Case study on Affordable Housing on Draft Social Impact Assessment Standard (SAS) 1100:

Slum area development, affordable housing and other interventions to build sustainable and resilient cities

Introduction

Swagruha is a Mumbai-based not-for-profit organization dedicated to servicing marginalized communities through construction, repair, and maintenance of affordable housing. Established with a social mission to foster sustainable and resilient cities, Swagruha targets vulnerable populations in slums, where inadequate housing exacerbates risks during disasters like floods or cyclones. The Niwas project emerged from this ethos, responding to the housing crises faced by informal sector workers living in temporary, dilapidated structures. These communities often lack access to basic amenities, leading to health issues, economic instability, and social exclusion.

The project aligns with broader national and international goals, including India's National Slum Development Program (NSDP) and the Integrated Housing & Slum Development Programme, which aim to upgrade slum infrastructure. By enrolling beneficiaries in PMAY, Swagruha secured government subsidies, reducing costs and enhancing affordability. The initiative impacted over 11,000 individuals in Maharashtra, emphasizing that safe housing is fundamental for resilience against uncertainties.

Project Objectives and Scope

The primary objective of Niwas was to provide safe, durable homes to marginalized slum dwellers, thereby improving living conditions and disaster preparedness. Specific goals included:

- Repairing and reconstructing housing to meet beneficiary needs.
- Installing essential amenities like toilets and safe drinking water systems.
- Reducing repair expenses and enhancing economic stability.
- Promoting community-level benefits, such as cleaner neighbourhoods and reduced crime.

Scope encompassed 1,265 families, with activities ranging from minor repairs (e.g., plastering and painting) to major constructions (e.g., roof and toilet rebuilds). Investments totalled ₹4.67 crore, funded through Swagruha's resources, with subsidies covering 23% of beneficiary costs. The project operated from January 2019 to December 2022, focusing on Mumbai's slums where temporary structures dominate.

Activities Undertaken

Swagruha's interventions were tailored to beneficiary needs:

- **Structural Repairs**: Addressing cracks, plastering, painting, and door/roof fixes to prevent collapses.
- **Amenity Upgrades**: Constructing or repairing toilets for 75% of families; installing overhead tanks or filtration plants for safe drinking water (achieving 83% coverage).
- **Holistic Support**: Ensuring repairs were sustainable and aligned with disaster-resistant standards, such as reinforced structures.

These activities not only improved physical housing but also fostered social cohesion by involving local contractors and suppliers.

Methodology: Data Collection and Evaluation Framework

The assessment adhered to the Draft Social Impact Assessment Standard (SAS), employing a mixed-methods approach to evaluate social impacts across reach, depth, and inclusion. Data was gathered through primary and secondary sources to ensure triangulation and reliability.

- **Primary Data Collection**:
  - **Stakeholders Interviewed**: Direct beneficiaries (15% sample, n=190 families, selected randomly), Swagruha project team, local contractors, material suppliers, and local government officials.
  - **Tools Used**: Semi-structured interview schedules and questionnaires designed by Swagruha. Personal interviews focused on pre/post-project changes, while questionnaires assessed stakeholder roles, challenges, and recommendations.
  - **Site Inspections**: Swagruha team conducted on-site visits to repaired homes, evaluating work quality, social changes, and impacts. This included photographic evidence of housing conditions before and after interventions.
  - **Secondary Data (Desk Review)**:
    - Reviewed documents such as annual/sustainability reports, need assessments, beneficiary feedback, PMAY enrolment data, progress reports, success stories, case studies, and NGO surveys.
    - Analyzed pre/post-project photographs to quantify improvements (e.g., from damaged structures to repaired homes).
    - Incorporated data from national programs (NSDP, IHSDP) for contextual benchmarking.
  - **Evaluation Questions**:
    - Structured around four themes: housing conditions, project quality, impacts, and feedback. Examples include inquiries into beneficiary occupations/incomes, pre-project challenges (e.g., annual repair costs averaging ₹10,000), repair types, sustainability, and qualitative changes (e.g., safety perceptions).
  - **Key Metrics and Indicators**:
    - Derived from baseline (pre-project), midline (monthly/quarterly), and end-line (post-project) assessments.
    - Quantitative metrics focused on measurable outcomes (e.g., number of families assisted, percentage improvements).
    - Qualitative metrics captured subjective experiences (e.g., feelings of security).

Sampling ensured representativeness, with random selection mitigating biases. The evaluation team cross-verified data against project documents for accuracy.

Findings

Demographic and Outreach Metrics

- **Beneficiary Profile (Reach)**:
  - Occupations: Predominantly informal sector (62% waste pickers, others including domestic helpers and laborers).
  - Income and Family Size: Low-income households with varying family sizes; selection prioritized those in damaged, temporary structures lacking amenities.
    - Pre-Project Housing: Characterized by cracks, leaks, and instability, leading to frequent repairs and health risks (e.g., exposure to elements during disasters).
    - Facilities: Many lacked toilets or safe water; post-project, 75% had improved sanitation, and 83% gained reliable water access.

