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**THE JAGJEEVAN RAM NAGAR
HOUSING CO-OPERATIVE SOCIETY IN HYDERABAD**

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SECTION I BACKGROUND

1.1 The Actors

a. *The residents of the slum Jagjeevan Ram Nagar in Hyderabad*

Jagjeevan Ram Nagar is a slum located in Mir Alam Mandi in the Char Minar area or old city area of Hyderabad, the capital of the Southern Indian State of Andhra Pradesh. The origins of the slum can be traced back to 1935 and lives of two bonded labourers called Mysiah and Chinnabaliah from the Mehboobnagar district in Telengana, a poor, under-developed region in Andhra Pradesh. Semi-feudal and dry agriculture saw some of the Scheduled Castes of the area living in utter poverty and working for virtually no remuneration for the landlords of the area. One of the features of bonded-labour, which despite being made illegal in the mid-1970s can still be found in India today, is the continuation of bondage between sets of landlords and sets of labourers over generations. Without telling their employers, Mysiah and Chinnabaliah ran away to Hyderabad to escape their bondage in 1935.

When Mysiah and Chinnabaliah first came to Hyderabad, they and the other men pulled rickshaws and worked as construction labourers for a living. It is said that they helped build the gates of some of the grand structures in the city. After a couple of years, they got into the business of cutting up old tyres and recycling them. At the time, they were living in an area known as Bundikhana (now known as Afzalgunj) about a kilometre away from Jagjeevan Ram Nagar. The smell of burning rubber and the smoke polluted the atmosphere and the Nawabs (princely families) who lived there objected. Around 1938, one of the Nawabs, Mir Sagar Hissar, asked them to move on to his land, the present site of the slum.

Initially, ten families of the Jadcherla Taluk sub-district of Mehboobnagar joined Mysiah and Chinnabaliah in Jagjeevan Ram Nagar. All were either Malas or Madigas, the lowest amongst Scheduled Castes, whose traditional occupations included leather work, menial tasks and agricultural labour, and today all the residents of Jagjeevan Ram Nagar can trace their origins to the same two villages of Jadcherla Taluk: Javapet and Erkicherla. The Nawab who invited the families to settle on his land owned *tongas*¹ for which the migrant families had made rims of recycled rubber and that was how he had come to know them. Even today, the slum is bounded on three sides by properties of the Nawab and his relations. As more families joined the original settlers, by 1940 there were about 50 households occupying this plot of land. It was densely forested and had a dilapidated well, and in spite of the fact

that it was a large area of more than 3,000 square yards, these families lived huddled together in a small portion because of superstitions that the area was haunted. They would use the well water for bathing but washed their clothes in the Musi River, a kilometre or two away, and got their drinking water from a source a quarter of a kilometre away. In the absence of sanitation, they would use open spaces. Tyre recycling continued to be their business, and today the community still depends upon the recycling of tyres, with a husband/wife team able to earn from Rs 200 to Rs 250 per day.

b. *Andhra Pradesh Housing Corporation*

Andhra Pradesh Housing Corporation is a quasi-government institution, charged with the responsibility of promoting housing in rural and urban areas of the State of Andhra Pradesh.

c. *The Society for the Promotion of Area Resource Centres (SPARC)*

The Society for the Promotion of Area Resource Centres (SPARC) is an NGO founded in 1984 by group of professionals who had previously worked with more traditional and welfare-oriented NGOs in the neighbourhood of Byculla in central Mumbai. Previous to forming SPARC, much of the work of the founder group was with the pavement dwellers of Byculla area, and once established, the women pavement-dwellers became SPARC's main constituency. These women had repeatedly born the brunt of demolitions of their homes and loss of their meagre belongings, and observing the failure of welfare-oriented NGOs to deal with the demolitions, SPARC instead began to work with the women pavement dwellers to better understand the effects of the demolitions and how they could be countered.

