

Case presentation on the plight of women in urban communities¹

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I. Introduction

My Name is Sheela Patel. I have had the privilege of heading an organization called Society for the Promotion of Area Resource Centers (SPARC) in India, whose two partners Mahila Milan and National Slum Dwellers Federation (India) have shaped the manner in which this NGO has functioned, its values, its institutional arrangement and its development ethics and strategies. Those of us who founded Society for the Promotion of Area Resource Centers (SPARC) in 1984, did so to create an institutional arrangement that ensured that women's collectives were at center of all our activities, and that the poorest and most vulnerable of them would drive the agenda in pursuit of solutions so that all our investment would be bottom up.

We work in Cities and presently we work in 70 cities in 9 states of India and National Slum Dwellers Federation (India) and Mahila Milan have a membership of approximately 750,000 households who are our members. We work on an overall framework to ensure that everyone who lives in the city has a right to the city. This was a much contested issues in the early 80s when almost all cities, including many today want to stop migration and force the poor out of the city. Today, as international demographic trends show, the global south is going to face massive urbanization and it's not rocket science to anticipate that most of the poor who come to the city will be the rural poor

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in search of a better tomorrow. Whatever the elite in city may say, we believe that it takes a lot of courage and aspirations for the poor men women and children to move away from their homes in rural areas and they do so to search for a better life.

Cities can do what they wish, oppose their coming, but all they will do is postpone the acceptance of this inevitability and this delay will only mean costs but financial social and developmental will increase exponentially, and issues of law and order will worsen as more and more poor in informal settlements fell excluded from what's happening in the city.

This paper is not about hopelessness and just heightening awareness about the plight of women, but a story of possibilities and about making all involved and committed to the development process aware of a major change maker in our midst.... The collectives of women organized through a variety of ways. Its to explore the potential opportunity emerging from the crisis of women's plight. In this instance we start with the evolution and activities of Mahila Milan in India and how they inspired a transnational global network to adopt their practices, and then to suggest to CITYNET and its leadership and members that they have the potential to interact with these networks to produce good governance, transparent development and in the process transform the status of women in their cities. Those who don't do so at their own peril and waste an amazing opportunity to do what is both their duty and obligation and be a true champion of development by seeking a alliance with these women driven grassroots leaders.

II. Two decades of Transformation

The emergence of a women-centered federation in India

The first women-led slum dweller federation was formed in India, based on savings groups formed by women pavement-dwellers in Mumbai in 1986. It was named *Mahila Milan* (women together). SPARC began with

conversations and discussions with the women pavement dwellers as these were among the poorest groups and also the groups very much at risk of eviction. What these women said was that they could not seek any change in their own status if it did not mean an improvement in the lives of their families and communities; they could not fight their family or community that also served as their safety net. They also lived in a society where they could not directly confront the gender-based inequalities they lived with. For instance, they explained how it was very difficult for them to travel out of their neighborhood and communities – for instance in learning exchanges with other savings groups - without permission from their husband and traditional (male) leaders. SPARC activists were challenged by their feminist colleagues and friends of how offensive this strategy was, and yet following the advice of the women's collectives, this request to the community for women to be given permission to explore ways to improve their knowledge and explore ways to engage the city to address their problems was made, and permission given. Initially this exploration was just visiting offices of government departments and municipality, visiting police stations, hospitals and ration shops. As groups they developed confidence to ask questions, to explore who has access to various services and which rules and regulations excluded them.

Most initial explorations were in getting birth certificates, ration cards, making complaints in police stations and accessing hospital care for sick... These mundane and simple activities had a powerful impact on the women and communities because women found a way to breach the exclusion, and through learning how to breach that barrier themselves, they taught others to do the same. Communities and men... leaders and husbands, saw their explorations and learning benefiting the community and by that process began to give space to the collective to participate more openly in the community decision making...

