



UNDP -
World Bank
**Water and
Sanitation
Program**

South Asia Region

Credit Connections

Mahila Milan

Mumbai,
Maharashtra

Gujarat Mahila
Housing SEWA Trust

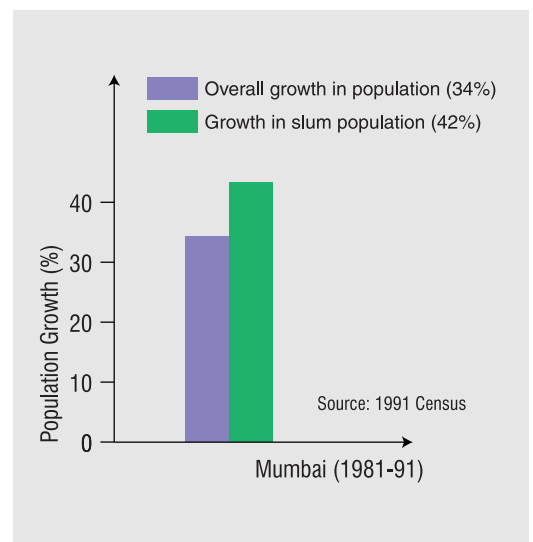


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Mumbai, being the financial, industrial and commercial capital of India, has attracted a steady stream of migrants from all over India (including rural Maharashtra) in search of livelihood. "The exodus is a pathetic march for survival goaded by hunger and the human instinct to keep body and soul together," says Urban Fernandes (*The Right To Live – With Indignity?*, 1985).

This massive influx of migrants has resulted in a densely populated city, with a severe large-scale shortage of housing, infrastructure and social services. The magnitude of the problem is immense and well recognized. Currently, half of



Mumbai's population lives in slums. Recent estimates claim that about 40 percent of the city's population lives in 3.5 percent of its area – that is, the population density in these enclaves



...(pavement slums) are not just 'bastis' which spring up on vacant lots or stretches of land, but hutments actually built on the pavements of city streets, utilizing the walls or fences which separate building compounds from the pavement and street outside.



The reality of the slums in Mumbai

averages 400,000 persons per sq km!

Besides the sheer magnitude of the problem of homelessness in Mumbai, another unique phenomenon of this city is the high incidence of pavement slums.

'We, the Invisible,' is a census of pavement dwellers undertaken by the Society for Promotion of Area Resource Centers (SPARC) in 1985, at a time when the authorities were threatening to clear all pavement slums with no relocation or compensation package for those evicted. The report defines pavement slums as being "radically different" from the general understanding of what slums are like:

"...(pavement slums) are not just 'bastis'¹ which spring up on vacant lots or stretches of land, but hutments actually built on the pavements of city streets, utilizing the walls or fences which separate building compounds from the pavement and street outside."

The main reason for pavement dwelling is the lack of resources to buy or rent

better housing.

In 1985, the Society's census covering 6,000 households, comprising 27,000 pavement dwellers in Mumbai, found some startling facts:

- Pavement dwellers are largely a self-supporting population. They are a source of cheap labor employed in the informal sector, engaged in 'unpleasant jobs which organized labor does not like to do'.
- Over 74 percent of pavement dwellers earn less than the daily minimum wage. Even slum housing is beyond their reach. They survive because they live on pavements near their place of work, thus they do not incur any travel expenses.
- Pavement dwellers do not occupy their footpath shelters free of cost; they usually 'buy' their six-foot stretch of pavement from local musclemen or pay monthly rent to them. Additionally, they either have to pay in cash or kind for basic amenities such as water, electricity and toilet use.

¹Basti – slum settlement.

● Most pavement dwellers view pavement dwelling as a temporary measure, especially when they first migrate to Mumbai. However, due to unaffordability, many live out their lives on the footpath. Half the households interviewed had lived on the pavements since their arrival in Mumbai, up to 30 years ago.

The Society has been involved in working with these pavement dwellers in addition to general slum dwellers in the city of Mumbai since 1984.

The Society for Promotion of Area Resource Centers and the National Slum Dwellers Federation Give Birth to Mahila Milan

The Society for Promotion of Area Resource Centers was set up as a non-governmental organization in Mumbai in 1984. Initially, the Society began its 'developmental work' with slum and pavement dwellers following the traditional, supply-driven social work model. The promoters soon realized that this method was totally unsuited to tackling the large-scale problems affecting Mumbai's homeless. Anything they did would only be a small drop in the ocean – with no large-scale impact.

The first change in approach was effected when the Society forged a strategic alliance with the National Slum Dwellers Federation (NSDF) and began working closely with its President, Mr A. Jockin, in Mumbai. Currently, the Federation works in partnership with the Society in 23 cities throughout India, headquartered in Mumbai.

