

Housing & Slum Development

Implementation of Housing project for urban poor



Nomination Award Theme : Housing, Urban Poverty and infrastructure
(Affordable Housing)

Nomination Entry Title : Housing for Urban poor at Khujner



HUDCO BEST PRACTICES AWARDS - 2013-14

Submitted by: Urban Administration and Development Department, GoMP
&
City Managers Association Madhya Pradesh

Submitted to :
Ministry of Urban Development, GoI





Community Hall



Dwelling Units



GLIMPSES OF IHSDP WORKS KHUJNER

Road

1. NARRATIVE:

SUMMARY

With the announcement of IHSDP Khujner proactively participated in formulating the Vision and strategic slum redevelopment plan. The plan envisages Khujner as a "zero slum city" with rehabilitation and relocation of as many as 100 slum dwelling units. With the combined efforts of ULB and citizens of Khujner the Khujner Nagar Parishad successfully got project implemented.

KEY DATES

Project approval date : Year 2007
 Project Start date : 2009
 Project completion date : 2011-12
 Allotment to the beneficiary : 2012-13

NARRATIVE

Khujner is a small town located in the Rajgarh district of Madhya Pradesh. As per census 2011 Khujner has a population of 10400. The town is famous for its mandi (Agriculture market) and "Chatrapati Mata Ji Pashu Mela" which caters to the need of the nearby villages and towns. During a survey conducted by Khujner Nagar Parishad it was observed that almost 39% of the town population was residing in slums. Major cause of Slums in Khujner was migration of people from surrounding villages. The scarcity of water for irrigation (due to less rains in Rajgarh) resulted into poor agriculture production and ultimately migration towards Khujner and other major towns of the district.

SITUATION PRIOR TO THE INITIATIVE

Most of the slums in Khujner, were lacking basic physical infrastructure facilities. However, social infrastructure facilities were found quite



adequate. As per the survey results of KNP following observations were made:

Name of ward/ Name of slum	Slum Population	Housing (pueca)	Water Supply	Sanitation	Roads	Electricity	Health Centre	Education Centre
1. Mahatma Gandhi ward No. 1	295		Not satisfactory				Satisfactory	
2. Dr. Bhimrao Ambedkar ward No. 2	448		Not satisfactory				Satisfactory	
3. Smt. Indira Gandhi ward No. 3	394		Not satisfactory				Satisfactory	
4. Chandra Shekhar Ajad ward No. 6	198		Not satisfactory				Satisfactory	
5. Rajiv Gandhi ward no. 13	185		Not satisfactory				Satisfactory	
6. Maharana Pratap ward No. 14	118		Not satisfactory				Satisfactory	
7. Lalbahadur Shastri ward No. 15	183		Not satisfactory				Satisfactory	

The absence of water supply, roads, disposal of human waste and garbage collection were the four most important factors that were proving to be major challenge for the health and wellbeing of people living in slums.

PRIORITIES & OBJECTIVES

During the year 2006-07 Nagar Parishad assessed the conditions of slums and the council unanimously passed resolution to solve this problem. The goal set was:

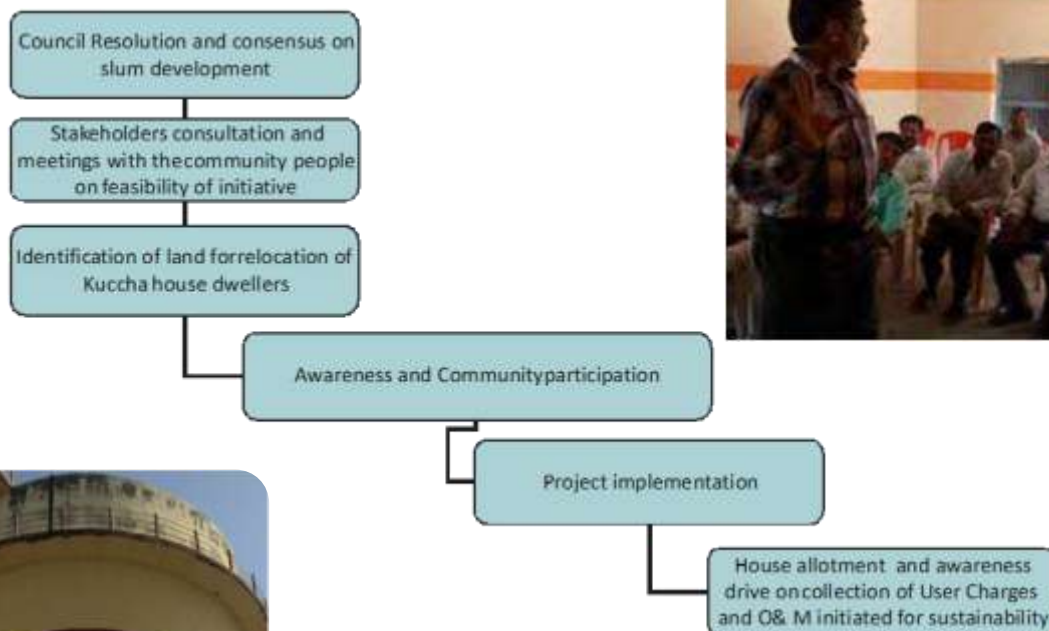
"To solve the problem of slums on priority"

