

Partners in development - the urban poor of Ahmedabad

VIKAS

SUMMARY: *This paper describes a series of participatory research and training workshops that enabled the poor in Ahmedabad to identify their problems and priorities and develop their capacity to address them and to work with other groups in so-doing. Each "workshop" consisted of a six-month process of research, training and discussion, and information dissemination. As the paper describes, VIKAS began as the organizer but increasingly became the facilitator as representatives from low-income groups became more active in organizing and managing the workshops.*

VIKAS Centre for Development is a voluntary organization which has been active in the field of urban and rural development since 1978. The organization emphasizes the setting-up and strengthening of organizations of low-income people and their increased access to development resources. The working team of VIKAS is comprised of professionals from various disciplines and people from low-income families. This article is drawn from a longer report entitled "Life and Living of the Urban Poor" which is available from VIKAS, price US\$ 10 plus postage for those outside India and Rs. 200 plus postage for Indian addresses.

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I. INTRODUCTION

OVER THE LAST few decades, most countries in Asia have experienced a rapid growth in the population and size of their urban areas. The process is gaining momentum with changes being introduced in the economic policies and programmes aimed at creating market oriented economic systems. The scale and pace of the urbanization process is throwing up new and difficult challenges for urban policy makers, planners and administrators who have to cope with growth and ensure an healthy living environment for all in the urban centres. Since urban areas are also engines of economic growth and development, their efficient functioning is of great importance.

India, with more than 25 per cent of its population living in urban areas, is also facing challenges in the fields of urban development and management in terms of a rapid increase in the urban population and an increasing level of urbanization coupled with a diminishing resource base of local civic organizations. In this context, one of the major challenges is rapidly growing low-income settlements. Squatter settlements have become an inseparable part of India's urban centres and, in most of the cities with one million or more inhabitants, almost one in four people are living in such settlements. The scale of the problem is increasing rapidly, as it is common for the number of people in illegal settlements to be growing almost twice as fast as in the rest of the city. This demands serious attention from all those involved.

The scale and complexity of the problem and the poor performance of past efforts demonstrate that it is difficult to address the issues of urban development, in general, and low-income families, in particular, without an effective dialogue and partnership between all the major stakeholders involved in the urban development process. Since urban low-income families as an interest group are a major contributor and partner in the total process of growth and development, they should also be involved in defining and addressing the problems of urban development. The urban poor are the people who know most about urban poverty. It is with this understanding that VIKAS Centre for Development, an NGO located in the city of Ahmedabad in the state of Gujarat, initiated a process of collective learning and action through the programme described here.

II. LINK - A PROGRAMME TO STRENGTHEN COMMUNITY BASED ORGANIZATION OF THE SLUM DWELLERS IN AHMEDABAD CITY

VIKAS HAS BEEN actively involved in the issues of urban development and poverty since 1978. During their work on issues within squatter settlements, it was agreed that more support was needed for the collective initiatives of local residents in order to strengthen their efforts to become better integrated within the city. Since 1988, VIKAS has been addressing this objective through LINK, a programme to initiate and strengthen community based organizations (CBOs) in Ahmedabad.

Squatters seek to address their own various needs through their own initiatives and organizations. One finds examples where they have organized themselves within community based organizations on the basis of caste, place of origin, occupation or location. These organizations have had many different objectives - for instance, acquiring a piece of land, building houses, economic activities, obtaining civic services or maintaining such services through their own collective efforts and resources. These CBOs, though not formally registered in most cases, are addressing specific needs of the community, and hence have a very crucial role. It is VIKAS's contention that these initiatives and the organizations formed by these people should be recognized and accepted and that efforts be directed towards strengthening them in order to increase their effectiveness within such communities.

It is important that the urban poor should participate as a major interest group in the process of urban development. At present, the urban poor act more as "beneficiaries" rather than partners in development programmes planned and implemented by various government and non-government organizations. In this process, the issues and problems are articulated and responses developed by the professionals and planners in government and NGOs. The effectiveness of such programmes largely depends on their understanding of the issues of poverty and of the skills, values and attitudes towards low-income groups. It is VIKAS's belief that, if the poor are involved in all

the stages of addressing the issues related to urban poverty, from problem definition to programme planning and implementation, the effectiveness of these efforts would increase significantly. Box 1 includes some findings from the workshops on

Box 1: How the Poor Obtain Credit

A total of 1,180 households with housing loans was surveyed. Ninety-six of these households had an income of less than Rs. 1,000. Most families had invested between Rs. 2,000 and Rs. 15,000 to finance the construction of their houses. About three-quarters of the households had spent up to Rs. 5,000 of their savings to finance the construction of their houses. One thousand and sixty seven households were paying rent for the land occupied by the house although the superstructure belonged to them. Some 95 per cent were spending more than Rs. 500 on repairs each year.

