

GLOBAL HOUSING CRISIS, ALTERNATIVE STRATEGIES AND POLICY RECOMMENDATIONS



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TABLE OF CONTENTS

<i>Abbreviations</i>	1
<i>List of Figures</i>	2
<i>List of Pictures</i>	2
<i>Abstract</i>	3
1 GLOBAL CRISIS OF HOUSING	5
<i>1.1 Adequate Housing is a Human Right</i>	5
<i>1.2 Commodification of Housing—From a Right to a Commodity</i>	6
<i>1.3 Housing in India and the Search for Alternatives</i>	7
2 ALTERNATE HOUSING STRATEGIES	9
<i>2.1 Case I : City Scale Housing Upgrading and Relocation in Thailand</i>	10
<i>2.2 Case II: Land Sharing and Community-Led Redevelopment in Vietnam</i>	13
<i>2.3 Case III: Public Housing in Singapore</i>	16
<i>2.4 Case IV: Avoiding Eviction by Upgrading in Brazil</i>	18
3 POLICY RECOMMENDATIONS	20
<i>References</i>	22

ABBREVIATIONS

ACCA	Asian Coalition for Community Action
ACHR	Asian Coalition of Housing Rights
ACVN	Association of Cities of Vietnam
BSUP	Basic Services to the Urban Poor
CBO	Community Based Organisation
CDF	City Development Fund
CODI	Community Organisations Development Institute
COHAB	Curitiba Popular Housing Company
CPF	Central Provident Fund
HDB	Housing Development Board
INR	Indian National Rupees
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
PMAY	Pradhan Mantri Awas Yojana
SDG	Sustainable Development Goals
UN	United Nations
YUVA	Youth for Unity and Voluntary Action

LIST OF FIGURES

Fig.	Details	Page
1.1	Urban housing shortage, 2012	7
2.1	Range of tenure instruments in Baan Mankong Programme	11
2.2	Site plan of Bang Bua Canal (before)	12
2.3	Site plan of Bang Bua Canal after upgrading	12
2.4	ACHR approach to community-led housing upgrading	12
2.5	Functioning of Vinh's CDF	14

LIST OF PICTURES

Pic.	Details	Page
2.1	Houses along Bang Bua Canal (outskirts of Bangkok) before upgrading	11
2.2	Bang Bua Canal upgraded through Baan Mankong Programme	11
2.3	Community-driven design	11
2.4	Housing before upgrading	14
2.5	Sharing foundations during redevelopment	14
2.6	Onsite community redeveloped housing in Vinh	15
2.7	Community design Vinh	15
2.8	Typical HDB housing estate in Singapore	16
2.9	Use of corridor in HDB apartment	17
2.10	Audi União	18
2.11	Upgrading of Audi União	18

ABSTRACT

The Right to Adequate Housing is core to all human rights. It is recognised by the United Nations and adopted by 145 member countries¹. In India, the Right to Adequate Housing has been recognised through judicial interpretations on right to life and liberty. Adequate Housing has also been included as a key issue in contemporary global conversations on a shared vision of urbanisation and development, as a part of the New Urban Agenda, and within the Sustainable Development Goals.

However, housing is in a state of crisis globally. Since the Right to Adequate Housing is central to several rights, adequate housing has several dimensions beyond immediate physical space. The 'financialisation of housing' and its 'commodification as an investment vehicle' has been globally prioritised over enabling access to adequate housing. That is, there is a difference in the housing that is being produced by the markets, and the real demand for housing. In the current context of globalisation, land and real estate markets control the production of urban space for capital accumulation, as 'a spatial fix'. Cities such as London, New York and Vancouver emerge as 'hedge cities' for offshore investments, furthering large scale acquisition of real estate. As such, market driven housing often remains vacant, as the existing housing prices are unaffordable. The global sharing economy of short-term rentals such as Airbnb also escalate housing prices, pushing the housing stock out of reach of local communities. The skewed markets magnify inequalities, furthering wealth accumulation of land holders and push out marginalised communities to the urban peripheries. In the Global South, informal settlements offer self-built housing solutions within a system of exclusion, even while the urban development projects promoted by the neoliberal urban landscape prioritise accumulation of capital, with increasing evictions of the poor.

In India as well, the prioritisation of circuits of 'exchange value' over others of 'use value' has resulted in the commodification of housing. This commodification of housing has also magnified inequalities—such that India faces a deficit of adequacy in housing. In the absence of formal options, informal settlements appropriate land as strategic choices that address certain dimensions of adequacy, as per people's priorities. The current central housing policy, Pradhan Mantri Awas Yojana (Housing for All Mission), presents an ambitious mission to address the housing shortage with a target of twenty million houses by 2022, which was later revised to ten million (Government of India, MoHUA 2015).

However, these housing solutions are also embedded within a framework of financialisation of the housing sector, which is responsible for the current inadequacy of housing, reducing housing to a commodity. There is an urgent need to look at strategies that promote people-centric development for adequate housing. There needs to be a recognition of the fact that housing is a process, and not a commodity—that it is an issue of right to land—and that the real demand needs to be addressed. Housing needs to be addressed recognising its multisectoral link to livelihood, neighbourhoods and the spatial domain. Further, people's choices and priorities, agency and capabilities need to be recognised and valued for alternate strategic interventions. It is, therefore, critical to look at and learn from other housing approaches globally, that have aimed to address people's needs and aspirations.

The secondary research method of this paper uses literature and cases from academic journals, documented case studies of non-profits, and global alliances including Habitat International Coalition, and the Asian Coalition of Housing Rights, as well as cases documented in student research.

1 | UN-HABITAT, 2002

This paper looks at four contemporary cases of demand-driven and adequate housing across different contexts of the Global South—in Thailand, Vietnam, Singapore and Brazil. It aims to identify key principles and processes of housing, rather than as specific project outputs by themselves that are transferrable to the Indian context.

