

# Kamgaar Putala

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • JUNE 2020

**In this project, 176 very poor riverside squatters, in the city of Pune, used a terrible flood crisis as an opportunity to bring to an end decades of living in danger and squalor and insecurity on the banks of the Mutha River. With help from a local NGO called Shelter Associates, they organized themselves, started saving, surveyed their community, searched for land and eventually found new land where they got permission to develop their own new, permanent secure cooperative housing, with good support from their partner NGO, from the municipal government and from a state-level social housing subsidy scheme.**

- Project Kamgaar Putala Resettlement
- Location Pune, India
- Size 176 households
- Finished 2005
- Type Community-driven resettlement of flood-affected squatters to free government land and new housing located 8 kilometers away, with collective land lease

## CONTEXT OF THE PROJECT

Informal settlements in Indian cities are often located on land that is dangerous and inappropriate for housing. This makes those settlements especially vulnerable to natural disasters like floods, earthquakes, landslides and epidemics. Add that to the dangers of overcrowding, tenure insecurity, lack of basic services and sheer poverty. The large riverside settlement of Kamgaar Putala, is one of Pune's oldest informal settlements, built along the banks of the Mutha River in the center of the city. During the monsoon season, rising water levels in the river often flood the settlement's huts, built of temporary materials, and bring hardships for the residents. In 1997, Pune faced one of its worst floods since 1961. Kamgaar Putala was badly hit, along with five other riverside slums. 379 houses in the community were submerged for fifteen days, and 150 houses were totally destroyed.

At that time, the Pune Municipal Corporation (PMC) had developed plans to widen the Sangam Bridge, which is adjacent to Kamgaar Putala, and that project would displace a large part of the riverside community. Between the floods and the bridge project, it seemed increasingly impossible for the people to stay in Kamgaar Putala.

Meanwhile, the State Government had been pressuring the PMC to plan a resettlement project for people affected by disasters and development projects within the city. So, in 1998, a year after the floods, the PMC asked Shelter Associates (SA), a Pune-based NGO, to carry out detailed surveys in six riverside slums, to determine the number of houses directly affected by the floods. Instead of being done by professionals, this survey was done by slum dwellers themselves, with the assistance of the Mahila Milan women's savings collectives, the National Slum Dwellers Federation and the Mumbai-based NGO SPARC. The survey became an important opportunity for SA to initiate a dialogue between the affected communities and the city authorities, to develop a resettlement strategy together.

## ORGANIZATION

The survey process involved numbering all the houses, carrying out a door-to-door enumeration, organizing community meetings and drawing up settlement registers. The survey created a great deal of energy among the residents of Kamgaar Putala, who helped carry out the survey. Some people were curious and excited, where others were more wary, afraid that the survey might be the harbinger of eviction. But the survey process strengthened the community process and brought many new members into the Mahila Milan community savings groups.

Throughout the survey process, SA and Mahila Milan held meetings with the residents and motivated them to join the federation activities. Residents were encouraged to begin crisis savings groups for use in the future, when they would move to new land. The collaboration with the SPARC/NSDF/Mahila Milan Alliance came to an end, though, in 2000. After that, Shelter Associates pursued the project on its own, and helped form a new federation of the poor in Kamgaar Putala called *Baandhani*, which means 'tie' symbolizing unity in the local language- Marathi.

160 families in the community became part of the *Baandhani* federation, and collectively agreed that the only solution was to leave this dangerous place and move to some alternate site, far away from the river. They wanted a house they could call their own. They wanted their children to grow up without fear of drowning. At the time, another slum resettlement housing project was being built at Dattawadi, a little further up the river, in which 56 families had moved from an evicted slum into new housing they designed and built themselves nearby, with support from SA. The success and public awareness of that project helped build the confidence of Kamgaar Putala's residents that they could make their own resettlement project too.

With this confidence, the resettlement planning in Kamgaar Putala took off. Crisis savings groups were formed, lots of meetings were held, and the problems people were facing began to be discussed. By then, the women of *Baandhani* had started setting up housing savings groups to ensure that they had the funds for a loan down payment, when the time came for building their new housing. Negotiations to find a relocation site began in 2003, and *Baandhani* began developing resettlement strategies.

