

# BUILDING THOUSANDS OF COMMUNITIES, NOT MILLIONS OF HOMES

## IDEAS FOR AN INCLUSIVE COMMUNITY BUILDING PROCESS



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*A graduate of Columbia University's GSAPP in New York City, Sandhya's prior experiences span multiple countries, including working at an interdisciplinary design firm based in Singapore, and prior to that, at the San Francisco based non-profit, Architecture for Humanity. At the Collaborative, Sandhya is currently working with a diverse group of communities across India. Through design interventions, she helps create dignified places to live, learn, play and work.*

Pooja, a 25-year-old mother of two girls both under the age of five, lives in a slum with her husband and his parents. Most members of her family work, leaving Pooja at home to care for her children and perform household chores. Pooja's home extends into a loosely formed courtyard which is shared with her neighbours. This space works as an extension of their homes where they wash clothes, clean utensils and prepare for meals. When not in use for household chores, these areas become play spaces for children and social spaces for the adults and elderly. And when Pooja needs to take one of her children to see the neighbourhood doctor, she leaves the other in the courtyard area under the watchful eye of her neighbours. Pooja's story is not unique, and her living arrangement is similar to most other slum residents.

[Supporting images 1, 2, 3]

### SOCIAL INFRASTRUCTURE IN INFORMAL SETTLEMENTS

This type of trust and co-dependency between these residents did not occur instantaneously. Rather, it developed over a period of time as they collectively shared and lived through both positive and difficult experiences, while they made their homes in an alien city with inadequate resources.

Social capital and social infrastructure are two of the most robust sources of comfort in informal settlements, critical to the residents' survival. As a result, these neighbourhoods collectivise and develop a strong social fabric over a period of time, making for culturally and economically vibrant and resilient communities.

<sup>1</sup> *Social infrastructure as defined by Eric Klinenberg, are physical places and organisations that shape the way people interact; it taps into existing community capital and networks to build trust, enable learning, and provide individuals with the resources to prepare and respond to crises.*

Slums have become ubiquitous parts of the urban landscape today. The lack of formal planning and public infrastructure in these settlements is glaringly obvious, making them unhealthy and unsafe for the residents.

The UN-HABITAT defines a slum household as a group of individuals living under the same roof in an urban area who lack one or more of the following:

- *Durable housing of a permanent nature that protects against extreme climate conditions*
- *Sufficient living space which means not more than three people sharing the same room*
- *Easy access to safe water in sufficient amounts at an affordable price*
- *Access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people*
- *Security of tenure that prevents forced evictions*

[Supporting images 4, 5]

The above definition effectively describes the physical attributes that are lacking in a slum household. However, as a guide to governments across the world in making housing policies and deciding on the basic requirements for safe and healthy living, this list does not include the social infrastructure developed as a collective asset amongst the residents.

Even if individual homes might be controlled by the slumlords/ mafia, the creation and use of shared spaces and how neighbours build consensus is fairly democratic. The individual and the collective both play important roles in the development of social capital and social infrastructure that allows the residents to co-exist and function efficiently as a community.

**AFFORDABLE  
HOUSING DESIGN**

The urgent need to provide safe and healthy housing cannot be underestimated. Most underserved and marginalised communities survive and thrive on strong social networks and are heavily dependent on it, whether it is the slums in Mumbai or the Brazilian favelas.

Yet, most housing programmes across the world tend to focus on the individual family unit. This is evident from the way policies are framed: governments tend to target the number of homes to be built or the number of people to be housed, seldom is it looked at as the number of communities that are in need of a better quality of life.

To meet the demand, site planning is designed to optimise for the most number of houses, leading to cookie cutter solutions to be replicated for maximum speed and efficiency. Both these policy and planning aspects then dictate the financing mechanisms that are put in place.

The Government of India redesigned and launched its national housing policy in 2015. The Housing for All (Pradhan Mantri Awas Yojana) scheme aims to provide affordable housing for middle and lower-income groups by building 20 million homes by March 31, 2022. Now, let's assume that of the 20 million homes, 30% are allocated towards slum redevelopment. This would mean that six million homes are required to convert slums into safe and healthy housing.

What if we switched our thinking and considered that these six million homes are also 8000 communities that need rebuilding and improvement? What would our approach be if our target was to not build millions of homes, but to build thousands of communities? What would the design and implementation process look like in this case? And how would the financial mechanisms be set up to build these communities?

