

Urban Poverty, Women's Empowerment and the Local State The Case of Public-private Collaborated Community Development in Ahmedabad

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Abstract: *Based on the data of my fieldwork in Ahmedabad, India, this paper attempts to examine the processes of women's empowerment at the intersection of local community-based activities of women's organisations and individual interests and needs. The case discussed in this paper is of poor women's participation in community-based organisations (CBOs) under a local government-NGO collaborated slum improvement scheme: the Slum Networking Project (SNP). First, the paper gives a theoretical overview of the local state, and tries to apply the concept to the issues of gender and development, in the context of an increasing incorporation of NGOs into government development projects in urban India. Second, it deals with the issues of women's empowerment in development in the Indian context. It further argues how NGOs as intermediaries are seen as vital for social transformation amongst poor women, yet increasingly appear vulnerable in their ideologies when it comes to the activities at local community level. Third, it analyses the data and examines whether the development discourse exerted by the concerned NGOs in the SNP fits into poor women's interests in their view. Finally, the paper concludes that along with the institutionalisation of hitherto progressive NGOs, non-transformative organisations, often populist in nature, appear to have gained spaces in capturing vulnerable sections of society.*

I. Introduction

The aim of this paper is to rethink the implication of women's empowerment, a normative and widely appropriated term in recent development discourse, in a recent Indian urban setting and how it fits into the choices made by slum women for their life-chances. The paper draws some empirical data from my fieldwork¹ on poor women's participation in a local government-NGO initiated community development in Ahmedabad. A hallmark of women's empowerment in development is a social transformation of poor women through collective action upon their consciousness of the dominance of patriarchy that underlines the day-to-day subordination of those women both in the home and the work place (Hill 2001; Kabeer 1994). In achieving this, proponents have laid much stress on the roles that catalytic NGOs play in mobilising those who have been denied access to decision-making and choices (Desai 1995). India offers interesting examples of women's empowerment through the efforts of social movements, which mostly blossomed in the 1970s with radical ideologies, issues at stake and goals. Following such success, much empirical literature seems to have been engaged with analysing poor women's empowerment in terms of their participation in organisational-level activities (Hill 2001) or organisational structure of women's movements that would increase women's autonomy and economic independence (Everett 1989; Purushotaman 1998).

The case that I will present, however, shows ambivalent features of poor women's empowerment processes; viz. the limits of progressive women's organisations in mobilising poor women in project-specific activities at residential community level. In this paper, I will confine my argument to urban India, as it has now become the field of provision of service by

¹ I am grateful to the Foundation for Advanced Studies on International Development, Tokyo, for its support of my field survey in Ahmedabad, India under the Research Fellow Programme from 13 January to 17 February 2003 (except 14-15 January). The survey was undertaken under the auspices of a local NGO: Urban Planning Partnerships (Foundation for Public Interest), Ahmedabad.

various levels of grassroots—actors of various kinds of movements, ranging from protest movements to urban social movements, which are active over issues in the urban milieu (Castells 1983). Ahmedabad, the seventh largest city in India that has developed with textile mill industries, fits with this argument as it experienced the emergence of various social activities by local industrialists before Independence, which would further led to trade union activities thereafter. These trade union activities are the prototype of today's NGOs as they have contributed to creating the 'culture of participation' of the city.² Over the last decade, Indian cities have experienced the incorporation of NGOs in the realm of service provision by the local government, which has enabled them to be active in implementing community development programmes.³ However, the purported advantages of NGOs have tended to be weakened due to the displacement of objectives from social mobilisation to service delivery (Desai and Imrie 1998: 641). Consequently, institutionalised NGOs have become more sensitive to the influence of the government rather than to the needs of the poorest of the poor (Sen 1999).⁴

In the above context, debates on how the local state—state machineries operating at the level of local governments and communities—contributes to changing gender relations at the household level, owing to Cynthia Cockburn's pioneering study in London during the period when advanced capitalism was undergoing neo-liberalistic restructuring in urban governance, seem viable here (Cockburn 1977). With regard to the cities in developing societies, international development agencies' discourse also plays a crucial role in privatising local governance (Harris-White 2003: 75-77) with its emphasis on 'people's participation' in arranging the services provided by the state collectively. As the earlier efforts in women's empowerment and social transformation through local women's movements have captured the attention of development practitioners, such women's movements have come to be professionalised within the confines of development aid or local governmental agencies' machineries, rather than as a long-term process of social change through collective action (Desai 2002). Given such trends, it is time for us to reconsider what impacts women-focused programmes in projects through public-private partnerships have brought upon the real life of those women who are targeted, and whether they fit into their world-view and interests.⁵

II. Questions around Empowerment

The debates on women's agency and empowerment have their roots in women's movements that tried to incorporate those marginalised from the paths of development into new spheres of identities. The efforts of such movements were more or less political, as they attempted transformation of dominant values as well as discourses of development. In this part, I will identify the reasons for success of such movements by theoretically elaborating the concept of empowerment as an analytical tool first, then move on to rethinking the term in the context of development planning that has incorporated women's movements in urban India over the last decade.