Training programmes were then established so that the women could learn how to survey their own settlements and start to use the data generated to campaign for land. From this work, the CBO Mahila Milan was formed and the alliance was expanded yet further through the addition of the National Slum Dwellers Federation. In this tripartite alliance, the role of SPARC is to design and develop strategies to enable its partners to meet administrative tasks and raises funds needed for its work. Currently operating in over 20 cities throughout India, the SPARC, NSDF and Mahila Milan Alliance now works with similar NGOs and CBOs in Asia and Africa helping to build up effective networks in Cambodia, Thailand, the Philippines, South Africa, Namibia, Kenya, Nepal and Indonesia.

d. *The National Slum Dwellers Federation (NSDF)*

The National Slum Dwellers Federation (NSDF) is a CBO whose membership is largely made up of slum-dwellers. Established in 1974, NSDF has a history of organising the poor against demolitions, as well as attempting to secure the basic amenities

¹ Horse-drawn rickshaws for transporting people.

of water, sanitation and such like for the urban poor. While the Federation was initially a male slum-dwellers organisation, in 1987 it began working in partnership with Mahila Milan and SPARC, and since then the number of women members has grown, with around half of NSDF's community leaders now being women. Within the alliance with SPARC and Mahila Milan, NSDF is mainly responsible for the organisation, mobilisation of slum-dwellers and homeless families in Africa and Asia. Membership of NSDF remains restricted to slum-dwellers, and currently the Federation spans 21 cities in 5 states in India. Within Hyderabad and Secunderabad in Andhra Pradesh, a unit of the local NSDF is the Twin Cities Slum Dwellers Federation (TCSDF) whose played a fundamental role in the initiative documented in this case study.

e. *Mahila Milan*

The third partner of SPARC/NSDF alliance is Mahila Milan (Women Together), a CBO made up of collectives of women pavement and slum-dwellers whose central activity is the operation of savings and credit activities. Set up in 1986, as a result of SPARC's work with the Muslim pavement dwelling women of the Byculla area of Mumbai, the rationale behind the formation of Mahila Milan lay in the recognition of the central role of women in the family as well as the enormous potential that women's groups had in transforming relations within society and in improving the lives of poor families. Mahila Milan now conducts informal training and support activities, as well as savings and credit groups, and aims to empower women to play a greater role in community management and to work with NSDF on broader policy issues at state and city levels. Mahila Milan thus represents both an opportunity to satisfy the credit needs of poor women and a strategy to mobilise them towards taking a more pro-active role in relation to their own poverty. The stress of the organisation lies not so much on concrete achievements and outputs, but instead on the learning process and the building of confidence among poor women. In the Byculla area of Mumbai, approximately 600 women are members of Mahila Milan, but together with NSDF, Mahila Milan now has a total of over 300 thousand households as members across the country.

1.2 The Problem

In the twin cities of Hyderabad and Secunderabad there were 455 slums recorded in 1979, increasing to 662 by 1986. By 1994 the number had risen again to 811, and thus around 30 per cent of the population of the two cities lived in slums.

Throughout India urban slum-dwellers live in inadequate housing and have no or unreliable access to essential basic amenities such as water, sanitation, and electricity. To improve conditions in the slums of Hyderabad, the Urban Community Development cell of the Municipal Corporation

implemented the slum improvement programme in over 600 slums in the city since the early 1980s, concentrating upon the upgrading and installation of basic infrastructure such as latrines, water, drainage and community halls, coupled with health education and economic support activities, such as training and credit for income generation schemes. Nevertheless, doubts have been raised over the sustainability of some of the improvements made under the slum improvement programme, and many of the problems previously evident in Hyderabad's slums remain pertinent today. The case study slum of Jagjeewan Ram Nagar is, in fact, a good example of a slum where improvements made earlier proved to be unsustainable, for while access to basic infrastructure was improved by government interventions in the settlement, the housing needs of the residents were neglected and remained an acute problem. How this need for secure and adequate shelter was addressed in Jagjeewan Ram Nagar is subject of this case study.

SECTION II THE PROJECT

2.1 Project Objectives

- a) To provide housing for the residents of Jagjeewan Ram Nagar through a community-based, women-centred organisational effort and by linking up with state agencies that provide housing finance.
- b) To provide a model for housing development in Hyderabad and other parts of Andhra Pradesh that encourages the replication of this approach.

