Plan Rental Options for Housing Poor, Says NSDF

ALTHOUGH countries across the world – including India – have signed international resolutions to stop forced evictions, demolitions continue in cities worldwide.

In December 2004 in Mumbai, the Maharashtra State Government undertook a massive demolition drive, targeting all those slum dwellers who had come to the city after 1995. An estimated 60,000 houses were demolished, leaving hundreds of thousands homeless.

The demolitions continued for two months, and had considerable support from the middle class. Finally, in mid-February, 2005, the Chief Minister relented. He promised housing to all those slum dwellers who could prove that they had come to the city before 2000.

Although countries across the world – including India – have signed international resolutions to stop forced evictions, demolitions continue in cities worldwide.
Even as the demolitions gathered strength across the city, Magsaysay Award winner and President of the National Slum Dwellers Federation, Jockin Arputham was awarded his second international honour: the French ‘National Order of Merit’ for helping the underprivileged.

In an interview thereafter with Jyoti Punwani of Times of India, Jockin suggested that the poor, whose services are vital to running the city, be given a fair chance rather than be driven away inhumanly from their homes.

Q: Are the large-scale demolitions-making people go back to their villages?
A. JOCKIN: This time, the BMC has demolished in one month what would normally take seven months. These demolitions have been more mechanised, more ruthless and more inhuman. They have exposed the politicians’ tall talk. Had the MLAs and MPs wanted, they could have stopped them in a day; instead, they went into hiding.

Where are the human rights groups, those who talk about the girl child? Babies are dying of pneumonia in the open. If one girl is raped, notices are issued to the authorities. Who knows how many girls sleeping on the roads were raped?

No one will go back. I’m willing to give Mumbai’s middle class a plane ticket to go back to their villages. They have acres to go back to. Will they?

The authorities say these slums came up after 1995, hence they are illegal. Everyday, hundreds of ads ask professionals, managers, to come and work in Mumbai. You don’t have place for more people, but do you stop them? No. And not a single advert says: Bring proof of residence before 1.1.95!

On the one side you are opening up doors. Middle-class people come here, find a house. The poor also come here to work. They can’t afford a house, so they squat wherever they can and become a visible presence. Therefore you break their homes, ruin their livelihood and drive them out inhumanly.

Q: Do you see a solution?
A. JAY: Why don’t you create an alternative for the poor? Why should they not have the same chances for employment as the middle class? The custodians of the city should create a sites and services zone on the city’s periphery. Put up 10x10 rooms, common toilets and taps, and ask the poor to pay five rupees everyday. Make NGOs responsible for collection...Give us a chance, let us enumerate the slums, categorise the residents, and find a place for all.

Q: The Corporation says you don’t pay taxes, you are a burden on the infrastructure?
A. JAY: Do you know that everyday, a poor family staying on the footpath pays Rs 35 just for water? Where’s the free stay? We don’t travel free, there are no free ration shops for us. We pay for everything from our pockets. Yet, you look upon us as chors and pickpockets.

What about the industrialists who bribe BMC officers to allow them to encroach on public space? Today, all the land in the city is habitable. We made it so. We were squatting there, that’s how these places got to be known. We are in fact human earthmovers and tractors – we levelled the land first.

We contribute. We carry your shit out of the city. I don’t see citizens’ groups dredging sewers and digging roads. This city is not for the rich only. We need each other. I don’t beg, I wash your clothes. Women can go to work because we are there to look after their children. The staff in Mantralaya, the Collectorate, the Bombay Municipal Corporation, even the police live in slums. Because we are there, women can walk safely at night.

People talk about making Mumbai a world-class city. How can it be world-class without a place for its poor? It’s my dream that one day, all slum-dwellers will refuse to go to work. Will Mumbai survive? Who will build your grand projects and work in your malls? You want us to be your coolies, you want all our services – but you don’t want us to live here?"
In a joint exercise with the State, people dismantle their own houses prior to relocation.

...
Facts Don’t Support ‘No Land’ Excuse for Housing Poor, says SPARC

SIXTY PER CENT of Mumbai’s population lives in slums on about 13% of the land area. This statistic reveals starkly the inequality of land use in the city and its failure to make available land that can be used for affordable housing for the poor.

In Mumbai, the oft-repeated excuse is that there is no land. SPARC’s stand is that this excuse is hollow. The reality is, with real estate prices amongst the highest in the world, the sale and allotment of public land to commercial interests is lucrative. The reclamation of the land at Nariman Point several decades ago was an early example of collusion that lined the pockets of both builders and politicians.

One Chief Minister dereserved hundreds of plots meant for public purposes to benefit the builder lobby but a Public Interest Litigation did not allow his game-plan to succeed. Another allowed a few hundred acres of No Development land to be opened up for exploitation.

A private business group owns more than 400 hectares. Salt pan lands are available and if the Government wanted, sizable chunks of textile mill lands can be made available for housing the poor.

Land is available in Mumbai but for whom and at what price? Not for the poor, it seems.

‘People Come to City for Earning, not Housing’
Governments seem to believe that if they do something to help the urban poor, it will encourage migration – whereas demolitions will serve as a stop signal to future immigrants.

The money spent on demolition drives is wasteful because it does not achieve its objective. Demolitions, besides, destroy the asset base of the poor, the modest houses they have incrementally built up over time.

The fact is people come to the city to earn a living, not to get housing. Those whose homes are demolished by the State have not and will not return to village India. They will move to other areas in the city, pursuing their right to a livelihood, building up from scratch.

