

A Revisit to Usaviwatta Community after 17 Years of Onsite Relocation

Qualitative Assessment of People's Lives

June – July 2025



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This research study was conducted as part of the tasks to be completed during the internship training period from 28th April to 29th August 2025 by the two undergraduates of BSc. Town and Country Planning Degree Program of the University of Moratuwa, who have been assigned to SEVANATHA Urban Resource Centre.

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I Basic Information about Usaviwatta Settlement

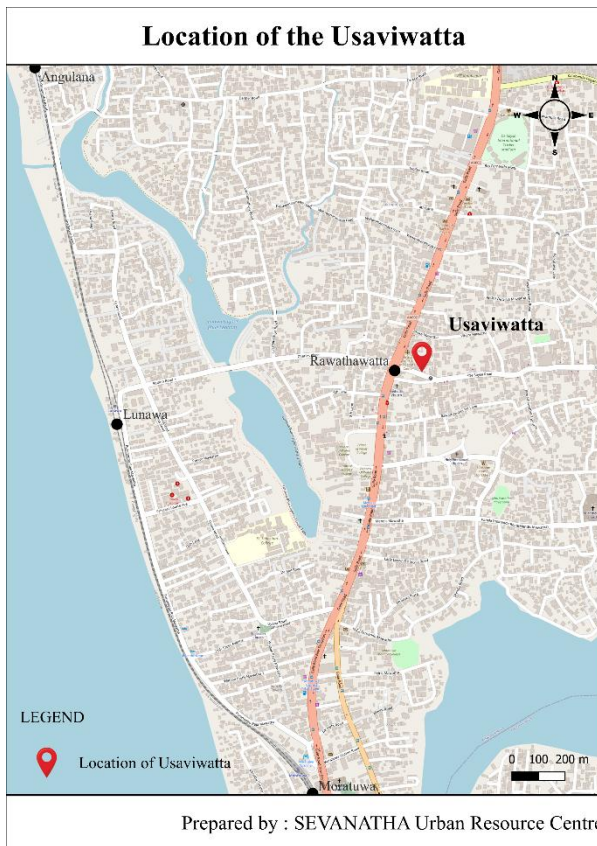


Figure 1 - Location of Usaviwatta, Moratuwa, Sri Lanka

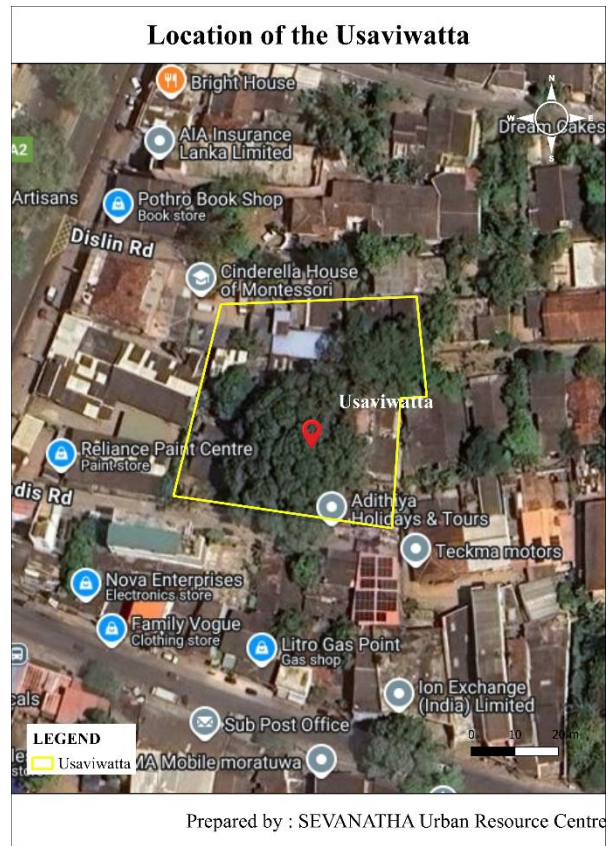


Figure 2 - Location of Usaviwatta, Moratuwa, Sri Lanka

Country	Sri Lanka
Province	Western
District	Colombo
Local Authority	Moratuwa Municipal Council
Population	About 266
Total no. of Houses	50
<ul style="list-style-type: none"> No. of Housing Units in Flats 	20
<ul style="list-style-type: none"> No. of Unimproved Housing Units 	30
No. of Families	59

2 Introduction

In many rapidly urbanizing cities in the Global South, the urban poor continue to live in informal settlements without secure tenure, adequate housing, or access to basic services. In Sri Lanka, most of the urban low-income population resides in underserved settlements that lack proper infrastructure, legal recognition, and inclusion in formal urban planning processes. Addressing these challenges requires innovative, community-driven solutions that are both participatory and locally grounded.

One such initiative was implemented in Usaviwatta, an underserved settlement within the Moratuwa Municipal Council area identified during a citywide profiling of low-income communities conducted by SEVANATHA Urban Resource Centre and Community Livelihood Action Facility Network (CLAFNet). This city-wide low-income settlement survey has been conducted under a project supported by as the part of the Collective Housing Project, Asian Hub on the Social Production of Habitat, implemented by the Asian Coalition for Housing Rights (ACHR) with support from urbaMonde.

Usaviwatta had been identified as the settlement of a community-led in-situ upgrading project implemented between 2006 and 2008, through a collaboration involving Janarukula Organization, UN-Habitat, Women's Development Bank Federation (WDBF), and the Moratuwa Municipal Council. The project aimed to improve housing conditions, secure land tenure through collective ownership, and empower residents through collective planning and cooperative housing development. By the end of 2008, 20 households out of 50 houses in the settlement had been relocated into new walk-up apartment (G+3) housing units consisting of a basic structure requiring the families to complete internal partitioning, doors & windows, flooring, and plastering, etc. The families in the remaining houses continued to live in the Usaviwatta original settlement.

A qualitative research conducted by SEVANATHA recently to understand the present condition of the families residing in the new flats and the original settlements reveals some interesting insights into the lives of families after 17 years of the above development intervention. The study investigates the current living conditions of both relocated and non-relocated households, explores their perceptions of the project, and assesses the effectiveness and impact of the community-led upgrading model. The findings are intended to contribute to future urban policy and planning initiatives, especially in the context of participatory housing interventions for the poor and marginalized communities in Sri Lanka.

3 Project Background

In response to the pressing need for improved housing and basic services in low-income settlements, a pilot upgrading project was launched in 2006 in Usaviwatta, Moratuwa. This initiative was developed under a cooperation agreement between UN-Habitat and Janarukula Organization (a local women's savings program), with support from the Moratuwa Municipal Council, the Women's Development Bank Federation (WDBF), and other stakeholders. The project formed part of the Slum Upgrading Facility (SUF) of UN-Habitat, which aimed to attract domestic capital and technical support for housing and urban upgrading in developing countries.

The core objective of the Usaviwatta project was to improve the lives of the 59 families living in 50 houses in the settlement, where most of these housing units were temporary or semi-permanent structures with no secure land tenure, individual access to water & sanitation. The project aimed to upgrade the settlement in situ, ensuring that residents would not be displaced from their familiar environment. The intervention focused on providing secure tenure, improving housing standards, strengthening community institutions, and building local capacity through participatory planning and decision-making. A key component of the approach was the establishment of community-based savings and credit groups to support self-financing and ownership of the process.

Funding and technical support for the project were primarily provided by UN-Habitat, which allocated a total of USD 142,000 to be used in phased disbursements. These funds were utilized for initial construction activities, the establishment of the Moratuwa Urban Poor Development Fund (MUPF), community capacity building, technical consultancy, and reporting. Janarukula was responsible for implementing the project and managing funds, while WDBF supported the microcredit and savings components. Additional financial support came from the Sanasa Development Bank and the Arunodaya Housing Improvement Project under the Ministry of Urban Development in Sri Lanka.

To institutionalize the community's participation, residents of Usaviwatta formed the Vanitha Shakthi Housing Co-operative Society, which was legally registered under the Sri Lankan Co-operative Act in 2007. This co-operative became the central entity for managing construction, coordinating with authorities, and representing the community's interests. A Memorandum of Understanding (MoU) was signed in January 2008 between the Ministry of Urban Development, the Ministry of Housing, and the cooperative to transfer ownership of 43 perches of land to the society for constructing 50 new housing units. In exchange, the residents agreed to release 17.89 perches of the land back to the Moratuwa Municipal Council for development purposes.

Because construction had to take place on the same land that was already fully occupied, a carefully coordinated relocation plan was required. In total, some households had to be

temporarily relocated to make space for the first phase of construction. Rather than moving out of the community, these families were accommodated in rooftop extensions, shared spaces within unaffected homes, and a room provided by the local medical clinic near the Usaviwatta. This was made possible by the strong mutual support and trust among residents, as well as the leadership of the co-operative. Construction of temporary shelters was carried out using community labor and financial assistance from Janarukula Organization and Slum Dwellers International (SDI), which is a global network of slum dwellers driving a collective, bottom-up change agenda for inclusive and resilient cities.

Construction officially began in September 2007, and by the end of 2008, the first eight housing units, comprising the core structures, were completed. These units were part of a larger vision for a three-story housing complex consisting of 50 housing units, four shops, and a community center. Due to delays in formalizing the Moratuwa Urban Poor Development Fund (MUPF) and challenges in securing full financing, the project progressed slowly. By the end of 2008, only the first phase had been completed, and 20 families were allocated core houses of the apartments, while the remaining households continued to live in their original housing structures. The project did not progress any further due to several unforeseen reasons.