2.2 Historical development

When the Municipal Corporation of Hyderabad came into being in 1957, its officials told the residents of Jagjeewan Ram Nagar that would either have to pay some tax to the Corporation in order to access benefits as slum dwellers or they would have to buy the land from its owners. Meanwhile, Shahida Begum, the wife of the Nawab and former Hindu Rajput, had become close to the residents of Jagjeewan Ram Nagar, with the women from the community working in the houses of the princely families, and the men running errands for them. The benevolence of nobility would even extend to giving them the less juicy portions - head, intestines, legs - of the animals they hunted. Shahida Begum wanted to give the land away to the slum-dwellers on the grounds that they had lived there for so many years, but the brothers and other relations of the Nawab objected to this generosity, arguing that they had a share in the land as well and going to court to establish their claim.

As the proceedings in court were under way, the residents of Jagjeewan Ram Nagar formed a committee of five members to represent them and enlisted the support and sought the advice of the

local Municipal Councillor. He suggested in 1960 that they pay tax to the Corporation until the ownership of the land was decided upon. Meanwhile, however, twenty-three families of the slum who lived on an area of land belonging to another owner, purchased the land from him at Rs 40 per square yard. The Municipal Corporation gave numbers to their houses and they became legitimate owners of the property, and in the early 1970s, the newly established Urban Community Development Department (UCD) of the Corporation established a *balwadi*² in the same area, constructing a thatched hut for this purpose. Then, when an official of the local Rotary Club was invited to the inauguration of the *balwadi*, these families asked for help to construct proper houses. The Club gave stones for floors, doors, windows and ventilators free and this was matched by the UCD, which gave thirteen bags of cement and sixteen tin sheets to each family. A loan of Rs 750 each was taken from a bank, documents pledged and houses constructed, and this settlement of twenty-three families was henceforth called Rotary Nagar.

Observing these developments, the other residents of Jagjeevan Ram Nagar were frustrated and sought the help of a former Councillor. They wanted the right to purchase the land and went to court to secure it. Finally they received a favourable verdict in 1978 and in 1979, the property was declared as falling under the Urban Land Ceiling Act, but since it was located in a prime commercial area, the price was fixed at Rs 80 per square yard. When the residents protested, the UCD re-opened the file and the Director, Mr Rajagopalachari, changed the classification of land to the residential category, thus halving the price in 1979. By this time, the case concerning the ownership of the land by the Nawab and his relatives was settled and it was agreed that the slum-dwellers could buy the land at Rs 40 per square yard.

Wrangling within the community about the lay-out and which family should obtain which portion delayed matters for some years. Finally, an agreement was reached taking into account the size of the family and their capacity to pay. The deal was concluded in 1983 and the UCD gave Rs 500 to each family for registration expenses. One of the Nawabs, who was a wholesale purchaser of slipper soles made from tyres by the residents, contributed Rs 800 to each family and the rest was paid by them. This event was a milestone, for nearly fifty after their journey to escape bondage in the villages of the Mehboobnagar district, the residents of Jagjeevan Ram Nagar became owners of land in the city of Hyderabad.

The vexed issue of the lay-out arose again and created divisions in the community. The UCD offered to lay a sewer line and provide water

² A *balwadi* is a centre for pre-school children where mid-day meals are also provided.

supply but the lay-out had to be finalised. Finally the issue was settled and the UCD laid a sewer line, gave a public tap for water and built a few common toilets in 1993/1994. A community hall was also provided, and exemplifying its general approach to community development, the UCD initiated the formation of a Neighbourhood Committee, a Youth Association and a Mahila Mandal³. These organisations soon became dysfunctional and moribund, however, and a centre established for training in tailoring was started but also closed after some time. In addition, people continued to live in ramshackle structures made of wood, thatch, tin and leaves.

From the early 1980s onwards, the residents of the slum began to interact more and more with different government departments, the UCD being the most important from their perspective. As the older generation faded away, a young man by name Yadagiri stepped forward. He had been trained in dealing with officialdom and its ways, given the leadership vacuum in the community owing to the failure of the UCD community organisation, Yadagiri assumed the mantle of leader and began to represent the slum in its contacts with external agencies. Yadagiri is a central character in this case-study, and will be repeatedly referred to both as a person and a symbol for he mediated between the community and the government, always to the detriment of the former.