The three main 'tools' devised under the National Slum Dwellers Federation/

Society for Promotion of Area Resource Centers partnership to enable poor communities to access better housing and infrastructure, are:

1. Enumeration: There is a strong belief in the power of information. It can be used by poor communities to negotiate with officials and undertake advocacy work; information gives credibility to the poor as they demonstrate that they are fully aware of their own situation. Thus, the Society prepares structured questionnaires and writes the formal analysis of community-wide census and needs or impact assessment studies, while the members of the Federation conduct the surveys through their field workers.

2. The power of exchange and exposure visits: Both the Society and the Federation believe that sustainable development can only be achieved through a 'people-driven' process where the poor communities themselves are exposed and empowered to conduct their own negotiations. There is an inherent belief that the poor are fully able to solve their own problems and know what is best for them. To facilitate this, 'exchanges' between poor communities to share their experiences and learn 'best practices' from each other are regularly organized. These include exchange visits of community groups from/to Mumbai to/from other cities in India as well as to slum communities in South Africa (Capetown), Cambodia (Phnom Penh), Nepal (Kathmandu) and the Philippines (Quezon City).

In order to promote technical skills development, the Society and the Federation do not favor classroom-based, formal teaching techniques. Instead, exposure visits by community groups to housing exhibitions, practical

“Our partners in building bridges are women. Because it is they who interface with other women, ensuring the growth of community participation.”

Sheela Patel
Director
Society for
Promotion of Area
Resource Centers

training on low-cost building techniques and house model shows are regularly arranged.

3. Community involvement/participation:

The third part of the unique Federation/Society

approach is to involve the community to the largest possible extent. In fact, the Society defines its role as that of a 'facilitating' agency – an interface between government and other formal institutions and informal sector poor communities. The Society does not have any specific mandate except to facilitate and expedite community decisions and campaigns.

In order to involve community participation to the largest possible extent, the Society and the Federation gave rise to a third organization – Mahila Milan. Also called the 'women's wing' of the NSDF, it was formed in order to include the active involvement of women. One of Mahila Milan's main activities is to use the savings and credit mechanism as a means to form closer community groups and encourage the discipline of saving.

Mahila Milan

Mahila Milan is currently a federation of women's collectives in Mumbai and 23 other cities of India, working under the umbrella of the National Slum Dwellers Federation. Mahila Milan's activities include supporting the needs of its members for both savings and credit and for



A Mahila Milan meeting in progress

accessing better housing and infrastructure.

Primarily a community-based institution, Mahila Milan was first promoted by the women pavement dwellers living in Byculla, Mumbai, to obtain recognition for the role of women in communities and involve them more actively in community development.

One of the primary activities of this 'people-led' organization is to enhance their access to credit. This was identified as a priority need by the members of Mahila Milan. The savings and credit activity was first initiated in order to create a crisis fund and promote regular savings by the women. Over time, the women argued that even if they were successful in lobbying the government, and as a result were provided with land for their eventual relocation, how could they finance the cost of building adequate shelters and related infrastructure? Thus, the savings and credit program was further developed.

The ongoing Mahila Milan savings collectives have many positive features, including the following:

- Daily savings collection by Mahila Milan organizers to inculcate a strong savings habit and keep the

One of Mahila Milan's main activities is to use the savings and credit mechanism as a means to form closer community groups and encourage the discipline of saving.

community in touch with each other on a daily basis.

- Creation of a system targeted to work for the poorest of the poor (pavement dwellers), thus ensuring that it will be inclusive for all levels of poor people; as such, it is highly replicable.
- Each savings group (of 10-15 women) meets every day; this allows them to address issues of concern to them on a daily basis.
- Appropriate training and capacity-building for community organizers in the areas of money management and monitoring of funds.

Besides organizing the savings and credit activities in their local areas, Mahila Milan members are also very active in the struggle for adequate shelter and infrastructure. Mahila Milan members are partners in the Society's 'Housing Training Process' which began in 1985. They participate in group outings throughout Mumbai to identify potential land for relocation to aid them in negotiations with urban

authorities. They have participated in exposure visits to various government agencies and other non-governmental organizations, to see 'model house exhibitions' and learn of low-cost housing techniques. This has enabled the local Mahila Milan collectives to design their 'ideal houses' using these techniques, to be implemented when they are eventually relocated. The Society, in conjunction with the Mahila Milans, has periodically held 'Housing

The Mahila Milan collectives are trained in basic, low-cost housing techniques so they can design their 'dream housing society' – to be built once they are relocated.



New Initiatives being discussed by the members of Mahila Milan and National Slum Dwellers Federation

Profile of a Mahila Milan Leader from Byculla, Mumbai²

Samina Sheikh is about 45 years old. She and her husband came from Bihar soon after they were married and they have since lived at Jhoola Maidan in a hut on the pavement. This hut was first made from Samina's sari (six yards of cloth) draped from a compound wall to give privacy. It was gradually transformed into a shack made from thin plastic and wood. Samina has worked for over 18 years as domestic help and her husband pulls handcarts.