Each case in the paper demonstrates a different strategy to address these principles, with alternate arrangements of land, finance, infrastructure and design. While each case has specific learnings, the key takeaways are the process and principle of recognition of agency of people within the housing process, and not a direct replicability of the case—as each case is embedded within its specific socio-economic and political context. That said, the key learnings documenting strategies with focus on an alternate

arrangement of land, finance, infrastructure, and design provide an alternate perspective on methods to address adequacy of housing in the context of the current housing crisis in India. These further lead to policy recommendations for housing. These are,

1. States need to commit to land for 'use value' for housing in public interest;
2. Housing models need to recognise people's participation in finance;
3. Housing includes developing infrastructure, services and neighbourhoods for habitat;
4. Design for demand; and
5. Enabling a housing process with close collaboration across stakeholders.

1 GLOBAL CRISIS OF HOUSING

1.1 ADEQUATE HOUSING IS A HUMAN RIGHT

'Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control'¹ (UN, 1948). Embedded within this universal right, is the Right to Adequate Housing. Since this right is central to other human rights such as right to work, health, social security, vote, privacy or education, its definition is much more than physical space—it consists of a framework of freedoms and entitlements that enable the right to live somewhere in peace, security and dignity. These freedoms include the protection against forced evictions and the arbitrary destruction and demolition of one's home; the right to be free from arbitrary interference with one's home, privacy and family; and the right to choose one's residence, to determine where to live and to freedom of movement. The Right to Adequate Housing also includes entitlements such as security of tenure; housing, land and property restitution; equal and non-discriminatory access to adequate housing; participation in housing-related decision-making at the national and community levels (OHCHR, 2014). As such, adequacy is defined beyond spatial standards and quantitative measures, and includes a qualitative recognition of what housing does (Turner, 1972) in the lives of people, to enable people's freedom and 'capabilities to do or be' (Sen, 2000). At minimum, adequate housing thus implies several criteria, (1) security of tenure, (2) availability of services, materials, facilities and infrastructure, (3) affordability (4) habitability (5) accessibility (6) location and (7) cultural adequacy (OHCHR, 2014).

The International Covenant on Economic, Social and Cultural Rights, an instrument of the United Nation's International Bill of Rights, refers to the Right to Adequate Housing, through the right of everyone to an adequate standard of living, adequate food, clothing and housing, and to the continuous improvement of living conditions (OHCHR, 2014). As an international legal instrument, the covenant extends its influence into national legislations and policies of member states. In the Indian Constitution, while Right to Adequate Housing is not explicitly delineated, it is recognised through judicial interpretations on the right to life and personal liberty, which includes right to livelihood, and right to dignified shelter (UN-HABITAT, 2002).

The Right to Adequate Housing has also been advocated globally by numerous human rights bodies, and the United Nations Centre for Human Settlements (UN Habitat), through the implementation of the Vancouver Declaration on Human Settlements (1976), the proclamation of the International Year of Shelter for the Homeless (1987) and the adoption of the Global Strategy for Shelter to the Year 2000, by the United Nations General Assembly (1988).

In more recent times, in the context of increasing urbanisation, the Right to Adequate Housing has been included in the New Urban Agenda (UN, 2017), the globally shared vision for improving urbanisation and sustainable development. Further, the Sustainable Development Goals for 2030 towards urgent environmental, political and economic challenges of global development, consist of 17 interrelated and ambitious goals. In particular, SDG 11: Sustainable Cities and Communities recognises

1 | As per Article 25.1 of the Universal Declaration of Human Rights

the urgency towards adequate housing, to make cities and human settlements, inclusive, safe and resilient and sustainable. The inclusion of adequate housing in SDGs is significant, as it recognises that housing is a multidimensional issue. Rather than limiting interventions to the unit of the 'slum', it

recognises adequacy of housing in the context of its relationships to transportation, access to land, political participation, risk reduction and improvements to infrastructure, with a city-wide approach (Bhan, Deb, & Harish, 2016).

1.2 COMMODIFICATION OF HOUSING—FROM A RIGHT TO A COMMODITY

Housing and its adequacy have a social and political role in the lives of people. However, adequate housing is increasingly elusive in cities all over the world. A UN Report of the Special Rapporteur on Adequate Housing focusses on the 'financialisation of housing', and its corresponding impact on human rights. It documents how the 'dehumanisation' of housing, from its social use to a commodity, has displaced millions at an 'unparalleled scale' globally—nine million households in USA over five years, and 300,000 evictions in Spain from 2008–2013 (UN Special Rapporteur, 2017). Every year, at least two million people are forcibly evicted all over the world (UN-Habitat, 2007). At the same time, investment in global real estate is unprecedentedly high—at USD 217 trillion, accounting for 60 per cent of all global assets (UN Special Rapporteur, 2017). This 'contradiction' is not accidental. In an age of global capital, the sectoral prioritisation of housing as a critical component of the economy—through construction, real estate markets, and particularly in banking—has reduced housing to a commodity and an investment vehicle. The prioritisation of the 'exchange value' of housing over its 'use value' (Harvey, 2014) has catapulted housing in a state of crisis, globally. The commodification of housing can be traced back to the financialisation of the sector during the 80s, under an emergent neoliberal paradigm of free market economies and a withdrawal of the state. The structural adjustment programmes, deregulation of the housing sector and the global restructuring of financial institutions enabled the financialisation of non-financial domains—of housing (Sassen, 2012)—creating the volatile conditions for the 2008 financial crisis. The 2008 financial crisis is closely related to the systemic risks and failure of the financial 'innovation' of sub-prime

housing mortgages introduced in the US, with a global influence.

While the initial intent behind the housing mortgages was to enable housing finance for modest-income families, the financial structuring of schemes created an asymmetric relationship between the households and investors. The profitability of the financial instrument was not designed according to actual payment of mortgages and interest. Instead, the mortgages were organised around the investor's demand for asset backed securities in a period of extreme speculation, such that even if the mortgaged household went bankrupt, the investor could benefit with high risks manifested through two ways. First, the mortgage lengthened the distance between itself and the asset of housing, often spread over decades. Secondly, the mortgages were divided into several sub-parts, mixed with other debts and distributed globally, such that no single part represented the house in its entirety. This created a market for an instrument for global finance, at the risk of borrowing households. While the 2008 financial crisis exposed the systemic risks of the sector and global finance system, this was not reformed. The liability of the crisis was transferred onto smaller debt holders—furthering a global financialisation of the housing sector as both a spillover from US markets and a network of electronically linked markets to export the risk (Sassen, 2012).