Scarcity of funds was the biggest hurdle in achieving this goal. The unsatisfactory economic condition of nagar parishad was

another constraint. The ULB was not in a position to implement the upgradation project with its own resources. Hence, the council decided to go for accessing the JNNURM funds. The SLNA was approached by the Nagar Parishad officials and "IHSDP" scheme was recognized as the only feasible option for slum eradication.

It proved to be wise decision taken by the council and a consensus on 10% sharing was made. Out of the various objectives that were set at the beginning the first and foremost was provision of basic services to the urban poor clubbed with affordable housing.

THE IMPLEMENTATION PROCESS INVOLVED THE FOLLOWING STEPS:



PROCESS THE PARTICIPATORY APPROACH

All the projects were formulated with rounds of extensive public consultations incorporating their aspirations of area development for their own locality while devising the development strategies.

The localities under the study were taken-up with in-situ as well as relocation development framework in compliance to the set objectives of the Mission for providing housing near the place of occupation of the urban poor.

The intervened sites also incorporated the basic infrastructure & earmarked space for development of social amenities in the development proposal.

All the localities being small, specific & tight social compartments with long tenure already had a strong bonding to the area. They also participated with the implementation & identification of right beneficiary by the Implementing agency.

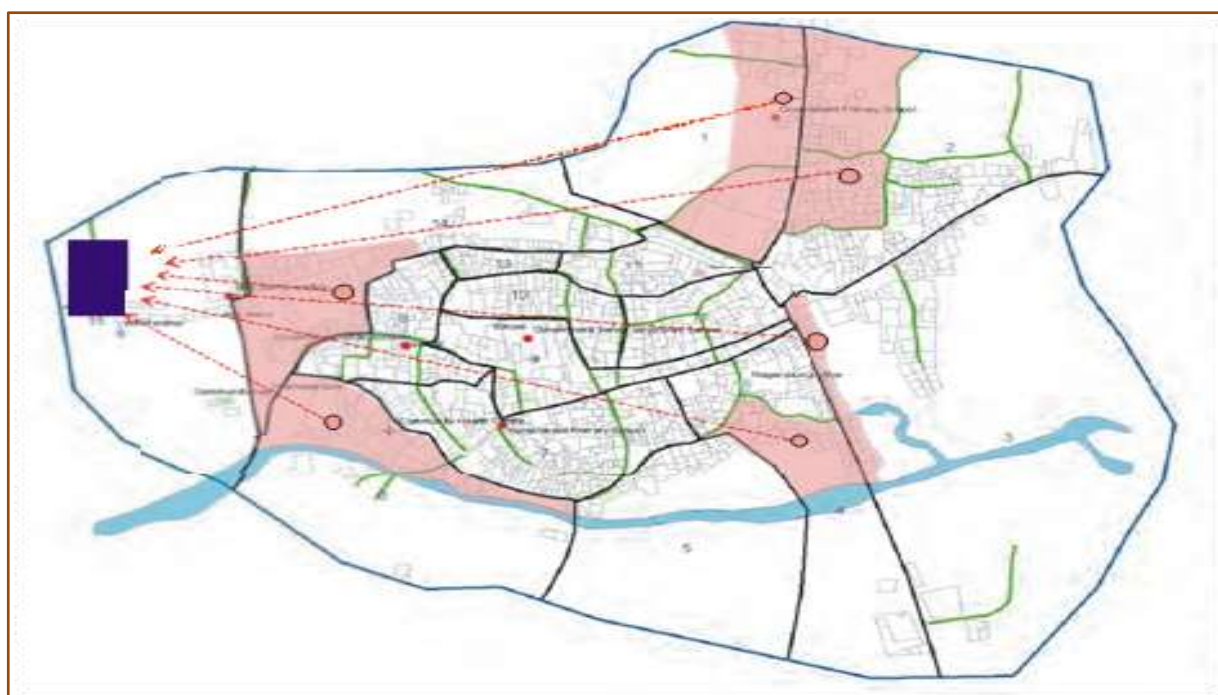
However the households identified for relocation were content because they were getting a pucca house within 1.5 kms distance.