Samina joined the Society's training program in 1986 out of curiosity, and gradually her interest in what she was learning led to a rearrangement of her work schedule so that she could be at the area resource center every afternoon. Soon, she was the informal caretaker of the Byculla office. She also supervises the street children who hang around the center, collects loan repayments, and sits on various Mahila Milan committees.

She has undergone masonry training and has travelled extensively, sharing her knowledge as part of a Mahila Milan training team. At present, she supervises the construction of the first toilet to be built in Mumbai for pavement dwellers, and is going to Kanpur to train women from Mahila Milan collectives to develop the various Mahila Milan programs.

²Reproduced from an article entitled 'The Mahila Milan Crisis Credit Scheme: From a Seed to a Tree', *Environment and Urbanization*, Vol 5, No 1, April 1993.

“ We demystified the secrecy surrounding the ration cards. Then we decided to tackle health, but slowly we realized that all this was secondary to the issue of demolition.”

Celine D’Cruz
Assistant Director
Society for
Promotion of Area
Resource Centers

Exhibitions’ displaying these model houses; these have proven to be a powerful advocacy tool for the government and for networking with other slum dwellers.

One offshoot of this housing-related activity has been to develop an all-women centralized ‘Builders’ Guild’ of masons, construction workers, plumbers and electricians, fully trained in designing and building low-cost houses and toilets.

Mahila Milan members are also involved in facilitating access to improved services and a better quality of life. For example, they help in obtaining ration cards for fellow slum dwellers by engaging in a dialogue with the concerned authorities. These cards entitle the poor to essential food and kerosene oil for cooking stoves at subsidized rates in special government-run shops. Some 40,000 families have been facilitated by the various Mahila Milans in Mumbai in obtaining ration cards, which also serve as



The Builders’ Guild in training

identity cards.

Besides managing the savings and credit functions within their communities, the Mahila Milan groups are thus engaged in a variety of other community participatory activities, aimed at improving their members’ lives.

Mahila Milan – Byculla Branch, Mumbai

Achievements

Due to the wide variety of work being undertaken by the different

Focus

Byculla Mahila Milan’s Savings and Credit Activities

As the Mahila Milans are purely people’s organizations with their own leadership and rules, each Mahila Milan independently formulates the particular procedures and guidelines for their activities, including the savings and credit program. They are facilitated by professional staff of the Society for Promotion of Area Resource Centers who educate the women about prudential norms and institutional money management requirements and provide a liaison function with banks and other formal credit institutions. The Society has also aided the women members of Mahila Milan to open and operate individual bank accounts at local banks. Finally, when access to credit from external sources is required, such as housing loans from the Housing and Development Finance Corporation Limited or income generation loans from Rashtriya Mahila Kosh, the Society writes the loan proposal and works out the financing mechanism, thereby acting as an interface between the formal and informal institutions.

Mahila Milans set up throughout India, this section focuses on the first ever Mahila Milan that was formed by the women pavement dwellers of Byculla, Mumbai.

The work of the Mahila Milan involves much more than simply running the savings and credit activity within the community. As described in the previous section, it is involved in all aspects of the struggle for access to improved housing and infrastructure and the prevention of demolitions until a firm relocation package is assured by the authorities.

The Byculla Mahila Milan has various achievements to its credit. Being the 'first' of its kind, it is a pioneer in many areas and provides help and support to other slum and pavement dwellers who have formed Mahila Milans in their own areas.

The members of Byculla's Mahila Milan are currently involved in the identification of alternative land options for their eventual relocation, and

negotiations with the authorities are underway. In the interim period, they have succeeded in improving their shelter status on the pavements through the following achievements:

- **Access to legal electricity in their pavement shacks:** Previously, pavement dwellers could not hope to get 'legal' electric connections. They commonly paid middlemen, who charged up to Rs 300 per month for an 'illegal' light bulb connection.

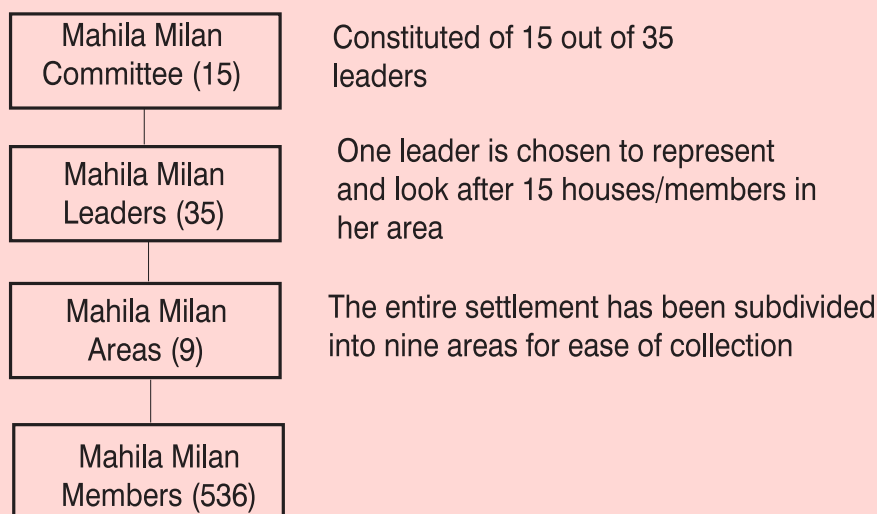
However, the Byculla Mahila Milan persuaded the Bombay Electrical Services and Transport Department to provide legal electrification to their footpath settlement as a pilot project in 1998. This means that "pavement families get safe electricity at fair prices and Bombay Electrical Services and Transport Department reaches a new clientele and reduces dangers of unsafe electrical connections".³