बिना तथ्यों के सहारे है गरीब आवास का बहाना ‘जमीन नही है’ कहता है स्पार्क

बहु की सात प्रतिलिपि आबादी लगभग 13 प्रतिशत जमीन पर जोड़पड़ता किया कर सकती है। यह आयात किया जा सकता है कि नगर के जमीन उपयोग में कितनी असामान्यता है और यह कितनी असफल है। जहां शहर के लिए घर बन सके, ऐसी जमीन उपयोग करने में मुंबई में हमेशा बहाना होता है। पर यह एक खोलना बहाना है। वास्तविकता यह है कि यहां जमीन की कीमतें विश्व की अब्दिकतन कीमतों में से हैं और सामाजिक जमीन का व्यवसायिक आंदोलन और खरीद फरोजा लाभार्थी है।

dसिस्टी साल पहले हुआ नर्मन पॉइंट का विकल्पनात्मक ऐसी शांत-गांव का एक प्रातिष्ठित उदाहरण है जिससे बिल्डरों और राजनीतिकों दोनों की ही जोखिम भरे हुए थी।

एक समय में नार्मन में व्यवसायिक बूम के सींकड़ दुकानों का आकाश बढ़ कर दिखा जिससे बिल्डरों लाभ उठा सके। लेकिन जननी हुकुमत ने इस युगल को सफल नहीं ठहरा दिया। दूसरे ने अंतरराष्ट्रीय जमीनों में से कुछ सींकड़ एक जमीन संदर्भ के लिये खोल दी।

एक निजी व्यवसायिक गुप वर्षों भूमि जमीन का मालिक है। साल्ट पैन जमीन गुही है और यदि सक्षम था तो कपड़ा मिलों की जमीनों के काफी खुदें गरीबों के आवास के लिये उपलब्ध कराये जा सकते हैं। मुंबई में जमीन है, पर किसके लिये और किस कीमत पर? कम से कम गरीब के लिये नही!
PIL Denying Voting Rights to Slum Dwellers Dismissed

EVERAL NGOs (including SPARC) and NSDF intervened when a Public Interest Litigation (PIL) petition was filed in August 2004 in the Bombay High Court challenging inclusion of slum and pavement dwellers’ names in the Electoral Roll.

At the September hearing, the Chief Justice gave interveners time to file affidavits before he decided whether or not to admit the case.

The PIL petitioners contended that people who had encroached on lands to house themselves could not be considered “ordinary residents” of those lands, as was required under the People’s Representation Act of 1950. While the interveners claimed this was a flawed interpretation of the Act.

Though the Court later dismissed the petition, the case is indicative of the deep divide between the poor and the rest of the city which seeks to deny the poor even this basic legal right.

The PIL was a key theme discussed at NSDF’s Annual Meet. See Pg. 41
Slum/Shack Dwellers International (SDI) sought to change things on the ground, not waste effort on rhetoric. Fed-

eral bodies and development agencies who hardly bothered to involve communities of the urban poor in their work. The Global Campaign for Secure Tenure had been held in many countries. But had anything happened on the ground? How many donors had kept money aside separately to finance housing? On the one hand, there was talk of stopping demolitions – on the other, countries which had pledged to fulfill Millennium Development Goals (MDG) continued to demolish slums.

“The phrase ‘cities without slums’” Jockin pointed out sardonically, “is being interpreted by some to mean slums should be removed and slum dwellers sent far away from the city!”

Slum/Shack Dwellers International (SDI) sought to change things on the ground, not waste effort on rhetoric. Federations of the urban poor were managing savings, organising women, and delivering development to the poor.

“As President, I am proud that the network of SDI, more than 200,000 households round the world have got secure tenure. We have built more than 50,000 homes in South Africa alone and 10,000 toilet seats for residents of Mumbai slums. In Cambodia, the Prime Minister has promised to upgrade 100 slums every year along with tenure. This is the manner in which SDI federations work – in close collaboration with local bodies and governments.

“We do not come before you with a begging bowl,” he declared, “but to invite you to join us in this journey. We feel this work can be multiplied several times over if it is supported by UN HABITAT and other agencies. We urge that the donors present here together create a Fund to promote a development approach which is people-centred and community-driven. UN HABITAT in turn can facilitate this approach with central and local governments.

“And since it is our belief,” said Jockin firmly, “that governments alone cannot tackle the problems of the urban poor, we propose that communities of the urban poor from all over the globe come together at the next World Urban Forum and suggest how we can go forward. May I request your support in this endeavour?”

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At Barcelona WUF, L to R, Jockin Arputham, A. S. Garud, Chief Engineer, Indian Railways (Mumbai), and Dr. S. V. Joshi, Metropolitan Commissioner, MMRA.

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At Barcelona WUF, L to R, Jockin Arputham, A. S. Garud, Chief Engineer, Indian Railways (Mumbai), and Dr. S. V. Joshi, Metropolitan Commissioner, MMRA.
His idea is a hit. UN invites A.N. Roy to Barcelona’ wrote the Indian Express, Sept. 2004, referring to the innovative Police Sahayak scheme introduced in 2003 in Pune.

‘...his view hits hard. Roy, who was an officer in Pune, wanted a scheme that was not only implemented but also sustained, and this is what the Police Sahayak Scheme, introduced in September 2003, was all about...’

In his presentation at Barcelona, Commissioner A.N. Roy explained how - in both Pune and Mumbai – a seven women-three men committee in a slum worked in close coordination with a designated police official. These representatives were selected by the slum community with the aim to resolve disputes at the community level itself.

Community intervention could prevent minor wrangles from going out of hand (such as petty quarrels among people standing in a queue for water, or alcoholism leading to domestic violence). Roy drew attention to the time and energy saved by such dispute resolution without resorting to the formal legal system.

The slum policing scheme, he said, transformed the traditional relationship between the poor and the police, in which the poor distrusted the police and the police, more often than not, looked upon slums as breeding grounds for crime. But, by working together and spending time together, both sets of perceptions were changing.

Another key advantage was that this strategy of promoting safety within slums could be implemented on a large scale because of people’s participation and without soliciting additional resources from the government, which were not easily available.

His stirring talk fired the listeners’ imagination. SDI delegates to WUF went away with intent to go beyond housing and experiment with similar community policing schemes in their cities.
A 21-people delegation from Alliance partner CODI (Community Organisation Development Institute), Thailand, visited Mumbai and Pune in April ’04. Pune’s Mahila Milan used the opportunity to organise a large housing exhibition and invite lots of city slum dwellers too, to learn about affordable housing and relocation projects. After an earlier exchange such as this, the Thais adapted MM’s design for their own housing projects.

Ethiopian city managers came to Mumbai to study slum upgradation schemes.