This process accelerated to address habitat issues when pavement dwellers suddenly had to deal with evictions occurring after a court judgment in 1986. Through a wide range of actions and processes that eviction did not happen, but women from pavement settlements now demanded exploration of why they could never get a house, and why they were always excluded from any possibility of getting land or housing from the government. Since no one from SPARC had experience in this, the explorations by NSDF which was a slum dwellers organization to work with SPARC came as a welcome possibility of exploring this area. NSDF set up in 1975 was an organization of men whose leadership emerged from fighting against evictions of their slums, and for them women were only involved and to be mobilized when they had massive rallies and protest marches. SPARC suggested that the partnership be three ways with NSDF accept Mahila Milan and SPARC as their partners.

Surprisingly NSDF leadership accepted this because they themselves had come to the realization that men were good at protest rallies and marches, but rarely took this to its real conclusion by developing outcomes for the communities. Since habitat issues were of deep interest to women, they were willing to explore this alliance. Between 1986 and 1989, federations affiliated with NSDF began to nurture women's collectives and all became Mahila Milan. With senior leadership of NSDF giving this signal, the space for women to explore leadership opened.

Savings and loans was an activity which from all those explored by various federations, worked out most strategically as one that women managed for a wide range of reasons. It started with women wanting to demonstrate that they could start saving towards demonstrating to the state that they could save and were worthy of getting a loan. However as they began to save, they also realized that by saving together they also demonstrated trust and transparency and accountability to each other which was also a huge asset to demonstrate to the state or other agencies as a symbol of a organized community. Giving

loans began modestly, with women seeking money for buying food or for emergency medicines and gradually grew to cover livelihood linked loans and later to housing.

Initially traditional leaders allowed women to organize savings groups and undertake other initiatives because these did not seem like major changes. When the savings groups began to get some recognition and some successful outcomes, there was often some conflict with the traditional leadership. But in this, the women received support from the National Slum Dwellers Federation (NSDF). This had been set up some years earlier than *Mahila Milan* and although dominated by male leaders, it had always sought to make itself open to women members and women's interests. NSDF recognized the value of *Mahila Milan* in providing women with more opportunities to become engaged in developing solutions and had formed an Alliance with it and SPARC. When *Mahila Milan* women faced opposition from traditional leaders, they could call on Ned's mainly male leaders for support. And as *Mahila Milan* groups gradually developed their competencies and capacities, so their work and organization generated greater acceptance.

The savings schemes that these women organized collected savings every day – and they developed a capacity to make loans to members. Initially, most of the credit facilities were available only for women but the women from the federations insisted that loans also be available for men. Their logic which now everyone accepts (but they did not in 1980s) was that it was important for men to work. If they do not work, they produce many additional burdens for women – for instance as they no longer seek work or drink. So loans to men helped them get needed income-earning opportunities – but the loan was available to them because their wives were members of the saving group. Men had the responsibility to repay to the collective leadership and so had pressure from the whole saving group if they failed to pay. In addition, failure to repay means no longer having access to credit. The collective management of the

savings groups also recognizes that some loans will not be repaid fully – for instance if government agencies confiscate the stock of street vendors or the activity for which the loan was provided did not prove as successful as hoped for. Another lesson from these women was not to pretend that you can get close to 100 percent loan recovery. If savings groups are providing loans to among the poorest groups, they will never get this; typically they get 70-75% returns.

The women pavement dwellers also pointed out that when threatened with eviction, they should not confront the state through public demonstration because this generated negative responses from the state. What they prioritized was negotiating with the state – and demonstrating to government agencies their capacities to contribute to solutions. ***One other observation from these early years was that the poorer the communities, the greater the possibilities for women to take charge.*** Most of the most powerful women leaders in India came from among the poorest and most marginal households – in part because they are better possibilities for women because the men have given up. In better circumstances, traditional male leaders will want to remain in power and to manage links with politicians and government employees. Over time, *Mahila Milan* savings groups came to have central roles in a large community-designed and managed toilet programme, many housing initiatives and the setting up and running of police stations in slums supported by resident committees in which women are the majority. These means by which women slum and pavement dwellers developed savings groups and became savings and credit managers and organizers of many other initiatives in India have been applied in all the other federations.