This achievement also sets a precedent for other slum communities throughout Mumbai.

Mahila Milans in different areas are involved in facilitating access to improved services and a better quality of life.

The Byculla Mahila Milan has various achievements to its credit. Being the 'first' of its kind, it is a pioneer in many areas and provides help and support to other slum or pavement dwellers who have formed Mahila Milans in their own areas.

Organizational Structure of Byculla Mahila Milan, Mumbai



³Source: *CityWatch: India*, Vol No 6, March 1998: A publication of the Society for Promotion of Area Resource Centers, the National Slum Dwellers Federation and Mahila Milan.

“The Mahila Milans are concerned with much more than just savings and credit. However, dealing with money and credit is a major activity for us.”

Shehnaz Shaikh
Mahila Milan Leader
Byculla, Mumbai

- **Land tenure security:** The Byculla Mahila Milan has successfully concluded tough negotiations with the Mumbai Municipal Corporation, ensuring that until their relocation details are finalized, their pavement shacks will not be demolished.
- **Ration cards for all:** Through collective, organized efforts the Byculla Mahila Milan has succeeded in obtaining ration cards for each family living in this pavement settlement.
- Loans are provided to meet multiple credit needs (within four to five days of application), including crisis or for consumption purposes, purchase of wholesale foodgrains, income-generation activities and housing or infrastructure upgradation.
- In conjunction with access to credit, daily savings (minimum amount Re 1) is a requirement for being a Mahila Milan member.
- The maximum eligible loan amount per member is currently Rs 5,000.
- The average loan repayment rate is 100 percent. This is possible due to the decentralized nature of the loan process, whereby the loanee is intimately known to the Mahila Milan leaders and they are in daily contact due to the compulsory savings requirement.

Facts and Procedures

- All members of Byculla Mahila Milan are pavement dwellers. They are engaged in various activities in the informal sector, including running small shops, working as domestic maids, vending various products such as cooked food and carpet weaving.
- The Byculla Mahila Milan has 536 women members. In total, there are over 100,000 women members in the various local Mahila Milans scattered throughout Mumbai.
- If there is a delay in repaying a loan, the ‘punishment’ is to award the member another loan to repay the previous one.
- Only one loan may be awarded at a

Society for Promotion of Area Resource Centers

The Society for Promotion of Area Resource Centers’ work within the Society/National Slum Dwellers Federation/Mahila Milan alliance has led to an increasingly diverse range of tasks and responsibilities. Members of the National Slum Dwellers Federation undertake all actual field work to set up and sustain Federations. The alliance of the three organizations ensures increasing awareness within Federations and communities. Mahila Milan trains women’s collectives to learn appropriate skills so they can manage the communities’ program needs.

The Society’s role is one which begins with identifying a need, refining and defining possible solutions and ensuring that members of Mahila Milan and the National Slum Dwellers Federation examine these to determine which ones will work, and to make them viable. In this, the Society’s task is to lobby for their legitimization while the other two organizations ensure that enough people know how to put the solutions into operation.

The crisis credit program is one example. Women had already begun a crisis credit scheme on an individual basis. By encouraging collectives to undertake this program, it acknowledged the need for such a process. Also, it was designed around what women already did and could manage and demonstrated to women themselves and to the community how simple and effective such a process was.⁴

⁴Reproduced from an article entitled ‘The Mahila Milan Crisis Credit Scheme: From a Seed to a Tree’, *Environment and Urbanization*, Vol 5, No 1, April 1993.

time, unless the woman is facing a crisis, in which case two concurrent loans may be awarded.

- Besides members' own savings, Mahila Milan has accessed institutional credit funds from Rashtriya Mahila Kosh for on-lending to members for income-generation purposes.

1993 – First loan accessed from Rashtriya Mahila Kosh, for Rs 3,500,000. This was disbursed to 14 different Mahila Milans in 14 cities of India, including Byculla, Mumbai.

Currently, over Rs 1,000,000 is disbursed in the form of loans (using members' own savings as well as Rashtriya Mahila Kosh funding) throughout Mumbai city itself, via the various Mahila Milan groups.