“T’s a tough task I have before me,” grinned Joel Bodnick, Shack Dwellers International Co-ordinator, “I have to explain SDI – a network which supports mainly poor women in poor countries – to a government audience which is all male!”

He was speaking of a group of Ethiopian City Managers (like Municipal Commissioners here) and officials of the Ministry of Federal Affairs come to study community-led slum upgradation in Mumbai. One of their key projects is the Kebele housing redevelopment project in Addis Ababa, which emphasizes community based approaches in slum reconstruction, relocation and upgrading.

In earlier discussions at the ‘04 SDI meet in Manori, it was pointed out that SDI could play a crucial role in Ethiopian cities in strengthening voices against a purely privatization model which pushes poor people away from their idirs (slums) in the city centre towards its margins.

The visitors from Ethiopia were overwhelmed with the size and complexity of Mumbai and felt more comfortable in Pune, where they observed the working of the sanitation partnership with the city. The NGO-CBO partnership driving developments was new and unusual for them and they wondered how it could be reproduced in Ethiopia.

“Ethiopian city managers came to Mumbai to study slum upgradation schemes.

इथियोपियन शहरी मैनेजर झोपड़पट्टी सुधारन योजनाएं देखने आये”

“में रे सामने बड़ी ही कठिन काम हैं शैक्षक इंटरनेशनल क्षेत्र में समन्वयकात्मक जोएल बोलिंग हैं। मुझे एस.डी.आई के बारे में बताना है कि एक ऐसा तंत्र है जो रॉबर्ट डेन्स नी अधिकारी गरीब महिलाओं को सहायता देता है और सुनिश्चित करता है कि सरकारी कार्यों जो समय में हैं।”

बीते काल में ये इथियोपियन नए मैनेजर के बारे में (जैसे हमारे नगरपालिका के अनुसार) जो फाइंडर अमीन के मंत्रालय के अफसरों के साथ मुंबई में समुदाय संचालित क्षेत्रों सुधारन का अनुभव करने आए थे। उनकी एक गुप्त परियोजना है राष्ट्रीय आयोग अंतर्गत केबिल पुनर्विकास योजना जो झोपड़पट्टी पुनर्निर्माण, पुनर्वस्तु और सुधारन के समुदाय आयोग तरीके पर जोर देती है। उनकी मात्रा में यू.एन. हैंडबुक ने मदद की थी। 2004 में मंगोली में हुई एस.डी.आई मीटिंग में जब यह बताना गया था कि उन आयोजनों का समक्ष करने में एस.डी.आई की बहुत महत्वपूर्ण भूमिका है जो निर्माण नियोजन पेट्रोलियम के विरुद्ध है, जिससे गरीबों को शहर के केंद्र में बसे उनके इंडिया (झोपड़पट्टी) से शहर के किनारे पर धक्का दे दिया जाता है।

इथियोपिया के हमारे अतिथि मुंबई की विशालता और जटिलता से अभिव्यक्त हो गये थे और पुणे में अद्वितीय आरम्भ से रहे। वे पुणे शहर के शहरी शीर्षक साइटों के लिए थे। कर्म को गति देने वाली एस.डी.आई-सी.डी.आई साइटों देखने वाले थे। हमारे साथी संगठनों से इस प्रकार इथियोपिया में बूढ़ा बूढ़ा जो वहीं है।

Ethiopian city managers came to Mumbai to study slum upgradation schemes.

“मैं ने दोस्ती शुरू की है। इथियोपिया के हमारे दोस्त शहरी मैनेजर झोपड़पट्टी सुधारन योजनाएं देखने आये”

“मेरी दोस्ती शुरू की है। इथियोपिया के हमारे दोस्त शहरी मैनेजर झोपड़पट्टी सुधारन योजनाएं देखने आये। उन्होंने हमें मुंबई और पुणे के आरम्भिक आयोजनों का अनुभव किया, जिनमें झोपड़पट्टी नीति का उपयोग किया गया। हमें यह साबित हुआ कि वे झोपड़पट्टी पुनर्निर्माण योजनाएं हमारे पास हैं, जो अवस्थानशील जीवन और पुनर्वस्तु सुधारन के बारे में जान सकते। ऐसे ही एक आवास प्रदान के तरीके देखने वाले हैं जो अपनी आवास योजनाओं के लिए महिलाओं का समावेश अनुभव करता है।

Making Connections: The World
T PSDF Aids Post-Tsunami Rehousing

HE Karaikal Slum Dwellers Federation was very excited because after intense negotiations, the national leadership had given the go ahead for the first community toilet in town. They had identified the slum and secured the land where they were going to build this block. On 26th December, 2004, however their hopes – along with their homes – were washed away by the tsunami.

Led by the Pondicherry Slum Dweller’s Federation, a team of leaders from six cities (including Padma from Mumbai) surveyed affected areas in Pondicherry, Nagapattinam and Karaikal. Besides immediate assistance in the form of food, clothing, utensils and water, the Federation built 90 temporary houses, three balwadis, three wells and four toilets. In February 2005, they targeted three areas – where little relief had reached – to begin construction of about 80 permanent houses.

In January and February, Alliance teams went to Sri Lanka to help build local capacities to manage the rehabilitation, and plan a post-tsunami housing strategy. The Sri Lankans were encouraged to open up dialogue with local authorities to implement federation designed and run housing programmes.

Wrote SPARC’s Celine D’Cruz, after her first visit, “It is difficult to capture all the emotions that you sense on the ground in a report like this. The sea rolls on as if nothing happened while all around look at it with suspicion. While there is a lot of sadness, there is also hope for reconstruction and people’s spirits and energies are just picking up. The fear now is of thieves who come to plunder whatever is left. Men and women search through the wreckage for their jewellery and documents but in vain. The other fear is of losing their homes and of evictions. If not managed with care, this can cause a second tsunami.”
And Now 200 Slums Have Police Sahayaks

ESS than a year since the scheme was launched (June 04), Mumbai’s toted up an impressive score of 200 slum-police panchayats.