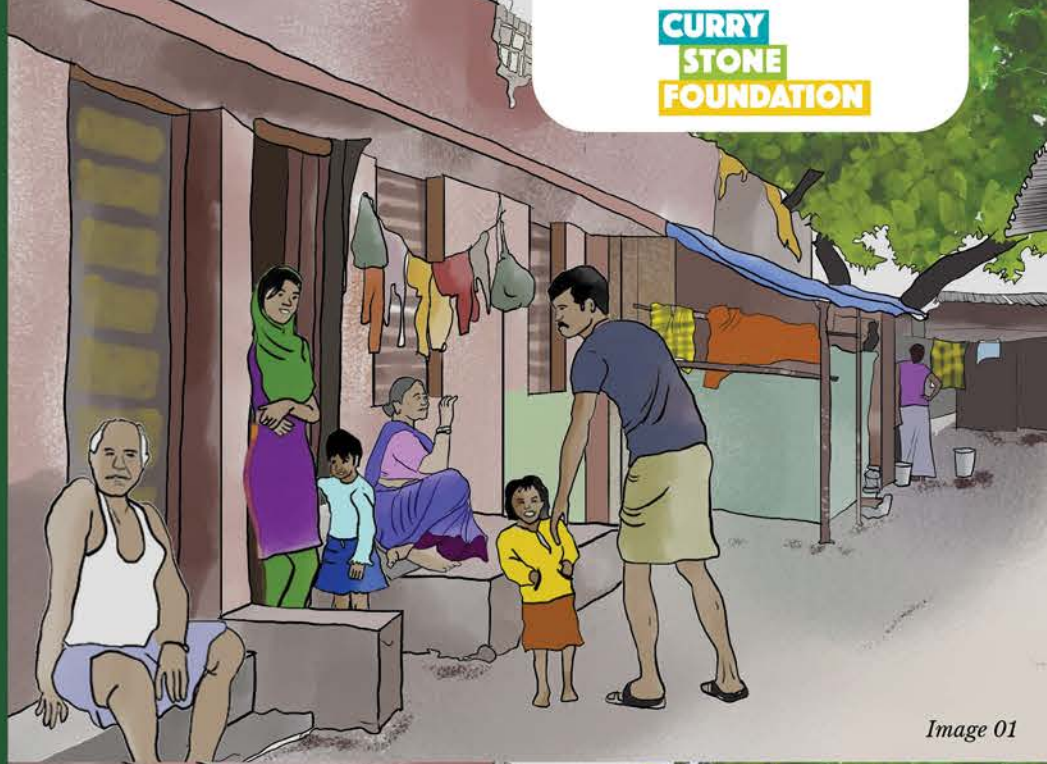


Image 01

*Social capital and social infrastructure are two of the most robust sources of comfort in informal settlements, critical to the residents' survival.*