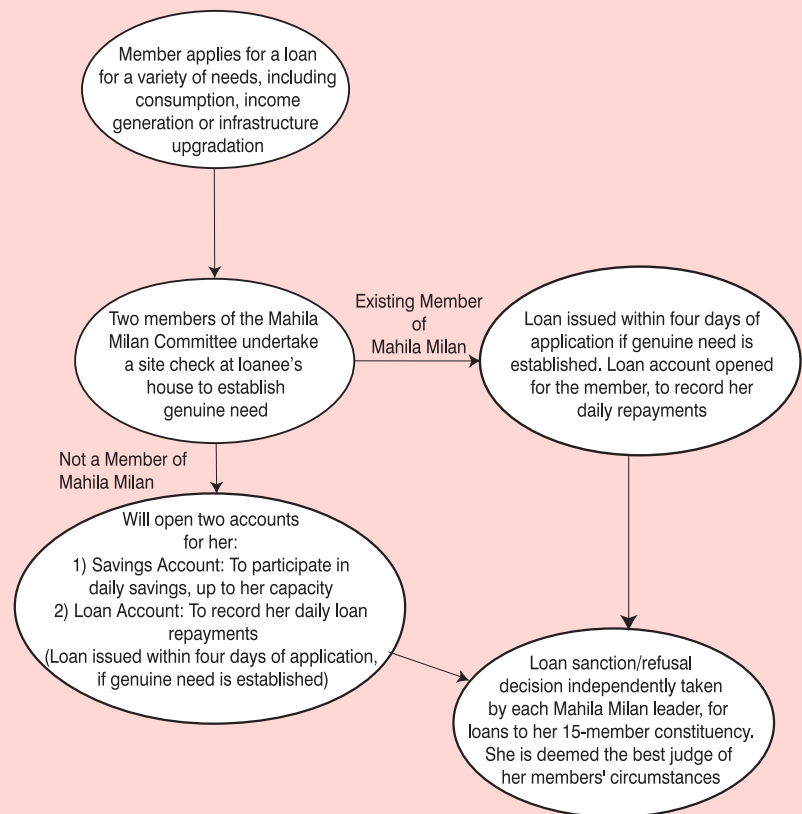
- The current interest rate on loans at Byculla is 2 percent per month. This has been decided by the Byculla Mahila Milan members through a collective group meeting. Of the interest collected, 1 percent is used to repay interest to Rashtriya Mahila Kosh, while the balance 1 percent is used to meet administrative expenses and build up a group credit fund.

- The loan repayment period and instalment schedule is fully dependent upon the loanee's economic circumstances. It is decided on a case-by-case basis by the loanee, in conjunction with the Mahila Milan leaders.

- Mahila Milan leaders have full autonomy in deciding whether a loan is to be sanctioned or not. It is rare for a loan application to be refused. All applicants are aware of the sanction criteria – as these have been formulated by themselves.

- No collateral is required for loans.
- The struggle for improved shelter is of chief concern to the Mahila Milan

Byculla Mahila Milan: Loan Process Map



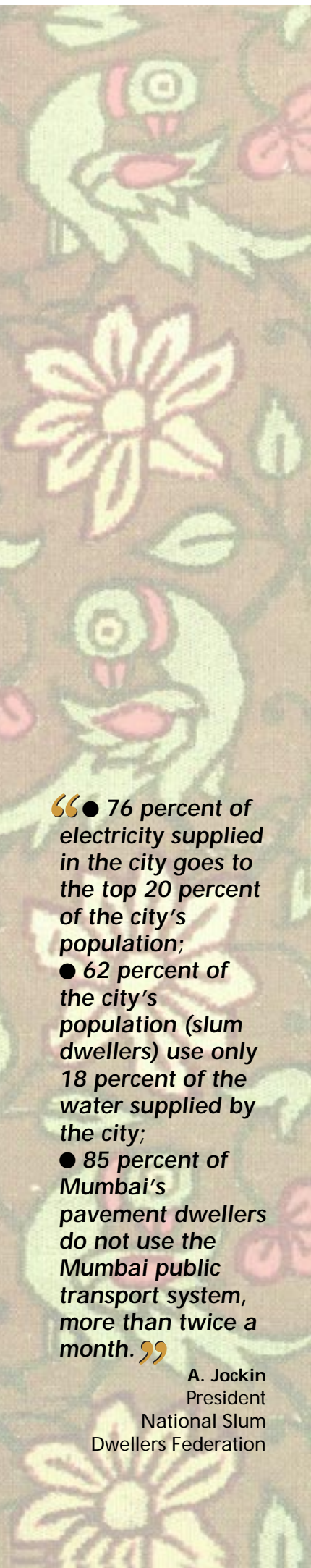
members. Thus, each member has two separate bank accounts – one for depositing her regular, daily savings and another for depositing monthly savings towards her 'house' fund. The latter is a nest-egg to be accessed when land for relocation is eventually granted by the authorities and the women need funds to build their own homes. It may also be used as a deposit to obtain large-scale housing loans from institutional sources, when required.