4 Post Implementation Situation

Although the Usaviwatta upgrading project succeeded in providing new housing units for 20 families during its 2006–2008 implementation phase, its post-relocation phase reveals significant shortcomings in sustainability, institutional support, and long-term follow-up. According to data gathered through the survey and interviews with beneficiary households, it is revealed that no follow-up visits or assessments were conducted by any of the implementing agencies or government institutions in the years following the above intervention.

Residents who received housing units in flats unanimously reported that no organization or official returned to assess the condition of the housing, nor to check on their well-being, needs, or emerging issues. They expressed frustration over the lack of maintenance support, unresolved ownership documentation, and the absence of communication with the institutions involved in the project. Several community members stated that problems arose within and among the partner organizations, which may have contributed to the sudden end of institutional engagement after the project's early success.

From the perspective of the relocated residents, the housing units were a significant improvement over their previous living conditions in terms of safety and structure. However, the absence of a comprehensive post-implementation plan has created new challenges, particularly in maintenance

of the flats, infrastructure upkeep, and communal decision-making. In the absence of formal support systems, individual households are left to resolve issues on their own, with no financial or technical assistance.

Moreover, the remaining families, those who were not relocated, continue to live in the original substandard houses, highlighting a serious equity gap in the implementation process. No plans or mechanisms appear to have been introduced to address the needs of these households, nor has there been any effort to integrate them into future phases of housing development.

The findings from this revisit clearly demonstrate that while the initial phase of the Usaviwatta project succeeded in providing a small number of new housing units through a participatory model, the long-term sustainability of the intervention was not ensured. A lack of institutional memory, absence of monitoring and evaluation, and the discontinuation of partnerships have left both the community and the cooperative society without support. This reflects a broader systemic failure in urban low-income housing programs, where pilot interventions are often implemented successfully but not sustained due to weak follow-up systems, fading political and organizational interest.

5 Qualitative Assessment Carried out by SEVANATHA Urban Resource Center

5.1 Preparation of Questionnaires

As part of the effort to revisit and evaluate the outcomes of the Usaviwatta community upgrading project after more than a decade, the SEVANATHA Urban Resource Centre designed and developed two targeted survey instruments. These were aimed at understanding the present-day housing conditions, infrastructure access, community dynamics, and resident satisfaction among two distinct groups in the settlement:

- **Flat dwellers** – residents who were relocated into the newly constructed flats during the 2006–2008 upgrading program.
- **Unimproved housing unit dwellers** – residents who continue to live in the original semi-permanent houses within the settlement and were not relocated.

Separate questionnaires were developed for each group to reflect their unique housing conditions and experiences. Both forms included a mix of **quantitative questions** (e.g., number of residents, access to water and sanitation, monthly payments) and **qualitative, open-ended questions** that allowed residents to share their personal stories, opinions on the relocation process, satisfaction with the housing provided, and current challenges. The questionnaires were

designed to be conducted in the local language and structured to encourage open conversation and reflection by community members.

5.2 Methodology of the Assessment

The qualitative assessment of the Usaviwatta upgrading project was conducted by the SEVANATHA Urban Resource Centre in June 2025 as a field-based revisit to evaluate long-term outcomes of the project. This methodology combined structured tools with qualitative techniques to gain a deep understanding of both the physical and social impacts of the project.

To capture the diverse experiences of the two distinct resident groups, those relocated into flats and those who remained in unimproved housing, two separate questionnaires were designed.

A purposive sampling strategy was adopted to ensure diversity and representation across the settlement. Among the flat dwellers, the sample included households from both apartment buildings, covering all floor levels and unit sizes (300, 400, and 450 sq ft.), to reflect differences in spatial allocation and usage. For the non-relocated families, the selection included households from each row of houses, representing a variety of house types and conditions still existing in the original settlement.

Data collection and information gathering were carried out through face-to-face interviews, conducted by two undergraduate trainees guided by SEVANATHA URC. The interviews were informal in tone, allowing residents to speak freely while addressing the structured themes in the questionnaire. Responses were recorded as field notes, and in some cases, transcribed narratives were used to preserve resident voices.

In addition to interviews, the research team conducted on-site visual observations of both the upgraded buildings and the remaining housing clusters. Observations focused on the condition of physical infrastructure, shared spaces, public services, and the immediate environment surrounding each household.

The gathered information was then analyzed using a thematic approach, organizing responses around core topics such as:

- Quality of housing and infrastructure
- Access to basic services
- Post-relocation satisfaction
- Functionality of the housing cooperative
- Institutional involvement
- Social and community dynamics

From the analysis, key issues were identified, and individual resident’s stories were developed to illustrate both common experiences and individual perspectives. These insights provided a grounded understanding of the realities faced by the community after the project's initial implementation and helped surface critical lessons regarding sustainability, inclusion, and institutional accountability of local area planning.

Following the analysis, the findings were compiled into a structured assessment report. This report presents the key issues identified during the revisit and serves as a critical reflection on the outcomes, challenges, and gaps of the Usaviwatta upgrading project. It also aims to inform future community-based upgrading programs in a similar context of urban settlements.

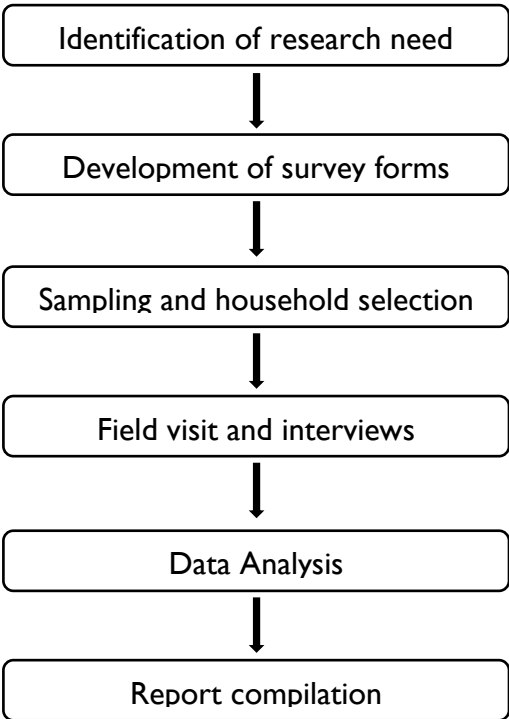


Figure 3 - Methodology of the Assessment

6 Key Findings of the Assessment

6.1 Summary

The qualitative assessment conducted through direct storytelling by residents of Usaviwatta revealed a complex picture of partial success, broken promises, and ongoing struggles. The findings are presented below based on the responses of the two groups, i.e families who were relocated into the new flats, and families who remained in unimproved housing units.

Residents in the Flats expressed a mixed sense of gratitude and disappointment. While they acknowledged some improvement in shelter, especially protection from rain and floods, they emphasized that the units they received were only basic core structures. Most families had to personally invest a substantial amount of money ranging from Rs. 300,000 to Rs. 800,000 to complete interior work such as flooring, wall plastering, toilet & bathrooms, kitchen partitions, and even basic doors and windows. Many of these homes still lack adequate ventilation or ceiling finishes, leading to discomfort due to excessive heat, especially from asbestos roofing materials on the third floor.

Despite paying for utilities and taxes, none of the relocated residents had received legal ownership documents, leaving them in a state of insecurity and frustration. A strong emotional theme was the guilt and sympathy they expressed for the 30 families who were excluded from the project. Several respondents noted that those left behind had also contributed to the community savings scheme but received neither housing nor reimbursement. Some flat dwellers now live in overcrowded conditions, with two or more families sharing a single unit, further intensifying the discomfort.

In contrast, residents still living in the original unimproved houses continue to experience severe housing deprivation. Many still reside in makeshift timber shacks with leaking roofs, poor ventilation, and shared community toilets. These families reported living with stress due to unsafe living conditions, frequent flooding, and a lack of basic services like sanitation facilities, garbage collection and secure access roads. They felt they were excluded from the relocation process, as many had actively participated in the original savings program and contributed financially to the housing fund. These families do not hold any formal land ownership or legal recognition, which leaves them insecure and vulnerable to displacement.

Some residents expressed a willingness to stay on the existing land and upgrade their houses incrementally. The sense of attachment to the location, proximity to schools, livelihoods, and long-established community networks were more important to them than being relocated to an unknown area.

Across both groups, common themes emerged. The most prominent was the lack of institutional follow-up and support. After initial protests of residents and delays in repayments, the implementing organizations particularly Janarukula and local government authorities withdrew from the project, leaving the community without any support system. The Vanitha Shakthi Housing Co-operative Society, once a strong body during implementation, also became inactive. The absence of formal agreements, receipts, and title documents was also repeatedly mentioned by residents as being deficiency of this process.

The assessment highlights that although the Usaviwatta project began as a promising example of community-led upgrading, its incomplete implementation and lack of sustained institutional engagement have led to long-term physical, emotional, and social consequences. The community now lives in a divided state, with deep scars caused by exclusion, inequality, and unfulfilled expectations. Yet, their stories also reflect dignity and survival strategies adopted. The residents continue to fight for better living conditions, improve their homes, and maintain hope for a more reasonable solution.

6.2 Real-Life Stories of the Dwellers

Total 14 houses were selected for gathering their real-life stories as listed below. The stories are divided into two categories as stories from the dwellers of flats and stories from the dwellers of unimproved housing units.

Stories from dwellers of flats are listed from 6.2.1.1 to 6.2.1.7 and stories from dwellers of unimproved housing units are listed from 6.2.2.1 to 6.2.2.7.

6.2.1 List of Stories from the Dwellers of Flats

6.2.1.1 S. Parwathi's Story — A dweller of newly constructed flats

We are living on the 3rd floor of this flat. It's been 12 or 13 years since we moved here. This is our new home now, but our story with this land goes back much further.

Before this flat was built, we used to live in a temporary house right here. It was a two-story timber house, very close to the *kovila* of our "watta (settlement)". We lived there happily. That place had its problems, but it was ours. It felt like home in every way. That old house was demolished when the new housing project began.