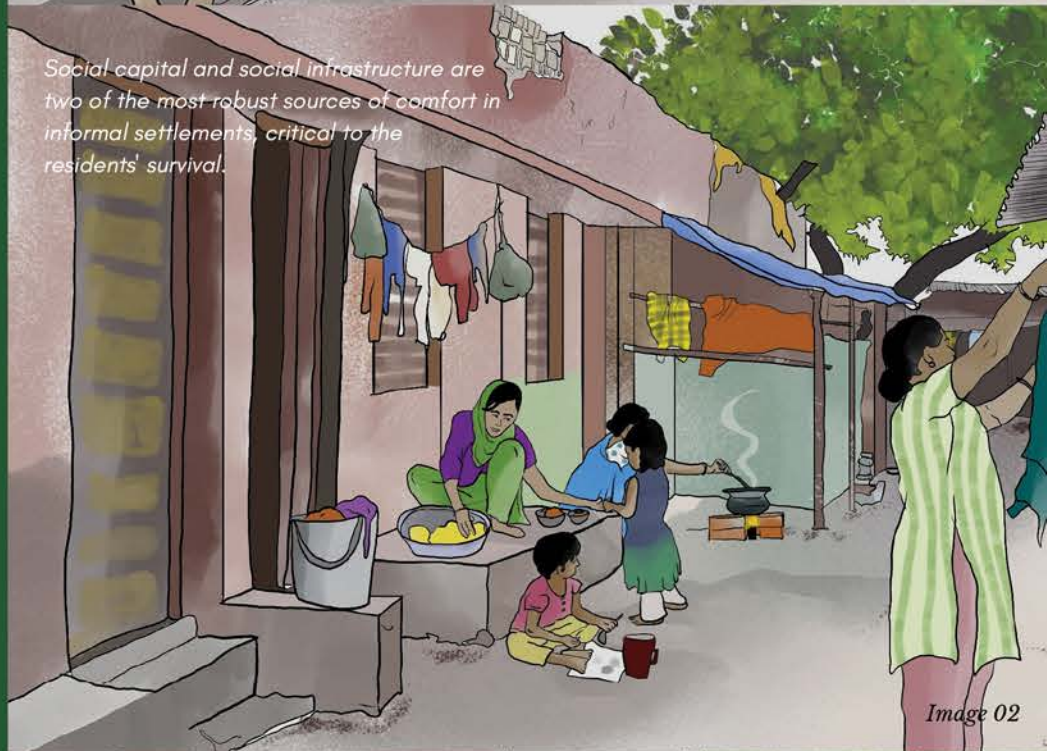


Image 02

*All photos provided by Curry Stone Design Collaborative*



Image 03



Image 04

*Physically, slums are inadequate and unhealthy places of living. Socially, they may have a slightly different story to tell.*



Image 05

## BUILDING A SAFE AND HEALTHY PLACE OF LIVING

The Curry Stone Design Collaborative, along with Snehalaya (a local NGO) as the social partner and Hunnarshala (design agency) as the technical partner, started working on an in-situ slum redevelopment in Ahmednagar City located in the state of Maharashtra. Beginning in early 2018, the design and development aims to address the need for safe and adequate living spaces while preserving the strong social fabric and bonding of the community.

This slum called Sanjaynagar is spread over two acres, where people from 22 different communities (refers to the different castes and religions) have been living together for over four decades. Many of these communities belong to castes which are socially disadvantaged (collectively referred to by the Government of India as the Other Backward Class group) and about 45% belong to more disenfranchised categories.

A group of Leprosy affected people were the first to be relocated to Sanjaynagar. The next large group to be moved here were families evicted from land that has now become a large gathering arena for the city. And similar to most slums, Sanjaynagar was set up on the fringes of the city, in a swampy area. It took a lot of creativity and resiliency on the part of the residents to be able to convert a piece of 'unlivable' land into their homes.

[Supporting image 6]

*'One of the critical aspects of this process was to have the community be the decision makers whilst the architects and social workers acted as facilitators.'*



Image 06

**AERIAL VIEW OF SANJAYNAGAR. WORTH NOTING THE SMALL COURTYARD LIKE SPACES AND THE STREETS BETWEEN THE HOMES THAT HAVE EVOLVED AS THE RESIDENTS ORGANISED THEMSELVES ON THIS LAND WHICH WAS A SWAMP WHEN THEY FIRST MOVED HERE.**

*'It was important for the community to see a direct outcome for themselves and this democratic process helped in trust building.... Listening to their needs and understanding them helped build a sense of ownership.'*

## **PARTICIPATORY DESIGN PROCESS**

Building consensus amongst the residents was the first step in the participatory design process. One of the critical aspects of this process was to have the community be the decision makers whilst the architects and social workers acted as facilitators.

The families living in Sanjaynagar have a strong connection to the land and were initially adamant about not going into a multi-storey structure which was necessary considering the land area. Representatives from the slum participated in a design exercise where they had to design the layout with single storey structures and if they succeeded the project would be built in that manner. It was important for the community to see a direct outcome for themselves and this democratic process helped in trust building.

[Supporting images 7, 8]

After careful planning and design, what emerged were several multi-storey clusters organised around courtyards of varying sizes. Spaces for social infrastructure were included from the very beginning of the design process as this is an integral part of their neighbourhood.

[Supporting image 9, 9a]

This process continued as the design evolved at different scales of the neighbourhood - starting with the masterplan, coming down to individual clusters and finally each family designing their apartment interiors facilitated by the community architects.

[Supporting image 10]

The apartment typology allows for multiple combinations and iterations based on the preference of the families. This flexibility not only allows for keeping many of the families together (especially those that are eligible for more than one home), but also assigns a unique identity to each family. Listening to their needs and understanding them helped build a sense of ownership.