The funds from the members' regular savings in the former account are rotated for on-lending in the form of credit, along with supplementary bulk funds from Rashtriya Mahila Kosh.

- Since Mahila Milan's credit activity is fully owner-managed, community members undertake daily cash collections, loan disbursements and

“Urban local bodies are not geared up for dealing with poor communities, who require different payment plans such as an instalment scheme. This fund is vital in expediting access to services from such mainstream institutions.”

Celine D'Cruz
Assistant Director
Society for
Promotion of Area
Resource Centers



“● 76 percent of electricity supplied in the city goes to the top 20 percent of the city’s population;
 ● 62 percent of the city’s population (slum dwellers) use only 18 percent of the water supplied by the city;
 ● 85 percent of Mumbai’s pavement dwellers do not use the Mumbai public transport system, more than twice a month.”

A. Jockin
 President
 National Slum
 Dwellers Federation



Open drains in the lanes of Mumbai slums

bank deposits. However, as the majority of them are illiterate, they hire literate community members to write up the daily accounts. Colored slips of paper denoting different currency amounts, for example, red – Rs 100, blue – Rs 50, green – Rs 10, yellow – Re 1, etc are used by the leaders to record each woman’s daily savings and repayment amount, until the accounts are written.

The National Slum Dwellers Federation’s Perspective on the Reality of Slum Dwelling

Speaking with Mr A. Jockin, the President of the National Slum Dwellers Federation (himself a slum dweller), provides a first-hand perspective of the problems faced by slum dwellers and the approach his organization has taken to combat them. He quotes well researched statistics to back up his argument that “the state should continue to be fully responsible for the overall provision of infrastructure services, but a delivery mechanism should be worked out, which allows community input in the design of their

own infrastructure needs”. He agrees that poor communities are ready to contribute financially towards part of the cost of infrastructure, but the entire cost burden cannot be shifted onto them. Some excerpts:

- 65 percent of Mumbai is covered with slums. However, in terms of infrastructure provision, coverage is highly skewed. Seventy-six percent of electricity supplied in the city goes to the top 20 percent of the city’s population.
- 62 percent of the city’s population (slum dwellers) use only 18 percent of the water supplied by the city.
- 85 percent of Mumbai’s pavement dwellers do not use the Mumbai public transport system more than twice a month.
- On the other hand, 95 percent of slum dwellers use public toilets. They pay Re 1 per use, thus spending Rs 200-250 per month on sanitation. Slum dwellers in Mumbai pay Rs 5 on average for a bucket of water. The majority of families spend Rs 15-25 a day on buying water. Yet most of this revenue goes to private water vendors charging extortionist rates, instead of

the Municipal Corporation, although it is the city's water that is being vended by the private operators.

Jockin states that in order to reduce costs and increase coverage of infrastructure provision, poor communities are able and willing to contribute in four ways:

1. Design their own on-site infrastructure. This reduces the design costs of the project by approximately 35 percent.
2. Contribute approximately 10 percent of the total capital cost of on-site infrastructure, for example, drainage, sewage, water, electricity connections, toilets, etc.
3. Contribute their own unskilled labor for physical upgradations, thus reducing total project cost by a further 20 percent.
4. Be fully responsible for on-site maintenance of services, through community cash contribution and internal management of maintenance services.

Financing Water Supply and Sanitation through Microfinance

The Society for Promotion of Area Resource Centers, National Slum Dwellers Federation and Mahila Milan

alliance is engaged in a large number of activities aimed at obtaining land and improved infrastructure for poor communities throughout Mumbai (and India). All the ongoing projects involve a high degree of community participation in terms of design and implementation, along with part or full financial contribution towards the provision of services. In this context, the role of Mahila Milan as the microfinance partner is very important.

Communities are also facilitated in their quest for a complete home through the Society's 'Infrastructure Bridge Fund'.

The following is a series of snapshot case studies focusing on how small-scale credit is facilitating the provision of infrastructure, especially water and sanitation services to poor communities in the slums of Mumbai.

Collective Initiative

Jankalyan Cooperative Housing Society: the Story of a Complete Slum Resettlement

The resettled residents of Jankalyan Cooperative Housing Society located near Chembur in the Mumbai suburbs are proud to live in a 'mainstream society'. However, the transition from being pavement dwellers to their

Fed up of waiting for an institutional source of credit for 'bridge funds' to finance those long, unglamorous 'middles of projects', the Society has set up an internal fund for its members.

The Society for Promotion of Area Resource Centers' Infrastructure Bridge Fund

Fed up of waiting for an institutional source of credit for 'bridge funds' to finance those long, unglamorous "middles of projects"⁵ as Sheela Patel says, the Society has set up an internal fund for its members. Made up of donor grant funds and an interest component from Mahila Milan's savings, this centralized fund, called Infrastructure Bridge Fund, is used to make lump-sum payments to authorities for infrastructure services such as water and electricity connections. Over time, the payment made is collected from the community members that have benefited, and repaid into the Fund. Without access to such (relatively) large-scale 'bridge loans', it would take much longer for communities to pay for and access services.

