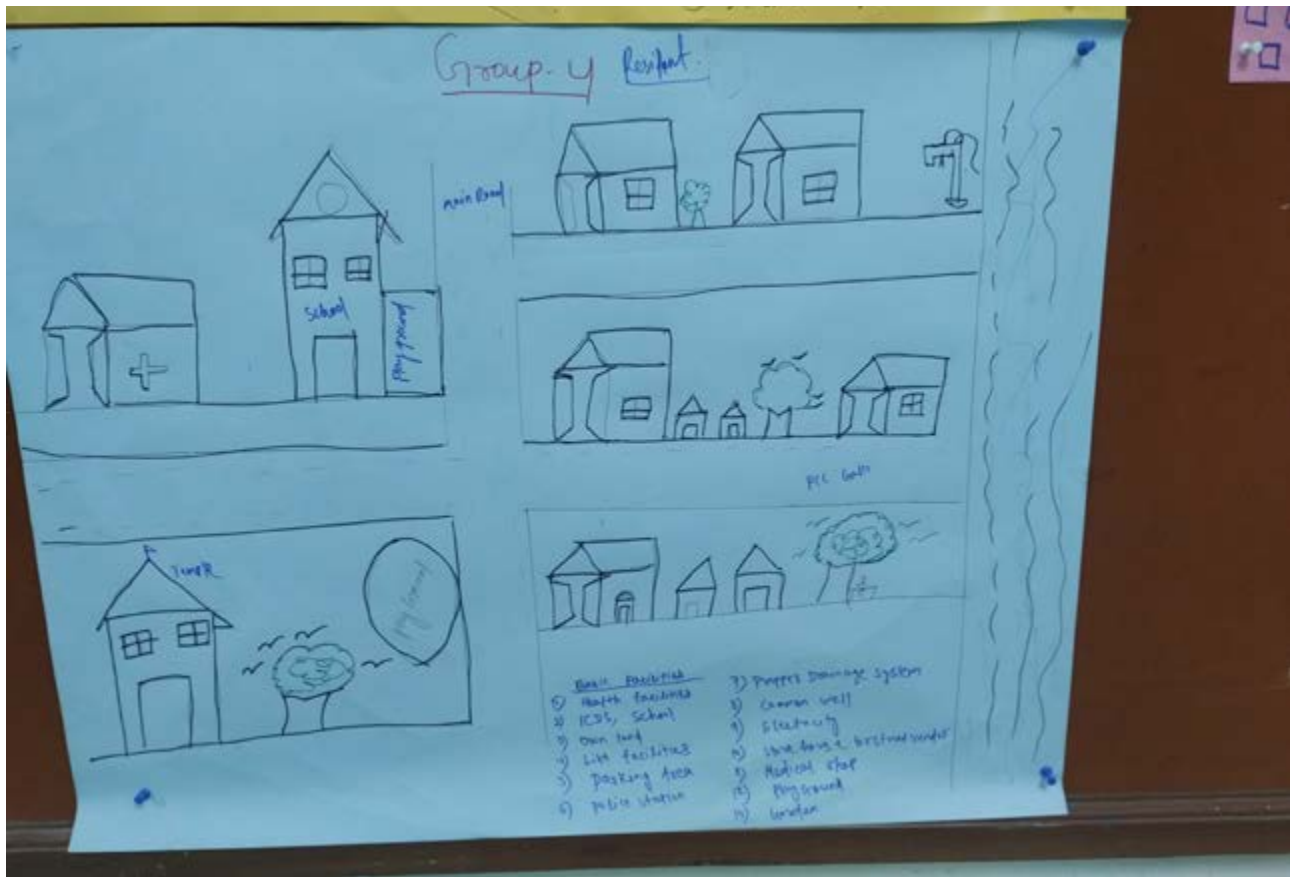
The housing situation for the urban poor in Uttar Pradesh (UP) remains a pressing concern, marked by a scarcity of affordable housing options and inadequate living conditions. A substantial portion of the urban poor resides in informal settlements, slums, or dilapidated structures lacking basic amenities such as clean water, sanitation facilities, and electricity.

The rapid pace of urbanisation in Uttar Pradesh, fuelled by rural-urban migration and natural population growth, further exacerbates the housing crisis. The 2011 census data indicates a notable increase in the urban population, straining existing urban infrastructure and services. Despite efforts by the state government to address housing challenges through schemes like the Pradhan Mantri Awas Yojana (Urban), many urban poor families continue to face barriers in accessing formal housing due to affordability constraints and bureaucratic processes. Urgent action is required to implement sustainable housing solutions that prioritise the needs of the urban poor in Uttar Pradesh, including increased investment in affordable housing infrastructure, policy reforms and community-driven initiatives aimed at enhancing housing security and improving living standards.

26. Chakrabarty, P.P. (2019). "How Housing Policies to Help the Urban Poor in UP Are Actually Doing Them Harm". The Wire. Available at <https://thewire.in/urban/how-policies-to-help-the-urban-poor-in-up-are-actually-doing-them-harm>

SAMPLES OF OUTCOMES AND INSIGHTS FROM PRACTICE SESSIONS







FEEDBACK FORM

Module: [Insert Module Title]

Date: [Insert Date]

Please provide feedback on the module you have just completed. Your input will help us improve future training sessions

Questions	Comments
Were the context and module objectives clearly presented?	
Did the instructions on using the manual effectively guide your learning?	
Were the preparations for training (facilitator, logistics participants) adequate and conducive to learning?	
Were the sessions engaging and informative?	
Rate the overall organisation and flow of the module?	
Were there any specific aspects of the module that you found particularly beneficial or challenging?	
Did the activities facilitate your understanding of the topics?	
Are there any specific areas of the module that can be improved?	
Do you have any suggestions for enhancing future sessions on similar topics?	
Additional Comments:	

Thank you for taking the time to complete this feedback form. Your input is highly appreciated and will help us enhance the quality of our training programmes.

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Spatial Segregation in Our Cities: The cover displays a Google Earth image of a section of Delhi city that vividly shows spatial segregation in the city. The region on the left shows Sainik Farms Colony and the region on the right shows Khanpur. Sainik Farms is a colony in New Delhi that was established in the 1960s as a cooperative society for defence staff and their families. The colony is known for its farmhouses and low-rise apartments and is considered an affluent area. However, the colony has been the subject of media attention and judicial scrutiny because residents have been unable to get the colony regularized. Originally a village Khanpur is now a densely populated locality in South Delhi, and many localities in the area may be considered informal settlements or lower-income housing, with inadequate civic services, and home to migrant labour, many of whom stay in rented accommodation. Similar images are available for cities across India and the world.

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ActionAid Association is an Indian organisation working for social and ecological justice in 25 states and three Union Territories. Together with supporters, allied organisations, communities, institutions and governments, we strive for equality, fraternity and liberty for all.