Mahila Housing Sewa Trust
Provision of Houses for slum dwellers
A case study of Ranchi

MHT

Dignified Home, Dignified Life

40%

Of city residents in India live in slums with unsanitary and hazardous conditions

MHT has been partnering with slum residents to improve access to the following

- Quality housing
- Housing finance
- Legal land titles
- Water and sanitation services
- Energy solutions
- Climate resilient services

Since 1994, MHT has worked with thousands of slum leaders,to produce tangible results.

14,221 Quality houses provided

4,452 Individual loans facilitated

5,467 Property titles registered

45,000 Toilets installed

42,000 Households given access to potable water

181,000 Households given access to electricity

125,000 People mobilized in resilience building towards climate change

About Rajiv Awas Yojana

The Indian Central Government introduced the Rajiv Awas Yojana (RAY) initiative in 2009 to improve conditions in slums.

Beneficiaries of the program receive 90% of the cost to replace their substandard homes with new, upgraded housing built on the same land.

The program is active in 22 states with over 100,000 new home constructions approved as of 2016. The program was recently renamed "Housing for All."

MHT has worked with women leaders in slums across seven states and the capital city. It helped implement the RAY program in Ahmedabad, Bhopal, and New Delhi before taking the lead implementation role in Ranchi.

Housing program in Ranchi

The Ranchi Municipal Corporation (RMC) governs the city of Ranchi in western India, which has one million residents and 254 slum communities.

The RMC initiated the Rajiv Awas Yojana (RAY) housing program as a pilot project in 2015 in five slums: Bada Ghagra, Mahua Toli, Namkom Basti, Lohara Kocha, Oraon Toli. Eventually 1,565 families became beneficiaries of the program.

Unlike other cities, the Ranchi program was designed as a "beneficiary led" approach, putting slum residents in charge of the construction of their new houses. This positioned slum residents to take more direct ownership over the process and outcomes.

MHT was tapped to serve as the Project Monitoring Committee to manage the implementation of RAY in Ranchi. For MHT, building trust with slum community and cultivating women leaders within the slum as strategic changemakers were crucial priorities.

Mobilization

- Awareness meetings
- Leadership development
- Job training

Facilitation

- Land titles
- Bank accounts
- Final agreement

Construction Innovation

- Recruiting cluster contractors
- Customizing layouts
- Installing additional systems
- Monitoring and documenting

Mobilization

MHT has found that the most effective way to mobilize a community is to engage its members in setting priorities and identifying resources.

Grassroots outreach over the course of a year resulted in the following:

- **3500** slum residents attended **140** meetings
- **325** Women stepped up as community leaders
- **25** Community Action Groups (CAG) formed across five slums
- **300** Women trained in construction skills

Awareness Meetings

MHT started the work by inviting slum residents to area meetings to explain the RAY program.

There were presentations, video screenings, and discussions about how the new houses would look, the overall process for becoming a beneficiary, how the construction phase would work, and other topics. In these forums, residents asked questions and started to develop a working relationship with MHT staff.

Slum residents attend awareness meetings, ask questions, and build trust with MHT and RMC

Leadership Development

In addition to building trust and sharing information, awareness meetings became a place where women leaders emerged and formed Community Action Groups (CAG) that worked to monitor and regulate the progress of the RAY program.

Each CAG represented about 250 residents and was comprised of 13 women leaders elected by their neighbors. They worked with government agencies to problem solve and track progress towards better water, sanitation, and housing services in their communities.

These women leaders became critical links between MHT and the neighborhoods they represented, communicating problems, questions, and issues as they arose.

Women leaders discuss issues and solutions

RMC member heading the CBO training

Job Training

Based on experience gained from working in other slums, MHT saw a strong opportunity to add a skills training component in Ranchi's RAY implementation.

The RMC took MHT's recommendation and set up Karmika, a program to teach basic masonry, plumbing, water hand pump repair, and other skills to women in the pilot slums.