Another set of objectives laid in the Project is providing Security of tenure. Houses under the schemes are being provided in the name of female family member or joint name as the case may be.

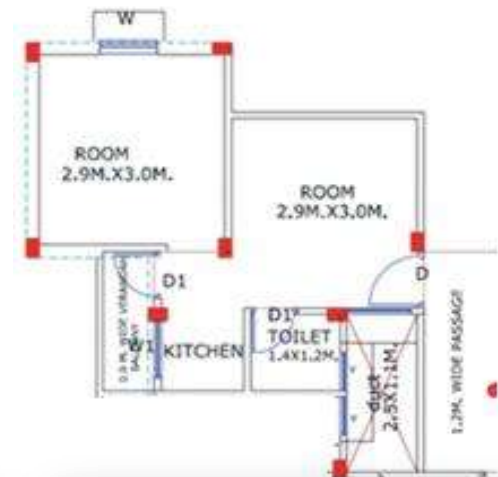
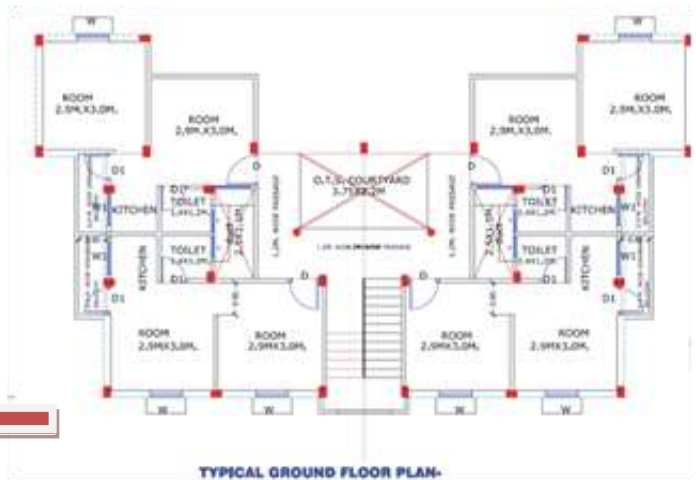
ABOUT THE PROJECT

As mentioned earlier, Khujner has 6 notified slum pockets and all the pockets were covered under the scheme. Total 100 households were identified for providing new houses. Rest households were having pucca houses and only basic infrastructure was required in these sites. Due to the scarcity of land in the slums of ward no.1, 2,3,6 and 13, 14 it was proposed to relocate the kuttcha house dwellers to ward no.15. The relocation process was conceptualized in the following manner:

S.N.	Old Slum Name/No. of families shifted		New Settlement (Area in Sq Km)
1	Rajgarh road	18	New Machalpur (3.00)
2	Pardimohallah	07	
3	Kulmlpura	10	
4	Islampura	13	
5	Machalpur road1	22	
6	Machalpur road 2	30	
Total		100 No.	



TotalNo.of Sanctioned dwelling unit	100N0
Area Of dwelling unit	25.06sqmts
No.Of Block (6 Unit each) constructed-	15Nos.
Accomdation	
-2 Rooms each Size 2.7x2.7m including kitchenplataronn & aeprata Toilet 1.4mx1.15m single storied 6unit block having followingfacilities.	
1. Connectivity - cement concteta road approachroad tom main road.	
2. Drainage-cement concrete U-Shape Drain.	
3. watersupply -IndMdual connecllon24 Houra wataravavailable.	
4. SanltaUon -SepUc tank & aeperatesewer line forArea .	
5. Lighting -External Slnlat light arrangement&completewith Internal ElectrtllcaUon	
6. Community Adlvltly-community hall&sulftclent open space for children playground.	
7. Educational -very near to Govl Higher Secondry School.	
8. Other-OnMainroad & near to krishimandi& Police station, Bus stand & Hospital.	



2.MOBILISATION OF RESOURCES

CHALLENGES OVERCOME

There were several challenges arisen during the implementation phase of above project sanctioned under IHSDP. Construction of DU, fit-in to sanctioned framework and also fulfill the aspiration of beneficiary was itself a challenging task.

Several round of consultations with beneficiary groups were organized.

Based on the feed-back, comments and suggestion the design of DU was slightly rationalized during implementation phase (keeping in consideration that the original plan approved from GoI remains undisturbed).

An additional platform has been provided for each household with proper setbacks, so that the beneficiary could construct an additional room in the future.

