

Mobilizing Women for Change – Case Study of Sanjaynagar, Ahmedabad



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Centre for Urban Equity
(An NRC for Ministry of Housing and Urban Poverty Alleviation, Government of India)
CEPT University

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Disclaimer

The comments and opinion in this paper are of the authors and not of the Centre for Urban Equity or CEPT University.

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“The community projects are the bright, vital and the dynamic sparks all over India from which radiate rays of energy, hope and enthusiasm.”

- Jawaharlal Nehru

1.0 Community Mobilization

Community mobilization is an important process of democratization in any society. This is all the more important in developing economies where mobilization of low income communities is towards the agenda of development. In the tripod of urban governance, the state, civil society and market, civil society as an agency of change has been more proactive in poverty alleviation and empowering the urban poor communities than the state, as far as Indian experience is concerned. The state of Gujarat, as mentioned elsewhere, has been at the forefront in implementing the neo-liberal policy agenda of economic growth and has registered high rate of overall economic growth as well as per capita income in the last one decade. Gujarat state's approach to poverty reduction has been through trickle down and the idea of democracy remains narrowly confined to elections. However, the state has a long history of volunteerism whose roots can be traced to Gandhian philosophy and MK Gandhi¹'s movement for national independence as well as of philanthropy whose roots can be traced to early capitalism. In particular, Ahmedabad City has a blend of both, volunteerism as well as philanthropy, both resulting in wide spread activities of Non-Governmental Organizations (NGOs).

This paper illustrates the process of mobilization of slum dwellers around the question of their access to basic services, through the intervention of an external agency of change, an NGO based in Ahmedabad named MHT (Mahila Housing Trust). In the normal course of development of cities of developing countries, low income residents continue to live without basic services for long periods of time, although the city governments have mandatory responsibility to provide basic services, in particular, water supply, sanitation, roads and street lights to all the residents of the city. Such a situation arises because of number of factors: lack of finances, lack of technical and managerial capability to provide basic services, lack of ability to implement city development plans, location of the low income settlement in inaccessible sites or peripheral sites making extension of basic facilities technically infeasible², and above all provision of the services generally restricted to 'legal' settlements and 'legal' residents of the city. One important reason that the communities are unable to access basic services is their inability to systematically advocate their cause to the city government. A community mobilization process assists the communities in doing exactly this.

A low income settlement, henceforth referred to as slum, is considered legal if it has been notified as a regular settlement by the local government. A slum resident is considered legal if s/he has a legal address, obtained through valid documents given to him/her by the different tiers of government, such as an Identity Card issued by the local government, a ration card issued by the state government for the purchase of commodities from the public distribution system and an election voter card issued by the central government. The resident may have individually accessed electricity, given that in the wake of economic reforms, Ahmedabad Electricity Company (AEC) has

been privatized and individuals willing to pay have become clients of the electricity company. In short, the process of accessing basic services is a process of accretion. Over time, the settlement can be conferred with a legal land title, or a property right. The settlement under discussion in this paper, Sanjaynagar, yet does not have a property right, but, has a de facto tenure security. The research project is on tenure security. However, this settlement is not a case of community mobilization for land tenure security, given that this policy does not exist in Ahmedabad City. But, it has attained a high level of de facto tenure security on account of community mobilization as well as public policy of extending basic services to the slum.

This paper narrates the process of community development in Sanjaynagar with the assistance of an external agency, gradual improvement of its physical environment, improvement in awareness and empowerment of the community in general but of the women of the community in particular, experience of women acting as agents of change in the process empowering themselves to negotiate not just the public domain but also the private domain, and role of specific individuals in triggering this local change. The backdrop of this change is introduction of a participatory slum development programme named the Slum Networking Programme (SNP) by the local government, the Ahmedabad Municipal Corporation (AMC) on one hand and presence of a large women's development agency, Self Employed Women's Association (SEWA) in Ahmedabad City on the other. Housing, in other words, shelter security, is very essential for women's dignity and women themselves consider house as most important for their dignity and security. It is commonly heard from SEWA members and activists: "Secure house is the first most important demand coming from our women." This paper is also documentation of MHT's experience of upgrading Sanjaynagar, a community of migrants from north India, the community's and MHT's difficulties in the entire process, the outcomes in terms of physical improvement but then moving beyond it for participating in larger city level development processes.

The second section picks up on the theoretical discussion of community mobilization and community development. Section three introduces MHT, section four introduces Ahmedabad City and the AMC's SNP, section five narrates different stages of redevelopment of Sanjaynagar and the last section concludes by making observations on the experience of development in the settlement.

What is Community Mobilization?

The concept of community mobilization has assumed different meanings in development experience. This is on account of different objectives the process has assumed to address. For example, some experiences of community mobilization have laid emphasis on material improvement or income enhancement as an enabling condition for improvement in other conditions in life. Then the objective of community mobilization has been economic empowerment. Some others have laid emphasis on education for empowerment of the vulnerable population. Some efforts lay emphasis on the cooperative efforts of people for enhancing democratic participation. In the last two types of efforts, economic development is the by-product of the community mobilization process. Whatever may be the approach, there are some core elements in the community mobilization process: these lay emphasis on

self-help efforts of the people, planning on the basis of felt needs of the people, concern with integrated and balanced development of the entire community, training and development of local leadership (Kavoori 1974). The aim of community mobilization should be all sided development of the community including social, political, economic, cultural and moral development, making the community self-sufficient and developing self-reliance (Mehta 1974). Though Gandhi has given this idea for a village but the same can be applied to an urban community.

Community mobilization is in no way a new idea. It is often said that community mobilization is an old wine in a new bottle. Local welfare mechanisms have been in existence for long and have been organizing actions for local improvement, mainly on voluntary basis. Community development as an idea has emerged from such local initiatives and has acquired special importance in recent times, particularly in the context of state failure in delivering welfare to the populace.

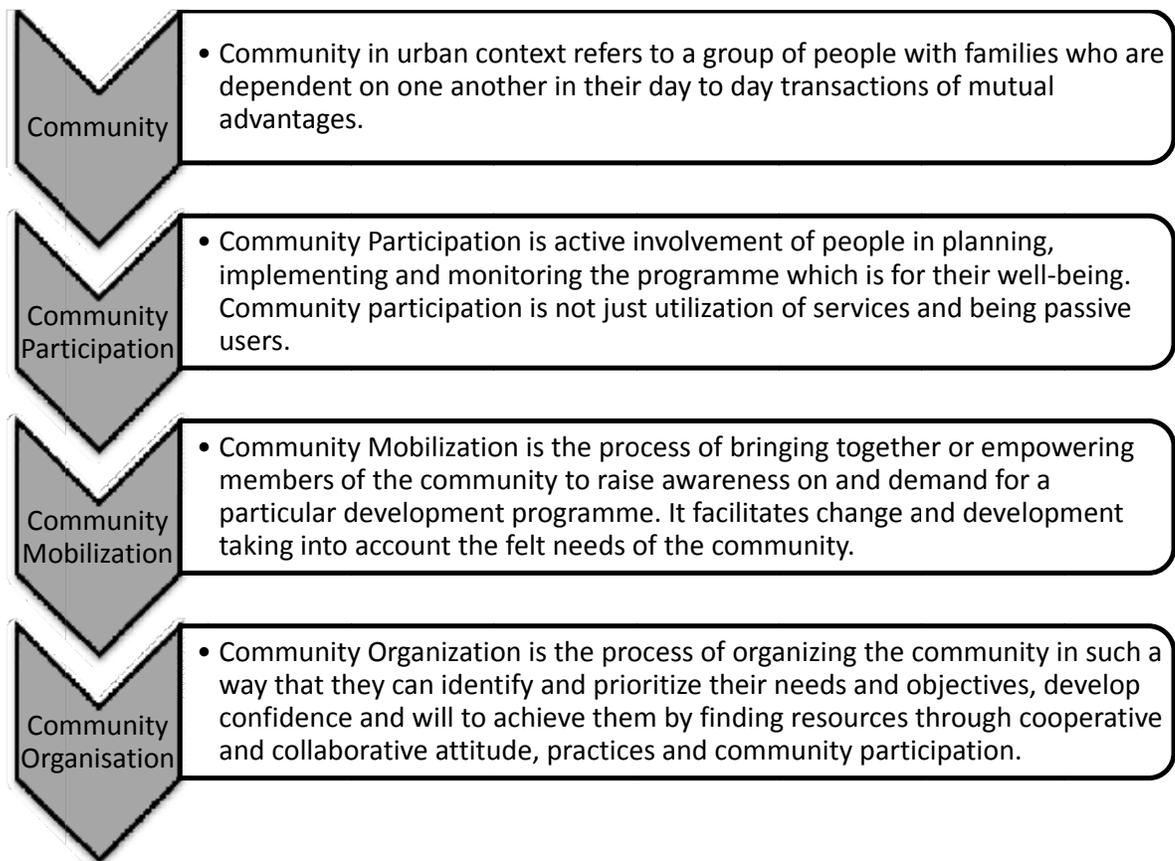


Figure 1 Community to Community Organisation

Community mobilization is a part of a process from a community to a community organization. Part of the process includes mobilizing necessary resources, disseminating information, generating support, and fostering cooperation across public and private sectors in the community.

What one person calls a community may not match another person's definition. From a sociological perspective, the notion of community refers to a group of people united by at least one common characteristic. These factors of homogeneity may include belief and values, religion, language, territory, culture, occupation etc. A community can have an important role in the identification and use of available resources at local area level and it can plan and act accordingly. Where there is a mechanism of local self-governance, important decisions are usually made at the community or settlement level by the community members themselves. This is called community participation. Proper management of resources is the best possible way for the development of the community and when people plan and do things, it is called community mobilization. Where there is community mobilization, people take charge of their local reality and transform their and their community's lives.

It is very difficult to define community mobilization, although everyone knows what the term means in practice. Community mobilization can be defined as a process designed to promote better living, if possible with the initiative of the community itself, but if not so, then by the use of techniques for motivating the community in order to secure positive, active and enthusiastic response for a movement for change. It is a process where, generally, as the experience shows, there is an external agent of change, who motivates and organizes community for a desired goal. In most case, the desired goal is improvement in the standard of living.

There are nearly as many definitions of community mobilization today, as there are communities and organisations using it as a strategy. But here community mobilization can be defined as, "a capacity building process through which community members, group or organisation plan, carry out and evaluate activities on a participatory and sustained basis to improve their access to basic amenities, education, health services and their overall standard of living either on their own initiative or stimulated by others" (Grabman and Snetro 2003). Thus, community mobilization is a process by which, a community recognizes its needs, prioritizes them, develops confidence and will to work among the people, locates resources – internal as well external – and in doing so develops co-operative and collaborative attitudes within the community.

Participation is the essential element of any community mobilization. As community participation increases, community ownership and capacity increases, resulting in community action and continuous improvement in quality of community life in a sustainable manner. Community mobilization engages all sections of population in a community-wide effort to address a health, social, or environmental issue. It brings together policy makers and opinion leaders, local, state, and central governments, professional groups, religious groups, and individual community members. Community mobilization empowers individuals and groups to take some kind of action to facilitate change.

A community mobilizes when people become aware of a common need and decide together to take action to create shared benefits. Those concerned about the issue must create the momentum for mobilization — or it cannot be sustained over time. Once it

is decided to mobilize the community to conduct or expand activities, a community coalition is required to be built.

Further, a democracy can only flourish when it has deep roots in a self-reliant community with a sense of social responsibility. Community mobilization makes it feasible and practicable to provide people a chance of practicing self governance and understanding its difficulties (Dayal 1960). In the spirit of Abraham Lincoln; community mobilization may be defined as development of the community, by the community and for the community.

The process of community mobilization in urban areas is more difficult than in rural areas, since the urban communities are characterized by occupational relations in contrast to the caste and kinship relation found in rural areas. But in India, the situation is not so critical, as even in the cities migrants assemble according to their castes, kinships and localities. The pattern is prevalent almost in almost all the slum areas. Many a times it is a challenge for the agency who is mobilizing the community, to integrate it with other caste and religion people.

The genesis of any community mobilization is an urge from the hearts of the deprived people for development and improvement. In cities, the slum dwellers see around themselves other people from the same city, living much better quality of life than themselves - residing in better houses, using all the basic amenities, paved streets, good roads, better medical facilities, quality education for their children and all what is indispensable for better living. Most of the times the urban poor are not aware of the Government programmes and policies or they are not willing to pay for it. In such a situation, an external agency may present the community with handy salutations to their problems and show a possibility of change. The local community has to accept the idea and own the solution themselves. Any imposition from external agency, even for best solutions for the community would not work, if there is imposition and no time is given for ownership of the process of change. Imposition could take a meaning of self-interest of the intervening agency and this may not work. A good metaphor to represent the process of community mobilization is 'One can bring horse to the river but cannot make it drink water, if the horse does not want to'. Hence, an important dimension of the process of change through community mobilization is to constantly motivate and educate the community towards options and methods of change.

2.0 Ahmedabad and the Slum Networking Programme

Ahmedabad is the seventh largest metropolis in India, with a population of 4.5 million and an area of 466 sq km³ with her expansion in February 2006 from 198 sq km and population of 3.5 million. The city has 600 years of history, but, is known in contemporary history for its role in the national freedom struggle. Father of the Nation, Mahatma Gandhi, established an Ashram in Ahmedabad on his return from South Africa and started his active engagement with the Indian freedom movement. His ideas of volunteerism, trusteeship and simple living found their roots in the ethos of the city, leading to large many Non-governmental organizations establishing their roots in the city. This case study of community mobilization is therefore, in a sense,

an outcome of the voluntary ethos of the city, linked to the Gandhian ideology that has dominated the public discourse in Ahmedabad City.