Now, two families live inside this 400 sqft house. It's me, my husband, and our three children. And my husband's brother, his wife, their three children, and my husband's mother. My husband

works in a garment factory. We try to manage the limited space we have, but it's not easy at all with two families under one roof.

Long before we got this flat, all the families in this *watta* had their own houses. We were in 50 houses altogether. Then came an organization called Janarukula. They introduced a savings program as a step toward building proper houses for us. We were told that if we save consistently, we could receive a house. It started small, just by saving Rs. 10 per week. Then it became Rs. 20, then Rs. 50. It kept going up gradually.

My mother took part in that savings program. She made the monthly savings regularly. It's because of her contribution that we received this house. Janarukula tried to build houses by using our savings and government support. But that dream didn't go as planned. Something went wrong in the process. The construction plan failed. Many of us were left feeling hopeless.

When we were finally given this flat, it was just a skeleton with four walls and nothing else. Since we were placed on the top floor, the only roof we got was a sheet covering. That's all. At the time, I was working at the National Housing Development Authority. Due to the urgent need for completing the unfinished house and to assure the privacy of young female members of the family, I decided to resign from my job to secure some funds needed for house completion.

Accordingly, when I resigned my job, I received about Rs. 500,000 – Rs. 600,000 as a settlement benefit from the NHDA. I used all of that to complete the house. But even that was not enough. In the end, the construction and finishing works cost us about Rs. 800,000. That much money had to be spent by us in order to turn the basic house into a habitable home.

This new house has a living room, two small bedrooms, one bathroom, a toilet, and a small section that we use as the kitchen. But with two families living here, the space is never enough. We struggle every day to manage our daily routine. Cooking is hard and sharing one kitchen between two families is inconvenient. Our children don't have a quiet place to study. It's overcrowded and it's uncomfortable.

The monthly water bill and electricity bill are high. Every month, we pay around Rs. 5,000 for electricity and another Rs. 5,000 for water. We also pay the assessment tax annually to the Moratuwa Municipal Council. Because there are many persons living in this small house, the bills go up. And yet, there's no comfort in return.

When allocating houses, the housing society decided who would get which floor. We ended up on the third floor. At that time, we accepted it without complaint because we were in need of a house. But now, we are not happy. There's no handrail on the staircase. Our children have fallen down and got injured several times. Climbing up and down every day is exhausting and risky.

And because of the asbestos roofing, this flat turns into an oven during the day time. The heat becomes unbearable. We sweat, we get tired easily, and sometimes it feels harder to breathe. It's not the way we imagined our new home would be.

Eventually, things got worse with the housing program was stopped in the middle. People protested against the implementers, since it did not complete the project as promised. With the community protests, that organization eventually left. Out of the 50 original families, 30 never received a house. Some of them also didn't get their money back. It was painful to see that happen. After *Janarukula* pulled out, we stopped paying monthly payments to the housing fund, because we had already spent so much of our own money to complete these homes.

We did receive a deed for our house, but it's not a proper one. It's not complete or fully legal. We don't feel secure about it. Both families in our house now receive the *Aswasuma* grant. That's what helps us survive at present.

Sometimes, when we look back and think about the hardships we went through, this house never fulfilled our dreams. We lived happily in our old house. It might not have been fancy, but we were more comfortable. Now, every day is a struggle for us. We don't feel at peace in this house, but there are no alternatives. We do hope that the 30 families who didn't receive homes still get a chance. But we truly believe it's better to give them homes on their current land, just like the ones we used to live in, not flats like this. The type of flats given to us is not comfortable homes, space is inadequate, too crowded and too hot inside. Our story proves that this housing solution does not satisfy our aspirations.



Figure 3 - The Staircase of one of the flats

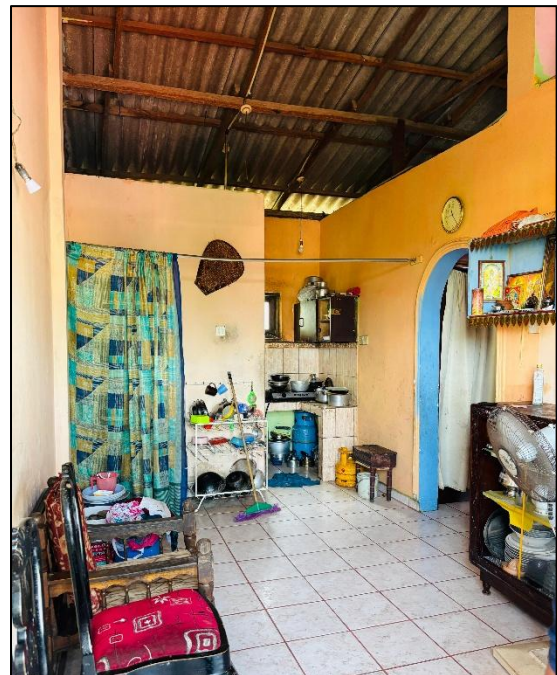


Figure 4 - S.Parwathi's House in the Flats



Figure 5 - S.Parwathi's House in the Flats

6.2.1.2 Wijayalakshimi's Story — A dweller of newly constructed flats

My name is Wijayalaksmi, and I live in one of the flats in Usaviwatta with my husband, my son, his wife, their little son, and my two daughters. We share this space, although sometimes it feels crowded. I have lived in Usaviwatta since my childhood, so my roots in this community run deep.

Before receiving this flat, my family lived in a temporary house made of timber. It was fragile and not suitable for long-term living, but it was all we could afford at the time. Everything changed when an organization called *Janarukula* came to our community. At first, they didn't talk about building houses straight away; instead, they encouraged everyone to participate in a savings program. We were told that these savings would help funding of future housing program for the community. It began with small compulsory saving of Rs.5 per week and increased the amount of saving over the time.

I joined the program and committed to save about 4,000 rupees per month. Many families in Usaviwatta started saving as they could. After a long period of disciplined saving, the promise finally became a reality. I was given a house in the first phase of the construction of flats for twenty households in our community.

The house we received was a core house, meaning it was only the basic structure, four walls, a slab and the floor. There were no finishes, no tiles, and no proper fittings. To make it livable, my family spent around 400,000 rupees to complete rest of the work. Over time, we have improved it to what it is today.

Today, the flat has a living room, with a small kitchen space built into it, two bedrooms, and a bathroom. The space is not large, but it is enough for us to live comfortably as a family. Having a permanent home, compared to the timber structure once we lived in, is a blessing. However, the building still has its flaws, and some of those have caused us continuing trouble.

When Janarukula handed over the first twenty flats, families signed agreements to make monthly payments back to the organization. This was meant to help fund the second phase of the housing project, so that the remaining thirty households in our community could also receive homes. In the beginning, people paid regularly. But over time, for different reasons, some families stopped paying.

Tensions began to rise, and disagreements with the organization turned into protests. The situation worsened to the point that Janarukula withdrew from the program entirely, leaving it unfinished. Those of us who had received homes kept them, but the rest of the planned thirty houses were never built. Even today, many families remain in temporary housing, waiting for what they were promised.

While having a flat is far better than the unstable temporary house we once had, our building still has problems. The staircase has no handrail, which is unsafe, especially for children and older people. In addition, the bathrooms and toilets in the upper-floor flats have leaks, and water drips into our home below. These issues have persisted for years, with no proper repair work done.

I am grateful for the shelter we have, but I also wish that the problems in our home could be properly fixed. A handrail on the staircase, repairs to the leaking bathrooms above us these are not impossible tasks, yet they would make a big difference in our daily life.

More than that, I hope the remaining thirty households in Usaviwatta can also receive permanent houses, just as we did. Everyone deserves the safety and dignity of a proper home. If a program like Janarukula's could be revived with stronger community cooperation and fewer conflicts it could complete what was started years ago and give every family here a stable place to call their own.



Figure 7 - Wijayalakshmi's House in Flats

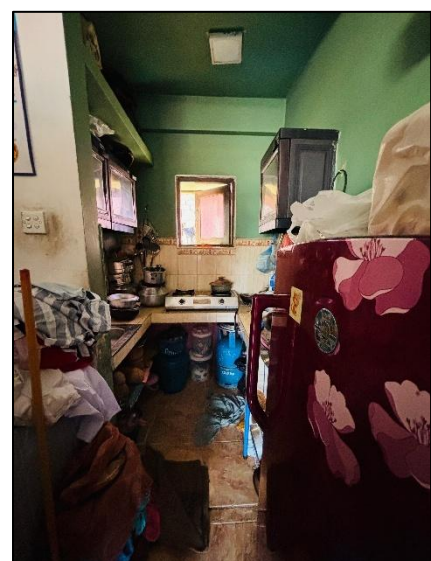


Figure 6 - Wijayalakshmi's House in Flats



Figure 8 - Wijayalakshmi's House in Flats

6.2.1.3 T. Ganapathi's Story — A dweller of newly constructed flats

My name is T. Ganapathi. I live on the first floor of this flat with my wife and our daughter. For twelve years, I worked in a private company before retiring. I have also served as the secretary of our housing committee, formed within our community, which gave me an inside view of how our housing program was planned, developed, and, unfortunately, how it eventually broke apart. My role in the committee involved attending meetings, speaking with both residents and organizers, and documenting the progress of the work from start to finish.

The houses in Usaviwatta were not built by the government, nor were they given to us for free. The story began when a non-governmental organization from Yakkala known as Janarukula Organization came to our community and brought together the women here. They started a savings program that, over time, transformed into a housing fund. From the very beginning, they made it clear: only those who contributed their own money to the housing fund would receive a house and qualify for loan subsidies. This was not a donation-based project; it required commitment from the people themselves. It was said that this project also received international support, which made many of us hopeful that this would succeed where other attempts had failed.