The Police Sahayak Scheme was inaugurated in Mumbai nine months after Pune. The slum-police panchayat, made up of 10 police sahayaks or helpers from the slum (seven women, three men) and a local police officer, is a joint exercise to maintain local peace. For instance, police committees have brought pressure to shut down the ‘shops’ of locals who illegally brew and sell alcohol – thus bringing down the incidence of drunkenness-related violence. Meanwhile, the local Mahila Milan assists the illegal brewers to develop new livelihoods. Without community volunteers, the police would find it impossible to control conflicts of this kind.

Expanding Horizons

As the slum-police panchayats expand rapidly in Mumbai, training sessions are being organised for both police and community volunteers. Frequent reviews of past experience help chart out improvements for the future.

The plan, of course, is to go beyond just police rooms. The Alliance is currently exploring possibilities of the police room doubling as a doctor’s consultation room or space for running adult literacy programs.

And Now 200 झोपड़ापट्टियों में हैं पुलिस सहायक

रजनी के प्रवर्तन के एक वर्ष से भी कम समय में, मुंबई में 200 झोपड़ापट्टी पुलिस पंचायतें शुरू हो गयी हैं।

पुने के नी महिला बाद मुंबई में पुलिस सहायक योजना का उद्घाटन हुआ। झोपड़ापट्टी पुलिस पंचायत में हैं झोपड़ापट्टी से 10 पुलिस सहायक (सात महिलायें, तीन पुरुष) और एक स्थानीय पुलिस अफसर। ये मिल कर इतने में शाति बनाये रखते हैं। जैसे कि, पुलिस कमेटियों ने स्थानीय लोगों की ओर से शारा बनाती और बेचती ‘धुकानों’ को बंद करने के लिए दबाव डाला जिससे नैसर्गिक में होने वाली मार पीट कम हुई। साथ ही स्थानीय महिला मिलन, अवैतनिक बनाने अधिको को नई जीवन विकसित करने में मदद करती है। समुदाय स्वयंसेवकों के बिना पुलिस के द्वारा इस तरह के झगड़े नियंत्रित करना असंभव है।

फैलते सिंहिज

जैसे जैसे मुंबई में झोपड़ापट्टी पुलिस पंचायतें तेजी से बढ़ रही हैं, पुलिस और समुदाय स्वयंसेवियों के लिए प्रशिक्षण सत्र किये जा रहे हैं। पुराने अनुभवों के बार बार अवलोकन भविष्य में सुधार मानते में सहायता करते हैं।

लेकिन इस योजना को सिफारिश पुलिस कमरे से निकल कर आयें जाना है। गठबंधन अभी बिचार कर रहा है कि क्या पुलिस कमरे में डॉक्टर की विलासित या फिर प्राइवेट शिखा कार्यक्रम भी चलाये जा सकते हैं?

Making Connections: India

Chief guests then Maharashtra Chief Minister Sushil Kumar Shinde and Home Minister R.R. Patil distributed the first set of ID badges.

Members of Mahila Milan show off their Police Sahayak badges.

महिला मिलन की सदस्याएं अपने पुलिस सहायक बैज दिखाते हुए।
More Strength to Regional Feds

REGIONAL workshops will be held every month in different locations for Southern federations, it was decided at a June meeting of nationwide leaders.

Another important decision taken was for each city federation to complete its slum surveys and send detailed letters to its municipality, initiating a conversation on various issues. Over the year, a core group of national leaders will visit each city to review progress and support federations in their discussions with local authorities.

The new federations (Latur, Sangli, Kolhapur in Maharashtra, Tarampuram, Pallani, Bodi, Tirupur in Tamil Nadu, Bidar, Hubli, Dharwar in Karnataka, Konarak in Orissa and Kona in West Bengal) which joined NSDF last year will be supported, through exchange programs, to become more familiar with Federation strategies and build their groups. And, with the Alliance being asked to get involved with different cities in AP, the Hyderabad federations will get special support to guide federations in Vijaywada and Vizag, where the Alliance has taken up large toilet construction programs.

NSDF is also helping the Nasik, Ahmednagar and Ahmedabad feds strengthen their dialogue on resettlement of communities faced with eviction. Regional fed members visited Mumbai to study how resettlement was managed in the metropolis.

Existing federations too will be supported to expand membership within already federated slums, particularly the city level federations in Chennai, Thiruvalluvar and Bangalore.

Alliance is Member of Urban Advisory Group

At October, the Alliance was invited by Chitra Chopra, Secretary of the Ministry of Urban Poverty, Alleviation & Employment, GoI, to join the Urban Policy Forum advisory group, which will guide State Urban Development Secretaries.

Forum members include retired chief secretaries, municipal commissioners and mayors. The Forum meets once every 4-6 months to address a wide range of urban issues.

The Alliance is also a member of the Housing Group of the Mumbai Task Force as well as of the Citizens Action Group. Both these comprise influential citizens of Mumbai who have come together to re-envision the city.
Community functions and festivals go a long way towards strengthening bonds and appreciating each other's cultures. Earlier, most women did not even know their neighbours even from five houses away!

Saying It With Flowers…and Sweets

ONE of the NSDF’S oldest traditions is for Mahila Milan leaders from various communities across the city to visit each other on festival days to share sweets, flowers and stories. Whether it’s haldi kumkum celebrations where married Hindu women distribute jasmine venis and eat specially prepared foods or iftar parties where Muslim communities gather for dinner after a long day’s fast, such community functions go a long way towards strengthening bonds and appreciating each other's cultures.

“Haldi kumkum festivals are important because most of our members are women and we celebrate their functions publicly,” says Isaac Lopez, a community organizer who has been working with the Panvel and Raigad federations for the last decade. “When women come together for these occasions, they are relaxed, they have fun, but they also share all their other problems related to their families and, this way, grow closer.”

The Federation has come a long way. Twenty years ago, when the first Mahila Milan group was formed, the women realized that most people did not know their neighbours even from five houses away! However they soon realized the importance of working together – whether it was for meeting a municipal official for a ration card or confronting demolition squads! Rituals like the haldi kumkum and iftar parties celebrate the spirit of people’s unity.