That is, the housing crisis just shifted geographically, as a 'spatial fix'², furthering the production of urban space through the control of land and real estate markets for capital accumulation (Harvey, 2001). In 'Hedge Cities'³, such as London, New York and

2 | 'Spatial fix' is the phenomenon where global capital flows invest in urban space as an object of speculation (Harvey, 2001)

3 | The term 'Hedge Cities' was coined by Andy Yan, an urban planner from Vancouver, to describe the condition of wealthy foreigners buying real estate as an investment, to protect themselves against risk at home. (Surowiecki, 2014)

Vancouver, financial intermediaries of faceless corporations park offshore investments. The acquisition of real estate at this large scale renders the existing housing prices unaffordable. Housing is produced as an investment vehicle rather than for its 'use value' as dwelling units, such that the new housing stock is empty and unaffordable for local communities. This pattern is also reflected in the global sharing economy of short-term rentals such as Airbnbs, which escalate housing prices and push the housing stock out of reach of local communities. These skewed markets magnify inequalities, furthering wealth accumulation of land holders and pushing out marginalised communities to the urban peripheries, where land values are typically much lower (UN Special Rapporteur, 2017).

In the Global South, including the Indian context, the prioritisation of capital accumulation as a means of production of urban space has led to an increase in evictions. Urban projects are driven by an incentive of capital accumulation, rather than people-centric development, and the urgent need for adequate housing. The formal housing sector replicates the closed housing system of commodified housing—as a function of global finance and capital accumulation over land. In the absence of truly affordable formal choices, informal settlements emerge as people-made solutions within a system of exclusion. There is thus much need to reframe housing, and model multi-scalar, multisectoral and multidimensional approaches to housing (Fiori, 2014), that recognise the diversity of criteria for adequate housing.

1.3 HOUSING IN INDIA AND THE SEARCH FOR ALTERNATIVES

In India, as seen across the globe, the prioritisation of certain value circuits over others—'exchange value' over 'use value'—has magnified inequalities through increasing evictions⁴ and the commodification of housing. India's 'skewed housing market (is) marked by high vacancy as well as worsening inadequacy ... the new housing stock being built is not targeting unmet need but, in fact, worsening over-production' of unaffordable housing (Bhan, Deb, & Harish, 2016). A report by the Technical Group on Urban Housing Shortage in 2012 highlights that there were over 9 million vacant residential units in India—almost half of the housing shortage of over 18 million units of the time (GOI, 2012). It is important to note, as depicted in Figure 1.1, that most of the housing shortage is not due to homelessness. Rather, there is an inadequacy of housing for the poor (GOI, 2012).

This inadequacy is highly layered and can be mapped as different forms of housing in the city, at a scale that includes both the individual unit, as well as services, tenure and collective at the neighbourhood level. It includes pavement dwellers and the homeless, untenable housing clusters, tenable slums, resettlement colonies, irregular subdivisions, congested housing, dilapidated housing (Bhan, Deb, &

Harish, 2016). These often exist at strategic locations, at the intersection of priorities of affordability, livelihood and mobility. Thus, while often inadequate, self-built housing has achieved affordable housing

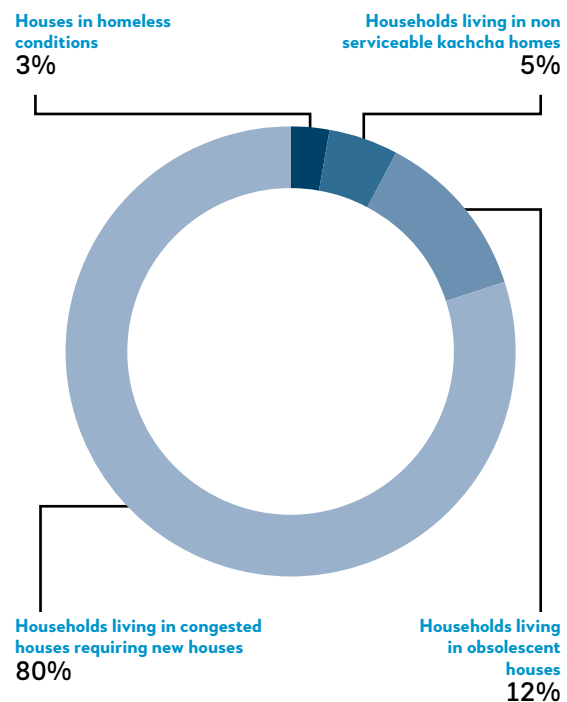


Fig 1.1 | Urban housing shortage 2012 (GOI, 2012)

⁴ | YUVA's report, *Unequal Realities: Forced Evictions in Five Indian Cities* documents how evictions have become an instrument of 'development' through a neoliberal shift in urban imagination (YUVA, 2017). The report can be accessed at <http://yuvaindia.org/wp-content/uploads/2017/03/Eviction-Report-2016.pdf>

at scale, the market is only able to deliver housing without extensive subsidy above INR 4,00,000 per unit. Formal housing marketed as 'affordable' is thus not so, and excludes a vast majority of the urban poor. (IIHS, 2015)

Under the federal structure of India, the central government provides guidelines and directions for housing, while housing and shelter are within the mandate of various states. Several housing programmes are operationalised through institutional frameworks of development authorities and housing boards at the state and city level. For example, over the years, the city of Nagpur has implemented several schemes—the Slum Improvement Programme, Basic Services to the Urban Poor (BSUP) under Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Rajiv Awas Yojana, Ramai Awas Yojana, and the Slum Rehabilitation Scheme, an integrated low-cost sanitation scheme, and now Pradhan Mantri Awas Yojana (PMAY). Over the years, post-independence welfare-centric policies have been replaced by policies driven by conflicting economic interests. At the same time, there are examples of governments at the state or city-level that have been working towards providing security of tenure to informal settlements. For example, in Nagpur, the Government of Maharashtra has promised individual titles (YUVA & IHF, 2018), and in Odisha, the government has recently introduced the Odisha Land Rights to Slum Dwellers Ordinance, 2017 that guarantees land rights to the urban poor households.