At one stage, the president of the Indian Slum Dwellers' Association visited our community. This gentleman also met with the members of a former government and signed formal agreements related to the project. Through these efforts, a sum of 150 million rupees was secured for the housing program. This was a large amount, and we believed it would be enough to complete the promised flats for our entire community.

Following this, we were instructed to form a housing committee in Usaviwatta. A few of us travelled to Maharagama and officially registered our society, making it a legally recognized group. This was an important step, as it allowed us to manage finances, hold meetings, and take decisions

as a formal body. For about two to three years, we saved money together, each person contributing monthly towards the housing fund. The expectation was that by pooling our own funds with the secured external funding, every contributing family would receive a completed home.

Before construction began, we demolished our old wooden houses ourselves. This was not an easy decision because those houses, however old, were still our shelters. But the promise of moving into new flats gave us the courage to take them down. The flats that replaced them, however, were far from perfect. The houses we received were the core houses. To deal with these issues and complete the house, the government gave us loans worth Rs. 100,000 to carry out work. Even so, the sense of finally living in a more permanent structure felt like progress for those of us who had contributed savings and effort.

After the houses were handed over, problems began almost immediately. Some residents who had received the houses stopped making their installment payments. At the same time, around thirty other families who had not received houses also refused to pay. This created tensions in the community. Disagreements started, and people began to question the fairness of the process. As disputes grew, a local political leader entered into the dispute. Leaders of this movement began protesting the project, claiming that it was unfair and poorly managed. Out of the fifty houses in Usaviwatta, almost all joined the protests. Only three households, including mine, refused to take part in these actions.

The protests, combined with the stopping of installment payments from both house recipients and non-recipients, soon brought the project to a halt. What had started with community effort and outside support collapsed under mistrust, incomplete commitments, and poor planning and implementation. The entire vision of the housing project was lost, and the funding and effort that had gone into the project failed to produce the results everyone had hoped for.

Looking back, I can see that the main problems were not just construction defects. There was also a lack of a proper agreement between the community and Janarukula from the start. Many residents felt uncertain about the terms of the project, and some used that uncertainty as a reason not to continue payments. Political interference deepened the mistrust. Without transparency, confusion spread quickly. Once payment collection failed, there was no backup plan, and the project could not recover.

From my experience, I have one piece of advice: if any institution, government, or private organization decides to build houses in Usaviwatta again, every resident must sign a formal agreement before the first brick is laid. Everyone must be fully informed about the process, the responsibilities, and the payment requirements. This would prevent misunderstandings and stop people from refusing their commitments later.

Without a clear, transparent plan and commitment from all parties, history will repeat itself. Our community cannot afford another broken project. I have seen firsthand how hope can turn into

disappointment when there is no trust and no accountability. My wish is that, in the future, the people of Usaviwatta could be able to get the homes they deserve, but this time, through a process that is fair, clear, and respected by all. I do not want another generation to experience the same cycle of promises and failures.

6.2.1.4 Muththulingam Nirmala's Story — A dweller of newly constructed flats

My name is Muthulingam Nirmala. I am fifty-six years old, and I live in this house with my husband, my daughter, her husband, and my little granddaughter. My daughter and her husband are both employed in a private company, working hard to provide for their small family. We are Hindu Tamils and have been living together as a close-knitted household for many years. In our community, extended families living together are common, and this arrangement allows us to share responsibilities and expenses while staying connected to our traditions.

We have been living in this house for around fifteen years, ever since it was built under a housing project initiated by an organization called Janarukula in collaboration with the Mayor of Moratuwa. In the early days, Janarukula did not begin with the housing project. Instead, they encouraged us to form small groups and begin saving collectively.

Our community formed several groups of about five to fifteen members each. At first, we made a compulsory saving of five rupees a week, later increasing it to ten rupees, and finally to twenty. Group leaders collected the money from our homes. This system also supported to get small loans for our urgent needs. If someone fell ill and required medicine, the leader could lend 500 rupees, repayable in weekly installments of 100 rupees with a one-rupee-per-week interest.

After three or four years of saving this way, we decided to open an account at the People's Bank to keep the money more securely. That was when Janarukula asked us what we truly needed, and our unanimous answer was housing. Soon after, they proposed a proper housing project, supported by authorities and donors from India, Nepal, France and etc.

At that time, I had saved about five lakhs, making me eligible to purchase a house. Although I already had a decent home, I decided to move into one of the new houses to set an example, showing the community my trust in the project.

The house we received under the project were only core house, basic structure without full finishes. Over time, families, including ours, took large loans to complete the work. Almost all houses were later tiled, so we also decided to tile our floor. A past government provided one lakh rupees per house, and with that money, we installed the same type of windows for all eight houses in our flat, giving the row a uniform look. Our house is 450 square feet and feels spacious enough for our needs. It includes a living room, two bedrooms, a small kitchen, and a bathroom. Our monthly electricity bill is about 4,000 rupees, and our water bill is around 2,000 rupees.

These improvements and facilities have made our home comfortable, even though it started as a simple core house.

The housing scheme began with the construction of eight houses, each offered under a 25-year agreement where residents would pay 5,000 rupees per month. Payments were collected and delivered directly to the Janarukula office in Yakkala. Initially, everyone complied diligently. Spending so much on house completion also led to neglecting the payments.

However, trouble started when a young man, connected to a media company and local politics, began stirring opposition. Together with almost all residents, he organized protests that disrupted the project. Payments stopped coming in from many families, and the organization's leadership became discouraged.

In the end, only twenty houses were completed and handed over to the families, including ours, but the rest of the planned homes were never built. Many families were left in temporary housing, with their dreams of a permanent home unfulfilled.

The collapse of the project created several intertwined challenges. Legally, there was no clear protection for residents under the halted program, leaving uncertainty about long-term ownership. Structurally, while the existing houses were built solidly, the incomplete construction left. Socially, the protests and disagreements divided the community, straining trust between neighbors.

Looking back, my biggest regret is that we didn't know until after the unexpected protest was staged here to derail a project that could have provided permanent housing for every family here. This was prepared in secret from several other members of the housing committee, including myself. The Janarukula initiative was the only one that genuinely worked towards our housing needs, and losing it was a blow to our future.

My hope is for another similar program, one that can unite the community rather than divide it. I would prefer a system with stronger legal agreements, transparent and better community engagement, so misunderstandings and political interference cannot ruin it.

If we get such a chance again, I believe our people will act differently. We have learned that unity and patience are key to securing something as important as a permanent home.



Figure 9 - Muththulingam Nirmala's House in the Flats



Figure 10 - Muththulingam Nirmala's House in the Flats

6.2.1.5 Shashi Kumar's Story — A dweller of newly constructed flats

My name is Shashi Kumar. I'm 41 years old, and I live in this house with my wife and our young son. This place, this neighborhood, it's more than just a home for me. It's where I was born, where I grew up, and where I've seen both the struggles and the small victories of life unfolding in our community.

Before we had this house, we lived in a temporary shelter on the same land. It was far from ideal, but it was what we had. Walls made out of timber, leaking roofs during rains, and no real protection from the weather. Still, it was home, and we were a family. We managed somehow.

Then came a flicker of hope.

An organization called Janarukula came to our community with a promise of providing improved houses for all of us. They initiated a housing program meant to provide permanent homes to families like mine. It felt like the beginning of a new chapter. Through this program, we were allotted a "core house." That meant only the bare bones of a structure, the skeleton, really. No interior walls, no flooring, no fittings. Just concrete walls, floor and the roof slab. The rest we had to complete ourselves, which we did, slowly and painfully, with money saved up over the years.

It wasn't easy. Even today, the house remains incomplete in many ways. But it's ours.

As part of the agreement, I had to pay Rs 4,500 every month to the Janarukula organization for this house. The amount varied for each family, depending on the house. We were told that our contributions would help build a fund that would be used for the construction of houses for the

remaining 30 families in our community. There was a sense of collective progress; we felt we were helping build not just our homes, but helping to improve our neighborhood.

However, only two flats were constructed, providing 20 housing units for families in our community.

Then something unexpected happened. During the construction, we came to know that the funding for our houses had actually come from tsunami relief funds, so there is no need for us to pay money to the housing fund. Once this was discovered, our monthly payments were abruptly stopped by the concerned families. We were informed that we were no longer required to continue paying. On top of that, the Janarukula organization was withdrawn from the project altogether.

And just like that, the dream fell apart.

New houses for the remaining 30 families that were planned were never built. Families who had been waiting patiently, many of them living in the same kind of temporary shelters we once did. No new organization stepped in to finish what had been started. The construction stopped, and so did the hope of the people.

Today, my family and I continue to live in our partially completed home. Our monthly electricity bill is around Rs 4,000 and it is a heavy cost. The water bill comes to about Rs 1,200 - Rs 1,300 every month. Once a year, we pay an assessment tax of Rs 2,000 - Rs 3,000 to the Moratuwa Municipal Council. These expenses pile up, but we manage, bit by bit.

I often think about the families who were supposed to get new homes like we did. But no other houses were built, and those families are still living in their old temporary shelters. Nothing changed for them. The promises made to them were never fulfilled. And yet, life goes on. Ours is a story of endurance of incomplete journeys, unmet hopes, and the strength to keep going even when the support disappears.

But still, we are here. We build, we survive, and we hope our dreams come true.

6.2.1.6 S.H. Jeenathul Jaleema's Story — A dweller of newly constructed flats

My name is S.H. Jeenathul Jaleema. I live in House Number 577/20/1/2, with my two sons. My husband passed away some time ago. One of my sons now lives abroad, and he helps me when we need.

We moved into this house thirteen years ago. Before this flat was built, we were living in a temporary house at Usaviwatta, on the same land where this building now stands. That old house was demolished so these flats could be constructed.