“फूलों से, मिठाई से…. हमारा कहना है”

न.एस.डी.एफ. की सबसे पुरानी परम्पराओं में से एक है कि योग्यताओं के लिए निर्मल शाह के अलग अलग भागों में महिला मिलन नेताओं एक दूसरे से मिलती हैं और आपस में मिठाइयों, फूल और कहानियाँ बांटती हैं। “हल्दीकुम्कुम योग्यता महापूर्ण है क्योंकि महिलाओं को सदस्य बनाना महिलाएं” कहना है इसका लोपेज का, जो एक समुदाय संगठनकार है और पिछले दशक से पनपते और राजमार्ग संगठनों के साथ काम कर रहे हैं। “जब महिलाएं इन कार्यक्रमों के लिए साथ आती हैं, वे तनावपूर्ण होती हैं, वो मजा करती हैं, पर वो आपस की पारिवारिक समस्याओं को भी एक दूसरे से बींटती हैं।

Now, Capacity-Building Scholarships!

A N IMPORTANT aspect of local capacity building is supporting young people from slum communities to achieve their academic and professional aspirations. This support is vital to ensure that the Federation process is sustainable in the long run.

NSDF and RSDF (Railway Slum Dwellers Federation) have accordingly funnelled the Marwala Trust grant of Rs. one lakh into scholarships for 13 young and promising school and college students from Dharavi, resettlement communities in Mankhurd, and pavement communities in Byculla.

The 2004 scholarships went to two high school and five college students, five attending technology institutes/polytechnics and one student of the Institute of Chartered Accountants of India.
THE enormous amount of verbal, written and visual data, collected by the Alliance over the last two decades, and representing a rich and deep institutional history, will be reorganised for easy access by different audiences.

Discussions with Consultant Srilatha Batliwala, who will implement and oversee the project, threw up a winning name for the new-look database – SPARCLE!

SPARC founder-member Srilatha Batliwala (center), while teaching at Harvard, used the Alliance’s work at Rajiv Indira and its partnership with Citibank as one of her case studies on financial institutions and poor communities working together. This was later used by the business school at the Kennedy School of Government.

Above, Batliwala being garlanded at the NSDF Annual Convention.

Introducing SPARCLE!

OVER the next two years, SPARC founder member Srilatha Batliwala, currently Research Fellow at Harvard’s Hauser Center for Nonprofit Organizations, will help design and implement a new monitoring and evaluation system for the Alliance’s community-led urban programmes. She will revamp the documentation system to make it exceedingly comprehensive and easily accessible. (See box)

The system will promote effective internal learning and information regarding the Alliance’s progress. It will offer insights on the process of community-led infrastructure projects (which can contribute to future advocacy and policy) as also sound and rigorous data for external audiences and evaluations.

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स्पार्कल से परिचय?

पिछले दो दशकों में गठबंधन द्वारा एकजुट प्रबुद्ध मौखिक, लिपिशिंग और वर्णकला सामग्री, जो कि उसके इतिहास का गाढ़ा और समृद्ध प्रसंस्करण है, अलग अलग दर्शकों के लिए सरलता से उपलब्ध करायी जा रही।

इस योजना का संचालन और देखरेख करनेवाली प्रारंभिक श्रीलता बाटलिवाला ने बारतीय के दौरान इस प्रकार उदाहरण का नाम देखा – स्पार्कल! (सामान्य चमक)

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Mahila Milan Rings in World Microcredit Year at BSE

On 18th November 2004, United Nations’ World Microcredit Day, micro-enterpreneurs across the world rang their country stock exchange opening bells to announce the launch of World Microcredit Year.

In India’s largest – the Bombay Stock Exchange, powerhouse of India’s financial world – six ‘Mahila Milan-ers’ (from Byculla pavements and the Mankhurd and Wadala resettlement sites) rang the bell precisely at 9.55 a.m. to mark the start of trading.

The BSE event was organized by the CitiGroup, NABARD (National Bank for Agriculture and Rural Development), Planet Finance, a non-profit organisation headquartered in France, and the Bombay Stock Exchange.

The stock exchanges were chosen as inaugural sites so as to drive home the importance of liberalizing financial systems for both rich and the poor, and the fact that micro-entrepreneurs are dynamic economic contributors.

“Let us be clear: micro-finance is no charity,” said UN Secretary-General Kofi Annan, in a message read out at the ceremony, “It is a way to extend the same rights and services to low-income households that are available to everyone else.”

Veteran Mahila Milan leader from Byculla, Laxmi Naidu, urged the audience at BSE – comprising mainly bigwigs from India’s financial sector – to see Mahila Milan’s work for themselves. “We have been pooling our savings and supporting our communities for the last 20 years. That’s how we can talk to banks today on what services we need.” Sheela Patel, Director-SPARC, spoke of the Alliance’s long-standing relationship with CitiGroup, “Relationship building is an important aspect of support from corporates. We learnt to talk to banks and financial agencies through our sustained engagement with CitiGroup.” She added, “For the Alliance, today’s event symbolises the commitment of the city’s poor to participate in its transformation.”

Micro-finance is a way to extend the same rights and services to low-income households that are available to everyone else.” – Kofi Annan, UN Secretary General

“महिला मिलन लायी गईं बेंगलूरु एक्सचेंज में विश्व माइक्रोक्रेडिट वर्ष”

ठारह नवम्बर 2004 को यू.एन. मिक्रोक्रेडिट दिवस पर, संसार भर के लघु-उद्योगपतियों ने अपने अपने देशों के शेयर बजारों की प्रारंभिक घंटियां बजाकर विश्व माइक्रोक्रेडिट वर्ष के शुरु होने की घोषणा की।

एशिया के सर्वोत्तम बंदरगाह और भारतीय वित्त की दुनिया के चालक मुंबई शेयर बजार में – भारतवर्ष के फूटपाट और मानवता और विज्ञान पुरस्कर स्वरूपों से छः महिला मिलन की महिलाओं ने सुबह 9.55 बजे दो घंटी बजाने जिससे खिलाड़ी-फरारक गुरु शुरू हो सके।

इस उद्घाटन के लिए शेयर बजारों का चयन इस्तीफ़े किया गया कि इस बात को महत्व दिया जा सके की अभी और गरीब दोनों ही के इस्तेमाल व्यवसायों मुक्त हो रही है और यह भी कि लघु-उद्योगपति भी सक्रिय आर्थिक योगदान देते हैं।

मुंबई शेयर बजार का कार्यक्रम सिंटी ग्रुप, नाबाइ, फ्लॉटेंट फाइंसेंस (पीर लामकारी संस्था जिसका मुख्यालय फ्रांस में है) और मुंबई शेयर बाजार ने आयोजित किया।

“हम यह स्थान कर लें: लघु वित्त कोई पर्याप्त नहीं है,” यू.एन. मुख्य सचिव कोकी आजान ने समारोह में पहुंच गए सदस्यों के साथ, “यह एक तरीक़ा है कि आप देश के परिवारों को भी अधिकार और सेवायें दिलाने का जो गरीब सब का उपलब्ध है!”