The current national housing scheme—PMAY—holds an ambitious mission of 'Housing for All' to build 20 million houses by 2022 (Sriram, 2015). PMAY consists

of four programme verticals, (1) slum rehabilitation using land as a resource; (2) promotion of affordable housing for weaker sections through credit linked subsidy; (3) affordable housing in partnership with public and private sectors; and (4) subsidy for beneficiary led individual house construction (MoHUA, 2015).

When examined closely, however, vertical 1 and 3 of the PMAY does not promise the conditions for adequate or affordable housing. This is because it is rooted within the same framework of commodification of housing that functions as a variable of finance and land markets. The programme for rehabilitation of slums on site, for example, is structured to incentivise the construction of standardised units by the private sector. That said, as the terms of the bidding process mention that the contract is awarded to the bid with the lowest transfer of development rights, and highest premium, it also further creates the preconditions for vertical housing that is potentially spatially inadequate. A YUVA report that assesses the applicability of PMAY in Nagpur also highlights how majority of the urban poor prefer to upgrade, rather than to move into new housing (YUVA & IHF, 2018). As Gautam Bhan writes, PMAY misses three key points that frame adequacy of housing—first, it prioritises 'houses' over 'housing'; second, it excludes a vast majority by a limited perspective on tenure; and third, in effect it continues to incentivise the production of houses that remain unaffordable to the urban poor (Bhan, 2018). There is thus much need to look at other approaches to affordable housing that address adequacy differently, such that the real needs and aspirations of people are met.

2 ALTERNATE HOUSING STRATEGIES

While the crisis of housing has its roots in its commodification, as a function of global finance and land values, alternate strategies for adequate housing need to be modelled in a framework that addresses real demand. This is possible by introducing strategies that recognise people's choices and priorities, and value their agency and capabilities. There have been several cases in the Global South where such approaches have been piloted and scaled successfully—through alternate arrangements of land, finance, infrastructure and design.

This paper looks at four recent cases, within the last decade, of demand-driven housing from the Global South. Case I looks at a mixed approach to in-situ upgrading and relocation, at a city scale in Thailand. Case II looks at a project of land sharing for community led in-situ redevelopment in Vietnam. Case III looks at the approach to public housing in Singapore. Case IV looks at a multidimensional project of upgrading in Brazil, to avoid evictions. These cases provide insight into alternate approaches to address the housing challenge, with learnings for the Indian context.

2.1 CASE I : CITY SCALE HOUSING UPGRADING AND RELOCATION IN THAILAND

Country	Thailand
Focus	People driven upgrading and relocation
Duration	2000s to current
Outreach	108,215 families through 1,088 projects in 388 cities
Land Tenure	Range of tenure instruments - cooperative titles - long term lease- short term lease - permission to use land
Finance	Community savings, supported by soft loan or grant
Role of the Government	Government agencies subsidise or grant land, national funds linked to City Development Fund (CDF) through Community Organisations Development Institute (CODI)
Sustainability	Revolving CDF established for finance People driven demand for a sustainable process and output
Challenges for Replicability	May require setting up an intermediary for finance such as CODI, community-driven process presents different outputs as per the priorities of communities and it is difficult to standardise the output

SUMMARY

Thailand is known for its pioneering approach to delay market risks of development through demand responsive action (World Bank, 2013) for housing, with Baan Mankong—the national slum upgrading programme of the 2000s. More than a decade since it began, its frameworks for people's participation in housing provisions remain relevant to the housing challenge. These participatory processes have been institutionalised and scaled up in Thailand with a city-wide approach in 388 cities. It presents an alternative framework of land and finance through community-led upgrading and resettlement processes.

PRINCIPLES

As a housing strategy, a key principle of Baan Mankong is its approach to recognising the agency and capabilities of people. People are not treated as beneficiaries, but as active participants and decision makers of a process of housing (Boonyabancha, 2009). It is through people-driven action and collective agency that flexible frameworks for housing

finance and a range of tenure options are arrived at (See Photos and Figures 2.1, 2.2 and 2.3). These principles are recognised by the government and are enabled by the close coordination of community-based organisations (CBOs), community architects and government bodies.

FINANCE

Community Organisations Development Institute (CODI) is one such institution that is key to the housing programme. It was founded in 2000, under the Ministry of Social Development and Human Security with the mandate to implement the housing programme. CODI prioritised community-based savings and loans to build community capacity to discuss priorities, mobilise within for self-created housing solutions, and to negotiate with other urban stakeholders. While funding for CODI comes from the national government, it links national funds with local savings groups. Participating communities set up a cooperative to access these funds, through a model of flexible financing. Communities decide how to use



Pic 2.1 | Houses along Bang Bua Canal (outskirts of Bangkok) before upgrading (Design Other 90 Network, 2011)

the funds for infrastructure subsidy and how to design the housing. Communities also use the fund to buy or lease land through a range of tenure instruments (Satterthwaite, 2004).

LAND TENURE

Of the range of tenure options, the housing programme introduces collective tenure as a key instrument to protect poorer households against the risk of displacement due to immediate appreciation of land on upgrading. Since the title is held and financed by a cooperative, the community is able to build in self-enforced guidelines or restrictions. For example, the community may restrict sale to external parties for a term. This buys the community 'development time' and security during the course of the loan—which may be around 15 years, to focus on the overall socio-economic development of households, before market forces come into effect (IIHS, 2015).