As the land search and negotiations continued, *Baandhani* and SA worked together to improve living conditions in Kamgaar Putala after the devastating floods. When in 1999 the PMC began promoting the use of vermiculture and composting to improve waste management, *Baandhani* and SA took up the ideas enthusiastically and began composting and vermiculture in Kamgaar Putala and other slums, with support from PMC. The city authorities came for visits and were quite pleased to see these community-managed

environmental initiatives, even as the people were actively preparing to relocate. The composting and vermiculture became an income-spinner for the women's savings group, who found many customers for their organic compost, and also raised the profile of the community collectives in poor settlements like Kamgaar Putala.

### Support groups and partners:

The Kamgaar Putala project was an important demonstration in Pune of a community-driven and collaborative housing resettlement process that involved support from many partners:

- **Shelter Associates:** Upholding the vision of an India where every citizen has access to basic infrastructure and secure tenure, Shelter Associates (SA) was founded in 1993 in Pune. It is an organization that has been striving towards ensuring equal distribution of rights and resources by enabling access to basic infrastructure and social housing to the urban poor, using their core competencies in Poverty Mapping, Housing and Sanitation. SA aims to convert slums into housing societies for the poor, to provide safer and cleaner environment, retaining the community spirit and giving access to basic services like water, sanitation, electricity etc. which often, urban slums lack.
- **Baandhani:** The community federation was the catalyst in making this project a holistic, collective community-centered and inclusive project. Baandhani also represented the community during many of the negotiations with PMC and busted the myth that poor communities never talk with local governments.
- **Pune Municipal Corporation (PMC):** Although the administrative heads and priorities kept changing, and getting each subsequent administration to buy in to the project was difficult, the PMC provided the land for resettlement at Hadapsar free of cost and facilitated the regulatory board project approvals.
- **Maharashtra Housing and Area Development Agency (MHADA)** is the agency responsible for building low-income social housing in the state. MHADA channeled the subsidies for new housing to SA and monitored the construction work.
- **The Valmiki Ambedkar Awas Yojna (VAMBAY)** is a government scheme to provide housing subsidies to slum dwellers in need of relocation, in which half the subsidy amount comes from the central government and half comes from the state. The VAMBAY subsidies for the Kamgaar Putala project (Rs. 50,000 per unit) were routed through MHADA.
- **Housing and Urban Development Corporation Limited (HUDCO):** The VAMBAY scheme was leveraged towards partial funding of Kamgaar Putala resettlement project working in coordination with HUDCO & MHADA. HUDCO was earlier contacted independently for seeking support towards housing loans but as HUDCO was responsible for disbursement of funds through the VAMBAY scheme, there was a conflict of interest and hence they could not support this project financially by extending housing loans independently.
- **Two private sector banks (The United Western Bank and Bank of Maharashtra)** provided additional housing loans to families in the project, to cover the construction costs that were not met by the VAMBAY subsidies and people's savings.

## LAND NEGOTIATION

The survey of the old riverside slum in Kamgaar Putala showed that about 93% of the families were structure owners and had documents which proved they had resided in the slum for at least 23 years (like being on the electoral rolls and having ration cards and slum property cards). This documentation was important because it made them legally eligible for state-supported resettlement after the devastating floods. All of the state-funded social housing programs in the State of Maharashtra so far follow this eligibility criteria.

The Kamgaar Putala community members decided to divide itself into four groups of 40 - 45 families each, and each group would register formally as a cooperative housing society. The four housing cooperatives would then become the legal lease-holders of the new land at Hadapsar, and would manage the housing loans and repayments. The four cooperative housing societies were registered in January 2003, but the PMC has been very slow to follow through on its legal obligation to finalize the formal lease contracts to the land with the four coops. The new housing in Hadapsar was completed and the people moved into their

flats in 2005. But by May 2020, the land still had not yet been formally leased to the four cooperatives, and the families did not yet have ownership papers for their apartments.

The 5,053 square meters new land, in the industrial suburb of Hadapsar, just 8 kms away from the original riverside slum, had been reserved in Pune's development plan for "Economically Weaker Section" (EWS) resettlement housing. The land was to be leased to the four cooperative housing societies, under a long-term lease arrangement, at no cost, for a specific period. But as of 2020, the lease contracts were still pending and the residents did not yet have ownership papers for their apartments. But since this resettlement project was carried out under the government's VAMBAY Scheme, using MHADA grant funding, and is now complete and fully occupied, the members of the four coops feel no fear of being evicted.