² I am indebted to Professor M.N. Panini for this term in our personal communication.

³ The reason behind this trend is that the Constitution 74th Amendment Act, 1992 has increased the constitutional status of urban governments that had hitherto been lagging behind rural development. However, this constitutional amendment has resulted in strengthening cost effective methods in urban development through public-private partnerships and community participation to overcome the resource constraints (Gnaneshwar 1995: 305).

⁴ Vandana Desai's recent article on the impact of the incorporation of women-focused NGOs in Bombay on slum women's life-chances is of relevance in most to this paper (Desai 2002).

⁵ Maxine Molyneux first coined the distinction between the terms 'practical' and 'strategic' using the concept of gender interests (Molyneux 1985). The concept gender 'needs' adopted by Caroline Moser (1989) is more common in development planning; however, the paper follows Molyneux's usage, as 'interests' denote that women themselves define their demands whereas 'needs' imply that women are passive recipients of assistance prescribed by external planners.

Based on her analyses of gendered poverty in South Asia, Naila Kabeer elaborates power relations over the creation of (dis)empowerment at three levels: (1) access to power in decision-making agendas; (2) the power over the process of policy-making; (3) the power within, the ideological domination that conceals the reality and pervasiveness of male dominance (Kabeer 1994: 224-229). In the case of participatory development, we can add a further level, viz. 'participation as beneficiaries' to the above three levels. This dimension of empowerment typifies social relations in development projects, as women organised in accordance with the 'participatory' method may not have much incentive for being active if the way of their participation were 'passive'. In such a case, the argument of women's power over their own roles is missing.

Kabeer's theorisation of empowerment sheds empirical insights into poor urban women's participation in community action.⁶ The first concept 'access to power in decision-making agendas' may involve women's right to speak out against their male counterparts in community meetings. The second concept 'the power over the process in policy-making' implies women's leadership over the management and sustenance of community organisations. The third concept 'ideological domination' is the power that cuts across all three levels, an aspect of which tradition and culture are so taken-for-granted that they have become naturalised (Kabeer 1999: 441). In such a context, power entails not only the enactment of decisions, but also the exclusion of certain issues from the decision-making agenda, so that they are outside the realm of 'decisionable' issues (Giddens 1979: 90; Kabeer 1994: 225). Thus, 'non-decision making' that is firmly embedded in what Anthony Giddens terms 'structuration process' may coincide with Pierre Bourdieu's idea of '*doxa*', which signifies traditions and beliefs existing beyond discourse or argumentation (Bourdieu 1977). What is significant to poor urban women in India is the third level, where norms, values and practices associated with both belief systems and women's daily workload and practice sustain gender asymmetries (Sen 1990: 126).

In contesting the third level of power relations that rules out the empowerment of poor women in South Asia, Kabeer and Jana Everett emphasise the roles of NGOs as catalysts for bestowing transformatory capabilities on poor women living under the 'internalised' power of ideological domination (Kabeer 1994; Everett 1989). Such action can be initiated if NGOs embark on analysing the mechanisms of power that women from the dispossessed groups are forced to suffer silently because of the disadvantages imposed by their gender as well as their class, and that empowerment entails 'conscientisation' or breaking their silences (Kabeer 1994: 262).

Whilst admitting the above viewpoint, we must point out that the effort in collectivising poor women towards similar goals of their well-being may be hampered when an 'empowerment' project gets translated into planning terms. Barbara Harris-White points out, for instance, in the cases of labour movements in India, women are organised by upholding caste solidarity rather than gender identity (Harris-White 2003: 32). The recent trends of mobilisation of women into right-wing movements in India also support this point, as poor or lower-caste women do not consist of single entities (Jeffery 1998). Recent literature on empowerment, having been recognised by donor agencies in the recent past, seem to have moved forward to statistically operationalising the concept itself (Kantor 2003; see also Kabeer 1999 for critical assessment on it). The best example of this is the studies on micro-credit and its tangible impact on women's assets (Chen and Snodgrass 1999). The resurgence of such instrumentalist approaches to empowerment lies in the fact that the planners and urban feminists assume that poor women aspire to a similar solution of their problems as that which the planners foresee (Wieringa 1994: 842). In the following sections, I will try to examine the complex features of local communities in which women-specific interests are unlikely to be

⁶ The use of the term 'community' here is confined to a neighbourhood as a geographical entity.

shared by the female residents, and to propose the need for the analysis of social structure of slum communities that constrain such efforts.