Over 300 women were trained and went on to become part of the labor force that constructed the new houses for the RAY program.
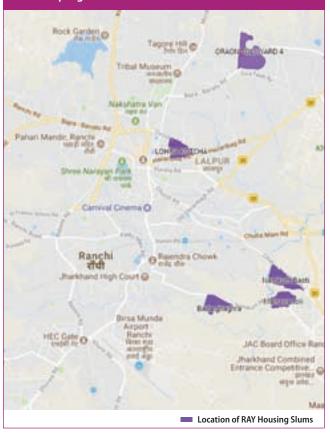

Women train in basic construction skills

Facilitation

Location of RAY Housing Slums

Land Titles

To participate in the RAY program, slum dwellers had to prove ownership of the land they lived on - typically a long and arduous undertaking. RMC officials approved an alternative, streamlined process recommended by MHT, shaving months off the process.

First, a genealogical record (vanshavali) was prepared using the Khatian, the legal Record of Rights that documents how rights on a piece of land are derived for occupants.

Next, the genealogical record was approved and a domicile certificate issued by the locally elected Councilors office.

Finally, with the domicile certificate in hand, the RMC issued the Holding Tax Certificate making legal land ownership official.

MHT team members with the local councillor in Bada Ghagra, for authorizing the domicile certificate and heredity record.

Bank Accounts

People living in slums often do not have bank accounts or have accounts with very low balance caps, making them unable to receive construction funds through the RAY program.

MHT brought together slum residents, representatives from Union Bank, teams of lawyers, and local government representatives to help slum residents set up proper bank accounts.

In cases where designated beneficiaries, who were almost always men, could not sign cheques due to illiteracy MHT pushed for their wives to be authorized on the accounts. This also allowed women to cut cheques to husbands who were skilled enough to hire themselves to build their own house.

Camps organized by MHT to open bank accounts for the beneficiaries

Final Agreement

While programs like RAY are created to benefit slum residents, the process is not always friendly. Completing the agreement with RMC and becoming an official beneficiary required numerous steps and documents.

MHT organized special "camps" to reduce the burden of the process. These were special one-stop events where government officials, bankers, and slum residents could finalize paperwork, sign final agreements, and get first installments of funds released all in the same day.

Furthermore, MHT convinced RMC to make wives default beneficiaries in the event of death of the husband. Previously, those agreements were just nullified and the family lost the chance to receive a quality home.

Ladies from Bada Ghaghra on receiving the agreement letter

Construction Innovation

MHT staff helping with the marking of house on site

MHT took a proactive, hands on approach, working closely with the beneficiaries, engineers, and RMC representatives to troubleshoot problems, improve efficiencies and provide robust technical assistance throughout the construction and monitoring phases.

Overview

Like in any other beneficiary led government program, RAY in ranchi demanded phase wise construction and timely monitoring of the process by every individual followed by monthly reporting of the same. As a part of this, the engineering staff at MHT assisted the RMC officials in clearing the site for commencing the construction and marking and line out of the construction areas.

MHT staff helping with the layout

However, the policy posed many drawbacks relating to the management, monitoring and layout of the houses. MHT projected problems of the beneficiaries such as having to buy expensive materials individually for the houses and spending time to note the progress of construction,having to adjust with the standard layout against their wishes and having to prepare individual applications for release of funds and submitting to the RMC, This standard process would have taken atleast 3 months to build the house from the funds. However, MHT through its programmatic innovations, changed this baseline process, ensured flexibility in the policy and access to the new house within 2 months.

Monitoring of the houses by MHT staff

House constructed upto roof level

House constructed upto roof level

MHT's Innovations

Recruiting cluster contractors

Since most of the beneficiaries were daily labors, spending time to undertake the construction of their house and administer the process, posed a big opportunity cost for them. Since RAY is a government scheme, it also takes time to release funds.Hence MHT team recruited contractors from among the beneficiaries, to construct and monitor the construction of houses in clusters. There were some beneficiaries who chose to built their houses by themselves.

Customizing layouts

MHT ensured the approval of different layout options based on the beneficiary's needs which were otherwise not mandated in the policy. For example: Relaxing the norms for beneficiaries not willing to build a bathroom next to the Prayer room, revised design for better ventilation in the houses,changing the standard room size depending on the number of people residing in that house, building houses with brick foundation as an economically and physically efficient alternative. Application for all these relaxations were submitted by MHT to RMC, which received a positive response.
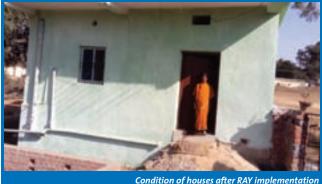
Installing additional systems

MHT proposed to construct a rain water harvesting structure, to meet the scarcity of water. The slum dwellers had to walk miles to fetch water. This proposal saved their time,met their demands and was less tiring.