Gendered responses to poverty within the SDI Federations

Within the many federations that form SDI, three activities combine to produce a gendered response to poverty:

- supportive space for women to become active in local collective organization and then in larger development issues
- experience of leadership
- women's programmes

On the first of these, savings groups draw in women and provide a space for “safe” participation as women are in the majority – in part because men are less interested in savings, and certainly not in daily saving. Generally as the savings schemes grow and network with each other, more men are drawn into the process. In most cases there is a conscious awareness of the importance of providing a “safe” space for women – although what strategically such a space involves develops. For example, the Malawi Homeless People's Federation first argued that only women should be involved in the savings schemes. Then as the Federation developed, it allowed men to join. One of the reasons was that the leadership felt strong enough to manage the incorporation of men; another was that many men were keen to join. Seen from the perspective of all members, women judged that it was important to change their policy because the men felt they were being left behind, and because the women were more confident about their capacity to control the process. The Malawi Federation had made particular efforts to create income earning activities (and many of these are for women) in order to enable women headed households to benefit from housing opportunities. These income earning opportunities include bakeries, carpentry, management of water kiosks, brickette making for fuel. Also important has been their ability to negotiate with the state for land that supported a large housing construction programme that the savings groups managed. The success of the Malawi federation encouraged more women and men to join. By 2007, men have fewer than 10 per cent of positions among the national leadership. None of the national leaders are men and of the 12 national components leaders, eleven are women. Among the regional leaders, there are also very few men.

Another way in which the Federations create a supportive space for women is by the kinds of activities that are undertaken and validated. For example, the strategy in Zimbabwe is indicative of the prioritization given by the SDI federations to the poorest groups. There are many concerns about the capacity of the lowest income families to cope within the economic and political turmoil of Zimbabwe, For this reason Federation groups agreed that in construction projects special help will be given to those families most in need. Communities have identified families that cannot contribute anything, sometimes not even labour. The decision was made that, in each project, two or three families would be selected to benefit from free houses with the costs being shared by all participants. This is taking place in all developments. Generally these are the first houses to be constructed. It shows that even in situations of acute difficulty, groups of the urban poor are aware of their need for solidarity and support. These households may not be women-led but the importance lies in creating a discourse and practices that cares for the most vulnerable. In validating such needs, SDI validates women's gendered role in many societies which emphasis the importance of a caring response to need.

In all the SDI Federations, there is a deliberate attempt to build a culture that, in terms of gendered relations, favours women – but not through an imposition of these views but rather one that develops through dialogue, action, documentation, leadership interventions, and ongoing practice that includes:

- Empathy to the problems of poverty rather than discipline for the failed individual
- Incremental affordable development rather than maximum material consumption
- Collective rather than individual actions
- Flexibility in regard to local need rather than rule bound and formalistic

- Flexibility in regard to the time for community dynamics rather than working to externally imposed timetables
- Membership through participation (social engagement) rather than fixed financial contributions (financial credibility)
- Recognition that everyone has a contribution to make rather than leaders who dominate each leadership role
- Experiential learning rather than drawing on “experts”

Providing an experience in leadership

Many of the leaders within the SDI Federations are women that began as managers of local savings groups. Women are well represented at the leadership of the SDI Federations, both nationally and internationally. Out of an SDI Federation level delegation of 14 members attending the World Urban Forum in Vancouver (2006), 11 were women. In all the Federations, women have leadership roles.

One sdi member described the opportunities open to women within SDI thus: “This shack dwellers international [SDI] is participation 90% women. So it is a challenge to you women whether you want to take it up and make your position or whether you want to give it to your husband.”

And another leader elaborated:

“It has changed my power as a woman. I have gained experience because sometimes I have been there with the people who are building ... I mean with the people who are building the sanitation unit, so my work is to see how they build the sanitation unit and the work obviously towards progressing.”