In 1994, some of the residents wanted loans to build proper houses. Yadagiri approached the Andhra Pradesh Housing Corporation (APHC), a quasi-government body, for this purpose. APHC had a scheme to assist people in building core houses, giving a sum of Rs 13,000 out of which Rs 3,000 was a subsidy and Rs 10,000 a loan to be repaid over many years. The loans would be given in three instalments: Rs 3,000 on completion of the plinth, Rs 4,000 on completion of work up to the roof, and Rs 6,000 once the slab roof was laid. The APHC also expected people to contribute their labour and the balance of money needed to complete the house, their idea being that the grant would be enough for a core house to be completed incrementally as the beneficiary wished. Yadagiri, who got both oral and written authority from the residents to do the paper work, visited APHC regularly and got the approval for the loan for 24 families in 1995. The contractor was to obtain materials on credit, get the job done and then be reimbursed by APHC.

By May of 1995, the skeletons of 24 houses were complete and people moved in but used tin sheets or mud for walls. Work proceeded at a slow pace and stopped completely in late 1996 as the materials suppliers had not been paid. All the 24 families had given Rs 7,000 each to Yadagiri as down-payment, and according to Yadagiri he had used this total of Rs 148,000 to bribe the relevant

³ Women's group

officials and get various approvals, but he never gave any proof to the families involved of how this money was spent. In the beginning, Yadagiri's explanation was accepted without protest, for it was well known that bribes have to be paid in different departments to get things moving. Moreover, no-one else in the slum had the knowledge needed of the relevant rules and regulations, of how to fill out forms and prepare documentation, or of which offices and which officials to contact for which purposes. Even though some of the men had had some exposure to bureaucratic procedures, their understanding was limited and their confidence more limited still, and concerning the women of the slum, it can safely be said that they had no contact at all with the outside world of permissions and procedures, the red tape of files and officialdom. If some of the 24 families granted loans had any reservations, they could not express them because all power was in Yadagiri's hands, and it is even reported that Yadagiri never allowed the residents to interact with the officials. If some of them visited the site, he would hurriedly take them away to a restaurant for a cup of tea and blocked every opportunity of any dialogue with them. There was no question of taking along any of the residents when he visited the offices and his knowledge became the source of his power.

In the slum, Yadagiri would recount the experiences he had had and the progress of the case but there was no way in which his version of events could be cross-checked. Again, he appointed a contractor who was answerable only to him, and it is said that the contractor himself was hardly qualified and little better than a *mistry* (skilled workman). Even as the construction work proceeded, residents could not interact with the contractor and were reduced to being mere spectators. Also in the matter of materials purchase, prices and quantities were once again decided upon by Yadagiri and since the residents had no experience in these matters, they remained outside the entire process. Yadagiri insulated the community from information and knowledge about every conceivable aspect of the project and kept them in a hapless state of ignorance. Meanwhile, loans were received from APHC for another block of 7 houses, but though the first instalment was to be of Rs 3,000 per household (or Rs 21,000 in total), Yadagiri obtained only Rs 15,500 and told everyone that the rest went in bribes and also claimed that Rs 500 per family was to be paid to prepare documentation.

Even if it is not articulated publicly, there was considerable suspicion about and resentment towards Yadagiri when work came to a complete halt in 1966 on the first 24 houses. Around this time, representatives of the National Slum Dwellers Federation (NSDF) were in touch with their constituent unit, the Twin Cities Slum Dwellers Federation (TCSDF), and also the Housing and Urban Development Corporation

(HUDCO), a company owned by the Government of India, had recently begun an experiment to lend money to poor communities through NGOs. NSDF and its partners, SPARC and Mahila Milan got involved with the problems of Jagjeevan Ram Nagar. Ramesh Pendkar, Co-ordinator of TCSDF, had spent some months in this slum while studying for his degree in Hyderabad and over the years, he had kept in touch with developments in the slum, albeit at some distance. Also Mr A Jockin, President of NSDF, held meetings in the community and began sending teams of Mahila Milan volunteers from Mumbai to initiate the community development process.