III. The Slum Networking Project: A Public-private Partnership

The Slum Networking Project (SNP) that is led by the Ahmedabad Municipal Corporation (AMC) was initiated in April 1996. The SNP has a unique feature as it has been processed in collaboration with local NGOs and private corporations, as well as with the central government authorities and international agencies. The major aim of this project was to achieve the physical upgradation of living environment and community development in slum areas of the city through inter-organisational networks. The central figures of the project plans are: (1) active participation, financial and otherwise, of the slum community in the implementation processes; (2) community development programmes to proceed alongside the physical works as an integral part of the project, and; (3) an alliance of diverse agencies—including government, industry, and NGOs—to implement the programme.

In the SNP, the following infrastructures in terms of basic amenities are provided to each of the slums. The improvement of private houses, however, is not covered under the SNP.

- Roads and paving of roads
- Water supply to individual households
- Underground sewerage to individual households
- Storm water (monsoon) drainage
- Street lighting
- Solid waste management
- Landscaping
- Construction of community and individual latrines

Each slum area is bound to maintain these infrastructures through a CBO by the residents. For the maintenance of the infrastructures and the collection of the financial contribution from each household, each CBO is required to conduct meetings amongst the residents regularly. For this purpose, it must select several leaders and register them with the AMC. With regard to the financial contribution, each household is expected to contribute Rs 2,000 for the physical environment cost, plus Rs 100 for the infrastructure maintenance fee. The total project cost for each household amounts to Rs 10,000. The role of a CBO in managing these is stressed, as a project document prepared by SHARDA Trust which states: ‘An important aspect of the project is **the active participation, including a monetary contribution, from the residents of such areas**’ (SHARDA Trust 1996; emphasis original).

For the eligibility criteria for implementation of the project, every household in the settlement should be willing to make the financial contribution, and also the socio-economic conditions of the settlements should be significantly poor. As of now, the physical upgradation through the instalment of infrastructure was completed in 16 slums, it is going on in two slums, and it is going to be implemented in six slums of the city. Another 54 slums have been selected for the further implementation of the SNP.

With regard to the organisations involved, United Nations Development Programme (UNDP) and World Bank Regional Water and Sanitation Group for South Asia (RWSG-SA) provided conceptual design support and financial support to the project. For financial support to the physical infrastructure, along with UNDP and RWSG-SA, much of the budget was to be provided by the Housing and Urban Development Corporation (HUDCO) to the AMC and SEWA Bank. For community development, SHARDA Trust: Strategic Help Alliance for Relief to Distressed Areas Trust of Arvind Mills, an Ahmedabad-based large textile mill corporation

and Lions Club provided a large portion of this component.

In addition to the above agencies active in policy-making processes in the SNP, the SEWA Bank, a financial organisation of the Self-Employed Women's Association (SEWA), have directly supported the residents involved in the project. The SEWA Bank, as per the rule of SEWA, allows only female memberships. SEWA is a membership-based organisation that was established in 1972 splitting from the erstwhile Textile Labour Association. It consists mainly of a trade union, co-operatives, social security activities and the Bank. The SEWA movement, as it proclaims, has spread to several parts of India, and within urban Gujarat itself, it has over 50,000 members. The SEWA Bank has been involved with providing loans to each benefiting household on the condition that female residents must enrol themselves as members and open accounts with the Bank. On the basis of this, it provides a short-term loan up to a maximum amount of Rs 1,500.

Another central figure of the SNP is community development. With regard to the technical assistance in the CBO management, the Gujarat Mahila Housing SEWA Trust (MHT), another sister organisation of SEWA, and the Foundation for Public Interest (FPI) implement the programme 'Housing Clinic', which aims at creating *de facto* CBO leadership of several women in some SNP-implemented slums. The core components of this programme are: (1) assessment of social needs of the slums for initiating and facilitating community development with the SEWA movement; (2) identification and selection of new project areas with the AMC; (3) facilitating the opening of an account of each beneficiary with the SEWA Bank; and (4) capacity building of CBOs and others with local communities (MHT 2001). In the field of health care and non-formal education, an NGO, SAATH is involved in two slums. The Urban Planning Partnerships (UPP) of FPI,⁷ an NGO working for capacity building of slum population and building networks between them and the local government bodies, has been running its Community Resource Centres (CRCs) in three SNP-implemented slums and provides computer classes to slum children.⁸

IV. Women's Participation in Local Communities: The Case Study

4.1 The Research Process

The aim of the questionnaire survey and interviews with CBO and self-help group leaders was to examine how women's participation in CBOs and self-help groups was influenced by the social structure of each SNP-implemented slum. The case study areas discussed in this paper are four SNP-implemented slums,⁹ and they are grouped into two types: the areas which have been covered by MHT's activities and the ones without them. The former comprises of Kailashnagar, Ghanshyamnagar and Sharifkhan Pathan ni Chali, and the latter being Hanumannagar. All the areas are located in the eastern part of the city where textile mill industries had flourished before undergoing stagnation that resulted in the massive lay-offs and further incorporation of these labour forces into the informal sector.