The major sources of finance for construction and for house purchase were friends and relatives, the provident fund and money lenders. No household had approached housing finance companies. These institutions were perceived to offer loans that were too large. A further reason why formal sector finance was rejected was a lack of flexibility in repayment schedules. Most preferred repayment terms exceeding five years and about one-quarter of those with loans had no fixed repayment term. These households generally paid an interest rate of between 30-60 per cent per annum for their loans.

One workshop focused on informal collective credit mechanisms within low-income settlements. Some 935 community based credit unions were identified and contacted: 685 were *bachat mandals* or saving groups, 200 were *chit* funds and 32 were *vishis*.

Bachat Mandals are saving groups where individuals pool their savings and extend loans to each other. There are variations in how they are organized but the most common form is for members to save a fixed amount every month for a period of a year. No member can borrow more than 12 times their monthly contribution. Loans are advanced at an interest rate of between 3 and 5 per cent a month and the return on savings over the year is generally between 15 and 20 per cent. Loans are generally small and of short duration. They are used for emergencies and to pay for social functions. Total membership of the funds surveyed was over 22,000 and just over half the members were male.

In *Chit* funds, members pay predetermined amounts into a common pool which goes in turn to each member of the fund. The sequence of rotation between members is decided by a lottery. Loans are used for repaying old debts and micro-enterprise loans in addition to meeting the costs of emergencies. Total membership of these funds was about 4,000 with the largest single group being working women.

Vishis are institutions in which members pool contributions into a common fund which goes in turn to each member of the group. However, the allocation is decided by a bidding process based on the highest discount offered by the bidders. The person offering the highest discount receives the funds and the value of the discount is equally distributed among the remaining members. Members can only bid successfully once. In general, the amounts available are greater than

for the other two forms of credit union and these funds are sought by small business entrepreneurs. The 32 *vishis* identified had a total membership of 457, of which 90 per cent were male.

In all cases, a critical figure behind the successful management of these credit unions was the *sanchalak* or organizer. This individual was generally a man with a higher social and economic status than most of the local residents. He initiates, manages and then dissolves the group. This last stage is generally followed by a reconstitution of the credit union with the same members, maybe some new ones, and the same or a modified set of rules.

SOURCE: VIKAS (1995), *Life and Living of the Urban Poor*, Ahmedabad, India.

housing finance and community based credit unions, illustrating the failure of the formal sector to serve the needs of low-income settlements.

The general aim of the LINK programme is to establish working relationships between all the main actors involved in the urban development process including CBOs, NGOs, municipal corporations, academics, private sector organizations and concerned individuals in order to improve their understanding of the issues related to urban poverty and development. This aim is realized through five specific objectives:

- Identify and prepare a detailed inventory of the active CBOs in the "slums" of Ahmedabad city.
- Organize participatory research and training workshops on various aspects of life and living for the urban poor.
- Prepare comprehensive documentation (written and visual) based on the above-mentioned workshops.
- Share the findings of the workshops with representatives from the CBOs through community consultations.
- Organize a dialogue between different stakeholders involved in the urban development process in order to share the insights of the documentation and arrive at an understanding to address the specific issues of urban poverty.

The programme has been divided into three phases. In LINK-I (1989-1990) a directory of CBOs was prepared which lists about 374 CBOs along with their organizational characteristics. This directory was prepared with the help of 20 women and men from various slum communities. LINK-II (1991-1994) was conceived primarily as a generic system of collective learning and action. A series of ten participatory research and training workshops were designed to generate quantitative and qualitative information on various aspects of life and living for the urban poor. It is these workshops that are described in this paper. LINK-III is a follow-up phase and is described briefly later on.

A typical workshop involves identifying a research topic relevant to an understanding of urban poverty and carrying out the research with 15 to 20 selected participants from different low-income settlements. This process is assisted by resource

persons including both academics and field experts from related areas. The exercise provides an opportunity to orientate and train participants in community development through lectures, slide shows, group discussions and field trips on related topics. The collection of information through fieldwork is followed by data processing, analysis and report preparation. This whole process means that each workshop generally takes around six months.

