City-Wide Multi-Stakeholder Approach to Community-Led Housing

Submitted By: Shelter Associates



Organization Profile

Organization Name: Shelter Associates

Organization Type: Civil society

Website: https://shelter-associates.org/

Practice Details

Country(ies): India

City(ies): Pune, Miraj-Sangli, Navi Mumbai, Thane, Kolhapur

Start Year: 1994 **Ongoing:** Yes **End Year:** N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing, Land & Spatial Planning
- Housing Policy, Legislation & Governance
- Housing Data & Monitoring
- Technology & Digital Solutions in Housing

Relevant SDGs:



UN-HABITAT

Problem & Context

India's rapid urbanisation has left nearly 40% of its urban population living in slums, without secure tenure or basic services—over 65 million households nationwide, with Maharashtra especially impacted. Conventional slum rehabilitation fails due to top-down planning, lack of community participation, weak integration with city development, and policies treating slums as temporary problems rather than integral urban realities. Projects often lack reliable spatial and socio-economic data, causing unsuitable designs and poor infrastructure planning. Bureaucratic delays, fragmented departmental coordination, and limited finance access further obstruct progress. Community voices are marginalised, stakeholder engagement remains weak, and successful initiatives rarely scale. Shelter Associates' 30 years of work show sustainable housing demands three essentials: robust data, city-wide planning, and inclusive stakeholder engagement.

Solution Developed

Shelter Associates has pioneered a ‘City-wide Multi-stakeholder Approach’, shifting from project-level interventions to systems change, where communities, government, and civil society collaborate through evidence-based planning. Beneficiaries are vulnerable slum families in Maharashtra cities, identified via spatial vulnerability mapping. Key innovations include India’s first GIS-based slum mapping (adopted in RAY policy), a vulnerability matrix, and community data co-creation with women volunteers. Families have accessed PMAY-U subsidies through cooperative housing societies, while institutionalised platforms enable multi-stakeholder coordination. Designs integrate natural ventilation, disaster resilience, and WASH solutions like One Home One Toilet, benefitting 150,000+. Technological tools—mobile apps, digital tracking, satellite imagery—combine with social innovations such as women’s leadership and livelihood integration. This systems approach strengthens governance, builds community capacity, and fosters inter-sectoral coordination, enabling lasting change while preserving cultural identity.

Implementation

1. Actions implemented: SA enabled rapid resettlement, disaster-resilient housing, city-wide slum upgrading, and cooperative redevelopment. Key actions included co-designing houses with families, forming micro-credit groups, introducing GIS mapping and vulnerability analysis, piloting disaster-resilient design, and creating policy blueprints.

2. Actors and roles: Communities were central, contributing design, labour, and savings, while managing microloans. Government bodies (HUDCO, PMC, PMAY-U) provided funding, land, infrastructure, and policy support. The private sector and CSR partners co-financed housing and amenities, while philanthropy enabled community facilities. SA provided technical support, planning tools, and facilitation.

3. Timeline: From 1996 onwards, projects progressed from small-scale housing (Dattawadi, Kamgarputala) to city-wide planning (Sangli-Miraj, 2009–14), research-driven policy inputs (Kolhapur, 2020–22) which lead to full-scale cooperative redevelopment (Bondre Nagar, Kolhapur 2022–25).

4. Resources and partnerships: Resources combined government subsidies, HUDCO loans, PMC land, bank credit, CSR contributions, community savings, and philanthropy. Partnerships across state, community, and private sector ensured financial viability, technical innovation, and sustainability. Cross-project learning standardised monitoring, training, and integration of design, social processes, and policy.

Enablers & Obstacles

Enablers: Implementation was driven by strong political and institutional support, active community ownership (especially women-led volunteers), and use of GIS/data systems that built transparency and trust. Alignment with national schemes, multi-stakeholder platforms, SA's three decades of technical capacity, and financial innovations combining subsidies, bank loans, microfinance, and community savings made projects feasible and scalable.

Obstacles & Solutions: Challenges included bureaucratic delays, land and tenure disputes, limited credit access, weak technical capacity, political shifts, and inter-departmental gaps. These were overcome through streamlined approvals, legal due diligence, partnerships with banks using group guarantees, intensive training and capacity-building, non-partisan advocacy, and coordinated project management systems, supported by adaptive learning and policy advocacy.

Results & Impact

Quantitative Results

- 9,000+ low-income families provided secure housing: Dattawadi (56), Kamgarputala (176), IHSDP Sangli-Miraj (1,395), Bondre Nagar (77).
- 150,000+ individuals benefited from household toilets under the One Home One Toilet programme.
- 100% access to piped water, sanitation, electricity, and paved connectivity across projects.
- Families gained assets worth ₹6–8 lakhs and access to formal credit.
- 80%+ reduction in waterborne diseases; significant decline in respiratory illnesses.

Impacts on Low-Income & Marginalised Groups

- Women: 200+ trained in technical, financial, and management skills; co-owners and decision-makers.
- Children: Better school attendance, fewer sick days, improved service access.

- Elderly & disabled: Accessible housing features and community care.
- Single-parent families: Support from cooperative structures.

Broader & Long-term Impacts

- Neighbourhood renewal: improved roads, lighting, commercial activity, and higher property values.
- Economic mobility: Housing as collateral for loans, new enterprises, and better formal jobs.
- Social integration: Reduced stigma of slum addresses, stronger community cohesion.
- Environmental benefits: Climate-resilient designs, water conservation, safer sanitation.
- Policy & systems: GIS-based slum mapping adopted nationally (RAY), PMAY-U processes enhanced in Maharashtra.
- Sustainability: Long-term community ownership and independent evaluations confirm enduring impact and scalability.

Replication & Scale Up

Replication Locations: Solapur (GIS mapping for 3 slums under IHSDP); multiple ULBs in Maharashtra (multi-stakeholder coordination); national RAY policy (100+ cities using GIS-based mapping); PMAY-U BLC (proposed Maharashtra policy review).

Enabling Factors: Government recognition through RAY, standardized documentation, capacity building, proven cost-effectiveness, technical support, and institutional partnerships.

Scaling requires multi-pronged strategies: (1) partnerships with govt, training institutes & universities for capacity-building; (2) open-source digital tools for spatial data & project management; (3) policy integration to embed community participation; (4) blended finance & risk-sharing instruments; (5) franchise-like replication with certification & quality assurance; and (6) learning networks for knowledge sharing.

Policy Uptake

This housing practice has informed or been partially integrated into policy discussions, strategies, or pilot-level policy instruments.

- National: Mandate GIS-based mapping & the 3-pillar method as prerequisites for housing funds, with budgeted technical support
- State: Issue localised guides, set up housing board units, and ensure review/accountability systems.
- ULBs: Institutionalise multi-stakeholder platforms & project units, with indicators tracking long-term impact.
- Finance: Mainstream gap funding, simplify processes & add guarantee mechanisms.
- Quality: Certify technical agencies, adopt M&E frameworks, and enable grievance redressal.

- Legal: Fast-track land transfers, safeguard cooperatives, and ease EWS documentation.

Lessons & Takeaways

In hindsight, we would integrate financial literacy and credit building at the earliest mobilisation stage, strengthen interdepartmental coordination through empowered project units, and embed end-to-end digital systems for efficiency and transparency. We also see the need for scalable certification-based training, stronger links between housing and livelihoods, and deeper integration of climate resilience to ensure long-term sustainability.