भारतवर्ष का अनुभूति महिला मिलन नेता लक्ष्मी नाईडू ने जी.एस.ई. में उपस्थित दर्शकों (जो की मुख्यालय भारत के वित्तीय क्षेत्र की हस्तियों थे) से अनुमोदित किया कि वे स्वयं महिला मिलन के काम को देखें। “हम लगभग सालों से अपनी बात कर एक ही जगह इकठ्ठे करते हैं और अपने अपने समुदायों को सहारा देते हैं। इस के लिए हम देश के बाहर से बात कर सकते हैं कि हमें किस संसाधनों की जरूरत है”, स्पर्धा की ओपनिंग, शीला पटेल ने सिंटी ग्रुप के साथ गठबन्धन के पुराने संबंधों की बात की, “बड़े समूहों या कॉरपोरेट्स का सहारा लेना का महत्वपूर्ण आयाम है उनसे संबंध बनाना। सिंटीएज्यून पर आपने लगातार संबंधों के कारण हमने बैंकों और वित्तीय संस्थाओं से बात करनी शुरू की। उन्होंने यह भी कहा, “गठबन्धन के लिए आपका आयोजन इस बात का प्रतीक है कि शहर के रूपांतरण में गरीब अपनी भागीदारी के प्रति कारन्त्रो करता है।”

“Micro-finance is a way to extend the same rights and services to low-income households that are available to everyone else.” – Kofi Annan, UN Secretary General

“माइक्रोक्रेडिट एक तरीके है कि आपके परिवारों को भी अधिकार और सेवायें दिलाने का जो गरीब सब का उपलब्ध है!” – यू.एन. मुख्य सचिव कोकी आजान
If the bankers still stay interested, a Mahila Milan leader takes them on the traditional savings round. Usually most people come back very impressed. But when they sit down with Mahila Milan leaders and admin staff to examine the systems of record-keeping, they realise that the credit systems have organically evolved with emphasis on supporting the very poor access cheap loans.

Since linking with banks is an important opportunity to upscale finance available to the poor, efforts are now underway to strengthen and standardise repayments.

If you don’t help her, who will?”

“W E ARE not a micro-credit organisation – we do not have 99% credit recovery,” SPARC clarifies in reply to bank enquiries about Mahila Milan’s savings and credit systems. “Our focus is on assisting the poor build their own finances for housing and infrastructure – at their own pace.”

Visiting bankers are told firmly by leaders at the Byculla office, “If a person cannot pay, we don’t punish them. We always try and find out the reason for non-payment. And if it’s a real problem, we will give her another loan to help. If we don’t help her, who will?”

**Money-matters**

**Whichever the city, the ritual of daily collection of savings and loans and recording them at the local Area Resource Center goes on like clockwork.**

Shah bore his head, speaking quietly, his eyes fixed on the small stipend for visiting banker. She did not speak, instead she smiled. But when they sat down, the bankers started to ask questions.

A Mahila Milan leader always try and find out the reason for non-payment. And if it’s a real problem, we don’t punish them. We firmly by leaders at the Byculla infrastructure – at their own pace.”

“While the Alliance explores partnerships with various financial institutions, it is also aware that for communities to take on and repay large loans, their internal management systems need to be upgraded.

Since July ’04, a Central Loan Committee, comprising five Mahila Milan leaders from resettled communities has been coordinating all savings, loans and collections. Reporting to them are teams of young college girls who get a small stipend for visiting each house everyday to collect savings. All daily collections are credited to a joint account overseen by an NSDF co-ordinator and two women from the central committee. A monthly review is done by SPARC along with the Mahila Milan and administrative teams.

Since the new loans from banks will be much larger than the loans given out so far, it is important to walk Mahila Milan members through the daily re-payment collections and interest calculations. Unlike MM loans, where the principal is repaid first, and interest charged later at 2% a month, the bank loans will require the principal and interest payments to be paid simultaneously.

For the Alliance, this is a very important process as poor communities enter the formal financial world and learn to tackle problems and complexities right from the start.

**Macro-Concern – Not Just Micro-Credit**

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Since the new loans from banks will be much larger than the loans given out so far, it is important to walk Mahila Milan members through the daily re-payment collections and interest calculations. Unlike MM loans, where the principal is repaid first, and interest charged later at 2% a month, the bank loans will require the principal and interest payments to be paid simultaneously.

For the Alliance, this is a very important process as poor communities enter the formal financial world and learn to tackle problems and complexities right from the start.

**Whichever the city, the ritual of daily collection of savings and loans and recording them at the local Area Resource Center goes on like clockwork.**

Shah bore his head, speaking quietly, his eyes fixed on the small stipend for visiting banker. She did not speak, instead she smiled. But when they sat down, the bankers started to ask questions.

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Banks & Poor Jointly Explore Housing Finance

Although the Alliance takes bulk loans for Mahila Milan to on-lend for livelihood and consumption activities, as the NSDF's capacity and outreach has grown, so has its members' demand for housing finance. The only institutions capable of meeting this demand are from the banking sector.

However, few precedents exist of successful partnership between banks and organisations of the poor because of mutual distrust. As a result, a major goal of the Alliance is to create a bridge between the poor and the banks and create a viable model that can be replicated on scale.