Ensuring women can become leaders is not easily achieved and Federation leaders together with their NGO affiliates seek ways to achieve this.

At a personal level, many Federation women leaders had to deal with opposition from their husbands when they began to be active. They have also

had to do this within a culture where government agencies, civil servants and politicians and often international agencies favor men and encourage behaviors that are more likely to be held to men. External agencies also find it more convenient to work with individual leaders rather than favoring the collective processes that women's savings group provide. By grounding the leadership within the savings schemes and ensuring that community to community exchanges are the vector of learning, SDI processes seek to validate an alternative type of leader.

The SDI Federations provide opportunities to address women's disadvantage and vulnerability

Domestic violence is an issue that many savings schemes want to take up because of the impact on women. For instance, the Zambian Federation has had a particular emphasis on domestic violence over the last few years because when the Federation was emerging (2005-2007) many husbands saw membership as a threat to their own position in the household. The Federation developed an informal theatre presentation to articulate their concerns and to demonstrate how husband and wife could work together in a new relationship to address their development needs through the Federation. By 2007, they find this strategy is less necessary and there is a much greater understanding among Federation members and potential members about the need to address domestic violence. The role of the theatre presentation was not to contest particular incidences (although savings schemes may choose to do that by, for example, having meetings in the house of vulnerable women to demonstrate that they are not isolated) but to demonstrate that alternative practices are possible.

Whilst the majority of work undertaken by the savings schemes addresses needs such as secure tenure and basic services (and shelter and related services), the predominantly women's led groups may address other problems with a more explicit focus on problems faced by women. For instance, in

setting up the community police stations in Mumbai, women leaders acted to close down many illegal drinking places in part because of the domestic violence fuelled by alcohol abuse (Roy, Arputham). In Orissa, when the husband of one of the *Mahila Milan* leaders stole the group's savings and spent it on alcohol, the women confronted him when he returned home, drunk. They beat him and paraded him throughout the settlement, wearing an embarrassing sign around his neck. And they promised that they would publicly humiliate him in this manner each time he returned drunk. He didn't stop drinking, but he never created a problem again, and it sent a message to all the other men in the community.

The women-dominated savings group also takes the lead in many federation-led initiatives to acquire and develop land for housing. This includes undertaking the house-by-house enumerations that provide the information and maps that support upgrading. For new housing, it includes their engagement in the design, construction and management of housing – planning the layout with the architect, on-site building material construction and constructing the houses. In designing community toilet blocks, it included design modifications that addressed women's needs – for instance separate toilets for women and men and separate queues (with one queue, men often push in). In the development of neighborhoods, women's safety is explicitly considered in design discussions. In a very different way, the emphasis on affordability (with designs and construction materials that keep down unit costs) is very much about ensuring that women can be included in the kinds of shelter solutions that are developed.

The significance of women's presence continues to ensure that innovations take place to support gender sensitive development. For example, the South African Federation is building a "safe haven" for abused women and children within a larger development in an old cement factory. One of the Federation's conditions was that the construction of the "safe haven" should be done by

women's construction collectives that will be made up from the women who have been involved in the construction of 5,000 houses in the city.

The SDI methodology brings three particular aspects to its focus on addressing the gendered needs of women.

1: Material interests. The organizing methodology deliberately seeks to define and protect a space in which women are comfortable and hence engaged. As a result, many of the interventions focus on addressing women's gendered needs. There is a very strong focus on secure tenure, housing and access to basic services such as water, sanitation, schools and health care. In part the need for this is because of the very poor shelter conditions which are perpetuated in part because shelter and basic services are seen as a women's domain and not a priority for male-led development organizations

To date, across its 16 core affiliates, the SDI Federations have secured:

- 108,000 plots
- 54,000 houses
- Serviced thousands of additional plots
- Provided over 600 communal washing and toilet blocks serving millions of people

SDI has paid particular attention to affordable and collective housing and basic service provision with the understanding that this is the most likely to be inclusive of all of those in need and facilitate long term security of assets. As the two quotes below show, there is a need for collective responses to the housing problems that members face.