The Government has issued detailed guidelines on eligibility criteria of beneficiaries, composition of Ward committees, necessary documentation procedures, etc, for identification and mapping of beneficiaries. All these conditions have been fulfilled accordingly.

BENEFICIARY CONTRIBUTION

An important initiative has been tying up bank/financing agency loans for all IHSDP project beneficiaries. In case of Khujner HUDCO is issuing long term (15 to 20 years) loans to the beneficiaries. The tenure and terms have been arranged after analysis of ability of pay of the poorest of the poor.

As beneficiaries are poor slum dwellers it was difficult for them to arrange the beneficiary contribution. Khujner Nagar Parishad approached the banks to sanction of the home loans for paying off beneficiary contribution.

Further, as envisaged in the Seven Point Charter of the IHSDP programme, non-alienable right to ownership of land is being extended to all beneficiaries. Holistic urban community development, including ensuring universal access of the poor to

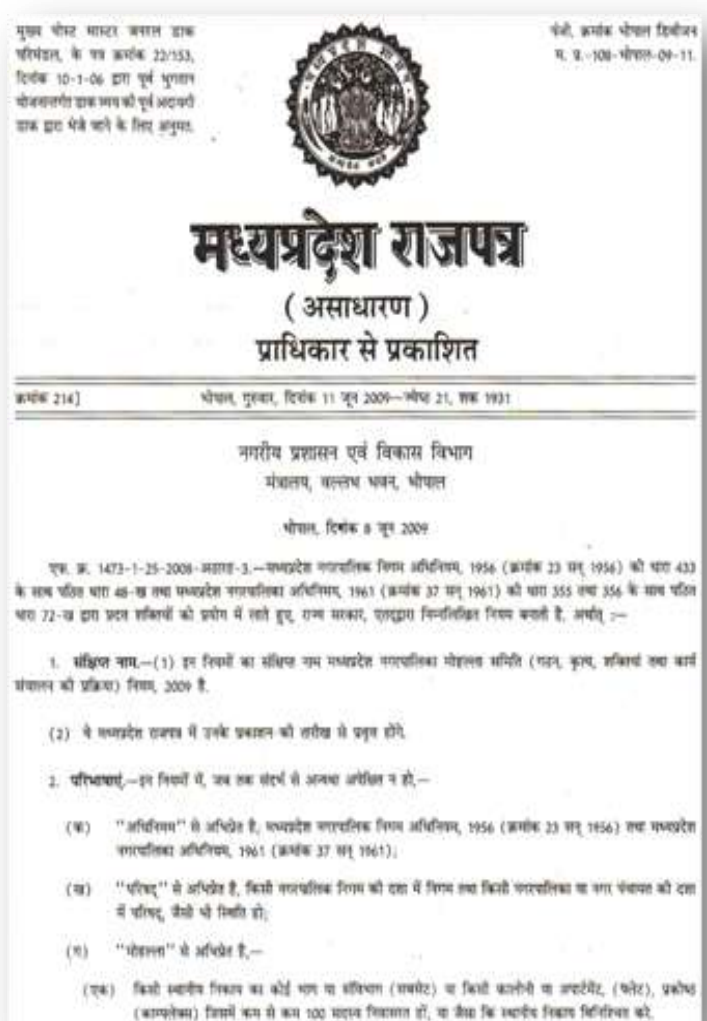
schooling health facilities with free primary and referral medical

care and social securities of poor households at the heart of our pro-poor focus.

Khujner Nagar Parishad is securing ownership tenure of beneficiary by providing registered lease deed to beneficiary. The said lease deed executed to beneficiary with joint names of Husband & Wife. Beneficiary is allowed to mortgage the dwelling unit for take home loan not otherwise.

Govt. of Madhya Pradesh has waived off stamp duty on registration of lease deed for houses constructed for urban poor

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2.1 OPERATION & MAINTENANCE OF THE ASSETS BEING CREATED UNDER THE PROJECT

The post implementation challenges include - Proper maintenance of dwelling units constructed. Khujner Nagar Parishad is making special provisions for maintenance of dwelling units.

Beneficiary Contribution for O&M has been finalized as Rs. 50 per month per household. It will be the responsibility of Mohalla samitee to collect the monthly O&M charges and handover the collection to the ULB.

Another major challenge is safeguard the Dwelling units from unauthorized use like selling of DU, Letting the DU to other person. Standard lease document prohibit the beneficiary to do so and provide full powers to Nagar Parishad for taking DU back if case of unauthorized use.

RESULTS ACHIEVED

The scheme has truly evoked sustained patronage from slum residents. Apart from providing Housing, individual water supply connections to DU's has improved in the supply of the basic amenity to a great extent . 100 DUs have constructed and the areas selected under the project have attained the slum free status.