The Alliance does have some experience with private banks. In 1998, Citibank gave it a loan for a multi-storey housing project in Dharavi, Mumbai's largest slum. Some years later, UTI Bank provided a guarantee for a Rs. 44 crore sanitation contract awarded to the Alliance.

Although both these relationships were significant, a lot remains to be done in the areas of mainstream housing and sanitation finance. Federated groups require finance in two main areas. Firstly, bridge-finance or loans for self-financing projects where payments come in at the end of a project (whether housing or sanitation). Secondly, individual or group loans for housing cooperatives of slum dwellers who wish to access low-income housing and demonstrate their ability to repay loans.

It's encouraging to note that banks are beginning to look at the poor as potential customers. As the Alliance fine-tunes its credit management systems and diversifies its applications for finance, as you can see from the following, a variety of banks are extending a hand in partnership —

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New Directions

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In November 2004, the National Housing Bank (NHB) sanctioned a five-year loan of Rs. 5.89 crores at 6.5% for the Bharat Janata Housing Co-operative. This is a settlement of 147 families who are constructing five multi-storey buildings on their land.

Somewhat unusually, in this case, it was the NHB that approached the Alliance. Dy. Manager Khedkar, who had attended a workshop on housing finance hosted by SPARC in March '03, was so impressed that he convinced his bank to start looking at the Alliance.

With a mandate to widen access to finance for housing for the poor, NHB has primarily refinanced other banks and has little experience in lending directly to the urban poor. Although, as NHB reps pointed out, they have a dedicated sum of resources for this, they found no banks interested in such lending. So they opted to explore possibilities themselves.

This is a big step ahead for the Alliance. The fact that one of the apex housing banks in the country – a subsidiary of the Reserve Bank of India – is proactively looking at funding low-income housing sends a clear signal to other banks to explore similar activities.

ICICI Gets on Board...

In December 2004, ICICI expressed a keen interest in working with the Alliance and was willing to jointly explore how it could best support the Alliance. Opportunely, just a few months after discussions took off, the Alliance was offered its largest housing project to date – Oshiwara 2 – where 2000 tenements were to be constructed for rehousing slum dwellers. So ICICI reps walked alongside the Alliance through all the groundwork, addressing problems on site, and inter-acting with land owners as well as communities. Not only did they see for themselves how complex the process really is, they developed confidence in the Alliance’s capabilities.

March 05, the ICICI Bank informally approved a loan of Rs. 20 crores to Nirman, the Alliance’s construction wing. Homeless International will provide a guarantee for this amount.
Building on Friendly Ties with UTI Bank

The Alliance’s relationship with UTI Bank goes back in time. A few years ago, they provided a financial guarantee for a large-scale sanitation project the Alliance was undertaking.

Recently, the relationship has taken another step forward. A dozen young bankers, interested in learning about Alliance work and supporting its financial systems, have been assigned – two each – to various projects. It is expected that this collaboration will sharpen Alliance skills in presenting projects to banks.

Alliance to Set Up Bankers’ Forum

As the Alliance’s engagement with formal financial institutions expands, it has become important to document the experience in a manner easily replicated by other members of the banking fraternity as also the development sector.

To this end, the Alliance is setting up a Bankers’ Group, comprising senior officials from leading private and nationalised banks, who will study the Alliance’s work, guide it through financial and risk assessments, then help translate the whole into ‘Bankerese’ for others. Another major step towards mainstreaming low-income housing loans.

Dialoguing with RBI

While on one hand the Alliance works with private and nationalised banks to encourage them to lend to the urban poor, on the other, it also regularly dialogues with regulatory bodies such as the Reserve Bank of India to create mechanisms for the poor to access housing finance.

For the most part, RBI has been very responsive to the Alliance and since 2004, has been taking cognizance of its work in different projects. Recently, the lead bank invited the Alliance to make a presentation of its work to a Task Force (appointed by the Ministry of Finance) to examine ways to extend financing to non-conventional projects. SPARC’s Sheela Patel and Sundar Burra, NSDF Prez A. Jockin and Nirman Chairman Vijay Aggarwal participated in the meeting chaired by the Jt. Secretary from the Ministry of Finance.

Mahila Milan gives loans for housing finance – which members pay back at their own pace.

Mahila Milan’s experience is shared by KRJ.

Krishna Rajiv Jayawardena
From ‘What Can Modest Savings Achieve?’ to ‘Modest Savings Can Achieve!’

VER 26 groups of community leaders, NGO managers of funds, bilateral agency personnel and city reps from Asia, Latin America and Africa, put their heads together to discuss various ways of managing community funds. The June 11 and 14th meetings were hosted by the Asian Coalition of Housing Rights (ACHR), Bangkok, and International Institute for Environment and Development (IIED), London.

The connection between daily savings, strong community processes and a sustainable people’s organisation were clearly demonstrated by the Indian and Thai experiences. While in many other countries the initial reaction was ‘What can modest savings achieve?’, those who went along with the strategy found it empowered communities. Yves Cabanne, who works with cities and NGOs in Latin America, said after meeting with SDI groups and observing savings schemes in South Africa, he had initiated many similar schemes in Latin America.

The Alliance experience has been that although most saving schemes begin with what’s left over after daily expenditure and permitting modest loans for crisis situations, soon the scheme advances to cover bigger savings and loans.

And scaling of savings, it is seen, is best left to mentors from communities. Here, the NGO’s role is to provide a good information system to help local federations make better decisions.
ARDWISE data of Mumbai shows that people are moving north in the wake of markets and business which are shifting northwards. Thousands of families who used to live in slums along the railway tracks also migrated northwards to permanent buildings when the Railways initiated the Mumbai Urban Transport Project (MUTP) to expand rail networks in the city. It was an enormous challenge for the Alliance to survey, resettle and thereafter support the thousands who voluntarily moved first into transit camps, (where they’ve lived for the last four years) prior to settling in permanent homes.

“Many of us came from different areas and so we didn’t know each other. But living in this transit camp united us and bond. When it’s time to leave, they lock up their homes and return the keys to the Federation.” said Gaekwad, an NSDF member from 138A transit camp in Mankhurd. Virtually all the 900 families from this area, plus another 1500 families from neighbouring transit camps of 138B and Turbe Mandala, have moved in April 2005 to their new buildings in Lallobhai Compound, situated within walking distance from where they live.

