

INDIA URBAN CONFERENCE (IUC)

FINANCIAL INCLUSION AND THE URBAN ECONOMY

Infosys Training Center
Mysore May 18, 2011



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Human settlements development collaborative

Chennai

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ISSUES

Limited Availability of Land

Large scales of intervention hence requires humane process

Absence of Data on community needs and aspirations is a constraint

Skilled – wealth of indigenous knowledge - not respected

Constrained incomes

No reliable access to finance or home loans

Lack documents like ration cards etc.

Absence of services and infrastructure



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ISSUES

Threat of eviction

Perceived as illegal settlements

high densities due to lack of land available

Absence of Land tenure

Most often settle in interstitial areas of the city, low lying lands,
abandoned parks, derelict properties, river banks

Health and safety

Lack of access to schools

Absence of financial instruments to support building houses

Since perceived as high risk by Financial institutions

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Community Participatory Processes In Affordable Housing

Urban Housing In Nagapatinam
(Post Tsunami)
Supported by Tata relief Committee



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Community Participatory Processes In Affordable Housing

Housing in Sirkali Region
ARTES-ADER-ISED- ISCOS



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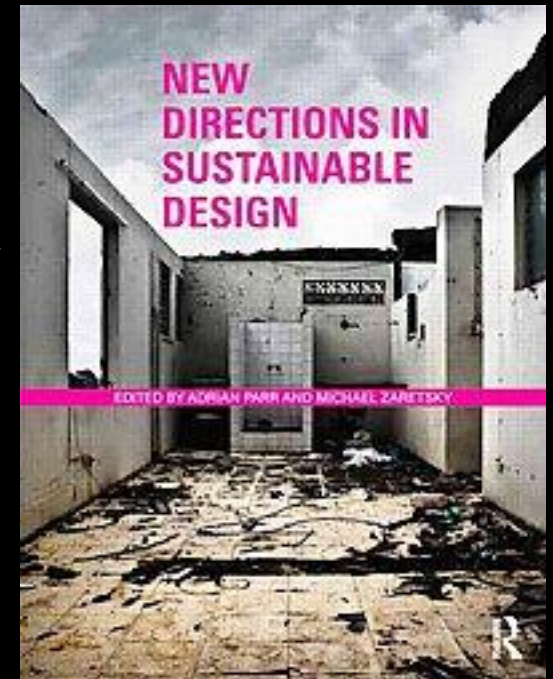
Stages of the process

Extensive data mapping – from primary sources
Respect indigenous knowledge

Documentation of houses – way of life patterns,
area of house, occupations, size of family, income patterns, aspirations

Building Model House

Capacity building Program – Masons training program
Construction with local skills
Explore alternative technologies chosen by community
Mapping local building materials, technologies
and costs