Installing additional systems

Apart from monthly reports like in any other project, MHT also volunteered to prepare weekly applications of individual beneficiaries, recording the amount of work done and submitting it to RMC for release of funds.The activity was recorded and the funds were released in three phases;Plinth level, Roof level,Finishing stage. This was an easy method adopted by MHT to monitor which saved time for both the beneficiaries and the government.

Condition of houses before RAY implementation

Condition of houses after RAY implementation

Testimonial and Recommendation

Preeti Orao
Slum resident
(translated from Hindi)

MHT helped me to build a house that can accommodate all my family members. It is only because of them that we will be able to live in the house without any space crunch.

Sanyukta Devi
Slum resident
translated from Hindi)

We can only dream of a well constructed house. But today with the help of RMC and MHT, our dreams have come true. I never imagined that i would have such a dignified house with a rain harvesting system.

Suchita Lakra
Slum resident
(translated from Hindi)

MHT's efforts have been successful in our slum. They solved all our account related problems and helped us understand the transaction method. This ensured the right use of the funds received for the program.

Asrita Kachhap
Slum resident
(translated from Hindi)

My husband died after the agreement was completed. So after we built the house upto the plinth level, we had to reapply for the agreement. With the help of MHT, we were able to prove my eligibility even after my husband's death with the documents, were able to transfer the account in my name and receive the installment for the next phase.

Laxman Kachchap
Local Councilor
(translated from hindi)

MHT's presence made the implementation process smooth. They were successful in winning everyone's trust for the project. All the beneficiaries followed the policy guidelines, as instructed by MHT. They guided me to participate in the process, by highlighting my duties as a councilor. We are thankful to them, for providing us with proper shelter.

Value women as the strong leaders and change agents

MHT realized that when it comes to conferring asset ownership, women's stake in the property is almost always jeopardized. Even though the policy stated agreement in the name of the account holder (males in all the cases), MHT advocated for "Joint Accounts" to encourage asset creation in the name of women. MHT went out of their way to strengthen the women involvement in the process of finalizing the agreement.

Tap expertise that already exists from within slums

Appointing Cluster contractors: For an inclusive framework, MHT offered the slum residents involved in construction work, to volunteer as cluster contractors, to overlook the construction of 10-11 homes in the area. The beneficiary led method incorporated in this project, mentioned nothing about the involvement of these cluster contractors. However MHT advocated this method in order to distribute work efficiently within the slum dwellers and save the cost for the project.

Relaxing policy guidelines: The policy had rigid layout guidelines for the houses. The beneficiaries refused to accept these, since it affected their daily lifestyle. They had specific issues relating to the orientation of the areas and use of space inside the house. MHT requested RMC to relax the norms and allow the beneficiary to create a customized layout. MHT also made sure that the cluster contractors followed this reform in the policy.

Creating job opportunities: MHT strongly believes that the best way to make any project efficient is by involving the beneficiaries in the implementation process. Skill development workshops to teach basic construction activities were organized by MHT, so that these women would be able to build their own house under RAY or any other project implemented later in Ranchi.

Position slum residents to make decisions and take ownership of projects.

Building trust: RMC began the process of RAY in Ranchi in 2013. However since the project implementation report was prepared with very little involvement of the communities, the slum residents were distrustful of the Government. The tenders floated by RMC did not receive any response, which stopped the program for a year. While working on capacity building in other slums of Ranchi, MHT volunteered to expand its outreach to the five identified slums under RAY. All the services were offered by MHT through its existing grants and program funds. MHT played the crucial role of building trust between the slum communities and the government by conducting joint meetings and facilitating area sabhas. MHT played the crucial role of building trust between the slum communities and the government by conducting joint meetings and facilitating area sabhas. The beneficiaries through MHT, developed a friendly relationship with the government.

Identifying leaders: MHT identified women leaders from within the community to ensure the participation of slum dwellers in the decision making process. 325 such women leaders across the five slums ensured that all the beneficiaries received the services promised by MHT and the Government. These leaders arranged meetings to discuss problems and conveyed them to MHT immediately. This made the process more transparent, efficient and fast.

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