## PLANNING

### Design Process:

After getting little support for the project from several successive municipal administrations, Mr. Sanjay Kumar took over as Municipal Commissioner of Pune in March 2003. In Mr. Kumar, the community finally found a supportive administrator. SA and *Baandhani* presented to him all the surveys, research and planning they had done since 1997 for Kamgaar Putala's move to the land they'd chosen at Hadapsar. Mr. Kumar was impressed and awarded the relocation project to SA. The Buildings Department of the PMC then extended its full support to help make sure the project complied with all the regulations.

This change of tone at the Municipal Corporation brought about a surge of enthusiasm within the community. On April 28, 2003, the community celebrated their future by organizing a public model house exhibition on the new site at Hadapsar, to show their housing ideas and their preparations to the city. The model house, which was made of cloth and wood and built at full scale, reproduced the new apartment unit they had designed themselves, in a series of design workshops with the architects at SA. The model house exhibition gave both the future residents and the guests a three-dimensional view of the new apartment unit. Lots of politicians and officers from the PMC and MHADA attended the celebration, and the event was covered by local media.

### House Design and layout plans:

The architects at SA worked with the Kamgaar Putala community to plan and design the layout and the buildings, with 176 apartments. There is a common myth in India that the only way to achieve high density housing for the poor is to put them into high-rise blocks. But with poor construction, poor maintenance, inadequate services and frequent elevator breakdowns, those buildings quickly turn into a nightmare for families living on the upper floors, who can't cope and end up moving back to the slums. The project at Hadapsar, on the other hand, demonstrates a low-rise, high-density housing solution that doesn't require elevators and works well for low-income families whose houses often double up as income generating spaces.

The new housing at Hadapsar is organized in two-story blocks, with eight apartments in each block, arranged around a central courtyard - four units on the ground floor and four on the upper floor. The central courtyard is flanked by smaller courtyards that provide access to the apartments on the ground floor and to the staircase leading to the upper floor. The various courtyards provide lots of places for children to play, with lots of eyes looking after them from lots of windows. And the design allows plenty of daylight and ventilation into each unit.

The size and design of the apartment unit was critical for SA and one of the most interesting aspects of the design. Building costs had to be kept within the Rs. 80,000 (US\$ 1,717) budget, so the units could not be very big. The floor area of each unit is 200 sq. ft. (18.6 sq. meters), divided into two 10 × 10 ft (3 × 3 m.) bays. Each unit includes a toilet, a *mori* (bathing area), a kitchen area and a multipurpose living-dining-sleeping area in the front bay. A higher ceiling height of 14 ft. (4.3 m.) in one of the bays was part of the design. This high ceiling gives enough space for the family to construct an internal loft of 100 sq. ft. (9.3 sq. m.) later on, when they need extra space. With the loft, the total living area in the apartments came to 300 sq. ft (27.9 square meters).

## FINANCING

**Government subsidies in the project:** Subsidies from both the state and central government were crucial in making the Kamgaar Putala housing project possible. In 2003, the VAMBAY scheme was introduced by

the government in Maharashtra, and was a major program to provide affordable housing and infrastructure to the poor. Under the scheme, beneficiaries receive a grant of Rs. 50,000 (US\$ 1,073) towards the cost of their new housing, half of which comes from the central government and half from the state. The VAMBAY scheme provided a powerful motivation for the PMC to implement slum upgrading projects in Pune. The subsidies were routed through HUDCO, to MHADA, and then to the slum-dwellers in need of housing resettlement. As part of the scheme, the central government set state-level targets to boost utilization of the subsidies and to maximize outreach to the poor. The good working partnership between Shelter Associates and MHADA was crucial in obtaining these Rs. 50,000 VAMBAY subsidies for all 176 families in the Kamgaar Putala project. The PMC also provided the resettlement land free of cost, and the land already had basic site infrastructure in place such as water supply, drainage lines, access to electricity and road networks.