At resettlement time, the whole family gets to work. There’s a festive air as everyone begins to pack their belongings and shifts to new homes in new locations.
Managing large relocations is, of course, no easy task. Community federations negotiate, sort out delays and complications on a daily basis. But the fact that the move is community-led means problems get sorted out on the spot and by consensus.

What's more, handling problems collectively strengthens the group's ability to deal with the inevitable strains resulting from re-location – even when it's voluntary. That's what is special about the federation-driven process: it places decision making in the hands of the poor, then trains and supports them to proceed on their own.

The Federation encourages communities to save Rs. 20,000 each before they shift. This helps them cover the rise in maintenance costs when they shift from informal to formal housing.

For more vulnerable groups, the Federation gives small loans; it employs single mothers and widows in running ration shops or to service the buildings.

All this is necessary so that people may benefit from the better housing that resettlement brings. If the poor are not financially and socially supported, they will be unable to afford the move and will lose their assets.
Moving Up

In KANJUR MARG Transit Camp, the arrangement is slightly different. Families that live here will be resettled in multi-storeyed permanent accommodation on the same site. At the moment buildings, which will house about half the members, are almost ready. Once this shift occurs, the transit houses will be demolished and the remaining eight buildings put up. “Everyone is really keen to be in the first group to move, so we will work hard to create a system that’s fair to everyone,” said Mahila Milan leader ‘Shetty Aunty’ (as she is popularly known).

In fact, Kanjur Marg was the first transit camp under MUTP – an open marshy ground that was given to the Federation to resettle the first 800 odd families. “Eighteen men and women would come here everyday to level the ground, lay the water pipes and build the houses. At that time, many people in our area didn’t believe we would ever leave the railway tracks. Once they moved here, they again said pessimistically, ‘we’ll never live in buildings’. Now they do not open their mouths to grumble because our buildings are coming up before our very eyes!”

Although most buildings on this site are being constructed by a private builder hired by MMRDA, the Alliance is constructing two buildings for 112 families under the Mumbai Urban Transport Project II.

Shopkeepers Complain to WB Inspection Panel

One hundred and eight shopkeepers along the Santa Cruz-Chembur Link Road, affected by the MUTP, complained to the Inspection Panel of the World Bank that the Bank’s procedures were not followed in case of their proposed resettlement.

Their objection was that their business would be affected at the proposed relocation site in Mankhurd and they would get only 225 sq. ft. as opposed to their current larger spaces. The Chairperson of the Panel who visited Mumbai in 2004, returned in 2005 with other members to investigate the complaint.

Both MMRDA and SPARC/NSDF, in their presentations to the Panel, emphasized that these shopkeepers were neither poor nor slum dwellers. They felt such a small group out of 3,000 affected families should not be able to hold the project and the city to ransom. While negotiations with the shopkeepers continue, shifting of the families affected by the SCLR began in April 2005.


citywatch:india

June 2005
Tough Choices at Vashi Naka

EARLY 3,000 families from Kokari Agar Transit Camp moved into new apartments at Vashi Naka between August and December, 2004.

With communities self-selecting co-op members and neighbours, the role of the NSDF and Mahila Milan leadership is to make sure no one is left out. An office was set up in the new buildings to further facilitate the process.

The relocation to Vashi Naka had its own set of problems. When the World Bank agreed to explore transit accommodation for households along the railway track, a caveat was included to ensure that households were moved within three years – which period ended in 2004.

Both the State and the communities were keen on the move. But while many apartments were ready by 2004, all the necessary infrastructure was not in place. At the same time, NSDF was under pressure from both communities and government to make the move.

NSDF was faced with a tough choice: should it delay the shifting and wait for the MMRDA (Maharashtra Metropolitan Region Development Authority) to lay the water connections? Or should it harness the energy and excitement created by the shift, pay for water in the interim, and get reimbursed later? The Federation chose the second option.

Yet another problem was that the shift happened in the middle of the academic year and there were no bus services to take children to their schools in Kokari Agar. NSDF organised two buses for all the kids so that they were not inconvenienced until the end of the school year, the amount to be charged to MMRDA.

NSDF organised buses to Kokari Agar for schoolgoing kids as relocation to Vashi took place in the middle of the academic year.

एन.एस.डी.एफ. ने स्कूली बच्चों के लिये कोकरी आगर तक बसों का इंतजाम किया जिसे क्रियान्वयन ने समय स्कूल चलाया था।
Partnering with the AP Housing Board

HAVE now got an office in the State housing authority’s building!’ laughs Ramesh, member of the Andhra Pradesh Slum Dwellers Federation (APSDF). He has just finished coordinating a detailed survey of 350 families living in three slums across the city of Hyderabad. APSDF will, in consultation with the families, assist in relocating them to multi-storey houses built by the AP Housing Board (APHB).

The story of why Ramesh now sits along with other members of his federation in the APHB office begins in February 2005, when APHB approached the Alliance with a very interesting proposition — to help convince the 350 families that they should move. Rather than evict or force relocation, the APHB wanted to seek a middle path so that they got their valuable land and people got a housing option of their choice. APSDF therefore surveyed the households, briefed them on the project and began looking at affordable housing options.

A month later, the Housing Board came back with yet another project. They planned to build one lakh houses for low income groups and wanted help to identify these groups, verify their eligibility, organize them into co-ops and set up repayment systems. They also wanted help in mentoring other NGOs to take up similar work. To take on such a large scale housing project in the city was, of course, a tremendous opportunity...

For the Alliance, this partnership with the State is an important acknowledgement by the authorities that they need to collaborate with organised communities to effectively implement pro-poor projects. Much of this recognition springs from the fact that for the last year the Federation has been working on sanitation in various cities of AP. The first 40-seat community toilet has been completed in Hyderabad, the Alliance has built 14 toilet blocks in Vijwayada, and has just taken up a citywide sanitation programme in Vizag. Watching these successes, other city authorities are keen to work with the Alliance on their projects.

Audit, Pradesha Avas Nigam kah Sath Bangaadiwari