- **Outreach Achievements**:
  - **Families Assisted**: 1,265 received housing facilities, including repairs and reconstructions.
  - **Specific Interventions**: New toilets for a significant portion; drinking water facilities via tanks/filtration.
  - **Employment Generation**: 32% of beneficiaries or their family members gained opportunities in construction/repair work; local contractors and suppliers also benefited.
  - **House Types and Sizes**: Varied based on needs; some families received full rebuilds, increasing living area and per capita space.

Impact Assessment: Quantitative Indicators

The following table summarizes key quantitative metrics, derived from end-line assessments:

Sl. No.	Evaluation Criteria	Value
1	Families receiving housing facilities	1,265
2	Beneficiaries from waste picking occupation	62%
3	Families with improved toilet facilities	75%
4	Beneficiaries receiving government subsidies (PMAY)	23%
5	Average annual savings on repairs	₹10,000 per family
6	Decrease in crime rate (e.g., theft, burglary)	35%
7	Beneficiaries/family members employed in construction	32%
8	Families with safe drinking water supply	83%
9	Families feeling more secure	95%
10	Families confident in dealing with disasters	93%

These metrics highlight tangible benefits, such as financial relief (₹10,000 savings) and safety gains (95% safer), directly attributable to housing upgrades.

Qualitative Indicators

Qualitative data, gathered via interviews and feedback, revealed deeper social changes:

- **Improved Quality of Life**: Beneficiaries reported higher living standards, with better shelter reducing stress and enabling focus on work/productivity.
- **Economic Benefits**: Increased savings and reduced expenses on repairs; some families noted improved health due to cleaner environments, leading to higher productivity.
- **Social and Community Impacts**: Enhanced social status (e.g., reduced stigma of slum living); greater awareness of cleanliness and sanitation; cleaner neighbourhoods contributing to overall city resilience.
- **Trust and Relationships**: Swagruha built strong ties with beneficiaries, fostering trust and enabling the organization to meet its social objectives.
- **Specific Examples**: Women in beneficiary families experienced reduced burdens (e.g., less time spent on makeshift repairs), while children benefited from safer spaces, potentially improving education outcomes.

Depth and Inclusion

- **Depth**: Beyond physical repairs, the project improved access to basic facilities (sanitation, water, energy), boosted disaster resilience (93% confidence), and enhanced health (fewer illnesses from poor housing).
- **Inclusion**: Increased PMAY enrolments; broader housing sector effects included model slum upgrades, inspiring similar initiatives. The project promoted inclusivity by prioritizing vulnerable groups and involving locals in implementation.

Challenges

Identified through stakeholder interviews and project reviews:

- **Regulatory and Structural Issues**: Illegal housing structures complicated obtaining permissions from local governments for rebuilds, delaying timelines.
- **Spatial Constraints**: Limited land availability in densely packed slums restricted expansions or full reconstructions.
- **Beneficiary Engagement**: Some beneficiaries exhibited reluctance or entitlement attitudes toward "free" facilities, affecting participation and maintenance.
- **Areas for Improvement**: Feedback suggested incorporating advanced features (e.g., solar energy, community centers) and better coordination with authorities to address permissions.

Limitations

- **Data Disclosure**: Beneficiaries were often unwilling to share financial details, limiting economic impact analysis.
- **Assessment Comfort**: Interviews required Swagruha community workers for beneficiary comfort, potentially introducing response biases (e.g., overly positive feedback).
- **Scope Constraints**: Reliance on organizational data may lack external validation; small sample sizes (15%) could miss outliers.
- **Mitigation Suggestions**: Future assessments should use anonymous surveys and third-party auditors for objectivity.

Conclusions

The Niwas project exemplifies effective social impact in affordable housing, delivering measurable improvements in safety, health, and economic stability for 1,265 slum families. Quantitative data (e.g., 95% safety increase, ₹10,000 savings) and qualitative insights (e.g., enhanced social status) demonstrate alignment with SAS principles, contributing to resilient urban development. By integrating PMAY and local employment, it addressed inclusion gaps, though challenges like permissions underscore the complexities of informal settlements. Strengths include strong beneficiary trust and community benefits; weaknesses involve data limitations and regulatory hurdles. Overall, Niwas serves as a replicable model for NGOs and governments aiming to uplift marginalized populations.

Recommendations

- **Enhance Scalability**: Partner with local governments for streamlined permissions and expand to additional slums, incorporating disaster-resistant designs (e.g., flood-proofing).
- **Improve Engagement**: Conduct participatory workshops to involve beneficiaries in planning, addressing attitudes toward aid and ensuring long-term maintenance.
- **Strengthen Monitoring**: Implement independent evaluations with larger samples and longitudinal tracking (e.g., 3-5 years post-project) to verify sustainability and address data biases.
- **Incorporate Innovations**: Add features like renewable energy or digital monitoring for future phases, aligning with sustainable development goals.
- **Policy Advocacy**: Use project data to advocate for policy changes, such as simplifying PMAY enrolment for slum dwellers.

Source: NISM Series XXIII: Social Impact Assessors Certification Examination workbook