The flats were built by an NGO called *Janarukula*. In the beginning, they showed us model flats and explained how the housing project would work. But the process was not smooth. Construction was delayed many times because the NGO faced financial problems. They told us to form groups of five to ten people and begin a savings scheme. Each person had to save Rs. 5 every week. That was the start of the project.

Later, we were told we could get loans through this program. These loans came with a 1% monthly interest rate. Construction of the flats finally started, with financial contributions from the people living here. The NGO itself had taken a loan from Sanasa Bank. Our monthly payment for the housing loan was Rs. 2,000, but this amount wasn't the same for everyone, it varied from house to house.

The flat we were given had only the basic structure of the house, but without even walls. We constructed the walls and other parts ourselves with our own money. The total cost of completing my house was around Rs 500,000. One of my sons lives abroad. He and the eldest son helped my family with money to complete the construction of this house. During that time, my family lived in Clinic Watta, which is located near our community, for five years until the construction of our houses was completed. This house has two bedrooms, a bathroom, and a kitchen, spanning 350 sqft. We pay around Rs 5,000 per month for electricity and Rs 1,000 per month for water, and we pay as assessment tax around Rs 2,000 per year.

Later, people found that, during the SAARC conference, which was held in Colombo, Sri Lanka, delegates from other countries visited and collected information and took photographs of our houses. Then we were told that grants were received for three divisions of Moratuwa from several organizations to build houses. We had doubts that grants were received from other countries through different organizations, but were not utilized in this project. As a result, we, along with others, stopped paying back the monthly repayments.

Initially, the NGO Janarukula planned to build flats for the remaining 30 families too using the funds they had. But after we stopped paying, construction for the remaining families did not start. Therefore, the other families protested, and this was shown on television and other media too. The program ended, and those families neither received their flats nor their money back.

We are happy that we got a house because we can live without being affected by rain. But we suffered a lot until we finished completely this house. Also, we have a temporary deed for this house, so we cannot sell or rent these houses.

I feel sorry for the others who did not get houses from the flats, because they lost both money and a house. The people who received the houses have to pay them money, about Rs 16,000 from each. When they suffer, we also feel sorry for their pain. This house is good, we can stay in it without getting suffered from the rain, not like before, but there is no progress, no good, by living in these houses, because the pain of those who did not have houses comes back to us as a curse, because their money was also used to build these houses.

This housing program was supposed to bring stability to the community. It brought houses, yes, but it also brought division, debt, and despair. If anyone plans to undertake something like this again, they should learn from our experience. Don't begin something so important without a plan and without sufficient funds. Don't let people live on hope alone.

More than anything, I wish that those 30 families who still live in temporary shelters would one day get the homes they were promised. They deserve a permanent place of their own, just as much as we did.

6.2.1.7 M. Pathmanadan's Story — A dweller of newly constructed flats

My name is M. Pathmanadan. I am 33 years old. I live in this house with my wife, our son, and my parents, five of us under one roof.

I work as a machine operator in a private company. That's the job I engage in to support our family. It's not a high-income job, but it is enough to manage our living expenses such as water, electricity, food, school needs, and occasional house maintenance work. Nothing comes easily, but we survive.

Before we moved here, we lived on the site where the first flat was built. That area was later selected for the construction of flats, so all houses in that area, including ours, were demolished. While the new flats were being built, we lived in temporary shelters in this "watta" itself. Life during that period was tough. The temporary houses weren't comfortable or secure, but we stayed quiet and patient. We waited for the flats to be completed, believing we would get proper homes in return.

Eventually, we were assigned a flat on the ground floor and what we received was not a finished house. As a core house, it had walls and a slab, that was all. There was no plastering, no doors, no windows. Just a skeleton. So we took what we were given and began to build on it with our own money. We fixed it, filled it, and made it livable. Everything, from the doors to the windows, to the painting and plastering, came from our own pockets.

Even then, the house was incomplete. There was no space for cooking. So, to this day, a section of our living room is used as the kitchen. We cook, eat, and sit in the same small space. This house has 2 bedrooms, a bathroom and a toilet in 350 sqft area. This was not the life we imagined when we left our old house.

Apart from spending on daily household needs, we have to pay bills for water and electricity. Our electricity bill is between Rs. 2,000 to Rs. 3,000 monthly. On top of that, our water bill is also around Rs. 2,000 to Rs. 3,000. These are not small amounts for a family whose earning is limited. We also pay an annual assessment tax for this house. We pay for everything, but legally, we don't even own the house.

To this day, we have no deed. Nothing to prove our ownership. No legal security. We live here, we pay taxes and bills, but we can't say the house belongs to us on paper.

People in our community often ask: *What happened to the other 30 families who never received flats?* To be honest, I don't know the full details. I was just a small boy when the housing project started; it was many years ago. At that time, people didn't include us in these discussions. We were children, and adults didn't tell us much. Even now, the truth has never been explained properly. Nobody gives a clear answer.

But one thing is clear: those remaining 30 families deserve houses too. They are part of this community. Some of them had houses that were taken down. Some had made payments to the housing fund. But their stories were left behind while the program did not move as planned. That's not right.

And the problems here don't stop there.

Our area does not have a proper drainage system. Whenever there is heavy rain, water comes inside the house. We have had days where we had to move furniture to keep it from getting soaked. We have spent nights without proper sleep because of the wet floor. There is no solution in place. Year after year, it continues.

There is also no access road to the kovil, which is located right in front of our house. It's a place of worship, a cultural and spiritual center for many in the community as well as for people in the

nearby areas. But reaching it is difficult. The existing footpath is narrow and uneven. During rainy days, the roads become muddy, slippery, and even dangerous for elders and children.

So, while we are thankful to have a shelter, this shelter came at a cost, financially as well as hard labor. We live here, yes. But we are still waiting. Waiting for answers, waiting for fairness.

6.2.2 List of Stories of Dwellers of Unimproved Housing Units

6.2.2.1 A.I. Maduwanthi's Story — A dweller of an unimproved house

I am Maduwanthi, and I have lived in this house since the day I was born. Now my family consists of my husband, my father, and my brother. This place, this land, and this community have been part of my life forever.

We used to live in the house that my father built a long time ago. That home was our beginning. Over the years, with the support of my two brothers and the money they contributed, we slowly built up our current house. Today, our home has a living room, a kitchen, and a bathroom on the ground floor. On the upper floor, we have two bedrooms and a small balcony. It is not big, but it is our own. Every month, we pay between Rs. 2,000 to Rs. 3,000 for electricity, Rs. 1,000 to Rs. 2,000 for water and annual assessment tax to the Municipal Council. We manage with what we have.

Several years ago, a big program was introduced in our community. It was the construction of new housing flats, led by an organization that encouraged group savings. We were told that if we saved regularly, we could get a house in one of the newly constructed flats. The idea was full of promises. It started small, just saving Rs. 5/= per week. Then they showed us dummy models of what the housing scheme would look like. They showed us beautiful flats, a children's play area, a community hall, and even a row of shops that would be part of the settlement. It gave us hope.

Excited by what we saw, many of us in the community started depositing money. As construction began, people saved more and more, some even saved Rs. 5,000 per month. My mother worked very hard to save for one of those houses. She had high blood pressure because she was tirelessly engaged in finding money, believing she would finally get a house in one of those new flats. She kept saving and hoping. But in the end, we couldn't get a house. Now she is no longer with us.

The land where the flats were built had houses before. Those houses were demolished, and the families living there were given temporary shelters. What people received as new houses was only the core structure, just the shell of a house in the flats. Some even got smaller homes than they had before. For example, people who used to live in municipal council quarters with two rooms were given much smaller spaces in the flats.

When we asked if houses would be built for the remaining families, they said they had no money left. They told us to move into rented houses and wait. But when we asked for a formal agreement, they stopped speaking about the housing plan altogether. There were no answers. That's when we decided to protest. It was only after the protests that I was able to recover some of the money we had paid to the housing fund.

Even today, 30 families are still waiting for the houses that were promised. I believe we should be given houses. Everyone deserves a proper place to live.

As for me, I don't like the idea of living in high-rise flats. A two-story building is okay, but anything more is hard for me. I have had a heart operation, and I cannot climb stairs easily. If houses are to be given, they should be fully completed with bedrooms, a kitchen, and a bathroom. That's what people need.

No one wants to move far away. Our children go to school nearby, and moving to another place would mean long travel times. People live here because it's close to school, and also because we don't have social problems here. There are no drugs, and the community is peaceful.

But life is not without problems. The houses are built so close together that we can see into the next house, and they can see into ours. It affects our privacy. At night, when the neighbor's children scream, we cannot sleep. We don't even have space to build a proper toilet. So, we still use the common toilet. That's our reality.

I remember that even people in the flats didn't have toilets at first. They too had to face those difficulties until indoor toilets were added later on.

This is my life. This is my story. We have lived through dreams, disappointments, and daily challenges. We built our home slowly, we saved with hope, and we continue to live with the reality we've been given.

6.2.2.2 Lakshani Kumudumali's Story — A dweller of an unimproved house

My name is Lakshani Kumudumali. I will tell you how we built our house, not through waiting, but through continuous struggle.

We lived in a small wooden house before. It stood right here, on this land. It had no real strength, no proper space, and no security. Still, we lived there, calling it home. As time passed, our family grew, and the space didn't. The wooden walls couldn't stretch to meet our needs. Life inside became harder. There was no privacy, no relief. We kept pushing ourselves to adapt, but deep down, we knew this wasn't how we wanted to live, not for our children, not for ourselves.