The sample was selected on a random basis. However, as a handful of residents in all the research areas are CBO members, all the participants in CBOs were selected.¹⁰

⁷ In recent years, the FPI has played a role in giving birth to its projects or NGOs. The UPP and the Disaster Mitigation Institute are the ones that are derived from the FPI, whilst the UPP is at present in a process of being registered as a formal NGO.

⁸ Urban Planning Partnerships, *Information sheet*. unpublished manuscript.

⁹ Given space constraints, this paper does not include the cases of two other slums covered for my survey: Jayshaktinagar and Ashapurinagar. The SEWA Bank and MHT were active in the former slum while UPP and two women's self-help groups have been active in the latter. The exclusion of these areas does not mean that their cases are less significant but that the other four areas also show relevant cases in the context of this panel.

¹⁰ The sampling process was two-fold: firstly, simple random sampling method was adopted for the selection, irrespective of the CBO membership of those who were to be selected. Secondly, purposive sampling was

The criterion of the sample is that each selected woman is a daughter-in-law of the household, or a woman, who is widowed or separated. The latter type of women consists of 9.7 per cent. Direct face-to-face interviews with structured questionnaires were carried out by my seven research assistants—all native Gujarati speakers and are employed in UPP as field staff—at each respondent's house in absence of male household members. All of them had had experiences in carrying out AMC and SEWA-contracted surveys as a team of UPP before this project. The survey was undertaken from 4 to 17 February 2003 including Sundays and bank holidays.

4.2 Social Profile of the Research Areas

I shall illustrate social profiles of the selected slums with reference to local histories of the work of CBOs, self-help groups and activities of external organisations, before proceeding to analyse the quantitative data.

*Case 1: Kailashnagar*¹¹

The first generation of dwellers of Kailashnagar migrated to Ahmedabad 100 to 150 years ago when there was a drought in Barmer (Jalor) in Rajasthan. All the Rajasthani residents belong to the Other Backward Castes (OBCs).

The SNP was launched in the area in 1998. The CBO consisting of two male leaders—both secretaries—and two female leaders—president and secretary—was formed in 1999. The president, Ms L says she was elected since the residents regarded her as capable of sparing time for CBO activities as she was widowed. She says that as a woman she has never faced any problems in organising the CBO, except when the SNP was introduced in this area. Many residents initially did not understand the rationale of the project and doubted it as it was implemented by the AMC.

At present the CBO has 10 members and all are women. Initially there were four female members and three male members; however, the MHT later initiated a training programme for some women residents towards a women-only CBO. This is how the male members were kept out of the CBO but they did not mind it. Ms L says a consideration for a women-only CBO was given because women normally stay at home whilst men go out for work.

Initially a meeting was held about once a week. However, nowadays only when important agenda such as leakage of water taps and seepage of drains arise, a CBO meeting is held. Meanwhile, the UPP has set up its CRC and initiated a computer class for children of Kailashnagar.

With regard to the relationship with the AMC, Kailashnagar had a problem once during the monsoon of 2000, when a rainwater drainpipe broke. Having failed in obtaining an AMC support for the repair, the CBO repaired the drainpipe on its own account.

*Case 2: Hanumannagar*¹²

Hanumannagar developed in 1981. The area comprises residents drawn from different regions across the country. The installation of infrastructures was begun on 17 August 1997 and was completed in 2001.

There are seven members who are registered with the CBO of Hanumannagar but except for Mr S all of them are illiterate.¹³ According to him, as all the other members are illiterate, he

adopted for covering all the remaining CBO members. However, in this paper, the data of the latter category of respondents are excluded, as the focus is more on the relationship between the participation process of general female residents and the social structure of each slum.

¹¹ Interview with Ms L, President of Kailashnagar Member's Association on 4 February 2003.

¹² Interview with Mr S, a CBO leader of Hanumannagar on 31 January 2003.

¹³ The area indeed has a female CBO leader but Mr S reiterated that all the CBO members were men.

is alone concerned with matters for the CBO. The CBO has a meeting whenever any concerned issue comes up.

Mr S maintains a good relationship with AMC officers concerning the SNP for some of them have invited him for dinner. In addition, Mr S refused a proposal for the establishment of a CRC by the UPP for computer classes in the area. Meanwhile, a Hindu charitable organisation, Jai Mata Di, has initiated its activities in providing sewing machines to the Hanumannagar residents. Its activists in Hanumannagar, who are all young men, said that they would aim to have the organisation registered as a charitable trust in the near future.¹⁴

There is only one female leader of the CBO in Hanumannagar.¹⁵ Ms M was selected as a CBO leader for the neighbours regarded her as capable of solving problems happening to female residents. At the time of the election for CBO leaders, all the women present unanimously supported her. In the beginning of the SNP, the CBO used to hold meetings primarily with her, her husband and the president (Mr S). Responding to my question whether the residents wanted any NGO service in Hanumannagar where CBO activity is almost non-existent, she stated that owing to financial problems, there is no room for participative work in community activities.¹⁶

Other members of the CBO are not active. Ms M thinks that people generally trust her and feels that there is no need to join CBO activities. When asked about MHT's stitching class, she said that no one was interested in it whereas women in other slums where the CBOs are active are interested.