Ahmedabad, otherwise, is a prosperous city. Since, city level per capita incomes are not available in Ahmedabad; we have to look for proxy indicators of economic wealth. Ahmedabad is also recognized as one of the few financial hubs in India. In the recent years, the city's real estate market has registered about 250 per cent to 300 per cent increase and the western periphery of the city is dotted with many high income 'gated communities'. The speculative land market has also penetrated the eastern periphery of the city. It needs to be mentioned that the city is bifurcated into two distinct parts, the western globalizing part and the eastern industrial part under decline due to decline of large-scale industries and high level of informalization of the work and economy (Mahadevia 2002a, 2002b).

Ahmedabad entered a phase of severe crises from late 1980s to late 1990s during which her main economic base, cotton textile mills closed down and a large section of labour force was displaced from organized to unorganized sector (Mahadevia 2002a). The retrenched labour shifted to the power loom industries at almost half the salaries and to self employment - 37 per cent of males and 65 per cent of the females were self-employed in 1999-00 (Mahadevia 2008b) without any social security. Regularly employed (a large section among them have some social security) workers among the males decreased from about 45 per cent in 1987 to 33 per cent in 1999, over a 12 year period and that among the females also decreased from 30 per cent to 20 per cent (Mahadevia 2008b). A survey of 1000 households in 1998-99 in Ahmedabad estimated that around 75.3 per cent of the total workers were in informal employment, which included 70.2 per cent employed in the informal sector and 5.1 per cent employed in the registered industrial units but having no social or employment security (Unni 1999).

A study done by Unni and Uma Rani (2007), on the income and employment in the city of Ahmedabad points out rapid growth of employment in informal sector than the formal sector. The share of employment in informal sector was 77 per cent and it generated 47 per cent of the total city income. In short, the poor contribute to the globalizing economy of Ahmedabad as much as the non-poor. But the poor do so without receiving the due economic or other civic amenities or services at par with the well to do people.

An estimate of population living in slums in Ahmedabad puts this figure at 41 per cent living in the slums and chawls in 1990 (ASAG 1992). A more recent figure says that 25.77 per cent are living in slums⁴, when the population census gives an estimate of 13.46 per cent living in slums in the city (Office of the Registrar General & Census Commissioner, India 2005: 22). A primary survey of all the slums carried out by Mahila Housing Trust (MHT) on behalf of the Ahmedabad Municipal Corporation (AMC) in early 2000 states that there are around 710 slums in the city housing around 0.9 million population⁵. The physical environment, in terms of housing conditions, availability of basic services determines the productivity and consequently the quality of life in these slums require significant improvement.

Among the many firsts, the city has an innovative slum development programme, initiated by the AMC in 1996-97 with the participation and partnership of the NGOs of the city. This is the Slum Networking Programme (SNP) (See Acharya and Parikh 2002, Joshi 2002, Dutta 2002). This programme is for improving physical infrastructure in the slums and also social infrastructure wherever the NGOs are present. The idea of SNP is to integrate the slum dwellers into the main stream of the society. It was felt that the fragmented efforts made to provide infrastructure facility to the slums during the last few decades did not have desired results and therefore could not change the character of the poverty in the city nor did it help in improving education, health and sanitary conditions in the slums. This partnership-based slum development programme has community at its core, partnering with the social institutions, industry organization (private sector), local government (here the AMC), and the NGO that acts as a facilitator, for providing physical and social infrastructure in the slums. The SNP aims at giving dignity to the community and desires to treat the slum dwellers as partners rather than beneficiaries in the project. So the project was treated as a participatory planning and implementation programme rather than simply a charity programme.

The Slum Networking Project had mainly two components:

1. Improvements in Physical Environment: This component contains the following seven facilities, (1) Water supply to individual households, (2) sewerage to individual households, (3) individual toilets, (4) roads and paving, (5) storm water drainage, (6) street lighting and (7) tree plantation
2. Community Development and Social infrastructure: This component consists of formation of neighbourhood groups, women's groups (Mahila Mandal) and youth groups (Yuvak Mandal) with the active involvement of NGO (s) involved. Through this, the slum population were encouraged and convinced to share the costs of the project, participate in the decision making and then post-project maintenance of the assets created. NGOs also took up the work of extending education and health facilities like non-formal education programmes, maternal and child health. They also engaged themselves in providing vocational training. The cost for Community Development Component was around Rs. 1000/- per dwelling unit, out of which, NGOs shared 30 per cent of the cost. The cost of additional activities was borne by the NGOs. The slum dwellers are extended facility of micro finance at their doorstep by SEWA Bank. The community is expected to pay Rs. 2,100 as their contribution to the project and they have to pay this amount upfront. Those who cannot do so are extended the credit by the SEWA Bank.

Under this project slums selected for upgradation are given an assurance that they will not be displaced by the AMC for at least 10 years. In other words, the slum dwellers are assured a de facto slum tenure for 10 year duration. This has been done through a resolution by the AMC. This 'no demolition' policy has acted as a major incentive for the slum dwellers to participate in the project.

3.0 Introducing the Organization and the Slum

Gujarat Mahila Housing SEWA Trust

The Self Employed Women Association (SEWA) is trade union of poor, self employed women workers based in Ahmedabad, registered in 1972. SEWA's main goals are to organize women workers for full employment and self reliance. In 1992, SEWA's Executive Committee decided to consolidate all housing related activities of SEWA and her affiliate organisations such as the SEWA Bank on account of increasing demand for housing and infrastructure services from their members. A new organisation, named Mahila Housing Trust (MHT) was formed and registered in 1994 with the overall objectives of improving housing and infrastructure conditions of poor women in the informal sectors, to influence housing and infrastructure related urban and rural development policies and programmes and bring the benefits of these policies within the reach of the poor women. MHT has been envisaged as women's own institution to take care of their housing needs. Main activities of MHT till now have been earthquake reconstruction, housing upgradation in both urban and rural areas, infrastructure upgradation, technical support linked to housing and financing of housing and infrastructure needs of the urban poor in general. One of the slum settlements where the MHT has intervened and mobilized the community for infrastructure extension is Sanjaynagar.

Involvement of the MHT with housing upgradation begun as a NGO, mobilizing the slum residents to partner with the local government, for slum upgradation. But, then, on the insistence of the beneficiaries as well as the Community Based Organisations (CBOs), MHT also entered into constructing infrastructure within the slums for the slum community. This contractor-role of the MHT, which is very important given that no regular contractor is willing to undertake infrastructure works in slums, has been upscaled to formation of a company named Awas SEWA Private Limited, a social enterprise for construction activities. This company trains women masons and construction workers and employs them on the infrastructure projects in the slums. Coming back to the slum upgradation task, as of September 2009, MHT had undertaken and/ or completed infrastructure works in 45 slums of the city under the SNP and had reached out to 3386 households⁶.

The MHT has also been active in facilitating the slum households to avail of water and sanitation under the existing schemes of the AMC. One such scheme is called '500 NOC Scheme', which aims to help slum residents acquire 'No Objection Certificate' (NOC) on payment of Rs.500, that is necessary for getting legal, individual household level water and sewage connection. In slums where this scheme is applicable, a community mobilize from the MHT provides information to the slum dwellers and motivates them to access benefits of this scheme. MHT also facilitates slum residents access micro finance through its sister organisation, SEWA Bank, encourages formation of CBOs and trains the residents to monitor the scheme implementation efficiently. MHT has also built the capacity of the CBOs, so that they can interface with the urban local bodies, and procure and maintain improved infrastructure services.

MHT has extended its activities to other cities of Gujarat State and also to cities outside the state (Table 1). MHT now works in Surat and Vadodara besides Ahmedabad in Gujarat, Jaipur, Jodhpur and Bikaner in Rajasthan and Delhi. In all, MHT has been able to reach out to 177 slums, 74,488 households and 205,652 persons through various different interventions in slum infrastructure development. MHT has assisted provision of 27,570 individual household level water connections and 25,905 individual household level sewerage connections. With the support of MHT many local communities from the slum areas of Bikaner, Jodhpur and Jaipur cities of Rajasthan State have been negotiating with their municipal corporations to provide water and sanitation facilities in their locality. The residents of Delhi too are accessing the services of MHT to get in-house water connection and sanitation facilities. MHT's largest reach has been in Ahmedabad city, followed by Surat.

Table 1: City wise Coverage of MHT Activities, (as on September 31, 2009)

City	No. of slums	No. of households covered	No. of people reached	No. of individual connections provided		No. of individual toilet blocks constructed
				Water supply	Sewerage	
Ahmedabad	115	13,757	82,542	9,959	12,357	11,622
Surat	43	17,942	107,652	10,658	11,415	9,981
Vadodara	9	1,958	11,748	1,703	1,782	468
Jaipur	1	22	110	--	--	22
Bikaner	2	489	2,500	--	335	86
Jodhpur	2	220	1,100	--	8	21
Delhi	5	40,100	--	5,250	8	5
Total	177	74,488	205,652	27,570	25,905	22,205

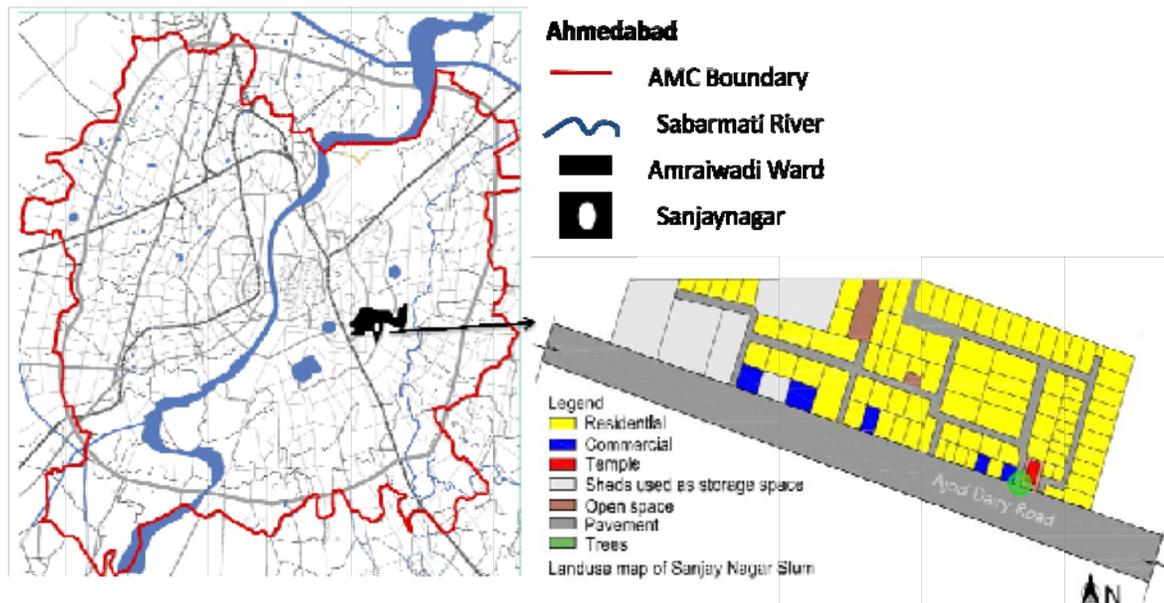
Source: <http://www.sewahousing.org/index.php?p=Urban&c=t&gallery=UrbanActivities> (accessed on April 6, 2010)

Slum dwellers have not been able to get legal electricity connection because they lack land tenure; in other words they do not hold documents to provide as a proof of their residency in a particular settlement. But, they are able to afford and willing to pay for electricity. MHT and Saath pursued the Ahmedabad Electricity Company (AEC) to delink land tenure status and extension of electricity to slums and replace the former with an indemnity bond of no liability of AEC in case of eviction or relocation procedures by the AMC in future. In other words, people signed an indemnity bond which stated that they would not pursue any legal case with the AEC in case of their displacement from their current place of residence. This programme of MHT is called 'Ujala Yojana'. Its objectives are: (i) to ensure safe and legal electricity supply to slum communities, (ii) to minimize process time for new electricity connections, (iii) to organize and operate an efficient bill recovery system, (iv) to eliminate unauthorized use of electricity by regularizing connections and by that minimising techno-commercial losses, (v) to involve slum dwellers in payment of dues through the CBO representatives and (vi) to scale up this activity through advocacy at the state and central government level. As a result, 100,000 slum households in Ahmedabad have been able to access legal electricity connections⁷. Lastly, MHT has influenced the AEC to send monthly bills than bi-monthly bills, which is the usual practice and also install water-proof electric meters given that the slums do not have adequate protection against rain.

Many poor have purchased houses from Slum Clearance Board (SCB) in Ahmedabad but most of them do not have the legal documents to prove their ownership. As a result they are not able to access housing loans from financial institutions. In fact only 10 per cent of the households, who have purchased house from SCB, have legal documents. Most of them are unaware of the long and cumbersome procedure of the SCB to legalize their ownership. As a result many house owners have not paid all the instalments due to the SCB. In such cases too, MHT has intervened and have assisted the occupants to procure legal documents of their house, assisting them in repayment and motivating them to repay the housing loans⁸.

