

# HOW LAXMI WENT FROM A LIFE OF SOCIAL STIGMA TO BECOMING A COMMUNITY LEADER

REALL HAS BEEN WORKING IN INDIA TO BUILD A COMMERCIALLY VIABLE AFFORDABLE HOMES MOVEMENT SINCE 2000, PARTNERING WITH SSNS (NIRMAN) AND SPARC.



**LAXMI NAIDU, A PRIOR 'PAVEMENT DWELLER' WHO HAD ENDURED YEARS OF SOCIAL STIGMA, MOBILISED HER COMMUNITY TO HOUSE HER OWN FAMILY AND OTHERS THROUGHOUT INDIA.**

## BEGINNINGS

Laxmi, a mother from Srikalum, Andhra Pradesh, spent much of her earlier years moving around. Laxmi and her husband finally settled in the megacity of Mumbai, and lived in temporary shelters on the streets of Nagpada in the south of the city. The huts where they lived were built with their own hands and routinely demolished by the city government.

Life on the pavements was hard. Laxmi would have to travel long distances to buy water and pay to use the public toilets. Every time their accommodation was destroyed, their belongings were taken away. Due to living on the pavements, Laxmi and her family had no identity documents to prove that they were residents of the city.

## FORMING MAHILA MILAN

In 1985 the Supreme Court of India passed a judgment declaring that all pavement dwellers were to be moved off the walkways permanently. Worried for her family, Laxmi went to Sheela Patel, the founder of Society for the Promotion of Area Resource Centres (SPARC) to ask for help.

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SPARC worked with pavement dwellers in Mumbai, providing them with spaces to meet, and assisting them in finding their own solutions.

Laxmi was surprised by SPARC's different approach. Instead of directly assisting her, she was asked to help lead in finding a solution. Laxmi brought together her community of pavement dwellers, and together they decided to convene women from different areas of the city to discuss the formation of a new group. In 1986, the Mahila Milan Savings Groups, or women's collectives, were formed with a plan to fight for their rights to decent housing and become financially independent. Today, Mahila Milan has expanded to operate in 52 cities and 9 states across India. It now has almost a million members.



## FINDING HER OWN HOME

After continued advocacy from Mahila Milan and SPARC, the state policy was changed in 1996 to include pavement dwellers within the resettlement entitlement lists. Laxmi and Mahila Milan trawled Mumbai, identifying potential land that could be used to house their communities. Eventually one of these plots was allocated by the state authorities for Laxmi's group, and apartment buildings were constructed, with labour provided by the new homeowners.