Case 3: Ghanshyamnagar¹⁷

The first residents of Ghanshyamnagar settled down in 1980. The installation of facilities started in 1996 and it was completed in 2000.

There are two male leaders and two female leaders of the CBO. There are two Vice Presidents, one Ms C and the other a male resident. The informant, Ms C, has a husband who is also a CBO leader. The leaders were selected in a meeting in the area. The reason for her selection was that she was educated and she had work experience for the SNP. The SEWA Bank organised a meeting towards a women-centred CBO. Subsequently, the erstwhile male-only CBO that had been in existence was dissolved.

With regard to CBO activities of the area, whenever the residents have an issue, the CBO organises a meeting. Initially the issues discussed were about the basic facilities installed, whilst nowadays the issue is mostly on saving activities of the SEWA Bank.

As for organising a CBO meeting, Ms C says that she has never faced any difficulty. She is of the opinion that AMC's concern towards the area has been good. For instance, when there is a problem with the installed infrastructures, women mostly visit the AMC to demand for repair work, whilst men are also called on in the case of the women's absence.

The MHT has been involved since the beginning of the SNP in Ghanshyamnagar. It was involved with promoting a saving scheme of the SEWA Bank with its monthly visit. It also provided a sewing class to 20 women for one and a half years but it was over in 2000.

Meanwhile, a Christian charitable organisation, the World Vision India, has been active since 1994 in the fields of children's education and a saving scheme. For the education programme, it provides children of this area with stationeries, school uniforms and medical treatment. For the saving scheme, 20 people both from Ghanshyamnagar and other slums have

¹⁴ However, the organisation seems to have ceased its provision of goods and now it merely provides some unemployed youth with a space in a hut of Hanumannagar to spend time with no specific issue. (pers. comm. with UPP staff on 19 May 2003)

¹⁵ Interview with Ms M on 6 February 2003.

¹⁶ In fact, together with her husband, she has shown keen interest in CRC programmes through her visit at the UPP. However, the CBO president, Mr S, did not accept UPP's proposal for establishing a CRC in the area.

¹⁷ Interview with Ms C, Vice President of the CBO on 7 February 2003.

benefited along with a loan without interest. Whilst the MHT programmes completed with modest achievements, my informal communication made it clear that residents had a closer affinity with the World Vision owing to its regular ‘tangible’ services to their children.¹⁸

Case 4: Sharifkhan Pathan ni Chali

The first residents of Sharifkhan Pathan ni Chali moved into this area in search of employment such as in the iron factories 20 years ago. The installation of infrastructures in this area was begun in 1996 and was completed in 2000. The CBO of this area consists of two male, two female leaders and seven members, with one of the female leaders left for her village.

The area has a nursery school that is supported by the MHT. Some women of Sharifkhan Pathan ni Chali teach basic Gujarati to 30 children both from this locality and outside between 9 a.m. and 5 p.m. everyday. The first nursery school started in July 2001 and it was closed in December 2002 as a one-and-a-half-year grant by the MHT expired. After the closure of the first school, the second one started its operation.

The area has a saving group that was established in 1996. The group was organised by the MHT with a monthly interest rate of 1.5 per cent as per the rule of the SEWA Bank. It was organised around a *jati*-based self-help group that had been formed 10 to 20 years ago. The *jati* which dominates the group is *Dhabgal*, and at present there are 37 *Dhabgals* out of its 40 members.

MHT staff visit the area once a month nowadays. In the initial period of the SNP, they used to visit weekly or fortnightly to organise a CBO meeting. Usually 10 to 15 women join a CBO meeting. The main agenda has been on the maintenance of the infrastructures.

With regard to the relationship with the AMC, Ms S, a CBO leader of this area says whenever the residents face problems with the installed facilities, the CBO leaders visit concerned officers at the AMC and their responses have been favourable.

4.3 Analysis of the Data

Table 2 shows the ages of respondents. In principle, the survey selected a daughter-in-law or separated/widowed women from each sample household. However, the fact that there is a strong hierarchy within a family in north India made the women researchers pay much attention to interviewing in front of the respondents’ elder household members. Hence, few elder women responded to the interview. Most of the respondents are lower-caste Hindus, with some exceptions in Hanumannagar (Tables 4 and 5).