Lastly, in the recent years, MHT has taken up the arduous task of getting land title clearance for slums on private lands in the city. The slum dwellers have to acquire multiple documents and then clear the legal hurdles before the land ownership can be transferred to the slum settlement. The process has begun in two slums and the legal rights have been transferred to the slum in one case.

Sanjaynagar



Map 1 – Amraiwadi ward in the Ahmedabad Municipal boundary and land use map of Sanjaynagar

This case is about Sanjaynagar slum, located in Amraiwadi ward in east zone of Ahmedabad city. Area of Sanjaynagar is 3,131 sq mt, its population is approximately 600 and total households in it are 117, thus an average household size of 5.2. The sex ratio is 953, which is higher than that of the city. The literacy rate in the settlement is 61.3 per cent; with male literacy rate of 63.4 per cent and female literacy rate of 59 per cent, both lower than the average rates at the city level of 87.8 per cent of males and 71.1 per cent of females in 2001. Main occupation of male members here is a labour job in surrounding small scale industries. Some of them are occupied in retail vegetable vending. Almost all the families are originally from the states of Uttar

Pradesh and Rajasthan, settled here around thirty five years back. In both these communities, women do not go out of the house for work and hence they are constantly in search of home-based work. Currently, the available work for women is making of incense sticks (*agarbattis*).

4.0 The Process

Land Tenure Question

This slum settlement is on a private land. The land belongs to an individual named Jiva Gopal and this name appears on the property tax bills sent to the slum residents. Even today, the property tax bills sent to the residents of the slum by the AMC has his name in the place meant for indicating land owner (See Annexure I). This settlement is like many such settlements in east Ahmedabad, in which the lands were brought in the informal market to bypass the land reservation or acquisition notice under either the city's development plan or urban land ceiling act. There is a low level of tenure equilibrium, wherein, the residents have de facto tenure security and hence do not fear eviction. But, they do not have land ownership documents to offer as guarantee in case they want to take a loan for house improvement. Hence, there is also a desire among some households to get their land status cleared to apply for loan. Those who cannot afford to improve their house are not much worried about the clear land title.

It is believed that it is easier to upgrade a slum located on the local government, in this case, the AMC land. But, if the local government land, which is called the municipal land in the local parlance, has some reservation under the city's development plan, then, granting of land tenure and upgradation process is not simple. The local government may not want to give away the land to the slum community if it has other use for the land. In that case, the local government may not issue a NOC for that piece of land and the NGO cannot proceed with bringing water supply and sewerage to the slum. In case the slum land is not reserved for any purpose, then an NOC has to be obtained for moving ahead with slum upgradation. For slums on partly municipal and partly private land, obtaining an NOC gets complicated.

Pre-SNP Stage

The first SNP was implemented in Sanjaynagar in Naroda ward. By 2001, 10 slums were covered under the SNP. The MHT had decided to go ahead with implementing SNP in other slums in Ahmedabad, considering this to be a very useful programme that would bring public-community partnership in slum development. But, the deputy municipal commissioner of the city in 2001 was not too optimistic about the programme and hence had resisted expansion of SNP in other slums in Ahmedabad. This was also the reason that the SNP clearances were very slow. Further, the SNP was not the priority of the AMC, whereas the building of roads, bridges, etc. was. The MHT made several representations to the concerned deputy municipal commissioner of the time to impress upon him the importance of the SNP and the need to get speedy NOC for the same. MHT believes that the primary task of a NGO working with the urban poor is to bring all the projects which are not on the frontline of municipal agenda to be brought so. This persuasion by the MHT was also to bring pro-poor projects such as slum infrastructure in as a priority of the AMC.

While holding discussions with the deputy municipal commissioner, MHT realised that there was no database on the slums in the city to assist in slum selection for various projects. To this, AMC agreed and decided to carry out a slum census for 1700 slums and chawls of Ahmedabad City. AMC, MHT and Saath (another NGO working on SNP projects) came together for the purpose and conducted a comprehensive survey of slums and chawls in the city. AMC raised funds to do so.

The survey was so designed so as to assist the AMC in prioritizing the slums for SNP. This required not just information on infrastructure in the slum but also on possibility of future development in relation to the city's development plan and the availability of the off-site infrastructure. Thus, the survey included canvassing of three questionnaires. The first questionnaire collected data on existing level and quality of infrastructure; for example, mapping of dilapidated pipelines within the slum if any, availability of water supply, whether this was as stand-post or individual connection, availability and type of latrine, availability and type of sewerage, etc. These data was necessary to collect because, when the councillors, provide these facilities in a slum under their discretionary funds, the AMC may not have records of it. There is no system of updating the AMC database with regards to availability and level of services in each slum unless the AMC itself provides these services. This questionnaire was meant to identify the slums most deficient in the three basic services; toilets, sewerage and water supply, which could then be selected for the SNP (See Annexure II)

Questionnaire 2 dealt with the issue of land reservation and other land related facts such as land ownership, land survey number, area of the plot, Town Planning Scheme⁹ number, road lines adjoining the plot, if land is under any litigation or not, etc. Such details are available with the town development officer of the planning authority (See Annexure III for details). This was important because the AMC has to issue a 'no eviction' certificate for which legal status of the land is essential. The third questionnaire focussed on the type and level of services outside the slums. It contained details on the existing network of pipes, their diameters, sewage pumping stations available in the vicinity etc. (See Annexure IV for details). This information was required to link the slum level infrastructure (to be provided) with the main city networks. For example one may lay sewage lines internally in the slum but if there is no city main network available to connect it with, the project will fail.

This survey brought more clarity on the issues of land ownership, how to address these in case of complications, need to obtain permission of the land owner in case if the slum was on private land, how to address the question if there was absent land owner, status of existing services and hence decision on whether to provide new infrastructure or improve the existing ones, etc. For example, survey was able to establish whether zonal level intervention, such as in augmenting the water pressure or increase the pipe diameter to improve water supply in a slum was necessary or a slum level intervention. It was also able to identify slum dwellers needs. It was able to find out slums where there would not be any problem of land ownership clearances. In short, from this survey, a list of settlements was drawn where SNP could be started immediately. In this list one of the names was Sanjaynagar, Amraiwadi which was given to MHT for implementation of SNP. Was this the right process? Could not the

AMC have asked the MHT to select a slum among the list slums selected for intervention, which MHT could have chosen based on its links with the community? Was the AMC treating the NGO as just a contractor to implement some of the difficult development activity that it should have done on its own? These questions however would remain in the hypothetical realm now given that the MHT already implemented the SNP in Sanjaynagar, Amraiwadi.

Before Community Mobilization

To go ahead with implementing SNP in Sanjaynagar, MHT first obtained a NOC for the slum. After that, MHT began the process of community mobilization. This has a small history. Earlier, MHT went ahead with SNP on a verbal NOC from the AMC. An NOC also means 'no eviction' guarantee. But, as discussed above, NOC process is not straightforward and all slums may not get a NOC. Also, the process is slow and hence time consuming, which tests the patience of the slum dwellers. The slum residents may lose their interest in the project or may even lose their trust on the NGO. Anyway, there is wide spread cynicism about government's interest in the welfare of the poor and its efficiency of reaching the poor. In such a milieu, when the slum is not given a NOC and the NGO collects contributions from the people, an embarrassing situation arises and allegations of fraud could be made on the NGO. The MHT had gone through a bitter experience of this kind in the past, and hence, in case of Sanjaynagar, it decided to obtain a written NOC from the AMC before proceeding with community mobilization and taking residents' contribution for the project.

Starting on an Unclean Slate

As mentioned above, there is certain level of cynicism among the slum dwellers when people from outside visit their settlement for either a survey or with an idea to intervene in the slum. MHT had no prior contact with Sanjaynagar and hence did not know anyone in the settlement through whom it could start the SNP implementation. According to the process set up by the AMC for the SNP, there has to be an NOC obtained from the AMC for the slum, a clearance on the land ownership from the town planning department, then an approval from the land owner in case the slum is on a private land and then a consent of the slum residents to participate in the programme. Subsequently, the residents have to pay Rs. 2,100 for joining the SNP. It does not seem as easy as it is written up.

Notwithstanding the fact that the MHT had no contact in the slum allotted, the MHT team visited the slum for the first time on December 17, 2002. They introduced themselves personally as well as introduced the organization. Then they stated the purpose of their visit to the slum. Since they did not know anyone, they initiated this process with the few people that came across randomly. People were confused. So, the MHT members asked them if there was any community leader in the settlement to which the reply was there was none. Then they asked if there was any person who was active in organizing any community events. To this the answer was that a person named Mr. Phulansinh Kanojiya was generally organizing social functions such as Navratri (a folk dance festival of Gujarat spread over 9 days) in the settlement. Hence, the MHT team went to meet Mr. Kanojiya to explain him the purpose of their visit,

concept of SNP and role MHT had played in getting basic services to the slum settlements.

In this interaction, an interesting fact came across. The area's councillor, Mr. Gangaram, had promised provision of water supply, toilets, sewerage connection, street lights and paving in the slum. The councillor had promised that he would contribute Rs. 1,100 per household and the dwellers were required to contribute Rs. 500 per household. Mr. Kanojiya had already collected contribution from the dwellers and given it to the councillor. But, then, the councillor did not meet the obligation and people were left high and dry. Hence, they had become sceptical of any such initiatives, where they were required to contribute for getting services. No wonder, people expect that the local government extend these services free of cost! The residents have also filed a court case in this matter was subjudice when the MHT members visited the slum. Thus, residents of Sanjaynagar were not expected to contribute Rs. 2,100 for the SNP programme, advised Mr. Kanojia. The MHT members explained again that they had not come to collect any contribution at the moment and only wanted consent of the slum residents. To this also there was no response and Mr. Kanojiya stuck to his position of no cooperation by the slum dwellers. He also sarcastically said that they were listening to the MHT members because they were women and if they were men they would not have allowed them to even stand in the slum. Some people were abrasive towards the MHT members.

MHT had a long experience of working with slum communities and knew that housing and basic services were a primary need of the women and that they would be atleast open to listen to MHT members. They therefore asked if there were any female leader (s) in the settlement who took interest in organizing social functions in the settlement and with whom they could talk. Mr. Kanojiya gave the names of Naginaben, Puniben and Naniben, engaged in organizing various events in Sanjaynagar. MHT members met these three women, explained them the SNP project and engaged them in a dialogue on the SNP in the slum. These three women were also sceptical, and gave the same answer that it was not possible to implement a SNP in the slum and that residents will not sign the consent letter. When the three women were asked if they themselves would give their consent to which also they said no and that they could not do so without their respective husband's consent. On asking what was the way out, the three women told MHT team to organize a slum level meeting with the women, explain them the programme and then request them to sign the SNP application letter.

To hold a meeting with women is difficult because an appropriate time has to be found. Mornings and evenings they are busy with the housework and in the day, these women were engaged with *agarbatti* making. But, they went to make these *agarbattis* in one place, on a plot of a person named Rajubhai. Hence, MHT members went to the location where the women came together to roll *agarbattis* in the day time so that they could meet all women. MHT members talked with all the women present and introduced the SNP in details to them and told them how the city government wanted to help them with water supply, sanitation, street lights and pavements. To this the women replied that they do not have any say in these decisions and if MHT wanted to do anything in Sanjaynagar, they would have to talk to the male residents. Until and

unless their husbands permit them they would not sign in any document. And the MHT was back to square one.

MHT members therefore decided to meet the male members of the settlement collectively. Majority of male members in Sanjaynagar work in surrounding textile mills so they were not available in the day time. MHT members were asked to come in the night time, at about 8 pm, to hold meeting with all the households. This simple task also presented some challenge. MHT members are all women. Sanjaynagar and the neighbouring settlements are known for illegal liquor sale and consumption in late evening, followed by incidents of eve-teasing. MHT members were hesitant to go to the settlement. But, still they went to hold meeting. In a settlement of 117 households only 15 came for the meeting. MHT again explained them the advantages of MHT and told them it was a government scheme under which they would get the entire basic infrastructure and they do not have to pay immediately. Further advantage was that they would be given a de facto tenure of 10 years. MHT also showed them the list of slums to be covered under the SNP prepared by AMC and that they had to simply sign a form stating that they were willing to participate in the SNP. Even then, no one agreed to sign.

MHT members gave the application form to Naginaben and told her that they would come after 5-6 days to collect it with their signs. After a week, when the MHT members went to Sanjaynagar, Naginaben gave them the application paper as it was. She said no one was taking initiative to sign first on it. She also said that women were not willing to sign in front of their husbands. The MHT members realized the difficulty in moving ahead with the activity when women were not independent in taking decisions and that they would rather trust the councillor, notwithstanding his duping them, than the MHT, whom they did not know at all.

Some way had to be found. The MHT too had to report back to the AMC on the progress of the SNP. So, they asked the women to give them in writing that the slum dwellers were not willing to participate in the SNP, which they would submit to the AMC. They also said that on receiving this letter, they would not come back to the settlement again. They also asked back the application form from Naginaben.

Breaking the Ice

When MHT said give us in writing and we will never come back to Sanjaynagar, Naginaben said “I keep the application with me for few days I will think about it and let you know.” When next time MHT went to Sanjaynagar, all women were making *agarbattis* in Rajubhai’s plot. That time also no one had signed in the application form. When asked why, they got these replies, “Why should I sign first?” “My husband has asked me not to sign first; if someone else signs then I will sign.” MHT asked Naginaben to sign first. It was little difficult to convince her to take the initiative but somehow they convinced her and she signed the application form. And then, fourteen more women, who were present there, signed. Taking those fifteen signatures, MHT went to all other households and at the end of the day got around fifty five households to sign on the application form. The ice was broken, a beginning of trust between the slum residents and the NGO had begun.