## "SOCIAL WELLBEING HAD A BIG IMPACT, OUTSIDERS NOW SOCIALIZE WITH US, TALK TO US."

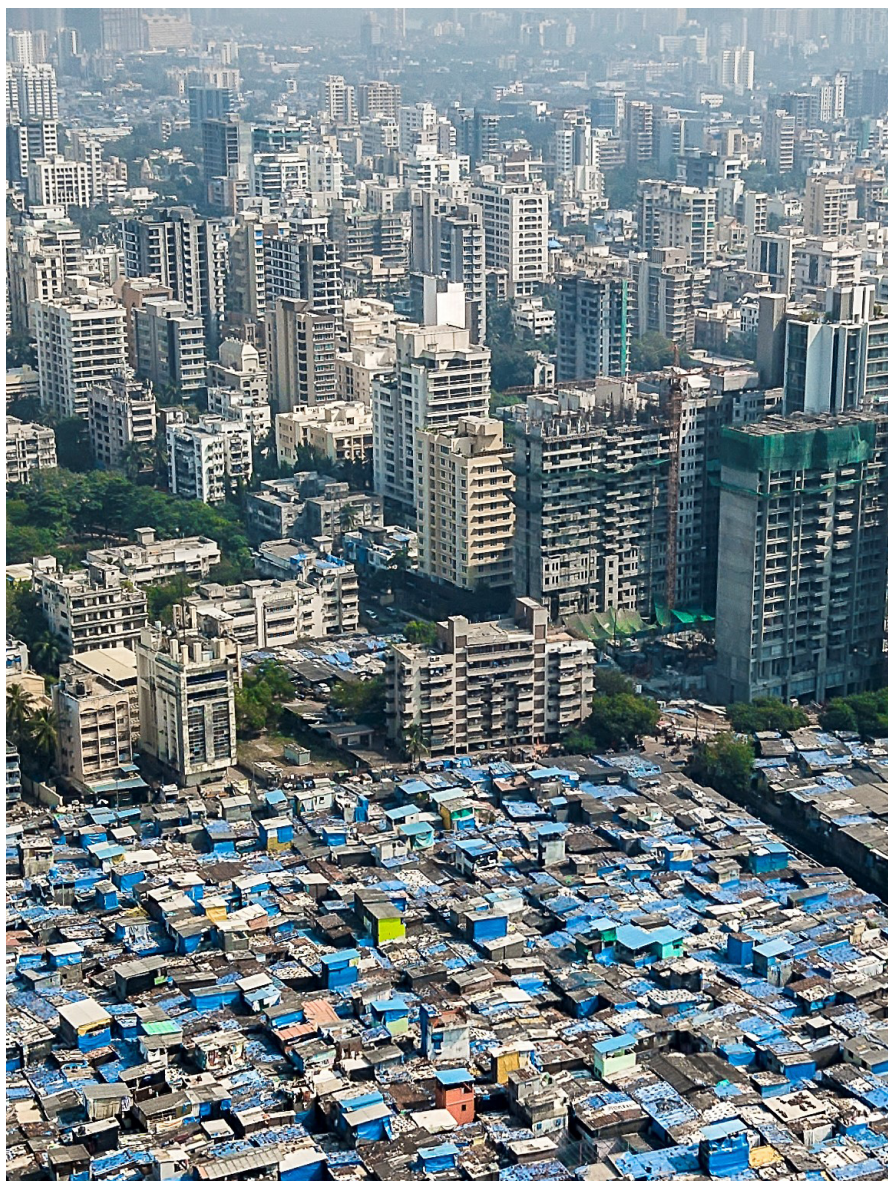
The project, named [Milan Nagar](#), was bridge-funded by Reall, enabling Reall's partner, SPARC Samudaya Nirman Sahayak (SSNS), to access local authority payments at construction milestones. This meant that Laxmi's family were able to own their own home, without the need for a mortgage, which is the biggest obstacle to home ownership for families living on low incomes. SSNS was also able to leverage Transferrable Development Rights (TDR), which enable SSNS to sell the project's unused rights for further densification.

## A NEW LIFE

Owning her own house transformed Laxmi's life. Her apartment building has electricity, clean drinking water and toilets on each floor. There is space for children to play and wide corridors where the community can sit, chat, and do different activities.

Laxmi now sleeps better. Without the fear of eviction or the demolition of her home, she no longer has to worry about the safety and security of her family.

Her children have made a lot of changes in the new home, bringing in new furniture and painting the walls. They even have a TV and cable now. By working as a Mahila Milan leader, Laxmi was able to get a small salary. Now that she is older, her son has been able to take over much of the work she used to do in managing the society.



*Dharavi, Mumbai's largest slum, backed by the affluent financial district.*

## FREEDOM FROM DISCRIMINATION

Owning her own home freed Laxmi from the stigma associated with being a pavement dweller. Prior to Milan Nagar, she rarely received any respect from those around her. Even when working as a maid she found that she was not treated well by her employers or wanted

within the neighbourhood. Her children would refuse to invite their friends' home from school, out of fear of being insulted or laughed at, and Laxmi would struggle to find them a good match for marriage.

Now, their previous discrimination is nonexistent, and Laxmi is highly respected within her community. She can live in comfort knowing that her house will provide security against the prejudice she once endured, for her children and grandchildren in the future.

In 1996, Mahila Milan won the United Nations Women's Rights Award, and Laxmi travelled to New York as part of the group to collect the award.

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