Nuclear households consist of 76.4 per cent whereas households over three generations share 16.4 per cent, leaving a small proportion to conjugal households and joint families. Only 35 respondents’ eldest daughters in all the areas have been married. As for the arrangement of dowries or bride prices, 28 out of the 35 were involved, by which 22 of them made decisions of the payments while the remaining four—all in Hanumannagar—did not in favour of their in-laws.

With regard to educational level (Table 5), many respondents have never attended a school except in Ghanshyamnagar. The fact that the World Vision India has been active in Ghanshyamnagar and the area has a larger Christian population could be a reason for this.

Tables 6 and 7 show respondents’ occupations and employment status. The categories of these are based on those used by SEWA research teams. As for home-based works, stitching clothes is a major work. Service production mainly comprises of small business, i.e. owning a shop, sweeping, domestic work and so forth. Vending works mostly involve vending of fruit, vegetable and second-hand clothes on the streets. The percentage of regular employment in all the research areas is significantly low. The same can be said to the trend of respondents’

¹⁸ Interview with Ms C and others on 26 January 2004.

husbands' occupations and employment status. Of the 55 valid cases among the respondents who earn income, 26 women report that their husbands require money, whereas six other women's husbands control their income. This asymmetrical relationship is also backed by the case of women's possibility to save their income. Of the 60 valid cases, 35 women report that they are not able to save their income. In Hanumannagar, in particular, three out of the 11 women are not able to save their income, whilst in Kailashnagar, 11 out of the 13 cases turn opposite.¹⁹ Their husbands' spending on food and festivals seems very common, yet 'spending on addictions' was barely reported, owing to the nature of the survey conducted without an adequate rapport.

As Table 8 indicates, respondents from North India, mostly with a husband who is a seasonal labourer, dominate Hanumannagar. Apart from them, respondents from Maharashtra and South India also share a large proportion. Segregation across the linguistic communities in Hanumannagar is prevalent. With regard to the generations of settlement in Ahmedabad, the first generation of migrants consists of a large majority in each research area. Especially, there are some respondents who have moved in after the SNP and live on rent in Hanumannagar.²⁰

Table 9 is the key finding. The survey found out gaps in respondents' knowledge about the existence and activities of CBOs, self-help groups and NGOs. Hanumannagar, in particular, has a lower proportion of respondents who know about the CBO and its activities. The reasons could lie in the fact that one leader is alone active in the CBO and it was not organised by the MHT. In Sharifkhan Pathan ni Chali, too, there is a wide gap in knowledge about the CBO and NGOs as well as the self-help savings group (the figure is not shown but nearly half of the respondents did not know) amongst the respondents. The main reason could be the fact that the self-help group of this area was organised around one particular *jati* and this organisational structure has been maintained even after the involvement of MHT.

As Table 10 suggests, many residents have withdrawn from the SEWA Bank after the SNP, viz. discontinuing their membership of the Bank. Every household in the slums where the SNP has been implemented, except one, is bound to have an account of the SEWA Bank in one respectable female household member's name and deposit the amount of Rs 2,100 for the facilities and infrastructures. However, this finding suggests a limit of sustainability in locality-based activities of the SEWA Bank.

As Tables 11 and 12 also suggest, SEWA's sister organisations and other NGOs do not seem to have encouraged female residents to initiate further activities, despite their strong commitments to organising CBOs in the initial stage of the SNP. As it was already clear at the time of sampling that CBO members' households in each research area tended to be concentrated in some particular corners of the locality, there seems to be an uneven structure of residents' opportunities for participation. As was explained earlier, even the MHT offers a limited period of activities to the slums. This implies that SEWA, with its internationally acclaimed success in empowering poor women on the basis of membership and organisation-centred activities, has not extended the basis of empowerment with its activities in residential communities where poor women always interface with their male counterparts in their daily life. Table 13 suggests the complex structures of some slums, especially those of Hanumannagar, which have resulted in the widespread distrust in the local government amongst women. This finding is yet to be scrutinised by seeking any relationship with other variables and conducting further in-depth interviews with those women to prove the underlining problem.

¹⁹ Significant at $p < .05$.

²⁰ During my field visit, I found that they neither had any room for participation in the CBO nor interaction with many neighbours.

V. Conclusion

The centrepiece of the SNP was to create public-private alliance that was thought to be effective in the mobilisation of the weaker sections amongst the poor slum population. As the findings demonstrate, however, the project appears to have been unsustainable in terms of NGO activities in the slums, thereby some slum women have chosen the activities by religious charitable organisations that do not necessarily strive to challenge the underlining power relations to which poor women are unfavourably exposed. In this context, most of them still remain in the stage of 'participating as beneficiaries' in empowerment processes, or even worse, they have lost their interests immediately after the completion of the installation of the infrastructure. In response to the intervention of NGOs in the SNP, Darshini Mahadevia points out that some of the NGOs which have come forth in the project now perceive it as 'an old housing upgradation programme under a new guise' (Mahadevia 2003: 4857).²¹ Some case studies have pointed out that community development programme which was one of the main components of the SNP failed (Tripathi 1998; Tripathi and Jumani 2001). Its emphasis on 'community participation' and the government's diversifying responsibility to local NGOs and slum dwellers show a similar trend that is observed in Cockburn's work, albeit the non-profit sector was far less common in bringing the state's influences upon local communities during that period in the West.