The findings of the workshop are shared with CBOs and NGOs, government agencies and private sector organizations in two separate seminars. The literature generated is widely circulated through bulletins and slide and sound programmes. It is hoped that this process both brings together the different actors in the process of urban development and results in a definite action programme to address the issue. Along with generating useful information on various aspects of life for the urban poor, the process also helps to create vertical and horizontal linkages among various groups in the city and helps to train development workers from low-income settlements.

The ten workshops held to date have focused on the following topics:

- how do people finance their housing in slums?
- the health status of the urban poor with special emphasis on women and children in the slums of the city
- community based credit unions and the urban poor
- the status of working women in the slums
- youth - concerns and aspirations
- child labour and education
- communal harmony and the poor
- urbanization and the life processes of the poor
- primary amenities and the poor
- public distribution system and the poor

III. EXTENDING LINKS TO OTHER PARTNERS IN THE URBAN DEVELOPMENT PROCESS

THE PROCESS OF conducting workshops and involving the poor in understanding and articulating the problems of poverty and underdevelopment needs to be extended to other partners engaged in the urban development process. To achieve this objective, the process of sharing the information and evolving action plans on selected issues and concerns is broadly divided into two:

- community consultations
- city level meetings with other partners involved in urban development

In the community consultations, the city was divided into four and representatives from slum communities from each of these zones were invited for a half-day consultation. The objectives of these consultations were to:

- Share and revalidate the information gathered on various aspects of life for the urban poor with representatives from CBOs.
- Identify one or two priority areas and concerns of these groups for future work.
- Initiate a process of interaction among the residents of low-income settlements on issues pertaining to their lives.
- Identify the needs, interests and concerns of the residents of low-income settlements and their CBOs as topics for future workshops.

During the course of conducting the workshops and community consultations, the following priority issues and needs have emerged:

- Access to information (by the poor) relating to basic services (water, sewerage, toilets etc.) and commodities sold under the public distribution system, and access to information (by municipal and government agencies) on the status of the services.
- Access to a formal credit system (formal because they have the mandate to provide credit to low-income families) for the purpose of consumption, housing and infrastructure, and economic activities.
- Access to basic services, education and supplies from the public distribution system and their quality.
- Access to health, medical services, sanitation and garbage disposal.

As a follow-up to this process, LINK-III: Pact (Partnership for Action) is now being planned in order to organize a citizens' dialogue on the issues of urban poverty in the city. The aim is to share the findings of the three years' process, both as information relevant to development programmes and as a methodology for initiating and strengthening CBOs in their relationships with all the concerned partners in urban development including CBOs, NGOs, government agencies, media persons, academic institutions and private sector organizations from within and outside the city of Ahmedabad.

It is hoped that this process of sharing will generate definite, long-term action plans and programmes to address the issues related to urban poverty.

IV. METHODOLOGY OF PARTICIPATORY RESEARCH AND TRAINING WORKSHOPS

THE OBJECTIVES AND methodology of the workshops that were organized under LINK differed greatly from the conventional "traditional" research studies undertaken by academics, educationists or research organizations. Many individuals, organizations, researchers and students have studied issues related to the poor and human development. Normally, such research does not take into consideration the people and their needs. Their scope is limited and the poor are simply a "sample" rather

than living human-beings. Whilst demographic information on poverty and the poor is obtained, such studies do not result in a clearer understanding among the poor themselves with respect to their problems and related information.

VIKAS was interested in initiating a process of people's education and development where the urban poor are an active partner in the whole process and not mere beneficiaries or passive recipients. The process of human development through people's participation does not end with identifying and understanding the problems but should also lead to an increased awareness among the poor which will prepare them for the search for solutions, which will allow them to understand their own situation and, as a result, will generate collective strength for the development of the area and its people. The prime objective of these workshops was to study the major problems affecting the lives of the urban poor, with their active participation. However, the methodology of the workshops was developed in such a way that those participating in the workshops gained a better understanding of urban issues. The workshops also sought to increase their individual and collective capacity to address these problems.

In conventional research studies, the researcher or the research organization selects the subject to study, prepares the questionnaire for the collection of information and trains the field investigators for fieldwork. The collected information is then analyzed and a final report written. A very different working methodology was developed for the participatory research and training workshops. The first five workshops were carried out in the traditional manner with the management being mainly centralized within VIKAS. A project team from VIKAS was responsible for the selection of the workshop subject, the design of the research and the system of information collection, with inputs from resource persons from academic institutions or concerned organizations. Though efforts were made to solicit suggestions from the participants, the process was essentially directed by VIKAS staff. During this phase, the focus was on establishing a research and training system.