All the localities have been equipped with street lights against the sanctioned component of the project. This has lead to the free movement in the locality.

CC Roads are constructed in the area. The IHSDP project intervention has blessed each of the area with large community spaces within the locality for which respondents feel the utility as well.

There is a large scope of improvements and expansion of Community facilities Multipurpose halls, clinics and crèches, Training Centers, Livelihood Centers etc. Though all of these have been envisaged to be taken up with Convergence of services in fields of education, health and social security.

INNOVATION IN TECHNOLOGY

Khujner nagar parishad's technical staff individually prepared the Detailed Praoject Report for IHSDP and successfully implemented the scheme without engaging any consultants. However Quality Control measures were taken for Quality testing of construction material. The samples in the prescribed quantity & duration are regularly tested from Govt. approved labs. The Concrete Block, Brick Strength, Aggregate Gradation, & Cement Water ratio from Slum test was carried at prescribed intervals.

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3 LESSONS LEARNED

The success of this effort rested on the belief of the participatory approach and community participation.

After the implementation of works, all the beneficiaries are satisfied with their new houses and it was observed that the people residing in semi-pucca and pucca houses of the selected slums are also approaching the Nagar Parishad for similar housing to them.

All the beneficiaries got pucca housing with water and sanitation

Khujner is the only nagar parishad in whole district which has got IHSDP implemented

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2.4 SUSTAINABILITY

Requirement of shelter is vital. Khujner nagar parishad has set an example by providing shelter to the houseless poor people of the town. The initiative of Nagar Parishad Khujner in constructing such a large number of housing units for the slum dwellers under IHSDP is highly appreciable. Institutional Mechanism developed within the Nagar Parishad fully ensures sustainability of these initiatives.

The financial tie up between Khujner Nagar Parishad, HUDCO and beneficiaries has almost solved the funding problems. which otherwise proves too be a major hurdle in similar projects.

The example of Nagar Parishad Khujner can be very well replicated in the cities situated in the similar circumstances.

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2.5 AWARENESS GENERATED

There is a feeling of content and satisfaction among the citizens of Khujner. It gets reflected from the fact that a majority of residents of slum localities of Khujner have requested the council to provide them with similar housing units. Surrounding villages and towns have learned how to move ahead for eradicating poverty..

As Community based participatory approach was adopted in the process hence sustainability and success of initiative remains assured. The community is willing to contribute when they foresee the benefits of a programme, this is contrary to the myth that people are unwilling to contribute for development work.

More importantly the project has created community feeling of belonging and individual recognition and increase in individual credibility and asset base for future demands.



Remarks/ observation by Nodal Principal Secretary/Secretary in Charge of JNNURM(BSUP&IHSDP):-

APPROACH TOWARDS REFORMS:-

- Madhya Pradesh has been in forefront in implementing Pro-poor Reforms since 1984 when Patta act came into force for providing security of tenure to slum dwellers
- Since then Madhya Pradesh also implemented Land Reservation rules for EWS under its Municipal Corporations Act 1956
- MP has implemented majority of Pro-poor Reforms under JNNURM and the same is continued under IHSDP in regards to implementation of Pro-poor Reforms.

VISION REGARDING WHAT IS TO BE ACHIEVED:-

- The Government of Madhya Pradesh envisions slum free State and
- Bringing existing slums within the formal system and enable them to access basic amenities
- Redressing the failures of the formal system that lie behind the creation of slums
- Tackling the shortages of urban land and housing and help the urban poor to retain their sources of livelihood and employment.

ACHIEVEMENTS ACTUALLY MADE:-

- Prepared City Development Plan for Khujner
- Developed City Base Map
- All the sanctioned dwelling units (for Khujner) under IHSDP have been constructed
- 90% DUs have been occupied

SUSTAINABILITY OF THE MEASURES AND SCOPE FOR REPLICATION:-

- The financial tie up between Khujner Nagar Parishad, HUDCO and beneficiaries has almost resolved the funding/financial contribution issues, which otherwise proved to be a major hurdle in similar projects.
- Institutional Mechanism developed within the Nagar Parishad fully ensures sustainability of these initiatives.
- The example of Nagar Parishad Khujner can be very well replicated in the cities situated in the similar circumstances.
- Forwarded to Mission Directorate, Ministry of Housing & Urban Poverty Alleviation, Government of India.


(Signature of Nodal Principal Secretary/Secretary)
Date: _____
Place: _____
Ganjay Kumar
Secretary
Government of Madhya Pradesh
Urban Administration & Development Dept