Status of Land Tenure	Percentage of Total
Cooperative Titles	34.78%
Long Term Lease	43.58%
Short Term Lease	8.21%
Permission to Use Land	13.43%

Fig 2.1 | Range of tenure instruments in Baan Mankong Programme (IIHS, 2015)



Pic 2.2 | Bang Bua Canal upgraded through Baan Mankong Programme (Design Other 90 Network, 2011)

SUSTAINABILITY

After 10 years of the introduction of Baan Mankong, government bodies that own land in Thailand are more open to community-led housing projects on their land. Collectively, this is a large amount of land held under different government bodies. Further, this process has been streamlined to introduce a city-wide approach. For example, in the city of Rangsit a city scale survey identified 87 communities, some of which were on insecure land. With the support of CBOs, communities were identified for upgrading processes and community-led resettlement. The communities identified the land themselves, mostly on government held land, for long term and renewable leases of 30 years—either to community cooperatives, or to individual households on a nominal monthly rent. Each housing project has differences based on the priorities that emerge through the community-driven process, but follows a similar process of community mapping,



Pic 2.3 | Community-driven design (Design Other 90 Network, 2011)



Fig 2.2 | Site Plan of Bang Bua Canal (before) (Design Other 90 Network, 2011)



Fig 2.3 | Site Plan of Bang Bua Canal after upgrading (Design Other 90 Network, 2011)

mobilising communities through savings groups, forming cooperatives to discuss, design and implement housing alternatives (ACHR, 2014).

Most of the projects in Rangsit were financed by CODI, and others were supported through a city-wide revolving fund—Rangsit Development Fund, set up with the support of seed funding from Asian Coalition of Community Action (ACCA). For example, in Rangsit, a community of 30 families in Famai Sivalee used a fund of USD 20,000 from the City Development Fund (CDF), to negotiate 1,500 sq. m. of public land worth USD 875,500 on long term lease (ACHR, 2014).

SCALABILITY

This city scale approach has also been scaled by Asian Coalition of Housing Rights (ACHR) in over 230 Asian cities. Through the revolving CDF, communities are able to avail of soft loans for small projects of infrastructure upgrading, and once the community mobilises successfully, they can apply for a collective loan for larger housing project. The loans once repaid flow back into the fund, which other communities can avail of as well, as a sustainable fund for people-driven housing finance (World Bank, 2013).

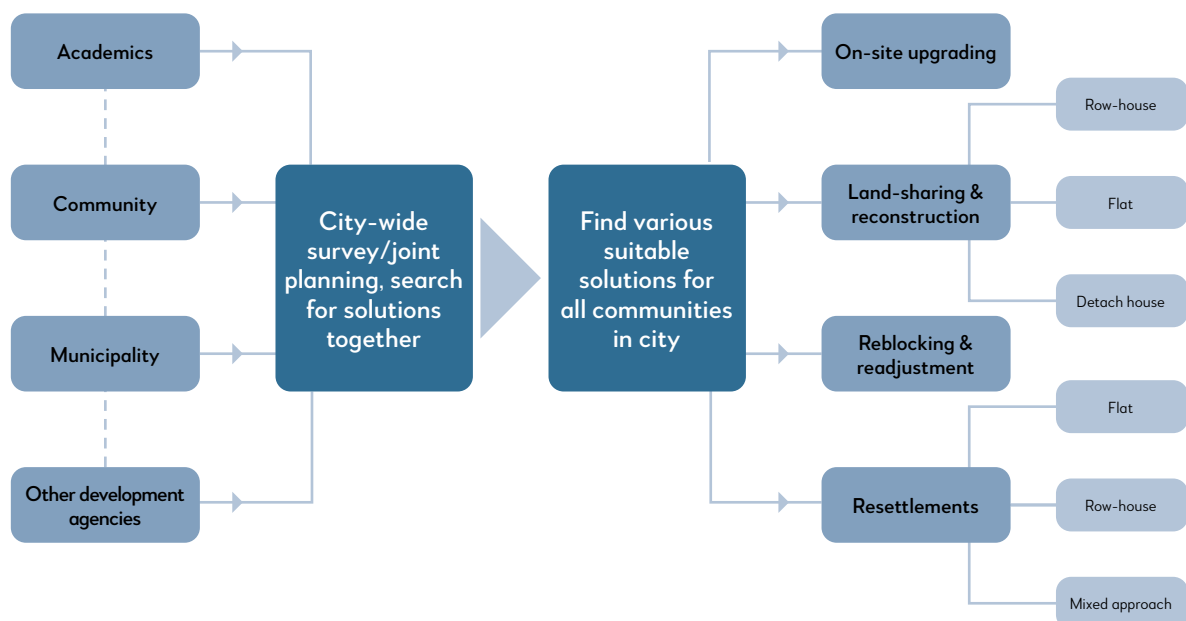


Fig 2.4 | ACHR approach to community-led housing upgrading (ACHR, 2016)

2.2 CASE II: LAND SHARING AND COMMUNITY-LED REDEVELOPMENT IN VIETNAM

Country	Vietnam
Focus	People-driven on-site redevelopment
Duration	2007–2010
Outreach	Pilot for 29 families, scaled to 140 housing redevelopments
Land Tenure	Cooperative land use rights
Finance	Community savings, supported by soft loan or grant
Role of the Government	Government agencies subsidise or grant land, Review of policy standards
Sustainability	Revolving City Development Fund (CDF) established for finance People-driven demand for a sustainable process and output
Challenges for Replicability	May require setting up an intermediary for finance such as Community Development Fund (CDF), and buy-in from governments to allow people-led redevelopment over private redevelopment.

SUMMARY

Housing precedents in Vietnam present an alternative approach to in-situ redevelopment. Rather than opening for bids from private developers, a model of community-led redevelopment piloted in the city of Vinh focusses on a land sharing and readjustment arrangement, to form a housing cooperative, such that the community is responsible for the design and implementation of the housing project. This approach has resulted in changes to the housing redevelopment policy, and to the spatial guidelines for redevelopment.

The city of Vinh contains many dilapidated post-war housing units built for factory workers in the 70s. Several of these are based in the inner city, where land value is increasing and is under commercial pressure. In 2007, the provincial government proposed to redevelop the old housing units with the support of private developers. This put several families at risk of eviction, as the redeveloped units would be at a cost that poorer families cannot afford.

FINANCE

An alternative approach of community-led development was undertaken in Cu Nam Ward. The

community started by setting up a revolving loan fund, with initial support from the Asian Coalition for Community Action (ACCA). This fund was used for three small infrastructure development projects, and by end 2009 110 households in the neighbourhood had upgraded sewer lines and 40 households had upgraded a pathway. For these infrastructure upgrading projects, the community contributed almost two-thirds of the total cost, with the rest split between a loan from ACCA and funding from the government, through a revolving City Development Fund (CDF) leveraged through collective action (ACHR, 2014).