Box 1: In Punibhen's Words

“My family is staying in Sanjaynagar since many years. I came to stay here after my marriage. At that time, there was no individual water supply. There was a stand post outside the settlement and all the households would fetch water from there. All the women would rise at 5 am to fetch water and there would fights among us. No household had a toilet because as there was no sewer line. The opposite slum – Patravali chali had common toilets so we used their toilets. But, this slum's residents would not allow us and there also there were fights. There was also open defecation in the slum. Sanjaynagar is situated on the main and road so we used to go after 9 in the night for toilet. I used to feel ashamed but there was no other way. There used to be great difficulty in monsoon because of sludge and poisonous insects in it. Further, it was not possible to invite any guests to stay overnight.”

“Tired with all these some of us purchased illegal connection of water supply and sewer line. The main line was passing from the main road. We connected that to our houses. We paid Rs 500 for sewer line and Rs. 1,500 for illegal water supply per household. This was in 1988. It was illegal and not properly constructed, not very deep from the road surface. It used to break very often if heavy vehicles passed on it. Many times the societies near Sanjaynagar complained about us as they would not get enough water and so AMC officials would come and cut our illegal lines. Our men would manage to get the connection again for which we had to pay again. Phulansinh said that he will manage to get us these services for legal connection of water and sewer because he was related to a political party. So we paid Rs 500 per household to Phulansinh which he said he had given to Gangaram - the councillor of our area. But then nothing happened. Whenever we enquired about the use of the money and when they were likely to get the facilities he would give a standard answer that the process was going on and we would get the facilities soon. After waiting for some time, they have filed a court case on the matter.”

“When this case was going on MHT members came to our area. Initially we did not have trust on them. We thought if the people of our own settlement and our own councillor cannot bring facilities for us how these strangers are going to do it. MHT members started coming to Sanjaynagar two - three times a week and showed us all the documents of AMC and explained the parivartan scheme in detail. We are poor and cannot afford to pay for water and sanitation again and again. When MHT members said that we do not have to pay immediately we just had to sign on the letter, we thought there would be no harm in just signing on a paper.”

MHT's Follow-up with AMC

With the consent letter of people from Sanjaynagar, MHT went to the AMC. They also carried with them the land ownership document, named the 7-12 document¹⁰ and copy of a property tax bill. After submitting the required documents to AMC, MHT had to follow up with AMC officials every 10-15 days on the progress with SNP

sanction. AMC had a policy of starting the implementation work only after minimum 80 per cent households had consented for SNP. In Sanjaynagar, only 55 of the 117 households, which is 47 per cent, had given their consent for SNP. MHT had to convince the AMC officials as well for starting at least the primary survey work in the slum. This, MHT could do because of its long-standing work and trust with the AMC. MHT convinced AMC stating that the remaining households would also give their consent once the implementation work started. It was important to start the SNP implementation to take the slum dwellers in confidence otherwise those households who were convinced would also regret their decision. MHT had to put a great effort in following up with the local body officials. In a way, MHT had to mobilize not just the slum dwellers but also the AMC for the SNP in Sanjaynagar.

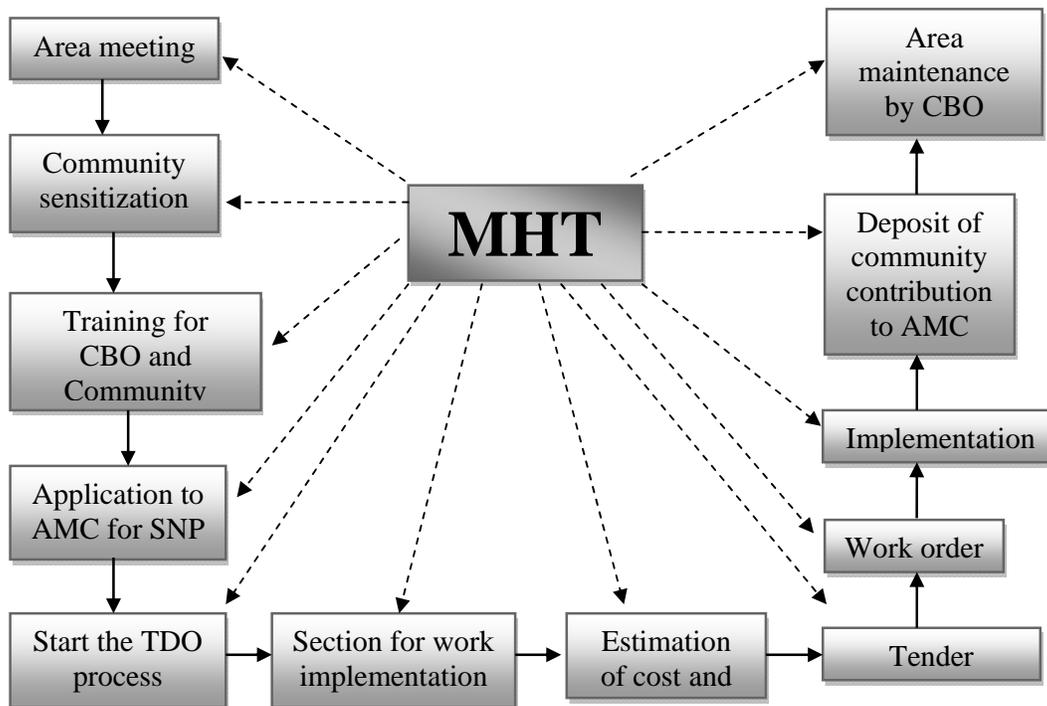


Figure 2 SNP Mobilization process

Inception Studies for Identifying Package and Beneficiaries

After a month or so MHT members went to Sanjaynagar with AMC officials, namely the estate officer, the ward officer, the surveyor and the zonal officer for investigating the slum. There was an a detailed survey of the slum with regards to number of households, existing infrastructure, road details, hindrances in extending household level infrastructure, etc. At this stage the ward officer comes and demarcates the area for SNP implementation. The town development officer, who is in charge of preparing a Town Planning Scheme, also comes and assesses whether there was any need to remove some houses or part of the houses to bring in infrastructure. Sometimes if there is no enough space in the settlement for physical infrastructure and some houses or part of some houses need to be removed. If that is so then the town development officer suggests and the ward officer marks on the map the house that has to be removed. However, in Sanjaynagar, there was no need to remove or cut any

house. At this stage the ward officer also marks the land use in the slum by marking residences, shops, temples, storehouse etc. In Sanjaynagar, out of 123 structures, there were 23 commercial structures (shops and store houses) and 2 temples. On assessing the demand for water and sanitation facilities at the time of the survey, it was found that 10 houses had decided to share the facilities between two houses and three house wanted to share a facility among them. It took two visits by the AMC officials to come to this decision.

Seeing the AMC officials with maps and measuring the houses and investigation of the settlement, people got threatened that AMC has made them sign tactfully and this would be followed by eviction. MHT members had a tough time explaining them that there was not to be any eviction for at least next ten years and these officers from AMC had come there to take the measurements because they were planning for basic infrastructure provision.

The survey was followed by giving a number to each house. These numbers were written in chalk. The residents misunderstood this as numbers given for demolition of the houses and hence they erased the number given. The following day, the MHT members explained to them about the purpose of numbering, which meant formalizing their residential status like in legal residential complexes. Such mistrust on state is a common behaviour among the low income households.

Further, taking advantage of its sister organisation, that is the SEWA Bank's, microfinance activities, MHT prepared a list of women in each household, which was subsequently used for opening accounts with SEWA Bank. Meanwhile, MHT continued to convince the remaining households to participate in the SNP by giving their consent. Among the unwilling households were those who lived in the slum as tenants. They too were convinced to join the scheme. This was a tricky situation. MHT convinced the owners of such houses to join by taking their signature and later on their contribution of Rs. 2,100. Thus, dwelling units given on rental basis were also covered under the SNP.

In other slums where SNP is to be implemented, and where there inevitably are a few individuals not wanting to join the scheme and coming in the way of project implementation, MHT puts forward an idea of penalty; those not willing to join at the time of project planning would be asked to pay more than the pre-determined share of contribution, if they wished to join later. And also, they would not be given benefits of the scheme such as individual toilet though some of it would still trickle through given that the network infrastructure is a public good. Every one eventually joined the project. Those who had existing individual toilets (but with a soak pit given that there was no trunk sewerage line in the slum), were asked to contribute Rs. 300 less than the general contribution of Rs. 2,100. And to be able to do so, there was another round of survey to map the exact level of existing services. Thus, the problem of free-ridership has been resolved in the SNP slums in general and also in this particular slum.

Educating for Financial Literacy

At the onset itself, a need for microfinance was envisaged so that the community could pay up its own contribution. AMC had already approached mainstream banks for the purpose, but, it did not work out. Then, SEWA Bank, through the MHT, approached the slum dwellers with a microfinance scheme suitable to the latter, under which, the participating households had to open an account with SEWA Bank and deposit Rs. 500 in their accounts, to avail a loan of Rs. 1,600. MHT's experience told them that payments by the people were directly related to the initiation process and progress of the work. The organisation also knew that the people would require to save, so as to be able to give their own contribution for the programme. The SNP is over two year period and people may have to contribute gradually over time and for which savings would help them achieve their targeted contribution. This was the situation even in Sanjaynagar.

Slum dwellers were in a need of a loan because they had to contribute 80 per cent of their share in the project at the onset of the project. This was the condition put in by the AMC. For getting SEWA Bank loan, they have to open an account in the bank with Rs. 50. But, the slum dwellers were not willing to do even that as they did not know SEWA Bank and they also were nursing the past bitter experience. Slum dwellers wanted that the work should start and the AMC wanted that the former should give their share. There was a deadlock. MHT was unable to convince the people. But, the deadlock was broken by Naginaben; she opened the bank account with Rs. 50. Some other women followed her.

There was another problem. SEWA Bank required that women open the accounts. For opening an account SEWA Bank required a ration card and a passport size photograph. In most households, woman's name would not be there in the ration card. MHT helped the residents to get a renewed ration card so that the woman's name would be entered in the card with a postal address of Sanjaynagar. This process took two- three months. When people were asked to get a passport size photograph, they would not go to studio to click one because it would cost them. To assist the people, MHT went along with a photographer to take pictures of the slum dwellers and the latter paid directly to the photographer.

The problems of opening the bank account did not stop here. People were just not ready to open a bank account; every time SEWA Bank employees went to the settlement to start the process of opening the account, only two or three would come forward. The SEWA Bank employees were tired and refused to go such a long way for just a few accounts. The routine was: MHT staff would go to the slum and inform them about the SEWA Bank employees' visit the next day and request them to be present at a particular time at certain place, next day they will accompany the bank person to the slum; while the bank person would wait in someone's house MHT staff would go from house to house to call women, and women will give many excuses such as "today I don't have money, tomorrow my husband will get his salary so I will open my account tomorrow", "I thought you people will not come today so I just paid money to the *baniya* (grossary shop keeper) an hour ago", "I have money but I am not in good terms with her (the lady at whose place bank employee is sitting) so I will not come to her house for my account", "my husband has ask me to open up an account

only in front of him”, “why I should open an account in my name and not in my husband’s name” etc. There were many excuses and no progress on opening bank accounts. There was no progress inspite of the fact that MHT staff would explain to women that both MHT and SEWA Bank were organisations run by women and would only deal with women and not men. People did not trust the two organisations.

MHT women were pursuant. They went to the slum in late evening, inspite of the problems in the slum of finding some people in inebriated state, to convince the male members of the family that it was important for women to open bank accounts in their own names. Sometimes, some male members in a drunken state and would abuse MHT women. With great efforts MHT succeeded in opening up the accounts of every resident with SEWA Bank. The Bank gave pass books (Annexure V) and receipt of opening an account with them to all the account holders. This was followed by a survey of households to know whether all had opened an account or not. MHT prepared a list of all the households, name of the account holder with account number.

A small difficulty was encountered and this could happen in any other slums as well if the financial institution was to work with women alone. In cities, there are many single male migrants. In fact, in Ahmedabad, males from certain states come alone, leaving their spouses and family behind in the home state. There were two such houses where there were only single male migrants. They were not eligible to get a loan from SEWA Bank. On issuance of a letter from MHT that the residents of these two houses were participating in SNP and that they would contribute towards the project, they were permitted to open an account, but, only for the purpose of crediting their contribution towards SNP.

Having accomplished the task of opening the bank account, the process moved on to another problem. After opening an account, people were not regular in putting money for SNP. The contribution decided was Rs. 10 per household per week. MHT had to go door-to-door to collect this amount. The progress of work depended on the amount contributed. And the project implementation lost its pace. The challenge in an infrastructure development scheme is that if the pace is slow, cost escalates on one hand and it is extremely costly for a bank to provide collection services at the doorstep. Being sister organizations MHT and SEWA Bank worked together to find solutions for day to day problems of managing the savings accounts (See Box 2 for how these problems were addressed). But, such being the financial illiteracy of the people, their lack of awareness and their total lack of faith in the system, it would not have been possible to implement the project without persuasive activities of the MHT.