2: Political interests. The organizing methodology seeks to protect women's long term interests through their inclusion in leadership roles. Within societies where men have always dominated leadership positions, the

methodology seeks to support the emergence of women leaders through the dedicated and somewhat autonomous organizing space created by savings groups. As the Federations are made up of savings schemes, and as the savings schemes provide a constant reference point to legitimate and validate regional and national leaders, then women's leadership is encouraged and advanced.

High levels of women's leadership in the higher levels of the Federations and the international network mean that women's gendered interests are more likely to be identified and met than if there is a single high profile leader or a male leadership that favours men. The argument is not that gender replaces democratic accountability or that male leaders are unable to represent the interests and needs of women, simply that the constant presence of a critical mass of women leaders increases the capacity of the Federations to secure gains that are gender sensitive. Moreover, the demonstrated presence of women leaders encourages other women to aspire to this role. Collective activities can strengthen individuals and given them the capacity to talk to officials in ways that they could not have imagined previously.

3: Empowerment interests. There is a strong emphasis within SDI on changing the nature of social relations within low-income communities. Perhaps one of their most important perspectives is to change the functioning of local organizations leading to both greater capacity to operate in dominant cultures and other spaces, but also to recognise, protect and enhance an alternative way of relating. It is not simply a case of equipping women to be leaders in a hostile world (political interests) rather it is to cultivate an alternative way of relating. As noted above, savings schemes are encouraged to operate in a way that is more consistent with gendered values. There is a strong belief that such values are more likely to secure inclusive and pro-poor development.

The importance of this work is illustrated by Appadurai's (2001) paper in which he argues that culture is important for poverty reduction and that the kinds of processes developed through an SDI methodology are ways in which a poverty reduction culture can be strengthened. The SDI methodologies produce the "culture to aspire" which means the "poor could find the resources required to contest and alter the conditions of their own poverty" (ibid, 59).

The methodology is designed to empower women to advance their gendered values and principles beginning with the savings schemes. As the collective process engages with the external world, then this becomes more difficult. Individual leaders are sought and the external world identifies with such leaders. Municipalities seek to individualise tenure solutions and bill payment. Nevertheless there is a deeply rooted belief in the Federation practice that successful poverty reduction will require a change in operational practice towards those which favour the participation of women because they are a closer replication of women's day-to-day relational practice, along with a change in the priorities and direction of activities.

III. What CITYNET can take away from this process?

SDI now sits as a member in Cities Alliance and one of the most amazing explorations we have begun is to do joint ventures with cities and housing and urban departments of countries to explore a pro poor strategy for urban development. Along with ACHR, many community federations (some of whose women leaders are present in this event and will be making presentations) have demonstrated amazing capacity and are now partners in their city with mayors and administrators.

IV. Conclusion: Changing politics of global development paradigm.

The (re)construction of social relations and hence activities within the SDI Federations is based within a gendered understanding of the incidence and depth of poverty. In all the federations, there is a recognition that only if they succeed in creating and supporting a local organizing space for women, will the programme and associated processes continue to deliver activities that address the needs of women. To do this requires changing the culture of social relations, and changing the way in which power is distributed within local communities, city and national politics, and the way in which power functions (so that it is used to include and validate rather than to exclude and dominate).

City mayors and politicians KNOW that women play a vital role in their political careers, however their relationship often begins and ends at the time of voting, and for photo opportunities, and women especially in the global south rarely push themselves forward to contest these relationships. We all spend a lot of time giving politically correct speeches, we moan the need to improve the quality of life of the women in cities but we rarely create space and structures for them to participate in the process of transforming cities.

So my challenge to CITYNET's leadership is will you also continue to do that? Are all of us here to ensure that this event has tick marked a box saying did you look at gender? Or can we create a overarching commitment to ensure that women are that the center of our processes. If CITYNET does take this recommendation seriously SDI and ACHR will work very closely with you to demonstrate what transformation is possible.