LAND

This collective action on the small projects also encouraged families in their own capacity to save money and mobilise effectively to plan. Building on this confidence, 29 families organised to re-plan their layout, to share land and adjust plot sizes, to suggest an alternative in-situ redevelopment plan, against the government plan. The process of internal land-pooling and readjustment, with land use rights, was supported by volunteer architects, through non-profits such as ACCA, Association of Cities of Vietnam (ACVN) and the Women's Union. (ACCA, 2009)

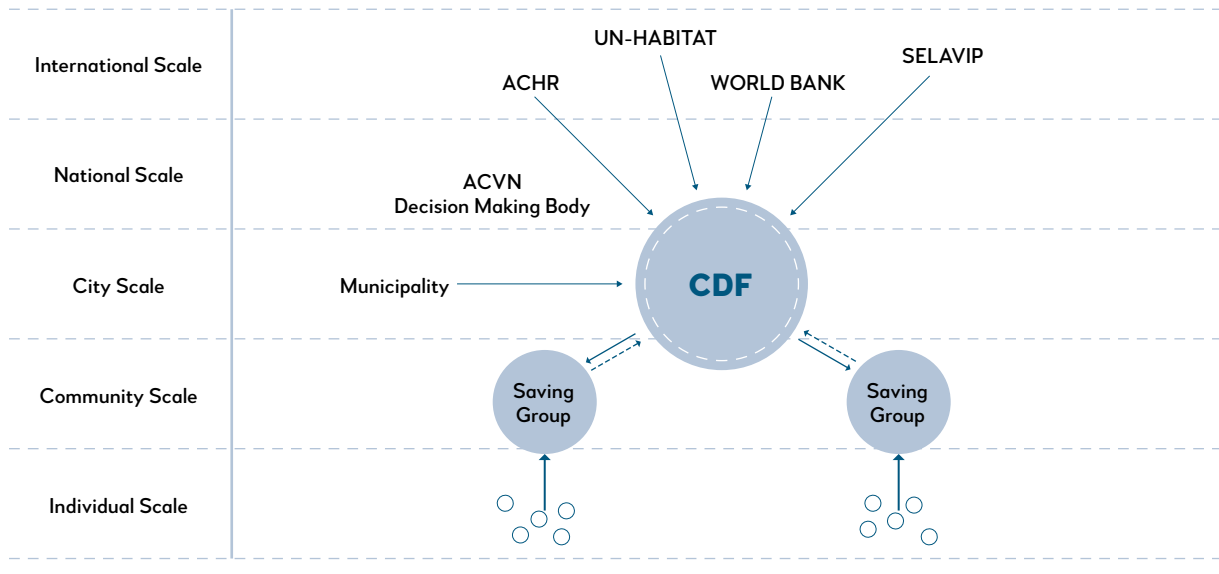


Fig 2.5 | Functioning of Vinh's CDF (Brugman, 2017)

DESIGN

The existing plot sizes of Cu Nam Ward ranged from 22 to 90 sq. m. The community co-designed a new layout, with widened roads, drainage system and an efficient layout. To do so, they re-blocked the plot sizes to 45 sq. m., through self-arrangement and negotiation within the community, with 100 per cent consent. However, the policy guidelines only permitted plots of 50 sq. m. or larger. The community also negotiated with the government authority to allow for this modification of plot size, as this model was better suited as compared to any relocation plan (ACCA, 2009) (World Bank Group, 2015).

The families began and finished construction in six months in 2010 and were able to reduce the costs by co-designing the houses to their own standards, managing and purchasing construction material, and by adopting design and planning decisions to share walls and foundations. The municipality has also recognised the cost-effectiveness of the approach, and that it is a pro-people approach (Ngo, 2016).



Pic 2.4 | Housing before upgrading (ACCA, 2009)



Pic 2.5 | Sharing foundations during redevelopment (ACCA, 2009)

SCALABILITY

Further, this model of people-led design for in-situ redevelopment has been officially sanctioned in 140 other social housing areas. The municipal government has also sanctioned the smaller spatial standards as per people's input. This approach is also a model for cities in Vietnam beyond Vinh, and urban poor communities in the city of Hai Duong have also used this as a precedent to negotiate for community-led in-situ redevelopment (Boonyabancha & Mitlin, 2012).



Pic 2.6 | *Onsite community redeveloped housing in Vinh (Boonyabancha & Mitlin, 2012)*



Pic 2.7 | *Community design Vinh (ACHR, 2016)*

2.3 CASE III: PUBLIC HOUSING IN SINGAPORE

Country	Singapore
Focus	State-built housing
Duration	1960s–present
Outreach	80% of the population
Land	99-year leasehold State owns and regulates 90% of the city's land
Finance	Linked to individual savings through Central Provident Fund
Role of the Government	Market regulation of housing Through allocation of land for public housing
Sustainability	Housing linked to people's individual savings People can upgrade to another apartment, enabling an active resale market
Challenges for Replicability	As a nation city, the nature of urbanisation and migration is unique Definitions of household are often limiting

SUMMARY

Public housing in Singapore is a model where more than 80 per cent of the local population lives in state-built housing, within a commodified housing market. The model is built on a developmentalist principle of social welfare as an economic goal—‘social welfare can best be promoted when governments implement macroeconomic policies that promote sustainable, people-centred economic development and, at the same time, formulate social policies that invest in people's capabilities to participate effectively in the productive economy’ (Vasoo & Lee, 2001).

LAND

The Singapore government owns 90 per cent of the city-state land (Phang & Helble, 2016), as a property state. While the government benefits from an exchange value of land through leases to private developers and a source of public revenue through land lease and property tax, it also allocates land for public use value which includes housing (Haila, 2016).

Singapore's Housing Development Board (HDB) was established in 1960, as a statutory board under the Ministry of National Development—the key ministry responsible for national land use and development.

The HDB produces and sells apartments on long-term leases for the working class and middle class. The private sector caters to only 10 per cent of the housing stock, for the upper middle class and the rich.