MHT developed a Management Information System (MIS) to monitor the required payments by the slum residents. For the purpose of monitoring payments, payment ranges were devised and which were, up to Rs. 500, Rs. 501 to Rs. 1000, Rs. 1001 to Rs. 1500, Rs. 1501 to Rs. 2000. Then each household was put in a particular payment bracket (Annexure VI). Once a household cleared one payment bracket than it would be extended to the predecided category of service. On clearance of the first category of payment, a household would get an individual toilet constructed. On clearing the next category, the household would be provided individual water supply, and so on. If a woman remained in one payment bracket for long, it meant that she was not paying

her dues regularly. In such a case, next level of service would not be extended to her till she cleared her dues. Thus, the services would be extended as and when the households paid their dues. MHT constantly motivated the households to pay: “this is not a charity; they will have to pay if they want services.”

Box 2: Practical Solutions to Practical Problems in Account Management:

Problem: Essentially a savings account facility should allow people to withdraw.

Challenge: Total necessary contribution would never get accumulated if people would withdraw.

Solution: SEWA Bank would allow withdrawals only if MHT officially intimated them in individual cases.

Problem: The problems with the proof of residence were deterring the process of account opening and the implementation of the programme.

Solution: In such cases MHT would give a certificate on its own letter head stating that the organisation was working in this slum for a certain time period and knew that the woman was a resident of the slum. The Bank accepted that certificate.

Problem: As the programme took long, MHT had to undertake continuous visits to the slums to sustain the trust of the people. Also the contribution came in small amounts of Rs. 10 to Rs. 20 and that too sparingly, and since the size of the settlements were very small the operations were very costly for the Bank.

Solution: MHT collected the money on behalf of the bank. This was difficult, because MHT cannot technically issue a receipt in the name of the SEWA Bank. It was then decided that MHT would collect the money and issue its own receipt. Next day it would give the original receipt from the Bank, after the collection is deposited with SEWA Bank. The organisers would then take back the receipt issued by MHT.

Thus, to implement the SNP, MHT introduced many innovations in management to ensure that the project succeeded in this slum. But, if large many slums were to be covered and people’s resistance to participate was so strong, it would not have been possible to carry on with such a partnership programme.

Initiation of *Mandal* (Association)

MHT members decided that an association of the women in the slum should be made so that they would themselves manage their accounts and deal with all the issues of the settlement. Indirectly, making an association would also force women to come out of their houses, a very important behavioural change for the community where women never took decisions on their own. The idea was also to make women self-sufficient. MHT wanted that the women should not depend on the MHT for each small problem of their settlement. A decision to form a Community Based Organisation (CBO) in Sanjaynagar was taken to keep a check on all the work done under the SNP. MHT members held a meeting with all the women in Sanjaynagar and asked them to take leadership for their own settlement. MHT told them to select a leader among them to follow up the SNP work. MHT also told that their ‘*mandal*’

when formed would prepare inventory of materials that come from AMC for SNP and then would take care of the same. MHT also told women that the *mandal* leaders will have to come to the MHT office for all the meetings for training purposes. They also said that the *mandal's* responsibility was to get the work completed as fast as they can and that the *mandal* would have to register a complaint and follow it through the AMC in case the work was going slow. Finally, they said that the beneficiary contribution had to be monitored by the *mandal* and that the MHT would only work as a bridge between the community and the AMC.

Like all other processes in the settlement, CBO formation too went into some rough weather. Women of Sanjaynagar were not at all interested in taking any leadership. They said “we are paying money and we are taking responsibility of our own house to pay for SNP but we will not take responsibility of any other households.” MHT tried to convince the women to organise into a *mandal*. MHT staff took some women from Sanjaynagar for exposure visit to other settlements where SNP had been implemented and where women had organised into a *mandal* that took the full responsibility of seeing the project successfully through. Even after three meetings with the women of the slum, MHT was unable to convince Sanjaynagar’s women. The second excuse given by the women was their illiteracy and hence their lack of ability to handle the legal issues and also collect money. “We are illiterate, how can we handle the work with city government? How can we go for collection of money and meetings in MHT leaving our work (*agarbatti* making), husbands and children aside? Our husbands will not allow us to go out alone.”

Ironically, the same men who were earlier abusing MHT staff and wanted that the MHT not enter the settlement, wanted to form their own *mandal* and some men also expressed their desire to become leader of the *mandal*. MHT disagreed saying that they only worked with the women.

Finally, MHT threatened the women that in absence of a *mandal* and creation of a structure where there were leaders identified and who would take responsibility, the project would stop. At the same time, MHT also motivated them by promising full support for all the works that the *mandal* did and that their work was a public action for attaining basic facilities. Women selected Naginaben as their leader. Naginaben said she would like to take the leadership only if her husband allows her. Naginaben’s husband Pavanbhai was not ready for it. He said “in our caste women do not go out for work.” MHT took him to its office and tried to convince him by showing him the work done by MHT and also made him understand that Naginaben was not supposed to go to MHT office every day and she was required in the office only to attend occasional meetings. Naginaben’s husband was convinced. Naginaben became the first president of the *mandal* formed of eleven women of Sanjaynagar. A lady named Malaben was appointed as a treasurer to handle the finances and Naniben was appointed as vice president. Finally, *mandal* was formed in March, 2002, 8 months after the MHT’s first visit to Sanjaynagar.

Box 3: Naginaben's Admission

“My husband was extremely against my participation in the parivartan scheme. It was really difficult to convince him. When everyone in the settlement said that I should become the Pramukh (Leader) of the mandal I refused because I knew my husband would never encourage me for this. MHT tried to convince him but he was not ready. Every day he used to fight with me. Many times he had beaten me for this. My sons supported me and asked my husband to allow me to become a leader. He allowed me but he was not totally convinced. Even today sometimes he asks me to leave it.”

Educating the Mandal

It was extremely important to make the mandal aware of the whole functioning of SNP. The ultimate aim of SNP and the aspiration of MHT were to make the slum dwellers attentive of their own needs. Again when MHT asked the women to come to the MHT office for training, MHT staff had to put in great efforts to bring them to their office. Every day, two MHT staff would go to Sanjaynagar and would move from door to door and ask women to join them for training. But, the women would once again give lame excuses: “ I am still not done with my cooking; My children have not come from school yet; I will not come today because my mother-in-law is not well; I have to wash clothes; yesterday we came back very late and my husband scolded me so I will not come now.” Everyday almost two hours were spent in gathering women to take them to the MHT office by auto. MHT workers had to listen to rude words from the men of the settlement. The men instructed the MHT staff to ensure return of their respective spouse back home by 4 p.m. MHT workers would themselves come and drop the women of the settlement back every day after the training at MHT office.

This is how, the members of women's association of Sanjaynagar begun their training at the MHT office. The training was held in the afternoon, so that women could complete their housework and then reached them home in time to pick up the evening domestic chores. MHT staff brought them to the MHT office and dropped them back home in the evening.

The training was of 20 days. The training consisted of various aspects such as introduction to SEWA and all her departments, then about the city and her various development programmes and then hands-on training elements. In the first two days, they were introduced to SEWA and were given motivating information on SEWA's movements and individual stories of women whose lives had changed on account of their being part of SEWA movement. They were also given examples of how important women's role was in domestic financial management. They were given examples of also women's leadership qualities. In other words, they were exposed to the idea of their self-worth. The next two days were spent in making them understand the need of a CBO and explaining them how to form it. This training module trained women to work as a group in common interest and were also explained the importance of their responsibilities as a part of them being members of such an organisation. In the following two days, they were given information of Ahmedabad

city, the AMC and how the latter provided them basic services. For this, women were taken on an exposure visit to the ward and zonal offices of their area. They were taught how to register complain in a particular department as well as how to fill application form to get the AMC facilities.

Seventh and eighth days were allotted to problem-solving in a given situation in a way to enhance their participation in any development project. They were also given introduction to the materials used for construction under the SNP, such as bricks, stones, pipes for water supply and sanitation etc. Then for two days they were taught how to check the quality of materials used during the entire project implementation, how to use them, how to maintain them and how to keep them safe. They were also given information on the cost of materials. Then they were taught to how to manage the inventory of these materials, maintain records of the stock and how to maintain the register of the inventory. The next four days were spent on the facilities – the basic services and how to maintain these facilities. On the seventeenth and eighteenth day, these women were introduced to the door-to-door scheme of solid waste management of the AMC. They were educated about how to dispose the solid waste, importance of disposal of solid waste, how the disposal of waste would keep their family members healthy, and CBO's effort in maintaining the settlement clean. At this stage they were also taken to exposure visit to the health department of the zonal office. At the end of the training they were taught how to maintain the accounts of the *mandal* during the implementation of SNP and after the completion of work. They were told that “whenever you are collecting contribution from community then the person who contributes has the right to know where the money was spent and for what purpose it was spent.” They were also taken to another slum where SNP had already been implemented.

Box 4: Impact of Training

“When we were taken to Barotvas, where parivartan was already done, we were very excited that even our settlement will also become clean and equipped like this. Now we had full trust on MHT.”

-Puniben

Involvement of Local Politicians

The *mandal* put an application for registration on 11th October, 2003 and received the approval on 19th January, 2004. This registration was done in the office of Bombay Non Trading Sales Tax department and the *mandal* received a Non Trading Corporation Certificate along with a registration number. Women contributed the necessary fees required for registration. Each household paid Rs. 20 per head. On registration they prepared a letter head in the name of Sanjaynagar Mahila Housing SEWA Mandal (See Annexure VII). For any application to the AMC, the *mandal* uses this letter head now (Annexure VIII).

When the *mandal* was formed and well versed with all the aspects of SNP and started functioning, seeing their reduced importance the male members of the settlement started having objections on the soundness of SNP. Again Phulansinh came in to the picture and objected that “we are going to get everything for free from the councillor

then why are we forced to pay Rs 2100?” he asked. Even the councillor thought that his power had reduced because such slums are his vote banks and in return they promise to give them basic services.

The ward had three councillors then. One of them, Maniben, paved the roads in the slum overnight. MHT explained to her, that they will have to dig the land and the paving would be damaged when the sewer line would be laid. But, she did not heed to this information. AMC had introduced an amendment in the SNP scheme, which allowed a councillor to contribute up to a maximum of Rs. 1100 per household in the settlement whereas the rest would be people’s contribution. This amendment was brought in to solicit the councillors’ support for the scheme. Since Phulansingh, the local level leader, had good relations with the councillor named Gangaram, he was instrumental in bringing the latter on board by using latter’s councillor’s funds for the SNP. Phulansinh told Gangaram that by that the latter would be able to continue his hold on the settlement. MHT also was keen that local councillor supported the scheme and so they went to meet him and explained him the SNP. Since the councillor has a strong connection and hold over the local slum communities, he was also asked to convince the remaining sceptics in the settlement to join SNP. Councillor Gangaram called a meeting in Sanjaynagar and asked people to keep trust MHT, contribute towards the scheme and announced his own contribution of Rs. 90,000 from the councillor’s fund. This was a turning point for SNP in Sanjaynagar. However out of Rs 90,000, budget of Rs 40,000 was not sanctioned but Rs 50,000 was provided by Gangaram for SNP in Sanjaynagar, which came to Rs. 600 per household(Annexure IX). After this, households in Sanjaynagar were supposed to pay Rs. 1500 per household instead of Rs 2100. However, later on Gangaram ditched the people and he did not contribute his promised share of Rs. 50,000. MHT paid that share to the AMC.

Roadblock in Implementation

Even though the local politician ditched the community and did not contribute his committed share, due to pursuance of the MHT, the project was approved. But, the slum did not receive the work order as expected and the starting of the project was delayed. Finally, in September 2005, the AMC issued work order to start the work, almost two years after the registration of the *mandal*. Soon, the Khat Muhrat (ceremony to lay foundation stone) was done at the hands of Gangaram (Picture 1 showing Mr. Gangaram with garland, MHT member and Naginaben from left to right) and the project started.



Picture 1 Ceremony of Khat Muhrat by Councillor Mr. Gangaram

The first service provided was the drainage line which took nearly eight months to complete and after that water lines construction was completed in the middle of 2006. Simultaneously, construction of individual toilets also started which took nearly six months. Once, the main water supply and drainage lines were laid in the slum, individual households were connected to the network depending on the amount paid by the household. If household had paid only Rs 500 so far, then, that particular household would not be given individual connection. Seeing the other households using the individual toilets and individual water tap, everyone started paying their due money immediately.

Box 5: Threats from a Local Muscleman

“Once Raju came to my house at 10 o’clock in the night, in totally drunken state. My husband was not at home. My mother-in-law was there with me. He banged my door and started shouting in abusive language. He was shouting that if SNP implementation would be done he will push me out of the settlement, harass my family and he would make our lives miserable. My mother-in-law was very frightened. She and my husband ordered me strictly to stop my leadership for improvement of the settlement. But I was firm. I did not stop.”

- Naginaben

This case illustrates how local vested interest attempt to stall change at the local level if their personal interest gets hurt. A person named Rajubhai, a local hooligan and one who operated illegal liquor business, did not want the project to be implemented fearing that if the AMC entered the slum he would not be allowed to operate his business. He also feared this project’s success would empower the women and organisation such as MHT would loosen his hold over the slum as a local *goonda* (strongmen). Hence, he created many obstructions; once, while the sewer work was going on, he came with four or so musclemen and begun beating up the construction workers and the engineers. MHT’s staff member Purnimabhen was also present on the site. While the construction workers and the engineers ran away from the site, Purnimabhen could not and the women of the settlement had to hide her in one of the houses for three hours before she was escorted to board an autorickshaw.