Image 07  
*Building consensus, the first step towards trust building*



Image 08  
*Designing with the community.*

## DESIGN OF FINANCIAL MECHANISMS

Land is one of the most contentious issues where slums are considered. Despite having an easier job in this regard since this particular slum is on city land, the financing for this project has proven to be complex. Given that the process and housing model being set up are new to the region, the Curry Stone Design Collaborative is covering the cost of the design and the social process through its own funding. Leveraging this funding, a robust project plan was created with full community participation which made for a strong case for the redevelopment to be approved by both state and central government.

The financing of the project thus includes a fixed government subsidy, funding support from the Curry Stone Foundation and homeowners' contribution for the housing units. In addition, the city will contribute the required physical infrastructure to bring water and sewage connection to the neighbourhood.

The social infrastructure components will be supported through Corporate Social Responsibility and funds from other foundations. The biggest financial hurdle has been the community's access to housing loans from small to medium sized local banks.

All financial institutions that were approached had checklists that were not suitable for borrowers from this economic class and therefore did not qualify for the loans, despite the fact that this is a government mandated project. This led to the exploration of all types of financing mechanisms, including a peer-to-peer lending platform Rang De.

Through a collaborative effort with Rang De, a housing loan product was created that covers a majority of residents and opens up the project to a larger group of people interested in supporting such an initiative.

This product is unique in that the lender knows whom they are loaning the money to, and the borrower gets to choose the amount they want to borrow (however small), as well as the repayment schedule based on her livelihood. There are street vendors who chose to repay weekly, while salaried residents have opted for monthly repayments.

## THE FUTURE OF THE PROJECT

This article cannot be concluded without talking about the current pandemic. With a severe impact on the livelihoods of the residents, the loan terms need to be revisited. The financial mechanism that has been set up allows for providing very context specific loans.

This helps in reaching out to the lenders and borrowers and through a consultative process, negotiate ideal repayment terms under the current circumstances. Further, the iterative and participatory design process that has been in place from the very inception of the project has given much needed flexibility to make changes in response to the pandemic. However, only once the implementation of this initiative is fully complete will it prove if these alternate methods of design and financing have truly succeeded. If so, there is great potential to impact housing policies and an incredible opportunity to design and build thousands of communities.

**NOTE:** At the time of publishing this article, Hunnarshala is no longer part of this project partnership and Curry Stone Design Collaborative has taken on the design and technical responsibilities.

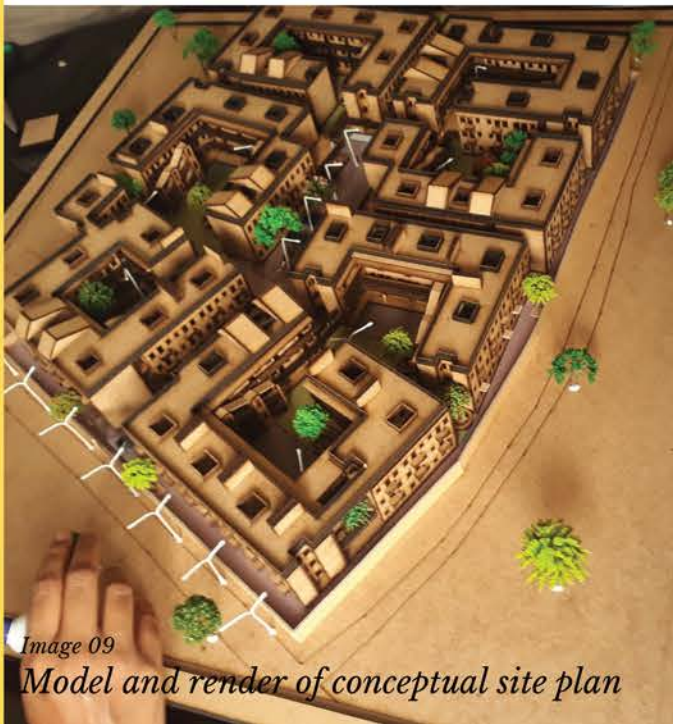


Image 09

Model and render of conceptual site plan





Image 09a  
*Spaces to facilitate intergenerational interactions  
after the residents move into multi-storey buildings*



Image 10  
*A family designing their  
home with  
the community architects*