Pic 2.8 | Typical HDB housing estate in Singapore
(Development-Asia, 2019)

FINANCE

The finance for public housing is linked to the Central Provident Fund (CPF). The CPF is a mandatory saving scheme, where both employees and employers contribute a percentage of the employee's monthly salary towards an individual saving fund. It was originally introduced as a retirement scheme, but its use has been extended to withdrawal of savings



Pic 2.9 | Use of corridor in HDB apartment
(Zilliacus, 2019)

for other purposes—housing being a common reason for withdrawals of accumulated savings. By linking the CPF as a mechanism for housing finance, the government has been able to achieve a high percentage of home ownership, without allocating a high proportion of its own revenue to the housing programme. The public housing policy thus also promotes the direct participation of people, and people are not passive beneficiaries of a collective redistributive welfare programme.

While the public housing programme also promotes purchase of housing, and home ownership, it also builds in the flexibility for households to rent or upgrade. The monthly rental scheme includes a ceiling, linked to the monthly household income, and rentals are highly subsidised. The rental rates vary across slabs as per household income and include provisions that manage fluctuations or changes in income, to ensure that households are not worse off due to rental guidelines. The HDB also provides additional support through grants for renters to become homeowners. Further, every citizen can purchase a state-built unit twice in a lifetime. This supports housing mobility¹ to larger units and enables an active resale market (Vasoo & Lee, 2001).

DESIGN

The public housing apartments by HDB have a variety of layouts and price ranges, from two to five-room apartments. These are mostly high-rise apartments, situated in housing estates extending around the coastal core. Public housing is designed to promote social integration of different incomes and ethnicities. The housing estates are also designed as self-contained neighbourhoods and include public amenities such as parks, schools, shopping complexes and access to transport. Locally elected representatives and residents manage the estates (Jha, 2018).

While the HDB housing model has been lauded for its success, it has also been critiqued for its limited definition of a household and control over the workforce. It can be looked at as a pragmatic rather than developmentalist model, and as Singapore is a nation-city without the pressures of urban-rural dynamics it is often seen as an isolated case of a successful state-led housing policy. That said, there are certain key takeaways from the success of the Singapore model—particularly of state regulation of land in the context of financialisation of housing.

REGULATION

While housing in Singapore is highly commodified—there exists a strong regulatory presence of the state, which moderates the appreciation of housing prices—the government does not promote speculation. However, it does enable a mature resale market where Singaporeans can capitalise on asset appreciation of their first HDB apartment, to upgrade to a bigger apartment. Since the state controls a majority of the housing market, through land ownership and housing production, it faces less competition and monopolises. By linking individual savings to housing finance, it is also not burdened by the financial task of building mass housing. The state is thus able to balance market and institutional principles to regulate the housing market (Vasoo & Lee, 2001).

1 | Housing mobility is the ability to move (through rent/purchase) from one house to another, as needs, aspirations and priorities change

2.4 CASE IV: AVOIDING EVICTION BY UPGRADING IN BRAZIL

Country	Brazil
Focus	No eviction in flood-prone area, and participatory upgrading
Duration	2005+
Outreach	Impacted 3144 families Approach introduced in 60 other projects in Curitiba
Land	No eviction, land regularisation
Finance	Federal Savings Bank, Municipality
Role of the Government	Finance, land regularisation, enabling participatory frameworks Linking programme across government schemes
Sustainability	Residents showed an increase in minimum wage
Challenges for Replicability	Site-specific environmental risks

SUMMARY

The case of housing upgrading in Curitiba, Brazil, presents an alternative approach to housing, for settlements at risk of eviction, located on what is often termed as untenable land—due to environmental risks of flooding. The approach adopted in Curitiba was multidisciplinary and involved all three levels of government and a close collaboration between the community, non-profits and government officials.

Audi União is one of the largest and poorest settlements of Curitiba, and an example where this approach was adopted. The informal settlement

includes over 3,000 families, along the banks of the Iguaçu river. The families were extremely vulnerable to the environmental risks in the low-lying area and lacked water supply, drainage and waste systems. Most households were extremely poor, with more than 70 per cent earning below the minimum wage, and recurrent risks of floods increased their vulnerability (World Habitat, 2014).

LAND

The upgrading approach presents a model of addressing risk along with adequacy of housing, recognising often unconsidered risks within policies



Pic 2.10 | Audi União (Bürklein, 2019)



Pic 2.11 | Upgrading of Audi União (Bürklein, 2019)

of relocation and eviction. The alternate approach prioritised upgrading such that families could stay within the same community and retain social ties built over years. Families were only relocated as a last resort, and that too within a radius of half a kilometre from their original location. The project included re-blocking and relocating at-risk households in close discussion with the community, and regularising land tenure.

The participatory process involved looking at housing from the perspective of a neighbourhood. While it addressed the infrastructure of the settlement through upgrading roads and macro-drainage management, it also adopted a multidisciplinary approach to address adequacy of housing beyond risks, to focus on opportunities of socio-economic mobility. The upgrading project was linked with other programmes of transport, public health, education, sports, culture, leisure and recreation (World Habitat, 2014).

FINANCE

Curitiba Municipal Housing Company (COHAB) was a key institution in the implementation of the project. COHAB is a public housing institution with focus on housing for low-income households. It is funded by both government funding, including Curitiba Municipality, and through public-private partnerships. The upgrading project was funded by an almost 2:1 ratio between the Federal Savings Bank–Caixa Economica Federal and the Municipality, with COHAB as an intermediary organisation (World Habitat, 2014). It linked families and the upgrading programme with Caixa Economica Federal, the Housing Finance System, and the municipality (Macedo, 2009).

IMPACT AND SCALABILITY

The municipality also invested in the settlement to improve public facilities and linked the programme with the State government's provision of public security and leisure facilities. The project has demonstrated several beneficial impacts including improvement in sanitation, flood control, and increased security. There has also been a significant increase in the number of families that earn at least the minimum wage. There have also been improvements in the public spaces in the settlement, and in access to transport. Since residents could remain in their community, and the project prevented evictions, their existing livelihood requirements were not impacted. Many key areas need to be further addressed, including education of children and sewage disposal, which could not be implemented due to various challenges.