My husband has been working in a private company for the past eight years. With that steady income, we were able to get a loan. That loan became our turning point. With it, we started to build our house. This is a municipality-owned land. We don't have a deed. We don't have permits. There's a paper that says this is ours, but it is not official. But we built our house anyway. We knew the risk, that it could all be taken away one day. But we couldn't keep waiting for someone else to give us shelter. So we made our choice. If it's demolished someday, so be it. At least we tried.

We spent about 3.3 million rupees to build this house. My husband and I put everything we had into it. My mother lives with us, and we have two children, one is still in school. This house is for them. It's not large or luxurious, but it serves our needs. Solid walls, a roof that doesn't leak, a space where a child can study, where a family can eat together. This house has three bedrooms, a kitchen, a bathroom and a dining room. We pay a monthly electricity bill and water bill around Rs 2,000 – Rs 3,000 and we also pay annual assessment tax to the Municipal Council.

Before we built this, there was a project going on in this community. It was called a housing improvement project and it was done by an organization named Janarukula. A housing program. They showed us model flats, proper homes, they said. They spoke of solid buildings, paved pathways, playgrounds for children, shops and community halls. They promised, "If you save, you'll get a flat."

So we started saving.

At first, we started saving just Rs. 5 per week. It wasn't much, but it was something. Over time, I increased it to Rs. 2,500 per month. We weren't rich, but we were committed. Many people in this area joined the program. They told us our money was going into a house-building fund. That we were building our own future. They even showed off our poverty to outsiders to bring in more funding. I remember hearing that donors from abroad were shown how we lived so they would feel moved to give. But we knew more than foreign aid, our own money built those flats.

But something went wrong.

People started to question things. Some members stopped paying. Rumors spread about misuse of money and about unfairness. Protests started. Bit by bit, the program fell apart. Construction stopped. The promises faded. No one from the organization came back to explain.

Only 20 families from all 50 families in this "watta" moved into those flats. But the truth was different from the picture they had shown us. The flats were unfinished. No kitchens. No tiles. No finished walls. People had to continue building even after moving in from plumbing to painting, from basic safety to daily function. What was supposed to be "ready-made housing" became another struggle.

That was the moment we made a final decision. We didn't want to wait anymore. We didn't want to depend on a system that already left people behind. So we focused on building our house, with what we had.

Now we live in that house. It's not legally protected, but it's safe. It's not part of any project, but it's complete. Most of all, it's ours, not because someone gave it to us, but because we built it.

If a housing project comes again, maybe with more promises, more pictures, more savings plans, we will think carefully. But the truth is, we don't need anyone else. We're not waiting anymore. We're just living with what we can do.

6.2.2.3 Nadeesha Shyamali's Story — A dweller of an unimproved house

My name is Nadeesha Shyamali. I live here with my husband and our three daughters. My husband has lived in this place since the day he was born. I came here after we got married. My husband works as a peon at the Moratuwa Municipal Council. Our eldest daughter works in a private company, and the other two daughters go to school. I stay home and take care of our family.

We built this house on our own, step by step. It was never easy. We took a loan and slowly turned what was once a wooden structure into a permanent home. It has just one bedroom, a kitchen, a bathroom, and a small living area. It is compact, but it is ours. We have plans in our hearts to one day build an upper floor so that we can have more space, especially for our daughters as they grow older.

Every month, we pay between Rs. 2,500 and Rs. 2,800 for electricity. Our water bill is also significant; around Rs. 3,000 to Rs. 3,500. Like everyone else in the neighborhood, we pay an annual assessment tax to the Moratuwa Municipal Council. These are our regular expenses. We manage them carefully, based on my husband's monthly salary.

Some years ago, a local NGO started a program to build flats in our area. The idea was simple. Every family would deposit money monthly to the housing fund, and based on those contributions and the space each family needed, they would decide who would get a flat.

The NGO used the money collected from 50 families and took a bank loan to build new flats. They gave a kind of ownership document for families in the new flats, but it had limitations, such as no one could mortgage it or use it for taking bank loans, etc.

Those who got flats signed an agreement to pay monthly installments. They even received a document stating the value of the house and the amount they had to repay. But soon after, some people stopped paying. The organization and our community housing committee sent them letters warning of legal action. That's when tensions rose. People began picketing against the organization. And that's how that program of building flats for the community ended.

Even though the NGO had funds, those were locked in bank accounts and loans. The system couldn't sustain itself because repayments had stopped. The bank would inform the NGO if payments were missed, but the people living in the flats were not informed of it directly. Since they didn't see the consequences immediately, many weren't afraid of defaulting. The agreements they had signed weren't even prepared by legal professionals. Because of that, no one took it to court, fearing that if they did, construction on the unfinished flats would stop altogether.

When it became clear that no new houses would be built other than the 20 housing units already built, we made a decision not to go with that new housing program. We rebuilt our house with permanent materials. Before that, we lived in a wooden house. Snakes would often come inside that house and it was not safe, especially since we have three children living in this house. Out of fear and necessity, we built this house.

People in this community still face continuous hardships. On rainy nights, many have no proper place to sleep. Some people here wait for others to build them houses, complaining that some got homes for free while they didn't. There's no unity among the 30 families who were not included in the new housing program. Even after fifty years, I believe the situation has not changed and the people too. Those will stay in the same position if no one takes the right steps.

We even bought a piece of land in Hirana, Panadura, taking a loan from my husband's salary. But we chose to stay here instead of going there because our daughters study at the Princess of Wales School. If we moved out, the school would be too far for them. Many people who live here have the advantage of their children have good schools within short distances from their houses.

If someone ever wants to start a housing improvement program like this again for our community, it must be done legally. No one should be left out. Everyone should be treated fairly. That's what we've learned and what we want.

This is our story.

6.2.2.4 Sellaiya Wasu's Story — A dweller of an unimproved house

My name is Sellaiya Vasu. I am 47 years old. I live in a small temporary house with my wife and our two children. This place and this land in Moratuwa have always been a home for my family. I was born here. My father lived here. My grandfather lived here too. And even today, I am still here, still waiting for something better, still struggling for our dignity.

We built our home next to the community well. People from all over the area come here to wash their clothes. All the dirty water that flows directly in front of our house. Every single day, we live with the smell, the mess, and the discomfort. It's not just unpleasant, it's unhealthy too.

But we have no other options. This is the space we managed to claim after generations of living in this neighborhood.

Our house is a small, temporary two-story structure, around 200 square feet in size. It was built after I got married. Back when I was younger, we lived in a separate house in Usaviwatta, part of the municipal council's worker quarters. That's where my family started. But over time, we ended up here, by the side of the common well, trying to hold on to any space we could find.

Some years ago, an NGO called Janarukula came to build houses in this area. The promise was simple: those who contributed to the housing fund would be given a house. I believed in that program. I saved Rs. 200,000 in this fund, a huge amount for a working man with a family. But in the end, I did not receive a house.

Later, they refunded me about Rs. 150,000, only part of what I have deposited. I lost Rs. 50,000, but I know others who lost more. Some people paid just like me and got nothing in return, no house and no refund. The project became filled with confusion, arguments, and distrust.

There were endless meetings. Some houses had partially built walls, unplastered, rooms not divided, but no windows, no doors, no finishes. People who received a basic house had to spend more money to complete it. But by that time, many of us had nothing left to contribute.

One of our community members stepped in at that time. He convinced the people to stop paying, and he organized some protests against the Janarukula Organization. Everyone, those who did not get houses, joined in. People felt cheated and betrayed. What started as a hopeful project turned into a painful memory and endless encounters.

Later, we were asked to pay a monthly fee to the National Housing Development Authority (NHDA). I tried again. I paid Rs. 500 for two months, and I still have the receipts. But even that didn't go anywhere. The municipal council stepped in and stopped it, saying the land still belongs to them. Once again, we were left in the middle between promises and policies, with no clear way forward. Today, my family still lives in this temporary home, by the drainage water, without any real protection. We ask for clear answers, either give us proper houses, or give us land in this same area to build on. Nothing else.

This isn't a new request. Our fathers asked the council decades ago to move our families to Dandeniya Watta. Back then, the land there was affordable. But we were young, and we didn't understand how important that opportunity was. Now, that area has developed and become too expensive. The chance is gone. We are experiencing what is happening in the Angulana and Lunawa flats. Many of them are in bad condition. There are drug users and criminals in those places. We don't want to live like that. We don't want our children exposed to that kind of environment. Right now, our children attend good schools, and their future still have a future. But if we are forced to move to a strange or neglected neighborhood, that hope could disappear.

We are not asking for luxury. All we ask is to live with dignity. Give us a small house or a proper plot of land in this same community, where we've lived in for generations. We want



Figure 11 - Sellaiya Wasu's House

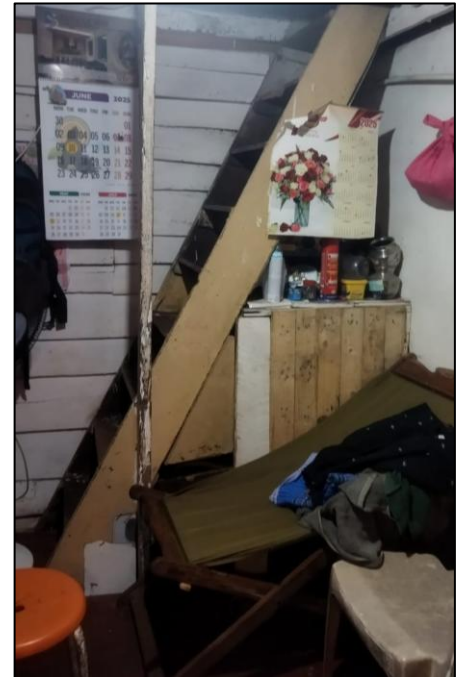


Figure 12 - Sellaiya Wasu's House

to stay where we belong, where our memories are, where our people are.

