

WOMEN AND CREDIT,

**WOMEN'S PARTICIPATION IN COMMUNITY ORGNAISATION AND
RESEARCH FOR COMMUNITY BASED ORGANISATIONS WORKING
IN THE AREA OF HUMAN SETTLEMENTS**

**ACHR NOTE ON DESGNING THE SECOND YEARS PROGRAMME FOR TAP
ON SAVINGS SETTLEMENTS.**

Background information:

In the discussions held at the steering committee meeting of the ACHR TAP programme, it was decided that Rajesh Shah, Sheela Patel put together a note on developing a more innovative process to design the projects for the second year which will allow large numbers of local and national NGO's to participate in the training projects.

It was decided that there would be one regional community based project at Orangi at Karachi which would have five to six countries participating in this project. For the other three, two skill and one project based , there would be themes, and there would be experienced groups ready to share expereince on the one side, and others needing to learn whom the project would link up.

The plan is to have Sheela and Rajesh further develop this concept and share it with the steering committee and once approved widely disseminate the information.

Areas of training:

1. Women's participation in community organisation processes.
2. Savings and credit groups in settlements as a starting point for habitat related finance.
3. Creating organisation in communities as a starting point for action in settlements.
4. Participatory research as an educational and advocacy tool for the poor.

Overall objectives:

There are several things common to these four areas of skill development. They all seek to create, strengthen, and increase the scope of people's participation in settlement development and improvement, they seek to link the communities at two levels: one which is at initiation level, one which is to strengthen whatever they are already doing, and third, to create training capacity among the communities which are already working in the areas of activities so they can train nationally and regionally.

Specific objectives , concepts and methodology linked to each of the workshops:

1. Women's participation in community organisation processes.

Objectives:

- Creating awareness about women's role and contribution to housing and settlement development.
- Understanding the constraints that prevent women's participation in decision making, while taking for granted their involvement in all struggles related to shelter.
- Initiating strategies which allow women's leadership to be acknowledged by the communities, NGO's and government intervention.
- Initiating a network of such groups which will operate at local, national and regional level to encourage solidarity, initiate lobbying and enhance the cross fertilisation of ideas and strategies.

Conceptual breakthrough utilised for the strategy:

- Women today, remain the major participants in all shelter related processes. However there are very few women who are community leaders in decision making, negotiations and execution of the processes.
 - This is explained by the fact that women themselves, their communities and the NGO and state intervention accept women's practical needs ie that they raise children, they need to get water for the families and so on, as a result, they tend to be treated as consumers of services and facilities. However they are not treated as individuals and groups who have a right to either participate in decision making or have rights as persons in general or in specific related to property, amenities and so on.
 - Successful interventions have indicated that women
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