Rajubhai was not willing to participate in the SNP and was not ready to pay his share of the SNP. All the women of *mandal* went to his house and requested him to cooperate for the project. He owned four houses in Sanjaynagar and wanted facilities in all the four houses without paying anything. After deciding among themselves the women decided to pay for one of his four houses themselves. The women of the *mandal* took a middle way and made the other ladies of the settlement understand and convinced them to pay Rs 20 if they wanted the sewer line and water supply soon. Their husbands were not told about it otherwise the men would not allowed their wives to pay for that *goonda* Raju. They wanted the facilities as soon as possible and they knew that Rajubhai would not let that happen. They went to all the houses of Sanjaynagar and collected Rs 20 per household and paid on behalf of Rajubhai. When the work started Rajubhai was behind the bars in a case of murder and so the rest of the work completed without his interruption.

MHT employed its own contractors, engineers and workers in construction so the work was completed within a year. However this task was also not easy. The width of the street was hardly 2 feet. It has been both MHT's and AMC's experience that a minimum of 4 feet distance is needed between the sewer line and the water line to ensure that when a leakage happened there would be no pollution of water. It was necessary to cut the houses by about 2 feet. People were obviously not ready for it. They argued that it was not possible for large families to live in small houses. Some critiques alleged that the MHT had finally been instrumental in cutting their houses. It was really difficult to make them understand why it was necessary to widen the street. They were made to understand that widened streets would facilitate vehicles to come in, which was necessary at least when someone died or when someone had to be carried to the hospital. Once again, Naginaben took a lead and cut her house first then everyone in the settlement agreed to cut their houses (Picture 2).



Picture 2 Naginaben, the first one to cut her house

Box 6: Naginaben Leading the Way

“When it was time to cut the houses for widening the street, everyone in the settlement was very furious. All of them criticized me and told me that you are very

fond of being the leader so now take a lead and cut your house then and then only we will cut our houses. So I took an initiative and cut my house first. I had a tough time explaining my family that it was required. Of course MHT helped me.”

- Naginaben

The streets were still narrow to take 20 meter long pipe inside the settlement from the main road. MHT convinced one household to make a hole in their house to take the pipe inside from the house. No need to say how difficult it was to convince the house owner. Somehow that person agreed and allowed the AMC officials to put a hole in his house. Lastly the stone pavement was done in Sanjaynagar and the construction work was finished in August, 2006. After completion of infrastructure work, household survey was done to find out how many households had received the facility and now much of payment was left. In the whole process total of seven surveys were done by the MHT. And this irked the residents, as sometimes the surveys were done in the afternoon when household members were resting. Many households also entered into arguments with the surveyors. But, then the process was complete and the infrastructure was laid.

Post-Project Activities

Once the physical infrastructure was laid, it was time to pay the AMC the beneficiary contribution decided. The MHT had no right to withdraw the money from SEWA Bank. It was decided to transfer the total amount collected as contribution from the households at Rs. 2,100 per household to the account of Sanjaynagar Mahila Mandal account already opened with the SEWA Bank. This account is authorised to be operated by two signatories of the four office holders, the president, the vice president, the finance head and the monitor of the *mandal*. The four women who held these positions respectively were Naginaben, Naniben, Malaben and Puniben. These women were active and had shown initiative at different stages when no one from the community came forward to participate in the project.

It was decided to take Rs. 100 per household as maintenance charges. It was decided that from the amount collected in the Mahila Mandal account, that for maintenance was to retained in the account and the rest was to be given to the AMC as the slum's contribution. Since, Rs. 600 was to come as contribution from the municipal councillor, each household had to contribute Rs. 1,500, of which Rs. 1,400 was to be given to the AMC and Rs. 100 kept aside for maintenance purposes. But, the councillor went back on his promise and the remaining amount of Rs. 40,000 was contributed by the MHT. A cheque of Rs. 121,500 was given to the AMC from Sanjaynagar Mahila Mandal account with the signature of president, vice president, monitor and the finance head. The work was completed and payments with the AMC were settled in September, 2006 (See Annexure X).

Then, the question of maintaining the assets created arose. This is a big challenge for Indian cities in general and the slums in particular. Many programmes implemented in the past in the slums have shown that after slum upgradation, once the implementing authority moves out, the assets degrade due to lack of maintenance. Who owns public assets? No one. Everyone believes that the local government has to maintain them and also pay for the maintenance of the assets. If maintenance mechanism is not put in

place, slum can slip back to pre-project situation. At the onset of project implementation, in March 2005, MHT had organised a meeting with the slum dwellers, in particular the women, to discuss about the post-project maintenance in the settlement. It was agreed that a person would be employed for door-to-door garbage collection and sweeping the streets. For both these tasks, the *mandal* would collect Rs. 10 per household, Rs. 7 to pay to the sweeper for door-to-door collection and sweeping and Rs. 3 to be saved in the account of the *mandal*. MHT had suggested that this work could be done by a woman from the settlement itself; but, no one was ready as there was no one belonging to the Harijan caste (one engaged in such a work). Thus, a woman from a nearby settlement was identified, who already came to collect garbage from the settlement. She was being paid Rs. 5 per household. The problem of solid waste management was thought before hand and once the infrastructure was laid, the new system of waste management was introduced.

According to AMC regulations on solid waste management, one sweeper appointed should cover minimum of 200 households. But, Sanjaynagar has only 117 households. Thus, it was decided that the person appointed would also cover the neighbouring slum called Patrawali Chali. The *mandal* took the contract for even cleaning this neighbouring slum and then applied to the AMC to carry out solid waste management in Sanjaynagar and Patrawali Chali. There should be one person for solid waste collection for minimum 200 households. The Sanjaynagar Mahila Mandal obtained the work order for solid waste management in 2005 after necessary inspection. MHT gave a guarantee on behalf of the *mandal*. If the work order comes from the AMC then the latter would provide equipment to collect waste, such as a cycle rickshaw. But, since, a woman was to do this work, and she cannot cycle wearing a *sari*, MHT convinced the AMC to provide a pushcart instead of a cycle rickshaw. AMC agreed because the former was costing Rs. 3,700 against Rs. 4,200 as a cost of latter.

This arrangement continued for two years till 2007, when, the AMC changed its solid waste management policy and decided to award ward-wise contracts. To invite contractors, a tender was invited, with the condition of non-refundable tender-fees payment of Rs. 1000 and an advance (but refundable) amount of Rs. 5000 to be deposited with the AMC. Sanjaynagar Mahila Mandal decided to bid for the contract and applied for the same. The residents of the slum bore this expenditure and applied for the tender. Because there is very high income from waste, many were interested and the tender notice realized into many bids. At the time of opening the tender bids, there was a very large and unmanageable crowd at the AMC office. Not expecting such massive interest and crowd, the AMC could not manage the event well and the tender notice was cancelled and AMC decided to continue with the same system for the time-being. The *mandal* lost Rs. 1000 as the tender fees were not returned by the AMC.

Sanjaynagar Mahila Mandal has taken up this solid waste management activity as one of their regular income-generation activities. With the saving of Rs. 3 per household per month, they have now erected a board with name of the settlement “Sanjaynagar” inscribed on it at the entrance of the settlement. The board costed them Rs. 480. The leader, Naginaben supervises the activity of garbage collection and she goes to AMC office for this purpose every month. The *mandal* decided to pay her Rs. 300 every

month for her supervision work. Interestingly, the *mandal* has paid back MHT an amount of Rs. 25,000 from the Rs. 40,000 that the latter paid to AMC to tide over the crises created on account councillor not meeting his promise of contribution to the project. The slum dwellers did not grumble about it, as the *mandal* was earning some money through solid waste management.

The *mandal* has also put in a fixed deposit in the SEWA Bank, once again through the income generated from solid waste management. The *mandal* has become self-financing. Before the SNP, the slum dwellers did not pay property tax. But, post project, they have realised that this is an important tenure status document they are holding on to stake a claim on their house and the plot. Hence, they have begun paying the property tax. Households have begun saving regularly with SEWA Bank and some have also taken loans from the Bank for various purposes. Some have taken a loan to repair and upgrade their houses. Loan repayment is regular. Some households have also taken life insurance and health insurance from Vimo-SEWA.

The property prices have increased in the settlement after the SNP. The rentals have gone up to Rs. 1,000 per month from Rs. 400 earlier. Price of an average house has gone up to Rs. 80,000 from Rs. 15,000. But, no one has yet sold their house and gone elsewhere. An ownership of the settlement has arisen after the SNP from complete apathy and lack of interest in improving the settlement before the project.

Box 7: Overcoming Deliberate Misinformation Campaign

It was also necessary that the health condition gets better in the settlement. In November 2003, Malaben – from *mandal* was asked to join the SEWA AROGYA and distribute some basic medicines in the settlement. Malaben joined for the health programme and it was successful. She also started going to other settlements for distributing the medicines. Malaben has a daughter. She was taunted by the neighbours that her mother's character was not good and on the name of distributing the medicine, she was wandering with different men. This girl was affected and she went into depression. Malaben was hesitant to go out and work after this incident but, MHT stepped in and counselled the girl, explaining the importance of public work her mother was doing. She was also made to understand that her mother's work was very important for the well-being of the urban poor. The girl was also counselled by a psychiatrist through the MHT. Today Malaben is a supervisor in an ayurvedic medicine factory and earning well.

Becoming Part of City Level Network - Vikasini

The Sanjaynagar Mahila Mandal has now become a part of city-level federation of *mandals*. At the settlement level, it was realised that the successful mobilisation at the local level should be taken-up one step and that women should be exposed and linked to city level issues. The MHT had also decided that once they had formed about 100 *mandals*, they would make a federation of these *mandals*. MHT organised a workshop with all the *mandals* they had been instrumental in setting up and as an outcome of it, decided to form a Mahamandal – a bigger federation including some of the members of all the *mandals*. This federation was given the name *Vikasini* meaning 'woman as a developer'. Sanjaynagar *mandal* also joined this bigger platform.

The structure of Vikasini is that leader of one *mandal* regularly monitors other two mandals. From Sanjaynagar mandal, Naginaben is in charge of monitoring other mandals in Ahmedabad city. She has been given the responsibility of *Bavaji na Chhapra* and *Bhikhadeva no Vado* in Amraiwadi ward, located near Sanjaynagar so that it is easier for her to monitor these settlements regularly. The leaders of all the *mandals* are given information of various government schemes and they, taking help from the NGOs, educate the slum dwellers about the benefits of these schemes and then motivate them to participate in these schemes.

All the leaders meet once a month in the MHT office, when they give report of their activities, people's responses and reactions to the same and then also give their experiences. The following month's activities are decided; some are given new tasks whereas others are asked to continue with the ongoing tasks. Thus, there is a continuous collective review of the work carried by the leaders. This process also provides a possibility of a collective continuously updating its work in response to new challenges emerging. MHT has also ensured that there is continuous education and capacity building of the leaders. Thus, the members of the *Mahamandal* were taken on an exposure visit to Kachchh, the driest district of Gujarat state, to introduce them to different methods of water harvesting, bio gas plant and benefits of both the technologies. While this paper was being written, the scheme of constructing *pucca* (permanent) ceiling of the houses by the MHT was underway in the city. Women members of Vikasini were carrying out a survey in the areas allotted to them. The survey was to find out how much households were willing to pay for *pucca* (permanent) ceiling to replace their tin-roofs, whether the households were willing to take a loan from the SEWA Bank and if yes then what would they be able to pay every month to service the loan. On a pilot basis ten houses were going to be made *pucca* in the settlement called *Sharif Pathan ni chali*.

At the time of writing this case, the residents of Sanjaynagar were interested in taking a loan from SEWA Bank to construct a *pucca* ceiling on their houses and also wanted to invest in their houses. They also wanted to add another floor to their existing single storey house. Their aspirations have improved. There is a remarkable change in their aspirations, from lack of interest in the settlement to investing in their house improvement.

5.0 Conclusion

The case presents that the lives of the urban poor improve through their own efforts. But when these efforts are supported by the state policy the results could be faster. When a state is dysfunctional in terms of human development and women's empowerment, an external agency has to take over the responsibility which can be seen from Ahmedabad's history of voluntary organisations, which have time and again risen up to the occasion. This case study shows that the agency of voluntary organisation, now termed as NGO, has intervened to facilitate improvement in quality of life of the slum dwellers and enable them to obtain their entitlements.

This case represents a situation when the AMC has approached a NGO to mobilize a community to participate in a slum development programme, financed by the AMC to the tune of 80 per cent of the cost. The NGO is external to the settlement and has no history of contact with the dwellers. It thus, proves to be extremely difficult to mobilize the community. Persuasiveness of the NGO, the MHT, finally helps and through the women's agency, physical improvement of the slum is successfully completed.

The community mobilisation has remained restricted to immediate surroundings' improvement, although a few individual women have gained experience of public work and have become active and confident in dealing with income generation and community work. Culture plays a very critical role in the impacts felt at household and individual level in situations where external agency intervenes. Residents of Sanjaynagar are predominantly from Rajasthan or Uttar Pradesh of north India. In both the communities women are not allowed to go out of the house for earning extra bread. After all the efforts made by MHT, women are still engaged in making *aggarbattis*. Although, now that their time is saved from filling water for household purposes, they have time to take up income-generating activities. But, post-project, this change has not been observed in Sanjaynagar. Women, continue to play the traditional role of a homemaker, with a few exceptions of women whose names have been mentioned in the article.