This land is part of us. This is not just where we live, it is a part of our lives

6.2.2.5 D.R. Sriyani's Story — A dweller of an unimproved house

"This is my home. Not by choice, but by circumstance."

My name is Sriyani. This is where I live now. A temporary wooden house with two floors, built out of planks and it is quite stable. Six of us live here. Myself, my two daughters, and my elder daughter's two little ones. Downstairs, there is a small living room and a tiny kitchen. Upstairs, two bedrooms. Not much, but enough to lie down at night and wake up in the morning.

We all live together and cook together. "Amma, let me make the sambol today," my younger daughter said this morning. "You always do everything." There is no argument in this home. Only

shared responsibilities. We don't have privacy, but we have understanding. We don't have sufficient space in the house, but we manage our daily activities peacefully.

This community is a home to five Sinhalese families like ours and forty-five Tamil families. We have lived here side by side for years. There is history here. A history of struggle, unhappy times, and togetherness.

Years ago, when people began settling and building small houses in this area, we formed a housing committee. I was appointed as Chairperson. A Tamil gentleman named Ganapathi became the Secretary. He was respectful and fair. "Let's do this for our people," he told me several times. "We all want a roof that won't leak when it rains." We believed in that dream.

One day, five women from the Janarukula Organization came to our community. They looked around, asked us questions, and made notes. Then they said they will organize to build new houses for us. They asked us to form small groups of five or more and start saving money on weekly basis

They worked with the Mayor of Moratuwa, and they did a survey, collected information from the community. Some staff from the Moratuwa Municipal Council also came with the Janarukula team.

People began giving money. "It's an investment in our children's future," someone said at a community meeting. The families who contributed more money were promised houses first. Some people borrowed money and contributed to the housing fund, but unfortunately, many of them did not get houses as the housing project stopped halfway.

When the basic structure of the flats was finally built, they were given out through a lottery. Each family was told they had to pay monthly instalments to the Sanasa Bank for the loan taken for this housing project. That money would be used to build houses for the remaining thirty families. It sounded fair. We trusted their words and continued paying until the community protest started.

But the second phase of the new flats never happened.

The families who moved into the flats did not continue their payments because they had to spend money to complete their houses in the flats. I don't know whether it was an unplanned effort or mismanagement of funds. But because of many reasons, families like mine are still living in temporary shelters. Waiting. Hoping, but no one came to help us.

We also paid some money to the housing fund. Some of us gave four to five lakhs rupees. We received no documents. No receipts. Nothing. Even as Chairperson, I was not told anything. The money disappeared. The promises disappeared. The Municipal Council also did not get involved in resolving this issue. I kept asking. No one answered.

"Let's move them all to Dandeniya Watta," someone in authority said at that time. There was pressure to move us to a new location. But those who came from the Janarukula Organization

insisted that the flats be built here, for all the families were here. That saved us from relocating. If we had moved, our children would have lost their schools. We would have lost our community. Everything would have been scattered.

Even now, we live without land ownership. Without legal proof. No title deeds. No agreements. No records show that money was taken from us. Nothing to show that we ever belonged here.

I say this today with a heavy heart. If a new housing project is to be implemented, I say that it is to be done differently. Let them issue legal documents. Written agreements. Receipts for any money transactions. Let them treat people with dignity and not divide the community with promises that cannot be realized. Because without such an open proceed, we will never get involved. We are invisible.

We are still here. Still waiting. Still hoping for good.

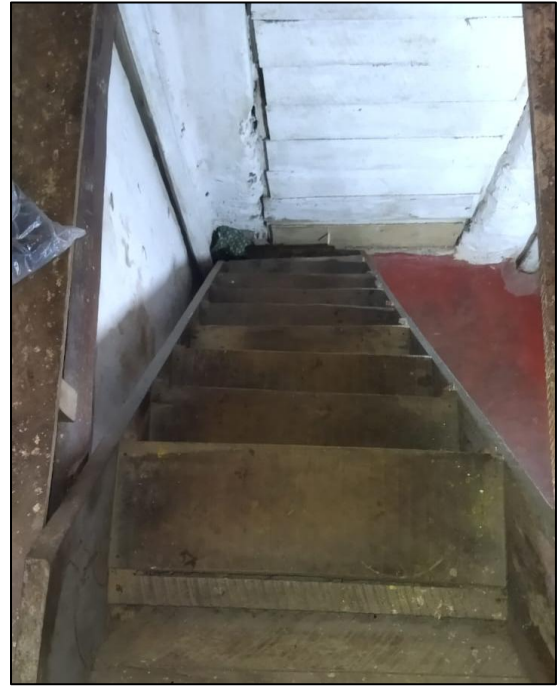


Figure 13 - The staircase of D.R.Sriyani's House



Figure 14 - D.R. Sriyani's House



Figure 15 - D.R. Sriyani's House

6.2.2.6 Muththusami Lechchami's Story — A dweller of an unimproved house

“We gave money too. But in the end, they only built houses for those who gave more.”

My name is Muththusami Lechchami. I live here with my two sons and my mother. My younger boy still goes to school, and my elder son works in a garage. I am the one who is responsible for managing our daily expenses.

My husband? He is never with us. He drinks too much. Doesn't give us a single rupee. Doesn't ask how we're doing. “Let them manage somehow,” that's all he thinks. It's been like that for years. So, I have no hopes for him.

This little house we live in has two parts, a downstairs and an upstairs, made out of timber and scrap materials. People say it looks bigger than some of the others, but what's the use? We can't even use the top floor. Whenever it rains, water leaks through and wets everything. So we stay mostly on the lower floor now, all cramped up.

My mother is very old now. She doesn't work anymore. I go and do cleaning work in houses nearby if someone calls me. That's how we survive. There's no regular work. Only when someone needs me, I go and do some work.

I work as a house helper. When there's work in the neighbourhood, I used to go there and work. I have continued like this for the past many years. My elder son also helps to manage our daily expenses. He is working in a motor garage, but does not go to work regularly. On rainy days, he stays at home. No work means no pay. And when the money runs out, we go house to house asking, sometimes even begging, just to eat.

We don't have a private toilet. We use the common toilet in the community. For washing clothes, I go to the nearby well. And for bathing, I've somehow managed to put up a small bathing shower outside the house, using some tin sheets and a plastic curtain. It's not much, but it gives us some dignity.

The organization that came to the area has announced that “You will all get houses,” they told us once. “Everyone who save money will get a house.” So we believed them. We contributed money to that program. What little we could. My parents even borrowed money from others, just to contribute to that fund. We thought, “At least our children won't have to live like this.”

But later, they gave the houses only to the ones who contributed a large amount of money. We never had that much of money to contribute to the housing fund. After the first few months of payment, we couldn't pay more, and no one ever came to ask again. No explanations. No receipts were given. They just ignored many families who did not contribute much, to the housing fund.

And the worst day? I remember it clearly. I was cooking dinner, just past nine at night. Suddenly, a group of men came. “Move out, we're clearing this area for new house construction,” they said.

I didn't even get a chance to finish cooking. The rice was left half-boiled on the fire. They broke the house. No warning, no notice. That was my house, along with several other houses were demolished and cleared the place they chose to build the new flats.

The dream for the new house did not materialize. Only broken promises. We kept asking them, "When will you build our house?" My mother would walk with me, her steps slow, her face tired. "They said they'll come tomorrow and let you know," we were told, but due to the people's protests, the organization never turned up, and the housing project stopped middle way.

Now, I am asking one more time. Please give us a permanent, decent house in this location. Not in another far-off place. My son's school is nearby. I cannot afford to move him to another school. I don't care whether it's a upstairs or downstairs in a flat. I only ask for a safe, and more spacious house where we can live like human beings. A place we can finally called a home.



Figure 17 - Muththusami Lechchami's House

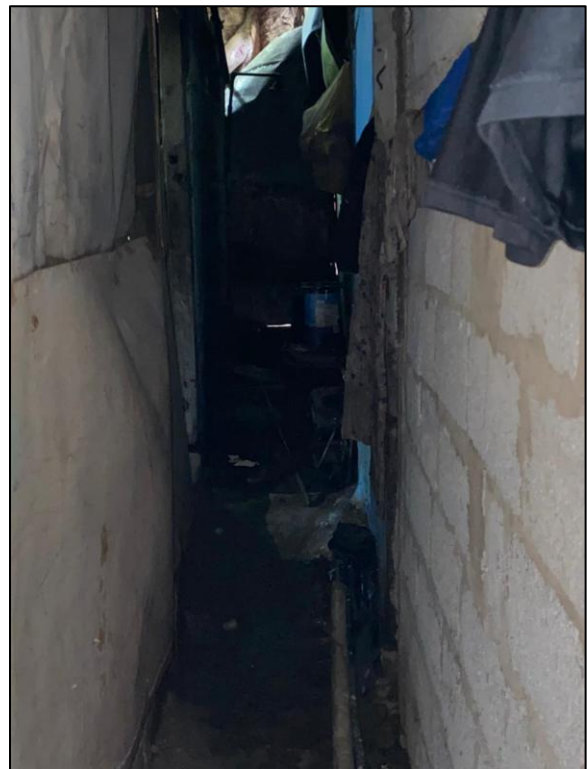


Figure 16 - The Access Road for Muththusami Lechchami's House

6.2.2.7 *Sharika's Story — A dweller of an unimproved house*

My name is S. Sharika. I live in this house with my husband, our child, and my husband's parents. I came into this house when I got married. It's been about ten years since I joined this family. Since then, we have all lived together under this small roof. There is no privacy, no open space, and not enough space for us, but this is the only home we have.

My husband works as a storekeeper at the Industrial Development Board in Moratuwa. He is the only income earner in the household. Everyone else, including myself, depends on what he brings home each month. We live carefully, with the money he earns.