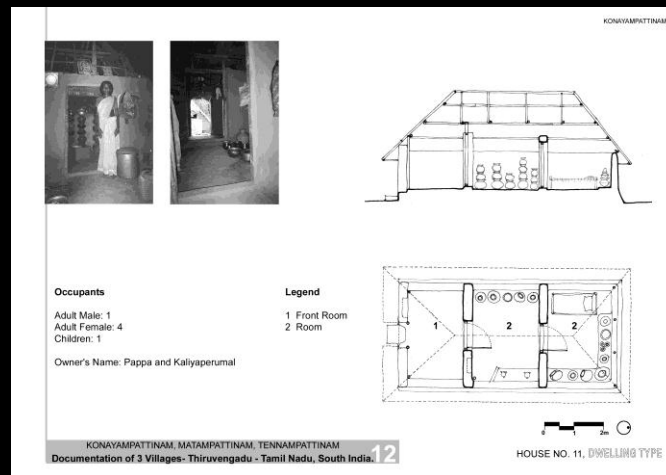


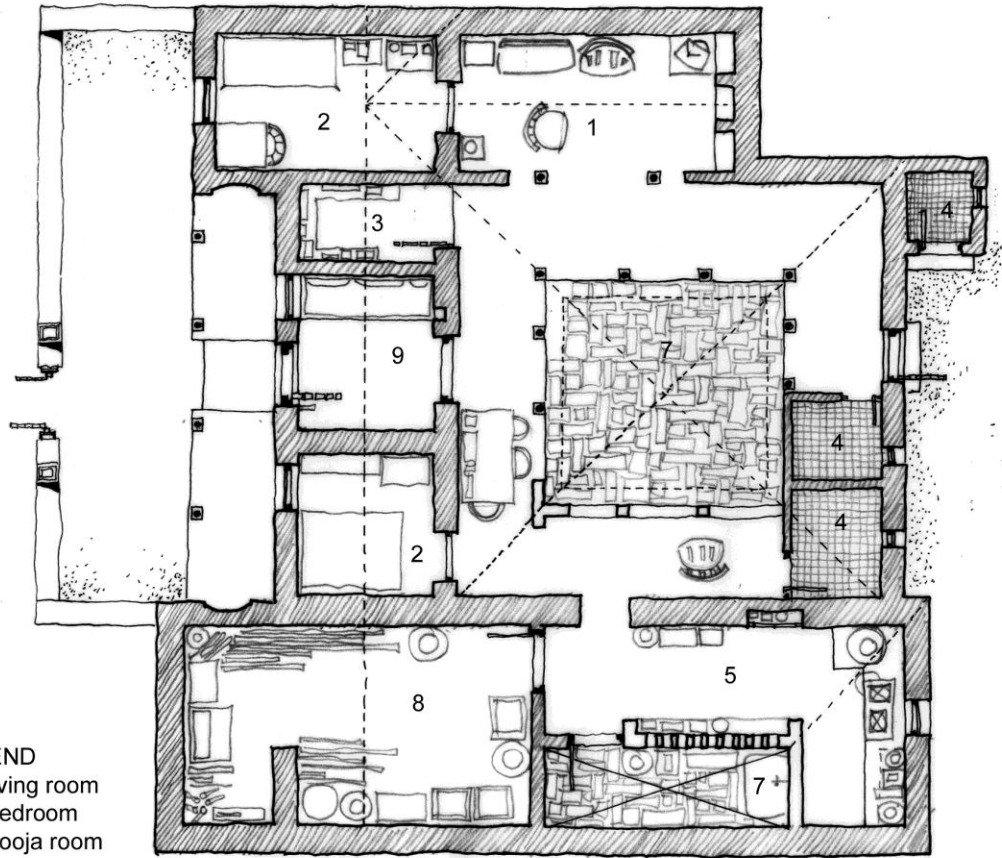
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Data gathering process

- Mapping of community plan
- Mapping each house plan, trees, water source, drainage etc
- Family size and occupation/income
- Mapping local skill base
- Indegenous knowledge systems
- Mapping local materials

Qualitative mapping – social and cultural practices, indigenous knowledge





LEGEND

- 1 living room
- 2 bedroom
- 3 pooja room
- 4 bathroom/toilet
- 5 kitchen
- 7 open court
- 8 storage
- 9 drawing room

Risks in data collection

data may be incorrect and only quantitative

Community could change their opinions – should be respected

Absence of documentation

context is dynamic and nature of choices may change

extraneous factors may change the conditions of the project

questions may not reveal aspirations

nature of data collection can impact data

To explore house type

In study of existing living conditions
Explore

What are the aspects they are denied

Room size

Growth over time

Finishes

Sanitation choices

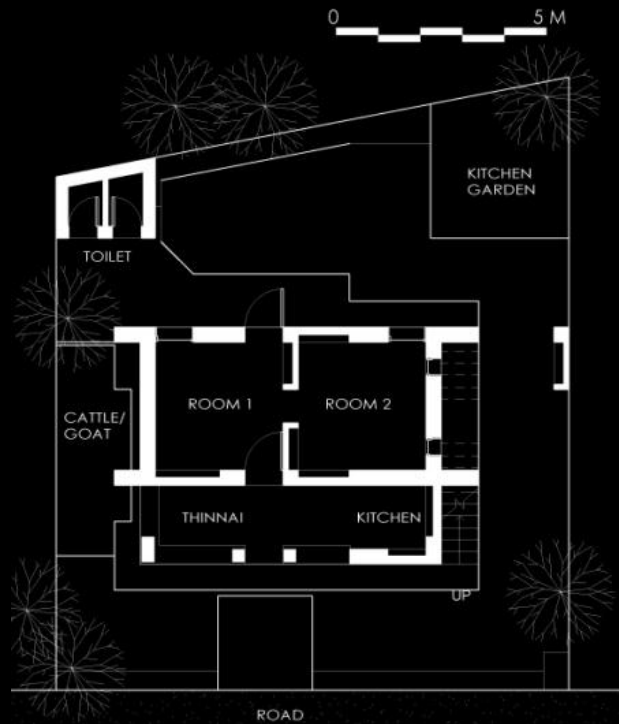
Electricity points

Open space

etc

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Design of house types based on existing life patterns, desires for change, local skills and materials, costs and timeframes