⁵ Refers to the period during which physical work is in progress and periodic payments need to be made.

current status, was made possible by the Society/Federation alliance in conjunction with their own Mahila Milan collective.

Originally, these residents lived on the pavement near the railway tracks in Bharatnagar, Mumbai. In 1985, the railway authorities began applying pressure on them to relocate, as they had plans to build a new station on the same land. Facing demolition of their 'homes' brought the community of 200 closer. They joined the Federation in 1985 and began lobbying for resettlement land from the railway authorities, with the help of the Federation.

infrastructure, once they were successful in obtaining land for relocation from the railway authorities.

In 1992, following intense negotiations, the community dismantled their original 'homes' and moved to a provisional site while their relocation arrangements were being formalized. They built makeshift huts using the same materials from their old 'homes' but had little access to infrastructure. Finally, the authorities granted the land for relocation to 120 of the 200 members in the community. The remaining 80 are still residing in the provisional site and negotiations are ongoing regarding their eventual relocation.

With the granting of land, the community was faced with the prospect of building its own houses and related on-site infrastructure. This is where the microfinance role of Mahila Milan was crucial. Each family had already accumulated Rs 7,000 in savings toward building its new house. With the help of the Society, they used this to leverage loans of Rs 13,000 per family from the Housing and Development Finance Corporation Limited. The repayment required on the loan was Rs 105 per family per month. Currently, 60 percent of the total loan has already been repaid to the Housing and Development Finance Corporation Limited and balance repayments are ongoing. There have been no loan defaults. The Society provided professional support in terms of completing the paperwork for the Housing and Development Finance Corporation loan, preparing quarterly repayment statements and served as an intermediary liaison agency.

The community decided that with the help of the National Slum Dwellers



Designer homes – built by the members of Jankalyan

At the same time, their association with the Federation made them aware of the benefits of forming a Mahila Milan group. This was instituted by the women, who began regular savings and credit activities within the community. They were aided by the Mahila Milan members in Byculla who gave them training and advice. Regular savings towards a 'housing' fund began in earnest, as the community realized that they would require substantial capital to build their houses and related



A Jankalyan resident working at her doorstep

Federation and the Mahila Milan Builders' Guild, they would design and construct their new homes. It was an ambitious project, but the exposure training given to the Mahila Milan members gave them the confidence which they needed to succeed. In 1991, physical construction work began. The following has been achieved by 1999:

Housing – Jankalyan Cooperative Housing Society

One hundred and twenty new houses have been built by the community. Each house costs approximately Rs 20,000 of which Rs 7,000 was paid from the family's own savings, saved with Mahila Milan, and the balance of Rs 13,000 was borrowed from individual Housing and Development Finance Corporation loans accessed with the help of the Society.

Each household contributed 10 days of labor or Rs 25 per day towards labor costs to build their houses. They hired professional engineers to assist them.

The houses are of a uniform design, based on their 'dream house'.

A typical house in Jankalyan Cooperative Housing Society has:

- a floor area of 180 sq ft;
- a ladder up to split level second floor –with an additional 100 sq ft of space;
- two rooms on split levels;
- pucca walls with asbestos roofs;
- an open verandah in front;
- own electricity;
- collective water stand-pipe – 3 m away from the house;
- one toilet per four families (yet to be connected to city mains); and
- a drainage system within the society (yet to be connected to city mains).

Infrastructure – Jankalyan Cooperative Housing Society

Electricity: Individual connections and meters have been installed in every house at a cost of Rs 2,300 per household. Mahila Milan negotiated on behalf of the community with the Electricity Board for the connections. The Society paid the total amount of Rs 276,000 to the Electricity Board in a lump sum on behalf of the community in order to expedite the connections. This payment was made

“Without the help of the Society for Promotion of Area Resource Centers' bridge fund and their professional input, we would have taken much longer to get access to infrastructure and our quality of life would have continued to suffer.”

Yashobha Tupey
Secretary
Jankalyan
Cooperative Housing
Society
Mahila Milan



Jankalyan residents collect water for their daily needs



Locked toilets – ready for use but awaiting connection to the city mains

from the Society's Infrastructure Bridge Fund, set up for such purposes. Mahila Milan is in the process of collecting Rs 2,300 per household through daily savings, to repay the loan.

Drinking water: Common water stand-points located within the Society provide water 22 hours a day. They have been installed by the Municipal Corporation. Again, the Society facilitated the process of getting water connections by paying the total cost of Rs 13,000 from its bridge fund. The individual contribution from each household of Rs 110 has been collected by the Mahila Milan and repaid into the Society's bridge fund.