#### Project costs:

- **Land costs:** The 5,053 sq. meters new land at Hadapsar was provided free by the PMC, on long-term lease to the four housing cooperatives set up by Kamgaar Putala relocatees.
- **Housing costs:** The cost of each apartment worked out to about Rs. 80,000 (US\$ 1,717) x 176 units = Rs 14.08 million (US\$ 302,192).
- **Infrastructure costs:** The site infrastructure, roads, drainage networks and water supply lines were already laid on site by the PMC, and so the project did not have to bear those additional costs. The only costs were connecting the buildings to these existing infrastructure networks

#### Who paid for what?

The per unit construction cost of Rs. 80,000 (US\$ 1,717) was met by:

- **Rs 5,000 (US\$ 107)** came from community members' savings (kept in a common account)
- **Rs. 50,000 (US\$ 1,073)** came as a VAMBAY housing subsidy, which blended central and state funds.
- **Rs. 30,000 (US\$ 644)** came from commercial bank loans to individual cooperative member families

#### Financing:

In 2000, SA began negotiating with HUDCO for housing loans to finance the new housing project. HUDCO officers from Mumbai visited the Kamgaar Putala settlement and the resettlement site and were favorably inclined to lend to the families. But when the project was approved for subsidies from the VAMBAY scheme (which were routed through HUDCO), HUDCO's policies prevented them from providing both subsidies and loans to the same project. Since the VAMBAY subsidies were not enough to cover the full construction costs, SA was obliged to look for loans from commercial banks to finance the remaining 30% of the construction costs. SA met with several banks, but most were reluctant to lend to the poor, despite the solid position of the Kamgaar Putala project: the land had been sanctioned, the drawings had been approved by the PMC, the VAMBAY subsidies of Rs. 50,000 (US\$ 1,073) per unit had been obtained and the families had all saved Rs. 5,000 (US\$ 107).

Eventually, two commercial banks (United Western Bank and Bank of Maharashtra) were persuaded to provide loans to the families, under an arrangement by which the loans were made to groups of three families, and each family in the group stood as guarantors for the other two. This arrangement enabled each family to mortgage their new apartment and get a loan of Rs. 30,000 (US\$ 644), at 8.5% interest, repayable over 7 years, with monthly repayments of Rs. 486 (US\$ 10), which was affordable to all the families. The residents had already discussed the amount they would be able to repay, ensuring that the most vulnerable did not get excluded from the process. They calculated that in the old settlement, most families had to spend at least Rs. 3,000 (US\$ 64) every year to maintain or rebuild their huts, and they would now be able to save at least that much.

## CONSTRUCTION

Construction work started in September 2003. MHADA was the agency in charge of disbursing the subsidies, in stages, as well as monitoring the construction work. SA arranged for all the heavy foundation and reinforced concrete frame work to be done by a private developer, while the brickwork, plastering, flooring, fabrication of doors and windows and finish work were done by small builders who were part of the community. This was a way of ensuring good building quality and boosting the community's economy at the same time.

While the construction was still underway, there were more bad floods in August 2004. Kamgaar Putala was again underwater, and many families had to flee to higher ground. Fortunately, almost 100 of the apartments were ready then, and many of the flood-affected families could move into their new homes. The community decided to allocate the apartments by drawing lots, early on in the construction process. As

soon as families knew which unit was theirs, they took charge of supervising the work. It was up to each family to put the finishing touches on their apartments, which they could do at their own pace, according to their finances. Having permanent, secure tenure and a brand new, light-filled apartment of their own gave people the confidence to invest in improvements like stand-up kitchens with stone countertops and stainless-steel sinks, tile flooring and colorful paint jobs. Lofts were built very soon in most of the apartments and converted into bedrooms. The residents now look after the maintenance of their buildings, and the savings groups are still going strong.

### Management:

Shelter Associates and the Kamgaar Putala community people worked together closely through all stages of the project, from conducting the first survey, to organizing and setting up savings groups, to searching for new land, to planning the model house exhibition, to supervising the construction of the new homes. And none of this was easy. The process was not only a community-strengthening process, but a partnership-building process.