Before I moved in, my mother-in-law participated in the housing project initiated by the Janarukula Organization. She saved money under the savings program, hoping to secure a better home for the whole family. At that time, even my husband's younger brother's family was living here with us, so our family was quite large. The Janarukula Foundation promised us a bigger house, suitable for an extended family.

Eventually, one of the flats was assigned to us. But we didn't move into it. It wasn't the larger home we were promised, and with our big family, it wouldn't have worked. Later, we received some of the money back, but not the home. No proper house was ever given, and the promises faded away. I wasn't there during the early stages; I only came to live here in 2015. I believe the project had already started around 2008, but by the time I arrived, there was already confusion and disappointment. The details are unclear even to me. My husband's mother knows more, but no one really talks about it now.

Our house is very small. When relatives visit, there's nowhere for them to stay. My son doesn't have space to play. He wants to set up a carrom board or play cricket with friends, but there's no space, not even a small open area around our home. We feel closed in.

We also don't have a toilet inside the house. That is our biggest problem. We still have to use the community toilet. There's a small bathroom inside the house, which we use for bathing and washing clothes. But it's not enough. During illness or at night, using a public toilet is extremely difficult. I remember when I had chicken pox, I still had to walk out to use the public toilet. It was painful, exhausting, and even humiliating. It made me feel like I had no place to belong, no privacy, and no basic dignity.

Our house is squeezed between other houses. Privacy doesn't exist. The neighboring houses are so closely located that even a little conversation inside our home can be overheard. We can't speak freely. Even simple family discussions feel exposed to the entire neighborhood.

There's no area to dry clothes, no space to store anything. Even throwing out the trash becomes a burden. The Municipal Council collects garbage once in a while, but they have strict rules. For example, we must separate polythene, and we're not allowed to throw out wet polythene. But how can we dry polythene or clothes when we have no drying space at all? These are small issues, but when they happen every single day, they become huge obstacles in daily life.

I am not asking for something luxurious. All I want is a small, complete house. A house that has a toilet, a little bit of breathing space, and a place where my child can play. That's all. A place where we can live like human beings, with a little bit of comfort, a little bit of dignity, and some freedom to live without shame or restrictions.



Figure 18 - Infront and the Access Road of Sharika's House

Please, help us. Help families like mine. We are not asking for anything beyond what is fair. We've waited, we've adapted, and we've accepted too many things as "just the way it is." It doesn't have to be that way.

This is our story, a life inside walls that are too close, too small, and still missing the most basic needs. A life of people who once believed in promises and are still waiting for a decent house.

7 Conclusion

The revisit to Usaviwatta, more than a decade after the 2006–2008 community upgrading project, reveals a story that is both inspiring and cautionary. The project began with the promise of inclusive development, security of collective tenure, and improved living conditions for all 50 households in Usaviwatta. While 20 families were relocated to newly built flats, the incomplete and uneven implementation of the project left 30 families in the original location without the benefits they were promised.

For relocated families, the provision of core housing units offered a degree of stability and protection from the worst environmental conditions. However, these benefits were tempered by significant shortcomings: incomplete construction requiring costly self-financing, absence of

legal ownership documents and uncomfortable living. Socially, many flat dwellers expressed guilt and sorrow over the exclusion of their neighbors, highlighting a strong undercurrent of moral discomfort.

The families who remained in unimproved houses face similar as well as different kinds of issues. They continue to endure unsafe, overcrowded, and poorly serviced living conditions, despite having contributed financially to the community savings scheme that partly funded the new housing construction. The absence of formal land rights, combined with neglect from implementing agencies and government institutions, has left them in a persistent state of vulnerability. Contributing to this outcome was the collapse of the agreed repayment arrangement, in which relocated families were expected to make monthly instalments to the housing fund to finance continuation of the housing project. When repayments were not made consistently, the funding stream for building homes for the remaining families dried up, and construction was abandoned, further widening the gap between the two groups.

Across both groups, common threads emerged—most notably, the lack of transparency, institutional withdrawal, and the erosion of trust between the community and external agencies. The once-active community organization has become dormant, and no system follow-up or maintenance program has been put in place to ensure the sustainability of improvements. This has deepened the divide within the community and diminished the sense of collective empowerment that the project initially sought to foster.

Yet, the resilience of Usaviwatta's residents is undeniable. Despite inadequate support, families have made considerable personal sacrifices to improve their homes and preserve community life. Their stories underscore the importance of sustained institutional engagement, genuine inclusivity, legal tenure security, and equitable resource distribution in community upgrading programs.

The Usaviwatta experience serves as a critical lesson for future urban upgrading projects in Sri Lanka and beyond: short-term delivery without long-term commitment, adequate resources and institutional commitment risks not only physical deterioration but also lasting social dissatisfaction & division. True success lies not in the mere delivery of housing units but in ensuring that every household, without exclusion, is supported to achieve dignified, secure, and sustainable living conditions.

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10 Annexures

10.1 Questionnaire for Dwellers in Flats

Collective Housing Project – Usawiyawatta, Moratuwa

Household Interview Guide for the Dwellers in the Flats

I. Family details :

- Name of the respondent
- Age Gender: Male/ Female
- No. of members.....
- Family composition.....

Household member	Age	Education level	Employment (Regular or Not)	Location of employment
Father				
Mother				
Daughter 1				
Daughter 2				
Son 1				
Son 2				

- Ethnicity.....
- Religion

2. Period of occupancy :

- How long have you been living in this location (new house)?
.....
- Where were you before?

3. Process of engagement in the new housing project and current experience :

— How did you get selected for this new housing project?
.....

— Which organization/ group is involved in the project?
.....

— How did you get involved individually or as a group/ society member, etc.
.....

— What kind of training or assistance did you receive?
.....

— How did you engage in the planning and construction of new house?
.....

— What is the floor area of your house?

— How many rooms are in your house?

— How much money did you spend on improving your house?
.....

— How did you organize that money?

.....

— Do you need to pay any monthly rent for this house?

— If yes, to whom do you pay the rent and how much?
.....

.....

— What are the other monthly payments you make and how much?
○ Electricity bill

○ Water bill

○ Maintenance cost

— What is the type of ownership of your house?

— Do you have any documents to prove your ownership? If yes, please give details.
.....

— Are you happy with this type of house ownership or wish to have any other type of ownership?
Yes/ No

— If yes, please describe

.....

4. Availability of organizations :

— Is there a savings and credit program/ group savings program operating in the community? Yes/ No
If yes, please provide details of its origin and the current situation

.....

— Are you a member of that savings program? If yes, please provide details

.....

— What type of other community-based organizations exist in this community?

.....

— When did those organizations start?

.....

— Are you a member of any society? Yes/ No

If yes, give details of your membership

.....

— How much is the membership fee?

— Do you think it is functioning well or not?

Reasons?

.....

— What benefits do you enjoy by engaging this society/ group?

.....

.....

5. Opinion about the house and community :

— Are you happy with this house and the facilities? Yes/ No

— Give reasons for your opinion

.....

— What are the specific difficulties you face while living in this house? (Please give the 5 most prominent ones)

.....

.....

.....

.....

.....

— What are the specific advantages for you that are offered in this location/ by living in this house?

.....

.....

.....

— Are you getting any government assistance such as elderly payment, disability payment, pinpadi, etc. Yes/ No

If yes, please provide details

.....

.....

.....

— If you had the chance, would you move to another area? Yes/ No

Reason

.....

— Do you have any specific suggestions to improve your house and community?

.....

.....

.....

10.2 Questionnaire for Dwellers in the Unimproved Housing Units

Collective Housing Project – Usawiyawatta, Moratuwa

Household Interview Guide for the Dwellers in the Unimproved Housing Units

I. Family details :

- Name of the respondent
- Age Gender: Male/ Female
- No. of members.....
- Family composition.....

Household member	Age	Education level	Employment (Regular or Not)	Location of employment
Father				
Mother				
Daughter 1				
Daughter 2				
Son 1				
Son 2				

- Ethnicity.....
- Religion

2. Period of occupancy :

- How long have you been living in this location (new house)?
.....
- Where were you before?

3. Process of engagement in this community :

— How did your family come into this house?

.....

— When?

— Who helped you build this house?

— Are you a member of any savings group or society? Yes/ No
If yes, what are its details?

.....

— How much have you spent on building this house?

— What is the floor area of your house?

— How many rooms are in your house?

— Are you paying any loan interest for this house? Yes/ No

— What are the other monthly payments you make and how much?

- Electricity bill
- Water bill
- Maintenance cost

Any other payments related to your house and services?

.....

— What is the type of ownership of your house?

— Do you have any documents to prove your ownership? Yes/ No

— Are you happy with this type of house ownership or wish to have any other type of ownership?
Yes/ No

— If yes, please describe

.....

4. Availability of community-based organizations :

— Is there a savings and credit program/ group savings program operating in the community? Yes/ No
If yes, please provide details of its origin and the current situation

.....

— Are you a member of that savings program? If yes, please provide details

.....

— What type of community-based organizations exist in this community?

— When did this start?
 — Are you a member of that society?
 — How much is the membership fee?
 — Do you think it is functioning well or not?
 Reasons?

.....

— What benefits do you enjoy by engaging this society/ group?

5. Opinion about the house and community :

— Are you happy with this house and the facilities? Yes/ No
 — Give reasons for your opinion

.....

— What are the specific difficulties you face while living in this house? (Please give the 5 most prominent ones)

— What are the specific advantages for you that are offered in this location/ by living in this house?

— Are you getting any government assistance such as elderly payment, disability payment, pinpadi, etc.
Yes/ No
If yes, please provide details

.....
.....
.....

— If you had the chance, would you move to another area? Yes/ No
Reason

.....

— Do you have any specific suggestions to improve your house and community?

.....
.....
.....
.....
.....