Toilets and sewerage: The community decided that building one toilet to be shared between four households would be the most cost-effective way of providing sanitation facilities. Thus 30 toilets costing Rs 3,000 each have been built, with each household contributing Rs 750 from its own savings to meet the costs. The toilet design was provided by Mahila Milan along with the supervision of the physical construction work undertaken by paid laborers. Unfortunately, these toilets are yet to

be made operational as they have not been connected to the city's main sewerage line. Negotiations are under way with the Municipality, and the community is hopeful this will be completed soon. Currently, residents are using communal toilet facilities provided by the Corporation, located near the Society.

Drainage: The community has built open drains running through the society. Unfortunately, they are yet to be connected to the city's main drainage pipe, negotiations for which are also ongoing.

Collective Initiative

Mankhurd Railway Station – Accessing Water across the Tracks

Nine hundred and thirteen families live in a slum along the railway tracks adjoining Mankhurd station in Mumbai. They all live in *kuchcha*⁶ houses and most of them have been residing here for over 20 years.

In 1991, this community became a member of the National Slum Dwellers Federation. It also formed a Mahila Milan which currently has 240 account holders. Total savings by these

⁶Kuchcha: Temporary structures with mud walls and thatch/tin roofs.

members have exceeded Rs 1,000,000 toward their housing fund which is currently deposited in the Bank of Baroda. In addition, another Rs 100,000 in savings is on-lent through a rotating fund in conjunction with external funding from Rashtriya Mahila Kosh, to meet the community's small-scale credit needs.

Access to water is the main problem faced by these slum dwellers. They have been living with this unsatisfactory situation for the last 20 years. Every day, women and children spend three to four hours in water collection. They have to queue at common water stand-posts located 1 km away, across the railway tracks. The water only comes on in the evening, so it is often dark before they return. This makes it even more dangerous, as they need to cross the tracks twice in their daily water collection routine.

Mahila Milan requested the Federation leaders to help them access their own water connection. In the past, despite repeated visits to the Municipal ward, the community leaders had been unsuccessful in getting improved services. The community was willing to pay the full cost of getting a water connection, but were still denied it, mainly due to lack of legal land tenure.

The Federation advised the Mahila Milan leaders to get a full cost quote from a good plumber, of the labor and material costs of installing a water connection in the slum. Ongoing negotiations with the Municipality, with the assistance of the Federation, finally yielded positive results. However, the

railway authorities refused to grant a 'No Objection Certificate' to allow the water pipeline to cross the tracks. So, the water pipe had to eventually go around the tracks, adding greatly to the total cost. Still the community agreed to go ahead, as they felt 'enough was enough'.



A view of the water pipeline installed by Mankhurd Mahila Milan

In August 1998, 2,500 ft of water pipelines were laid up to the slum in Mankhurd, yielding water 24 hrs a day. The physical work was undertaken by a qualified plumber, with the community supplying all raw materials and supervision. The Corporation installed the water meter and connection to the city water mains.

The total cost was Rs 300,000. One hundred families contributed, thus making their individual contributions, Rs 3,000 each. The Society's bridge fund made the lump-sum payment to the materials supplier, plumber and the Corporation, while residents repay over time through their own savings collected by Mahila Milan. In addition, each household paid an extra Rs 100 to install individual taps in their own homes.

Every day, women and children spend three to four hours in water collection. They have to queue at common water stand-posts located 1 km away, across the railway tracks.

“I am so much more relaxed without having to worry about water collection and our safety. Plus, I earn Rs 50 to Rs 100 more every day, as I don't have to waste time collecting water. We could have never got this without help from the Society and the Federation.”

Shanta Shankar Mane
Vegetable vendor
and slum resident near
Mankhurd Railway
Station, Mumbai

Shantabai's Story – Slum Resident near Mankhurd Railway Station

Shantabai is a vegetable vendor living in the Mankhurd railway slum. Most of the people that live in her slum are vendors of various items including vegetables, bangles, fruits, sweets, etc. Their makeshift stalls are located in the same area as their homes, catering to the railway passengers.

Previously, Shantabai spent three hours a day in water collection. Sometimes she sent her daughter, but was always worried that she may trip over the tracks or face other dangers in the dark.

However, now with her new water connection at home, she has much more leisure time. Her business has also improved as she has more time for vending, and she proudly states that

her profits have increased by Rs 50 to Rs 100 per day. In fact, she claims that she is not the only one – her fellow vendors are also earning more now. Their daily savings amount with Mahila Milan has gone up, and in some cases doubled. Shantabai and her neighbors used to spend Rs 6 to 10 per day in paying for two buckets of water from their old water stand-post. Now they save on this cost as well.

Shantabai is yet to receive her first 'legal' water bill. She is still repaying her loan of Rs 3,000 for the water connection. Even though she hopes that eventually they will be given land for relocation and that she will have a home of her own, for the interim period, she definitely feels that getting her own water connection was money well spent.



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