Though one can observe a drastic change in the physical condition of the settlement, the upliftment of the community is not up to a level. A before and after image shows upgraded physical infrastructure but not much changes have been observed in education level which should have been the by-product of women's empowerment. Though women of Sanjaynagar are heading towards becoming a part of a city level network through *Vikasini*, they have no role in decision making in family matters. They still have to fight for their decisions about the settlements with their respective husbands and other men in the settlement. These women do not have any pronouncement about the future of their children which still is the predominance of the man of the house. Though the women of Sanjaynagar have come a long way and brought a visual change in the settlement, they have a long journey to reach to independence and equal position in the society.

Lastly, the AMC's intention of extending the services to the slums is the de facto slum development policy. However, it is located within the neo-liberal paradigm of asking the poor communities to share part of the cost, whatever small amount that may be. The poor communities willingly in other cases, and in this case through persuasion of the MHT, agree to share the costs of services extension only for the reason that they do not see any other way of accessing these services.

Table 2: Time Line of Sanjaynagar's Development

Year	Event	Actors	Activities
2001	Survey of 700 slums of Ahmedabad city	AMC, MHT, SAATH	Prioritization of slums for SNP
2002	First visit to Sanjaynagar	MHT	The leaders of the settlement were not ready to listen to them
2002	Second visit to Sanjaynagar	MHT	Explanation of the scheme but the residents were not willing to join the scheme
	Third visit to Sanjaynagar	MHT	Unsuccessful try to convince the residents for SNP
	Another visit to Sanjaynagar	MHT	Asked the residents to give in written that they do not want SNP
	Visit to Sanjaynagar to collect the consent letter	MHT	15 women signed on the consent letter
17 th July 2002	Started opening accounts in SEWA Bank	MHT, SEWA Bank	Women opened accounts in SEWA Bank by paying Rs.50
November 2002	Creation of Mandal	MHT, Women of Sanjaynagar	Initially resistant and opposed by husbands women setup a mandal
December 2002	Training of Mandal	MHT, Members of Mandal	Mandal took extensive training of 20 days.
11 th October 2003	Application for registration of Mandal	MHT, Mandal	Applied for Bombay Non Trading association certificate
23 rd April 2004	First survey	MHT	MHT did the first survey in Sanjaynagar to get the estimate of number of households and basic facilities already available.
19 th January 2004	Registration of Mandal		Received registration certificate and mandal prepared their own letter head
1 st April 2005	Door to door scheme	Residents	MHT motivated the residents for cleanliness and the scheme started.
2 nd May 2005	Grant from councilor sanctioned	Chairman, standing committee, AMC	A grant of Rs 40,000 from councillor's budget sanctioned.
1 st September 2005	Received the work order from AMC		Work order to start the construction work was received from AMC
2 nd September 2005	Engineers and contractors went for levelling the surface.	AMC, Engineers from MHT	Engineers and contractors went to Sanjaynagar for exact measurements and levelling the surface of the soil.
6 th September 2005	Khat mahurat	Residents, Councilor, MHT	Ceremony of starting a new construction was done by the councillor Gangaram.
25 th September 2005	Work for drainage started	AMC, MHT	The houses were cut for widening the streets
14 th November 2005	Construction of individual toilets started	AMC, MHT	
10 th May 2006	Work of drainage was completed	AMC, MHT	
15 th May 2006	Individual toilet construction was completed	AMC, MHT	
20 th May 2006	Work of water connection started	AMC, MHT	People, who were not regular in putting money in SEWA Bank, started paying because they

			were told by MHT that their toilets would not be connected with water connection.
30 th June 2006	All the individual water connections were provided	AMC, MHT	
1 st July 2006 to 7 th December 2006	Stone paving in the settlement	AMC, MHT	
19 th September 2006	Payment to AMC	Mandal	A cheque of Rs 121,500 was sent to AMC for SNP by the leaders of the Sanjaynagar Mahila Mandal
21 st November 2008	Formation of Vikasini	MHT, Mandals	A federation was formed which helps in capacity building
June 2009	Audit of account		After this the account and transactions of the mandal are being audited.

Terminology

Agarbatti = Fragrance sticks

Chali = Informal settlement

Goonda = Hooligan

Harijan= A lower caste of India. People of this caste are mainly sweepers, rag pickers etc.

Khat Mahurat = A ceremony of putting the first brick in the base before starting any construction work.

Mandal = Association

Navratri = A folk dance festival of state of Gujarat which comes in around September

Pramukh = Leader

Abbreviations

AMC = Ahmedabad Municipal Corporation

MHT = Mahila Housing SEWA Trust

NGO = Non Governmental Organisation

SEWA= Self Employed Women Association

SNP = Slum Networking Project

TDO = Town Development Officer

Annexure I: Property tax bill

The image shows a property tax bill from Ahmedabad Municipal Corporation. The bill contains the following information:

- Name of the owner:** JIVA GOPAL
- Name of the occupant:** GAYAPRASAD KIBORILAL
- Address:** 0407 ROHITHILL CIRCLE, BEHIND ALLOCE CEMENT PT PE, A JOE DAIRY ROAD RAHIAL AND
- Area of the dwelling in Square meter:** 19.84
- Total amount payable:** 277

The bill also includes a table of charges and a section for the total amount payable. The charges table is as follows:

Sl. No.	Particulars	Rate	Area	Amount
7	CHARGES			
	Property Tax		19.84	12
	Water Tax			268
	Electricity Tax			264
	Sanitation Tax			13
	Street Light Tax			277
	Other Charges			277
	Total			277

The total amount payable is 277, which is circled in red in the image. The bill also includes the name of the Ahmedabad Municipal Corporation and its logo.

Annexure II: Proforma of Survey to Assess Status of Infrastructure in Slums and Chawls of Ahmedabad

PROFORMA - III

Current Status (1/9/2001) of Infrastructure in Slums / Chawls of Ahmedabad City by NGOs

- 1 Zone : _____
- 2 Ward : _____
- 3 Name and Address : _____
of Area _____
- 4 Number of households : _____
- 5 Status of households :
Kuccha Semi-pucca Pucca
- 6 Households used for commercial purpose : _____

Status of Land Ownership:

- 7 Details of Ownership :
Government AMC Private
- 8 If slums are on private land then is the land owned by the resident
Yes No
- 9 Does the resident own the superstructure or is a tenant? :
Owns Tenant

Remark: Information to be collected for the entire slum.

Details of Physical Infrastructure:

• Water

- 1 Is the water service provided? : Yes No
If yes, then
- 2 How many households have individual connection? : _____
- 3 No. of standposts : _____
- 4 No. of shared connection between two households : _____
- 5 Number of handpumps : _____
- 6 Status of individual connection
Legal Illegal _____
- 7 Status of pressure of water
Satisfactory Non-satisfactory
- 8 Distance of source of water from slum : _____

• Gutter

- 1 Is the gutter line service provided? Yes No
- 2 Coverage of area. : _____ %
- 3 Status of connection Individual Not individual
If yes then,
- 4 Is the gutter connection legal or illegal? :
Legal Illegal
- 5 Distance of source of drainage from the slum, if service is not provided : _____

• Storm water drainage:-

- 1 Is the service provided? : YES No

• Toilets

- 1 Public toilet facility provided : YES No
- 2 If yes, then : working dilapidated
- 3 No. of individual toilets, if any
80:20 90:10 Other than scheme

• **Paving**

1 Is there a paving in the chawls? : Yes No

2 Type of paving
Stone Paving Concrete Other

3 % of paving in the area : _____ %

4 Preference toward paving?

Stone Paving Cement/Concrete

• **Details of Street Light**

1 Is street light provided? : Yes No

2 If street light provided,
No of Streets

In how many streets are there street lights?

In how many streets there are no street lights?

• **Waste Management**

1 Is there an arrangement for waste management? : Yes No

2 Garbage bins provided? : Yes No

3 If not garbage bins, then distance of primary collection point from the slum : _____ Mete

4 Is the waste collected by AMC : yes no

5 Period of waste collection by AMC
daily Every 2 days Every 3 days More than 3 days

• **Individual electricity connection:-**

1 Does the light connection exist? yes no

2 If yes, for how many households? _____

3 Is connection legal or illegal?
legal illegal

About Parivartan

- 1 Do you know about Parivartan programme Yes No
- 2 Do you want to join the programme? Yes No
- 3 How much are you willing to contribute? : Rs.
- 4 Size of monthly installment to be paid Rs.

Supplementary Information

- 1 IS CBO already established? : Yes No
- 2 Is the CBO registered? : Yes No
- 3 Is any NGO working in the slum? : Yes No
- 4 Is there any community hall? : Yes No
- 5 Is there a municipal hospital? : Yes No
- 6 Distance of municipal hospital :
- 7 Distance of municipal school :
- 8 Is there a child care centre? : Yes No

Sign. Of surveyor : _____ Time : _____
Name of Institution : _____ Date : _____

ANNEXURE -IV

PROFORMA - I

Current status of slums & chawls of Ahmedabad -
TDO department (1/9/2001)

- 1 Zone : _____
- 2 Ward : _____
- 3 Name & address
of slums & chawls : _____

- 4 T.P. scheme
number : _____
- 5 Final plot number : _____
- 6 Survey number : _____
- 7 Area of plot/slums : _____
- 8 Status of land
AMC Government Private
- 9 Information if plot is reserved _____
- 10 Information regarding road lines _____

- 11 Information regarding litigation on the plot, if any _____

Inspector/ Assisstant TDO

Annexure IV: Survey of Slums by AMC's Zonal Department

4 Type of pipe : _____ ceramic/RCC

5 Distance of mains from slum : _____ metre

6 Diameter of mains : _____ cm

c. Storm water drainage:-

1 Is the service available? : Yes No

2 If yes, diameter of pipes : _____ cm.

3 Type of line : _____

4 If no, distance of mains from slums : _____ metre

• Existing Paving detail:-

1 Details of existing paving, if any : Yes No

2 Type of paving:
Stone concrete others

3 % of paving in area :

D. Street light

1 Details of service provided : Yes No

If no, distance of existing street light from slum : _____ metre

2

Assistant Engineer

Assistant CE

Design by slum networking project. AMC Page 2

Annexure V: A Sample of Saving Account's Passbook, SEWA Bank

This contains photograph, saving account number, name of the account holder, residential address and occupation of the account holder.