The data presented in this paper need further examination through my ongoing qualitative fieldwork. Yet, the differing choices made by slum women towards their participation in various organisations' activities prove that women's movements, which have since quite some time been believed to be agents for social transformation from below, are no longer viable if we look at the intersection between the interests and views of individuals and the socio-cultural constraints that rule poor women's daily life. Collective action of poor women through their voluntary participation in movements may be possible, as SEWA's success on the basis of its members' identity as 'self-employed' demonstrates (Bremar 2001). However, such identity formation based on class interests becomes profoundly difficult as their interests in work and life are bound to their patrilineal status around gender and age as well as caste that they internalise (Kandiyoti 1988: 279). The fact that women were non-existent in the CBO of Hanumannagar and the *Dhabgal*-dominated savings group in Sharifkhan Pathan ni Chali, despite having been organised by the MHT, exemplifies the difficulties in organising poor women with the shared identities. Needless to say, there are examples in the other areas that some women could successfully become CBO leaders without having met male residents' opposition. In that case, these women may have achieved the level of empowerment, viz. exercising power over the process of policy-making in Kabeer's terms. But we must also question why they have not attempted to create common interests amongst the women residents. These facts imply that poor urban women do not constitute a single entity, hence the difficulty to create a sense of solidarity for their well-being as SEWA 'members' have achieved. With the increasing influence of local government upon NGOs in urban India, local communities have become the field of 'participatory development' encouraged by the philosophy of public-private partnership. Given such a trend, it is high time for women's organisations to innovate their approaches on the basis of social structure of local communities, which underpins poor women's world-view.

²¹ She is of the view that the local government must establish their local constituencies where residents can represent their needs with richer governmental funds as compared with that of small-scale NGOs in initiating community development programmes (pers.comm., 22 December 2003). The same point was made by some residents of Ashapurinagar where 70 out of 153 households have no water supply now, despite having water taps installed and the involvement of UPP in enabling the residents to negotiate with the AMC (Interview on 26 January 2004). However, as for SEWA, with its ample support from various agencies, Mahadevia reiterated that it did not extend its activities and hence failed to incorporate the poor successfully.

Table 1: Research Areas, the Sample and Response Rates

Area	No. of households	No. of sample	No. of respondents	Response rate	No. of respondents dropping out of sampling frame	Total No. of respondents
Kailashnagar	113	38	29	76.3%	2	31
Hanumannagar	277	91	65	71.4%	0	65
Ghanshyamnagar	130	43	38	88.4%	2	40
Sharifkhan Pathan ni Chali	98	34	33	97.1%	3	36
Total	618	206	165	80.1%	7	172

Note: Number of respondents dropping out of sampling frame refers to the CBO members who were not covered by the random sampling frame.

Table 2: Age group of respondents

Less than 20	0.6 (1)
20-29	27.4 (45)
30-39	34.8 (57)
40-49	26.2 (43)
50-59	7.3 (12)
60-69	1.8 (3)
Above 70	1.8 (3)
Total	164

Table 3: Religion

	Hindu	Christian	Total
Kailashnagar	100.0	0.0	100.0 (29)
Hanumannagar	98.5	1.5	100.0 (65)
Ghanshyamnagar	76.3	23.7	100.0 (32)
Sharifkhan Pathan ni Chali	97.0	3.0	100.0 (33)
Total	93.3	6.7	100.0 (165)

Entries are percentages with numbers in brackets.

Table 4: Caste

	SC	ST	OBC	Upper/middle caste	Total
Kailashnagar	66.7	29.6	3.7	0.0	100.0 (27)
Hanumannagar	41.3	36.5	6.3	15.9	100.0 (63)
Ghanshyamnagar	73.7	13.2	7.9	5.3	100.0 (38)
Sharifkhan Pathan ni Chali	63.6	0.0	27.3	9.1	100.0 (33)
Total	57.8	22.4	10.6	9.3	100.0 (161)

Table 5: Educational qualification

	Never attended school	Classes 1-3	Classes 4-7	Classes 8-10	Classes 11-12	Other	Total
Kailashnagar	<u>48.3</u>	10.3	20.7	17.2	3.4	0.0	100.0 (29)
Hanumannagar	<u>56.9</u>	3.1	23.1	15.4	1.5	0.0	100.0 (65)
Ghanshyamnagar	18.4	2.6	31.6	<u>36.8</u>	7.9	2.6	100.0 (38)
Sharifkhan Pathan ni Chali	<u>39.4</u>	9.1	18.2	24.2	9.1	0.0	100.0 (33)
Total	43.0	5.5	23.6	22.4	4.8	0.6	100.0 (165)

Significant at $p < .05$ (by chi-square test).