Gradually though, there was a major change in the method of work with increased participation from the people. The last five workshops were taken up simultaneously where a team of two from the low-income settlements was appointed to take charge of each workshop and be responsible for a number of tasks ranging from the selection of the subject to the final report writing. These teams worked as research partners. These team members were individuals who had earlier worked with VIKAS on similar workshops and who were interested in taking on such a role. VIKAS's own task changed from that of doer to that of facilitator. The total process was led by the CBOs and the role of VIKAS was to provide the necessary financial, organizational and technical support. Women and men from low-income settlements in Ahmedabad participated meaningfully, from subject selection right up to the final writing of the report. All the study subjects were selected by the people themselves because who would understand the problems of poverty better than the

Box 2: Communal Harmony and The Poor

Most of the cities and regions with mixed cultures have been facing a problem of communal tension and Ahmedabad has been no exception. The poor face some of the most bitter consequences of communal riots. These riots generally make them homeless, jobless and with fewer resources and income. It was therefore decided to study the problems and effects of communal riots on the poor and to look at what efforts they make to overcome such problems.

The research focused on 140 households living in a number of very sensitive areas within the city. About half of the households had suffered losses due to riots between 1969 and 1992 (the date of the last communal riot in Ahmedabad). These losses included fire damage to houses, looting in the area, and damage to enterprises or loss of income. Whilst government relief was available, it was not available for many of the most important assets of the poor such as stoves or bedding material. It was also inadequate, covering about one-third of the value of the estimated losses.

The last set of communal riots appears to have resulted in the city becoming more divided. Ninety-four per cent of those participating in the research project accept that there is now a change in relations between Hindus and Muslims and animosity between the two religions has increased. The poor have little faith in the police and most households believe that the police took a partisan role during the riots. Most of the households said that they had made additional investments in security since the last riots, adding grilles around the windows, raising the surrounding walls of the compound, strengthening walls and/or blocking the entrance to the house with a gate. Five households reported harassment to women and cases of rape during the riots with school children facing further problems.

slum dwellers? One of the workshop subjects so chosen was the issue of communal harmony and some of the findings are described in Box 2.

After the selection of the workshop topic, the methodology for information collection was also decided upon collectively by the group. Depending on the subject of the study, the group would choose to use questionnaires, collect information through interviews or through small group discussions or even collect secondary information from government or other related offices. For example, for the health study, it was decided to collect information through questionnaires, whereas for the study on communal riots, information was collected through interviews since it was considered too sensitive a subject for other types of information collection. Here, the feelings of the working group were honoured and the methodology worked out accordingly.

After all the studies in the first phase were completed, the participants wrote detailed reports on their experiences, the difficulties they had faced during the studies and the process of individual growth, learning and understanding. These stories became an integral part of the final report.

a. Cooperation from Various Organizations

The workshops taken up under the LINK programme received active and effective support from various NGOs and government organizations and departments. A variety of local organizations in Ahmedabad participated in the different activities. "SAATH" and St Xavier's Social Service Society cooperated in the study on youth while CHETNA collaborated on the health study. Cooperation from Friends of World Women Banking was provided during the study on the saving group whilst the Civil Supplies Department, Government of Gujarat actively participated in the study on public distribution systems. Organizations such as SETU made available their library and documentation services.

b. Information and Awareness

One of the objectives was to change and widen the participants' perspective on issues such as urban poverty, problems of poverty in India, problems in Ahmedabad city, the process of urbanization, the responsibilities and roles of government, NGOs and the private sector towards the urban poor, and other issues. This was to ensure that they could relate better to the larger issues and could see also the subject of their research as part of a larger canvas. Various mediums such as video films, written literature, discussions with experts on the subject and internal workshops and discussions were used for this purpose. For example, the group involved in the study on communal riots was shown the film *Ram Ke Naam* which focuses on the politics of riots. The same group also participated in a seminar on communal harmony organized by *Vasant-Rajab Komi Shanti Kendra* to illustrate the efforts made for communal peace at the state level. The seminar also provided valuable information on issues such as Indian history and secularism, British rule and Hindu-Muslim relationships, riots and politics, and riots and media.