## IMPACTS OF THE PROJECT

Resettlement schemes often fail because they are too far away from people's employment opportunities and established support systems. The Hadapsar site is 8 kms away from the original settlement, but the people chose that land themselves, among several possible sites reserved by the city government for housing the poor. Some families did face difficulties initially, but one proof of the success of the Kamgaar Putala resettlement is that after sixteen years, not a single resident has sold out and moved elsewhere. The community people were fully involved in every aspect of the project planning and implementation, and that led to several intangible impacts:

- **Sense of ownership:** Even though they are still waiting for their ownership documents from the city government, the residents feel connected to their homes, both financially and spiritually, and have made substantial investments inside.
- **Collective spirit:** There are active social networks in the community which make everyone feel they are part of a tightly-knit community. The design of the apartments provides privacy and space for children to study, but at the same time, there are many spaces for playing and friendly interaction between neighbors - which high-rise slum rehabilitation schemes often lack.
- **Solid houses:** For people who lived for decades in flimsy huts that get flooded every year, the safe, solidly-built, flood-proof apartments have not only brought a new sense of security but also improved health.
- **Private bathrooms:** For many of the families, who suffered for a long time having to bathe in public open spaces and use common toilets that were filthy and dangerous, one of the greatest things in the new housing is that each apartment has its own private toilet and washing area.

### Problems:

Most residents are happy with their new apartments, but there have been some problems with municipal services like inadequate street lighting and sometimes insufficient water supply, as well as some construction problems like poor-quality plaster work. The building construction quality was not always the best, since the very low budget constraints forced the community and their SA supporters to cut a few corners to keep costs down. But these are all problems the new community are managing themselves, as housing cooperatives.

### Social and Political Impacts:

Housing is a complex development good which touches all the structural issues in a city: land, infrastructure, governance, finance, building regulation, law and equity. And when a large proportion of the citizens in a city like Pune are forced to live in squalor and insecurity in slums, for lack of affordable and decent housing, that's a complex structural failure. Solving the housing problems of the urban poor is not something communities can do by themselves, and not something cities can do by themselves. It takes partnership and collaboration. And when communities and their support NGOs work in partnership with their local, state and national governments, those structural gaps and imbalances can be addressed, and decent, secure housing for all is not a dream, but something possible. This Kamgaar Putala resettlement project is a shining demonstration of that.

### Economic Impacts:

As there has been no comprehensive survey done, there are no direct observations. However, there have been instances where few families have shown an economic upward mobility as the children received better education opportunities and they could focus on their studies in such an enhanced housing environment.

They gained secured jobs leading to better standard of living. In some cases, skilling activities have led to income generation for the women folk at home.

#### Remarks from residents:

- "We like these houses because we are free from the problem of floods every year. In Kamgaar Putala, we had to bear a lot of problems. There were a lot of mosquitoes, and there were problems of cleanliness, which we don't face now. After the flood waters receded, we used to find snakes in the house, and everything would stink. We would have to almost completely rebuild our houses every year after the floods, and that cost a lot of money. We faced these problems every year. This new apartment is much better, and also bigger than our old ones." – *Mr. Patel*
- "We used to stay in a tin-sheet hut. Now we stay in a proper concrete building. Our children have a good school nearby. We have a good road nearby too. Everything has become easier for us. Our lives have improved here. The house is big enough to accommodate all of us, and our children can study well. We are living comfortably now and have no tensions about our housing." - *Mr. and Mrs. Kamble*
- "After coming here our lives have completely changed. The children have a place to play, we have more open space to use, the house is big and the toilets are right here inside the house." – *Mr. Pathan*

### FOR MORE INFORMATION ON THE PROJECT

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*Here is a link to a documentary on the resettlement of Kamgaar Putala in Pune:*