Table 6: Occupation

	Home-based work	Service provision	Production	Vending	No work or unemployed	Total
Kailashnagar	24.1	17.2	3.4	0.0	<u>55.2</u>	100.0 (29)
Hanumannagar	9.2	7.7	4.6	4.6	<u>73.8</u>	100.0 (65)
Ghanshyamnagar	26.3	7.9	13.2	0.0	<u>52.6</u>	100.0 (38)
Sharifkhan Pathan ni Chali	15.2	30.3	0.0	0.0	<u>54.5</u>	100.0 (33)
Total	17.0	13.9	5.5	1.8	61.8	100.0 (165)

Significant at $p < .01$.

Table 7: Employment status

	Self-employed	Regular/salaried	Casual	No work or unemployed	Total
Kailashnagar	6.9	10.3	27.6	<u>55.2</u>	100.0 (29)
Hanumannagar	15.4	1.5	9.2	<u>73.8</u>	100.0 (65)
Ghanshyamnagar	23.7	2.6	21.1	<u>52.6</u>	100.0 (38)
Sharifkhan Pathan ni Chali	18.2	3.0	24.2	<u>54.5</u>	100.0 (33)
Total	16.4	3.6	18.2	61.8	100.0 (165)

Significant at $p < .10$.

Table 8: Native place

	Gujarat	Rajasthan	Maharastra	MP	UP/Bihar	Other	Total
Kailashnagar	62.1	37.9	0.0	0.0	0.0	0.0	100.0 (29)
Hanumannagar	52.3	3.1	15.4	3.1	20.0	6.2	100.0 (65)
Ghanshyamnagar	94.7	0.0	2.6	0.0	0.0	2.6	100.0 (38)
Sharifkhan Pathan ni Chali	90.9	0.0	6.1	3.0	0.0	0.0	100.0 (33)
Total	71.0	7.9	7.9	1.8	7.9	3.0	100.0 (165)

Significant at $p < .001$.

Table 9: Knowledge about CBO and NGO activities in the locality

	Don't know	Installation of infrastructures	NGO activities	Existence of CBO	CBO meeting and NGO activities	Total
Kailashnagar	7.1	<u>42.9</u>	0.0	17.9	32.1	100.0 (28)
Hanumannagar	44.6	<u>49.2</u>	0.0	1.5	4.6	100.0 (65)
Ghanshyamnagar	<u>36.8</u>	7.9	13.2	7.9	34.2	100.0 (38)
Sharifkhan Pathan ni Chali	<u>57.6</u>	0.0	0.0	12.1	30.3	100.0 (33)
Total	39.0	28.7	3.0	7.9	21.3	100.0 (164)

Significant at $p < .001$.

Table 10: Possession of SEWA Bank's account (Continuation of SEWA Bank membership)

	Continuing	Discontinued	Total
Kailashnagar	<u>62.1</u>	37.9	100.0 (29)
Hanumannagar	18.8	<u>81.3</u>	100.0 (64)
Ghanshyamnagar	21.1	<u>78.9</u>	100.0 (38)
Sharifkhan Pathan ni Chali	27.3	<u>72.7</u>	100.0 (33)
Total	28.7	71.3	100.0 (164)

Significant at $p < .001$.

Table 11: Activities for personal well-being

	Joining saving activities	Participation in NGO activities in locality	Participation in NGO activities outside locality	Participation in religious organisation	Other	Total
Kailashnagar	7	1	0	0	1	9
Hanumannagar	5	0	0	1	1	7
Ghanshyamnagar	4	2	0	1	0	7
Sharifkhan Pathan ni Chali	2	1	0	1	0	4
Total	18	4	0	3	2	27

Entries are numbers.

Table 12: Activities for development of locality as a leader

	Joining saving activities	Participation in NGO activities in locality	Participation in NGO activities outside locality	Participation in religious organisation	Other	Total
Kailashnagar	0	5	0	0	1	6
Hanumannagar	0	0	0	1	0	1
Ghanshyamnagar	1	1	0	0	0	2
Sharifkhan Pathan ni Chali	1	3	0	0	0	4
Total	2	9	0	1	1	13

Entries are numbers.

Table 13: Capability of AMC in meeting daily needs

	Yes	No	Don't know	Total
Kailashnagar	73.1	15.4	11.5	100.0 (26)
Hanumannagar	32.1	58.5	9.4	100.0 (53)
Ghanshyamnagar	78.9	7.9	13.2	100.0 (38)
Sharifkhan Pathan ni Chali	69.7	21.2	9.1	100.0 (33)
Total	59.3	30.0	10.7	100.0 (150)

Significant at $p < .001$.

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