Annexure VI: Management Information System

Mahila Housing Trust - SanjayNagr-Amraiwadi(6/May)4-51											
AC NO	NAME	A1	A2	Last Date	Deposit	With draw	Balance	Last Recd	This Month	Total +/-	
↓ 0 to 500 ↓											
5791	MAMATABEN MANGALBHAI NAI	SANJAYNAGAR	B/H UTTAM DERY	3/8/2006	57.00	0.00	57.00		8	8	0
6056	KAMLABEN KAMALKSHOR AGRAWAL	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	57.00	0.00	57.00				
6201	PREMIBEN BATILAL JOCI	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	114.00	0.00	114.00				
5974	MANGILAL SUNDARI KHATIK	SANJAYNAGAR		3/8/2006	172.00	0.00	172.00				
6293	JYOTIBEN SITARAM KHATIK	SANJAYNAGAR	B/H UTTAM DERY	3/8/2006	308.00	0.00	308.00				
7884	SHANTABEN MANEKAL KHATIK	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	250.00	0.00	250.00				
5628	SANTABEN SUGANJAI KHATIK	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	339.00	0.00	339.00				
5849	YASHOGHARABEN TRAMBHAI GOBICLE	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	350.00	300.00	50.00				
↓ 501 to 1000 ↓											
6296	SAVITRIBEN RAJENDRANARIMAR SHARMA	SANJAYNAGAR	B/H UTTAM DERY	3/8/2006	705.00	650.00	55.00		1	1	0
↓ 1001 to 1500 ↓											
8034	GITAJAN JAHANDAN PRAJAPATI	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1017.00	950.00	67.00		21	21	0
5345	BHARATISING MOTISING RAJPUT	SANJAYNAGAR	B/H UTTAM DARY	4/15/2006	1047.00	730.00	257.00				
6062	PUSHPABEN HANBHASIAD NAI	SANJAYNAGAR	B/H UTTAM DARY	4/4/2006	1032.00	870.00	212.00				
8202	KELABEN BHURABHAI YOGI	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1107.00	1050.00	57.00				
7886	SUSHILABEN PRAKASHBHAI BHATIA	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1111.50	1050.00	61.50				
7200	SHOBHADEVI BEDIANPRASHAD KANUJA	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1119.00	1080.00	39.00				
6601	REVIDEN MAGRUEJAI CHAUHAN	SANJAYNAGAR		3/8/2006	1131.00	1050.00	101.00				
8809	SHYAMLAL BENMADHAV GUPTA	SANJAYNAGAR	B/H UTTAM DERY	3/2/2006	1200.00	900.00	300.00				
8287	LUXMBEN VINODKUMAR PARAGHI	SANJAYNAGAR	B/H UTTAM DERY	3/8/2006	1202.00	800.00	402.00				
6054	RAJENDRABHAI SHIBUDAYARAM KURB	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1207.00	1130.00	107.00				
6067	SHRIBHADRABEN SHESHRAV DHARMIK	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1209.00	1100.00	109.00				
8318	GLORIBEN KAMMAASHANKAR VISHWAKARMA	SANJAYNAGAR	B/H UTTAM DARY	3/25/2006	1209.00	700.00	509.00				
6060	DURGBABEN GAYARAM PRAJAPATI	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1210.00	1100.00	110.00				
6204	JASHODABEN BHAGAVATIPRASAD GUPTA	SANJAYNAGAR	B/H UTTAM DARY	3/25/2006	1423.00	950.00	473.00				
5859	MEVATIBEN RAMDIN NAI	SANJAYNAGAR	B/H UTTAM DARY	4/4/2006	1425.00	1250.00	175.00				
6069	LILABEN RAJKUMAR VISHWAKARMA	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1427.00	1270.00	157.00				
8748	JAYPRAKASH RAMAJI KANUJA	SANJAYNAGAR	B/H UTTAM DERY	2/25/2006	1500.00	1400.00	100.00				
8816	RAMPRATAP GANGARASIN YADAV	SANJAYNAGAR	B/H UTTAM DERY	2/25/2006	1500.00	1400.00	100.00				
8823	LILABEN MOHANBHAI WAGHELA	SANJAYNAGAR	B/H UTTAM DERY	3/8/2006	1500.00	1200.00	300.00				
8824	LUXMBEN CHEHARABHAI WAGHELA	SANJAYNAGAR	B/H UTTAM DERY	2/25/2006	1500.00	1450.00	100.00				
8827	RAMGOPAL SHIVBALAK MORYA	SANJAYNAGAR	B/H UTTAM DERY	4/15/2006	1500.00	800.00	700.00				
↓ 1501 to 2099 ↓											
7366	RAJKISHOR SHIVDATT YADAV	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1501.00	1400.00	101.00		54	54	0
8536	HARISH ASHOK KHOSBARAGADE	SANJAYNAGAR	B/H UTTAM DERY	3/8/2006	1501.00	1400.00	101.00				
8537	MANOJ KAILAS NAI	SANJAYNAGAR	B/H UTTAM DERY	3/8/2006	1501.00	1000.00	501.00				
8806	FULCHANDRABHAI RAMPYARE KANUJA	67 SANJAYNAGAR	AMRAIWADI	3/8/2006	1501.00	1000.00	501.00				
5880	SANGEEMTRABEN ISHWARBHAI PATIL	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1501.00	1400.00	101.00				
8544	KAMLA KAILAS NAI	SANJAYNAGAR	B/H UTTAM DERY	3/10/2006	1502.00	800.00	1002.00				
8646	CHHOTELAL MILANATH YOGI	SANJAYNAGAR	B/H UTTAM DERY	3/29/2006	1502.00	1100.00	402.00				
8693	KAMLABEN HARISHANKAR RAJPUT	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1502.00	900.00	602.00				
8694	SANGITABEN RAJESHBHAI KHUSHVAH	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1502.00	1400.00	102.00				
8284	FULVATIBEN ASHOKBHAI SHARMA	SANJAYNAGAR	B/H UTTAM DERY	4/20/2006	1503.00	550.00	853.00				
8285	SHOBHABEN PRAMODBHAI KANUJA	SANJAYNAGAR	B/H UTTAM DERY	4/15/2006	1503.00	1000.00	503.00				
8607	SUNITABEN LAKHANSINH RAJPUT	SANJAYNAGAR	AMRAIWADI	3/8/2006	1503.00	950.00	553.00				
7952	LILABEN MAHESHBHAI RATHOD	SANJAYNAGAR	B/H UTTAM DARY	3/8/2006	1504.00	1400.00	104.00				

Annexure VII: Registration Certificate of the Mandal

SCHEDULE-III
(See Section-16)

Non Trading Corporation Certificate.

NT C. G/12965

Office of the Registrar of
Non-Trading Corporation
C/4 Sales Tax Bhavan
Ashram Road,
Ahmedabad 380009
Date: 19/01/ 2004

CERTIFICATE OF INCORPORATION

I here by certify that **SANJAY NAGAR MAHILA HOUSING SEVA MANDAL**
is this day incorporated under the Bombay Non-Trading Corporation Act-1959 (Bombay-
XXVI of 1959) and that the Corporation is limited by Shares.

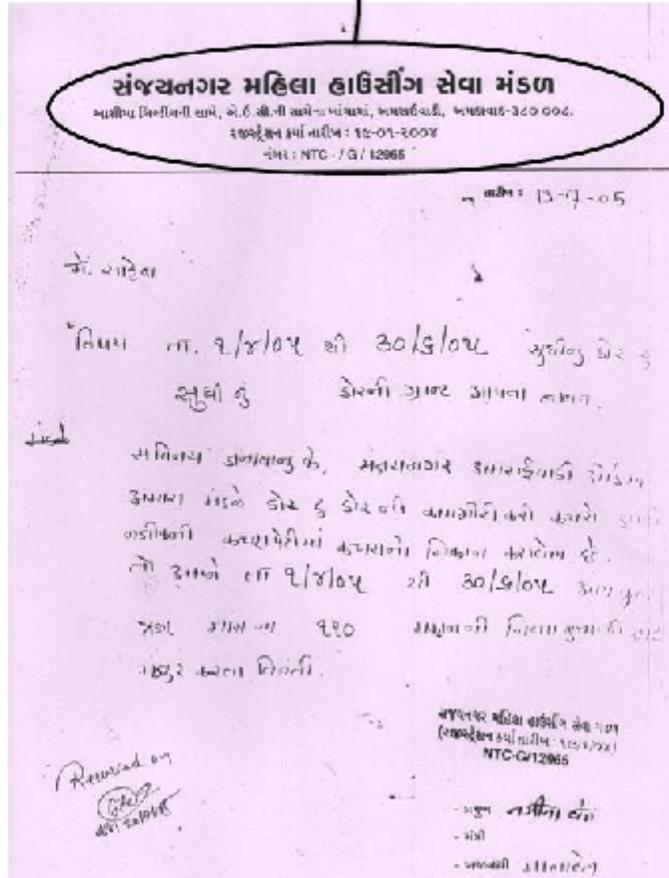
Given under my hand at Ahmedabad this day 19th January Two Thousand Four



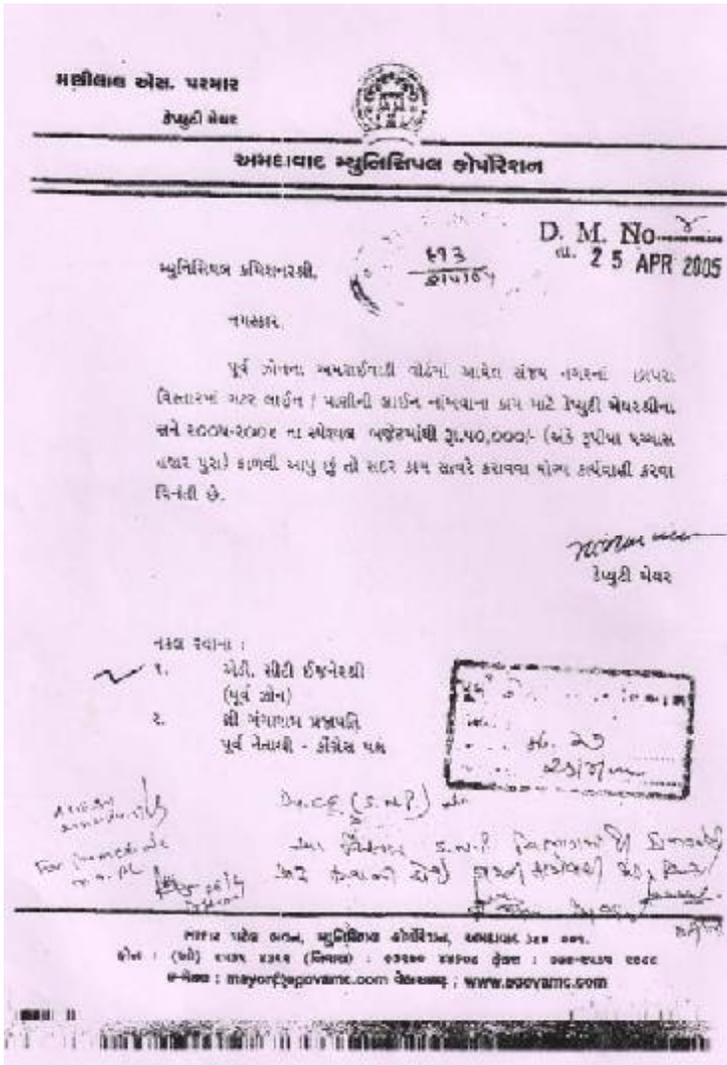
[Signature]
Registrar,
Non-Trading Corporation,
Gujarat State, Ahmedabad.

Annexure VIII: Letterhead of Sanjaynagar Mahila Mandal

Sanjaynagar Mahila Housing SEWA Mandal
 In front of Ashima Building, Opposite A.E.C, Amraiwadi, Ahmedabad – 38008
 Date of Registration : 19-01-2004
 Number : NTC/ G/12965



Annexure IX: Councillor Gangaram's Written Promise for Donation of Rs. 50,000



This letter is to the Municipal Commissioner of Ahmedabad city from the deputy Mayor Mr. Manilal Parmar dated 25th April 2005. It mentions that Sanjaynagar slum of Amraiwadi ward of East zone has been awarded Rs.50,000 for water and sewerage line from Deputy Mayor's special budget. A copy has been sent to Additional City Engineer of East zone and Councillor Mr. Gangaram Prajapati.

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Notes

- ¹ Mahatma Gandhi, the Father of the Nation, and the pre-eminent political and spiritual leader of India's independence movement, started his activities from Ahmedabad after he returned back from South Africa. He was the pioneer of [satyagraha](#)—resistance to tyranny through mass civil disobedience, firmly founded upon *ahimsa* or total non-violence—which led India to independence and inspired movements for civil rights and freedom across the world. Gandhi is commonly known around the world as **Mahatma(Great Soul) Gandhi**. His philosophy has left deep imprints in Ahmedabad City, her ethos, and her institutional development. The voluntary organization movement in Gujarat has its antecedents in Gandhian philosophy.
- ² Many low income settlements are on the river banks, banks of encroached lakes, low-lying areas that get inundated in monsoon, and on other lands unsuitable for human habitation.
- ³ From the AMC budget of 2009-10, see http://www.egovamc.com/amc_budget/Budget_2009-2010.pdf, accessed on March 16, 2009.
- ⁴ 1998 slum estimate is from Swarna Jayanti Shehri Rojgar Yojana (SJSRY) survey and 2001 estimate is from the Ahmedabad Municipal Corporation (AMC) as given in Ahmedabad's CDP (<http://jnnurm.nic.in/missioncities.htm>).
- ⁵ The number of households residing in a slum was found out through a survey conducted by SEWA and SAATH. The total slum population has been calculated considering a family size of 5. As per Census figures of 2001, a population of 439843 resides in slums. This figure has not been considered as it includes only those slums which have clusters of more than 60 houses.
- ⁶ All statistics in this paragraph and then subsequent paragraphs on MHT are from: <http://www.sewahousing.org/index.php?p=Urban&c=t&gallery=UrbanActivities> (accessed on April 6, 2010).
- ⁷ <http://www.sewahousing.org/index.php?p=Urban&c=t&gallery=UrbanActivities> (accessed on April 6, 2010).
- ⁸ <http://www.sewahousing.org/index.php?p=Urban&c=t&gallery=UrbanActivities> (accessed on April 6, 2010).
- ⁹ Town Planning Scheme is a local area land use plan in Ahmedabad. This is also a planning mechanism wherein the plots are pooled and then readjusted to bring in planned infrastructure. In the process, the planning authority keeps with itself 40 per cent of the private land to be used for public purposes.
- ¹⁰ 7-12 Utara = In Indian constitution, village is considered as a fundamental unit of administration from the British rule in India. There are 18 village forms according to the constitution. The combination of 7th (Diary of Mutations) and 12th (Record of Crops and Tenancies) village form is called 7-12 Utara.

List of CUE Working Papers

- WP 1** *Subversive Urban Development in India: Implications on Planning Education*, by Darshini Mahadevia and Rutul Joshi, December 2009.
- WP 2** *Approaches to the Lands for the Urban Poor, India: A workshop Report*, by Darshini Mahadevia, Rutul Joshi and Rutool Sharma, December 2009.
- WP 3** *Integrating the Urban Poor in Planning and Governance Systems, India: A Workshop Report*, by Darshini Mahadevia, Rutul Joshi and Rutool Sharma, December 2009.
- WP 4** *Land Reservations for the Urban Poor: The Case of Town Planning Schemes in Ahmedabad*, by the Rutul Joshi and Prashant Sanga, December 2009.
- WP 5** *Housing Options and Mobility of Urban Migrants in India and China*, Darshini Mahadevia, Zhiyan Liu, Xiuming Yuan, April 2010.
- WP 6** *From Basic Service Delivery to Policy Advocacy – Community Mobilisation in Pravinnagar-Guptanagar, Ahmedabad*, by Rajendra Joshi, Pooja Shah, Keren Nazareth, Darshini Mahadevia, June 2010.

Centre for Urban Equity (CUE) advocates a human-centered and equitable urban development paradigm. The activities of CUE are research, policy advocacy, training and capacity building and data documentation and dissemination. The Centre is a National Resource Centre of Ministry of Housing and Urban Poverty Alleviation, Government of India.



Centre for Urban Equity
(An NRC for Ministry of Housing and Urban Poverty Alleviation, Government of India)
CEPT University
Kasturbhai Lalbhai Campus, University Road, Navrangpura, Ahmedabad – 380009