<https://www.youtube.com/watch?v=pfMwyHmlyxE>

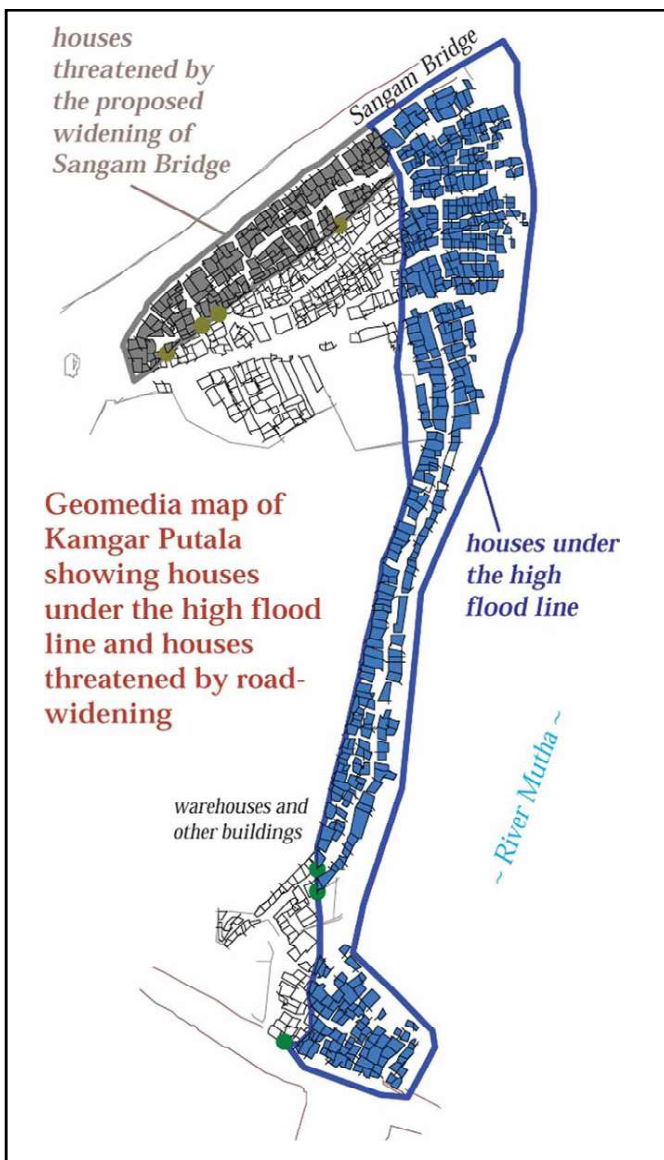
**PHOTOS**



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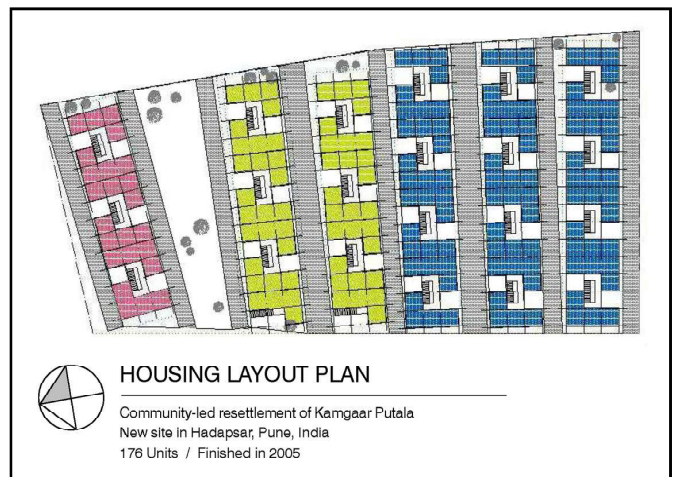
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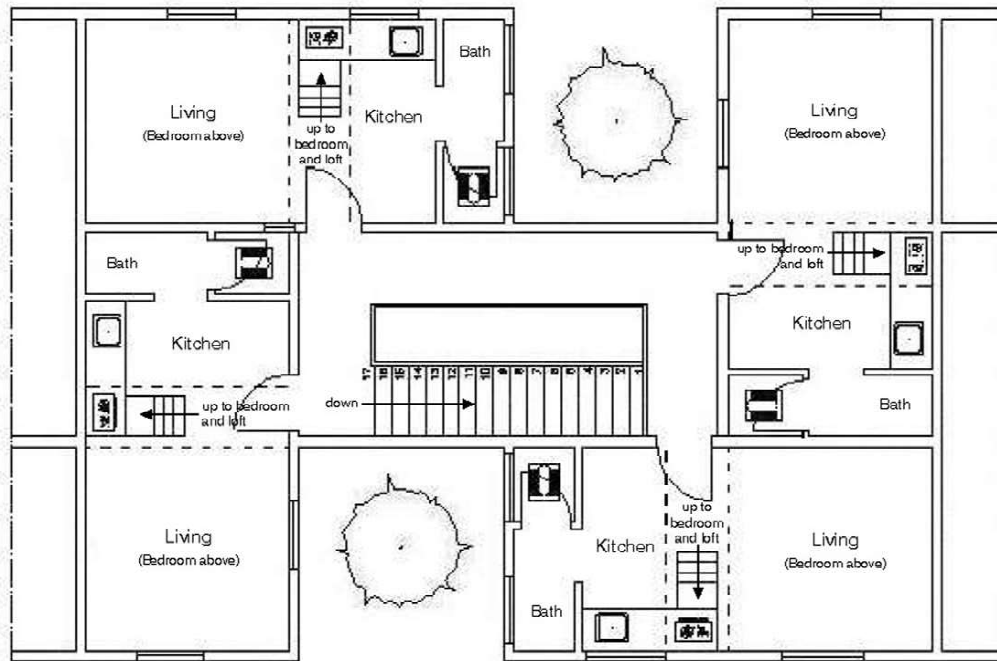
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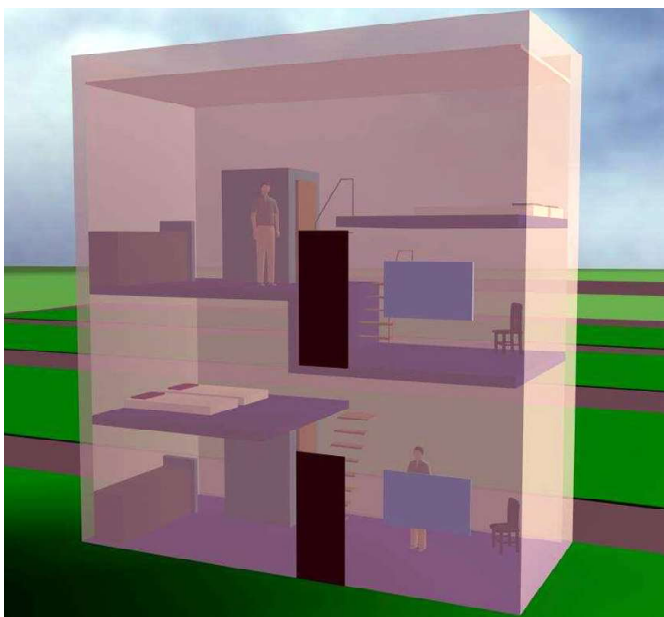