This multidisciplinary and integrated approach of the project has been further introduced in over 60 other projects in the city of Curitiba (World Habitat, 2014).

3

POLICY RECOMMENDATIONS

The four cases present different approaches to address adequacy of affordable housing in the Global South, in the context of financialisation and commodification of housing.

The case of Thailand demonstrates a city-scale approach to institutionalise processes of participation for collective finance and tenure, and to delay market risks of development while upgrading. The case of Vietnam presents a model of in-situ redevelopment, such that the community designs and implements the redevelopment, while addressing adequacy of spatial standards as per the priorities of the community. Public housing in Singapore demonstrates state regulation within a commodified housing market, through government commitment towards allocation of land for housing for 'use value'. The case of upgrading in Brazil depicts a multidimensional understanding of adequacy in the context of risks of location and eviction, while also addressing aspirations and socio-economic mobility.

By focussing on people-driven demand, each case demonstrates an alternate arrangement of land and finance, keeping in mind design and infrastructure, as per the needs and aspirations of people.

Based on this, key recommendations that are transferable for the Indian context have been made. These include:

1. STATES NEED TO COMMIT TO LAND FOR 'USE VALUE' FOR HOUSING IN PUBLIC INTEREST

All four cases demonstrate a commitment of the State towards allocating or subsidising land for housing the poor. This is done differently in each case—in Thailand through various instruments of tenure, including community titling; in Vietnam, through cooperative land sharing; in Singapore, as

a property state with allocation of land for public use; and in Brazil, with regularisation of tenure while upgrading to prevent eviction.

In the context of financialisation of housing—the State's commitment as a regulator and to allocate land for housing for the urban poor through a range of tenure options is imperative. The State therefore needs to promote land for public use, rather than simply 'as a resource' or a source of revenue as projected in Pradhan Mantri Awas Yojana (PMAY). In this process it must prioritise upgrading at site over relocation.

2. HOUSING MODELS NEED TO RECOGNISE PEOPLE'S PARTICIPATION IN FINANCE

The cases also demonstrate an institutional recognition of the resourcefulness and agency of people, in different ways. In Thailand and Vietnam, through collective saving and a sustainable revolving funding model at the city-scale; in Singapore, through housing financed by people's savings through the Central Provident Fund (CPF); and in Brazil, by linking participatory processes to the use of Federal Saving Funds.

In these four approaches, people are not seen as passive beneficiaries of financial aid. Rather, they are co-investors and active stakeholders in the process of housing finance and design. This approach differs from a 'housing allotment' approach where houses are often empty or resold after allocation. People-driven finance ensures that the housing produced is demand-driven, which often lowers the costs of housing production to meet the specifications of adequacy as determined by the priorities of the community. Creation of a revolving city development fund for sustainable housing finance would be a step towards ensuring the same.

3. HOUSING INCLUDES DEVELOPING INFRASTRUCTURE, SERVICES AND NEIGHBOURHOODS FOR HABITAT

While commodification of housing reduces housing to its carpet area, these cases demonstrate how adequacy of housing is defined beyond the unit itself. In Thailand, the community determined the requirement to upgrade on site, or to relocate and through collective action at the neighbourhood level. In Vietnam, the redevelopment process enables households to create a more efficient layout, and drainage and accessibility. In Singapore the public housing is designed for mixed-income groups, and with attention to access to transport, educational and commercial facilities. In the case of upgrading in Brazil, the multidisciplinary approach links programmes of education, health-care, recreation and socio-economic mobility.

Key to this approach is how these projects bring back the larger spatial domain of housing in the city, and its adequacy. They recognise that housing is not just a place to sleep at, but is essential to opportunity—for both, the needs and aspirations of people.

4. DESIGN FOR DEMAND

The cases also demonstrate how people-driven demand for housing can differ according to specificities of contexts and processes. In the case of Thailand, the housing design is specific to the priorities of the community—this ranges from the decision to remain at site, or to relocate, to the model of financing and tenure, and self-built housing designs. In Vietnam's case, people form a cooperative to co-design a housing redevelopment, such that they negotiate and alter design standards of the city's housing policy. In Singapore, the public housing caters to the housing

demand of majority of the resident population, and offers a variety of layouts, with the ability to upgrade to a larger house as living needs, aspirations and means change. In Brazil, the community is closely involved in the upgrading project, with key attention to the risks of relocation and the need to remain with the community for socio-economic mobility. Spatial guidelines for adequate housing and services should be determined by communities themselves, enabling housing mobility and the ability to upgrade.

5. ENABLING A HOUSING PROCESS WITH CLOSE COLLABORATION ACROSS STAKEHOLDERS

Key to facilitating people-driven demand in all cases is the design of a process of housing with the close collaboration of various stakeholders, with different mandates. This includes the State's role as an enabler of people-driven housing, and regulator of housing markets. It also includes the collaboration within various levels of government, and while some policies may be centrally-driven they require flexibility and a degree of autonomy at the level of the local government to address people's needs and aspirations on the ground. This process also requires the close collaboration of civil society actors such as non-profits, community-based organisations, citizen management and even global alliances to share housing experiences and learnings, to build capacities and to facilitate as intermediaries between communities and the government bodies. Enabling processes of collective mobilisation and community participation within the housing process requires a recognition of people's agency within the housing process, as active stakeholders within housing projects, to recognise the various dimensions of needs and aspirations towards adequacy of housing.

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ABOUT YUVA

Youth for Unity and Voluntary Action (YUVA) is a non-profit development organisation committed to enabling vulnerable groups to access their rights. YUVA encourages the formation of people's collectives that engage in the discourse on development, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations. Founded in Mumbai in 1984, currently YUVA operates in the states of Maharashtra, Madhya Pradesh, Odisha, Assam and New Delhi.

At the community-level, through an integrated 360-degree approach, YUVA delivers solutions on issues of housing, livelihood, environment and governance. Through research, YUVA creates knowledge that enhances capacity building. Through partnerships in campaigns, YUVA provides solidarity and builds strong alliances to drive change.