Various written and audio-visual mediums were used to disseminate information from the workshops to people, NGOs and members of the working group. Audio-visual programmes were prepared to present the findings from the studies on health and saving groups and a wallpaper *Chokhat* was published on the same issue for a wider circulation of information. Detailed information was also made available to people and NGOs through a bulletin called *Samvad* (meaning dialogue) which is published in Gujarati, the local language. This bulletin has now become an on-going project in VIKAS concerning the issues pertaining to life and living for the urban poor. People's experiences, suggestions and opinions are also shared through the bulletin.

c. Training and Self-Development

All the participants in the workshops come from low-income settlements or *chawls*. These people have many hidden strengths which are not explored and they lack the opportunities that allow them the chance to develop these skills. How-

ever, these participants are a resource who, given the right environment and intensive support and training, have shown a willingness to take up various activities related to the development of their areas. This calls for proper training. Such training is important to enable people to learn from their experiences thus developing their thoughts and understanding. It should bring out the latent strengths in these individuals and direct these strengths towards constructive activities as well as analyzing society from a broader perspective.

A detailed plan for the training of all participants was developed and consisted of two parts, namely self-development and skill improvement. To imbue new energy into the participants, to help develop their personalities and to make them more aware of their own strengths and skills, training camps were organized as part of the workshops. The main subjects included leadership development, self-confidence building, communication and dialogue, and the art of cultivating relationships. Various methods were used for the training such as internal workshops, meeting with resource group experts, reading literature, group discussions, workshops, visits to and discussions with the resource group members, exposure visits to NGOs and their work areas, educational games, films, participation in seminars and reading. Skills were upgraded and new skills taught to group members including methods of information collection, simple accounting, planning, monitoring and evaluation. Throughout the period of the workshops, the role of VIKAS was to provide constant training support and guidance to the members. VIKAS staff supported the workshop groups in the field activities and organized the training of the members. Every workshop group appointed a panel of experts so that the group could work under their guidance and support.

d. Evaluation by Group Members

During the entire period of the workshops, regular sessions for evaluation were organized among the group members to allow a close monitoring of the work methodology and for change if necessary. The group members also exchanged their experiences of the training.

Ms Gita Rana from Uttamnagar says:

“I have become quite bold after I joined the research team. Now, I do not hesitate even when a large group is around... I had no idea that such a large number of people live in slums and *chawls* in Ahmedabad!”

Ms Nayana Rathod from Bapunagar comments:

“There is a definite change in my selection of friends. I have learnt to debate and my skill to fight the odds in life has increased manifold.”

Ms Jashi Shrimali from Malav Talav area takes pride in reporting that:

“Now people and particularly my family members take me

seriously and listen to me whenever I talk.”

Mr Mansingh Maurya from Behrampura says:

“My understanding of issues of youth has increased a lot which helps me in my day to day work with another NGO.”

Whilst Mr Mahesh Parmar of Ramanpura ni Chali says:

“My viewpoint on issues relating to youth has changed drastically. Whom I considered useless and a burden to society, are now a source of tremendous power and strength who require proper leadership.”

e. Output of Workshops

In all, ten workshops have taken place under the LINK programme, of which at least two resulted in the members of the group forming action programmes. Members of VIKAS and the working group actively participated in the Children's Day celebrations through awareness programmes. They prepared a street play on the issue of child labour and organized performances at public places in the city to disseminate information to the general public. They also actively participated in the children's fair, through seminars organized for the occasion. A group of slum children from Ahmedabad participated in a seminar on child labour organized in Madras to share their own problems and experiences.

VIKAS has also become associated with a number of saving groups in low-income settlements through a credit programme to prevent people being dependent on informal money lenders.

f. Future Programmes

The ten workshops have been held on different subjects pertaining to life and living for the urban poor living in the low-income settlements and *chawls* of the city. Four workshops have taken place based on suggestions from the people during the community consultations. It has also been decided to expand the scope of the project to cover other cities such as Baroda and Surat. Preliminary work has already been initiated in Baroda and it is felt that such studies in all the major cities of Gujarat will help the government to formulate a comprehensive policy on the problems and issues of urbanization and low-income settlements in the state.

The main aims of LINK-III will be to:

- Consolidate and expand the process of collective learning and action initiated through LINK-I and II in Ahmedabad and other major cities in Gujarat.
- Establish credit organizations in partnership with low-income families, NGOs and formal financial institutions so as to increase access by the poor to the resources available from the formal financial system.