## TYPICAL UPPER FLOOR PLAN OF CLUSTER

Community-led resettlement of Kamgaar Putala  
 New site in Hadapsar, Pune, India  
 176 Units / Finished in 2005



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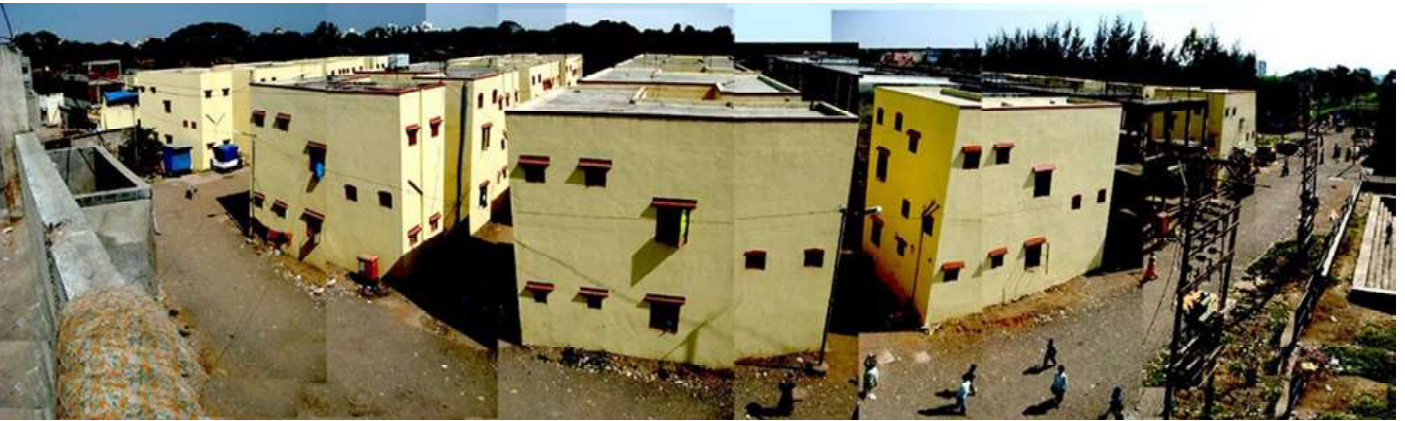
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