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Capacity building training programs in construction and project management as well as disaster mitigation

Ecology and environmental issues – ‘Hindu Survey of Environment 2011’

Reference – New Directions in Sustainable Design – Routledge Press –
Ed Dr Adrian Parr, Zaretsky



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Building a model house



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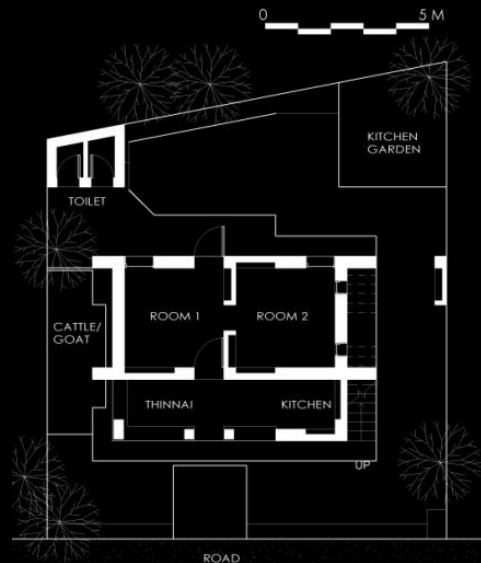
Selection of site and commencement of project with self build
Project management – with clear bill of quantities and costs



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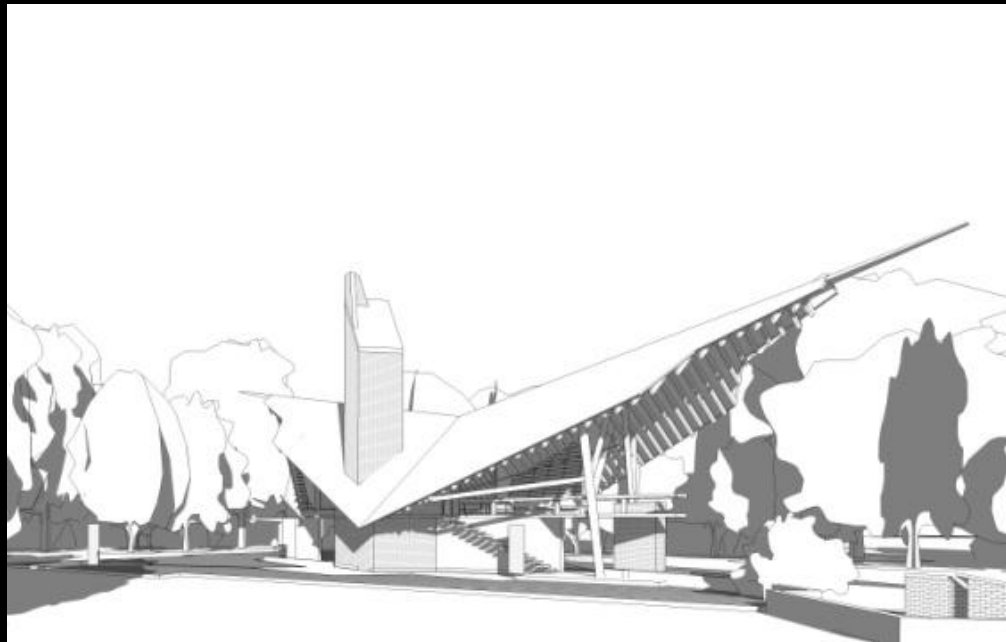
A core house – that can be added and changed over time
As family size grows
As incomes and savings grow



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Community facilities – like health center, primary school, community hall
Proximity to Ration shop, provision stores, bus stop, recreation facilities,
place of work,



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Self reliant process

Sustainable concept since through capacity building in training for construction – creates stability of livelihood and the capacity to pay back housing loan.

The self build ownership concept creates self reliance, and better quality of construction

Based on the context of urban housing a range of similar models may be evolved to suit the particular projects
Architects as initial catalysts

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It does not matter how fast we are running, if we are running in the wrong direction – Mahatma Gandhi

THANK YOU