The pre-eminence of Yadagiri and his monopoly over information and knowledge was an obstacle to be surmounted. In keeping with the general approach of NSDF and Mahila Milan that trouble-makers should be side-lined rather than openly confronted, savings and credit activities were organised. Nearly half of the women of the original 71 families went on exchange and exposure trips to Mumbai and some visited a housing exhibition in Kanpur. The HUDCO scheme insisted on a down payment of between 10 to 25 per cent-25 of the loan amount of Rs 25,000 as security, and so the women were encouraged to save at least Rs 10 every day. In addition, to cater for crises and small business loans, they were separately saving Rs 1 per day, and all this money was being banked, with a committee of women supervising transactions. Even here, Yadagiri interfered and through acting in partnership with a friend of his, he managed to misappropriate a few thousand rupees. Quietly, however, both Yadagiri and his friend were sidelined and their power to manipulate opportunities and control events reduced. All the women saved Rs 2,500 each (the 10 per cent required), and the money was put into a joint account with three signatories. Both the local TCSDF representatives and Mahila Milan women are now aware of how much is being saved, how much loaned and how much recovered in the crisis and small business credit activities.

As the loans came through from HUDCO to complete the 24 core houses, the women were also gradually drawn into the construction process, being encouraged to deal with suppliers and take a more active role, though the workers of TCSDF would still measure quantities and make payments. Thus, from a position of complete non-involvement, the women of Jagjeevan Ram Nagar moved towards a situation of partial involvement when the work of completing these 24 houses was taken up. During the building of the next 7 houses the women became wholly involved, negotiating with the labourers and also the materials suppliers. In some cases, they were successful in bringing down the prices of cement and other commodities, and once when some steel was to be brought into the slum, the labourers refused to lower their charges and the women decided to do this work themselves. Thus, there was a gradual but

perceptible improvement in their skills and knowledge in the matters of money, materials and management. Their understanding of the nuances of the process of construction improved vastly. Corruption and wastage stopped, reflecting their enhanced comprehension and growing abilities.

If Yadagiri had complete control over the beginnings of the 24 core houses construction effort, he had considerably less when they were complete. When the next 7 houses were taken up, he was almost wholly side-lined except for his little financial skulduggery. Finally in November 1998, he suffered a serious setback just as these houses were being completed, for SPARC and NSDF representatives visited the slum and brought along Mr A C Punetha, Managing Director of APHC, and in the presence of this senior official, the women publicly complained about Yadagiri and also an official of APHC with whom Yadagiri was working. Yadagiri was considerably embarrassed for Punetha was the first official of APHC whom he could not control access to; he was also afraid because once direct channels of communication to the top person of APHC were opened up, his shady dealings would surely come to light. Indeed, the motive for bringing Punetha to Jagjeevan Ram Nagar was the fact that the surveyor of APHC, who was to mark out the plots for the next batch of 40 houses, had been delaying matters for months and he wanted a bribe of Rs 200 per house. As a result of the visit, the work was done on the next day and needless to say, no money was paid. The demise of Yadagiri's power was apparent on that day and the venality of the surveyor was laid open to public gaze. It was a significant triumph for the women, and they also took the opportunity to tell Punetha that they had not received their pass-books either.

2.3 Current Project Status and Future Prospects

By May of 1999, work on the next batch of 40 houses was under way, to be completed in groups of 8 houses owing to the narrow access way to the slum that permits only a small quantity of construction material to be brought in at a time. Excavation has commenced and plans to purchase materials are being finalised. Yadagiri has been completely marginalised and now any action he takes needs prior permission and approval from the women's groups. Recognising the change in the balance of power, he has chosen discretion over valour and maintains a low profile. His actions are under constant scrutiny, leaving him little opportunity for dishonesty, and though he has not been publicly repudiated, this is a deliberate strategy for his potential to create mischief is vast. In future, he could well create problems in matters of loan recovery and such like, though for the moment he has become a toothless tiger with a ferocious appearance but an inability to cause much damage.

In the meantime, the women have been growing from strength to strength, visiting different

government offices to deal with issues of electricity, obtain permission for various things, and so on. But when they visited APHC, the lower officials asked them to go back and send Yadagiri in their place, and so it remains for NSDF and TCSDF to follow up on the breakthrough caused by Punetha's visit and establish regular channels of communication with the bureaucracy of APHC. With support from top management, this will undoubtedly happen soon. Meanwhile, as proof of the women's growing confidence, they recently managed to resolve a problem caused by a new door being built in the mosque at the access to the slum colony, which had it been used would have been considerable scope for communal conflict because of large crowds at prayer time and on festival days. The women of Jagjeevan Ram Nagar went to the police station and spent three or four days arguing their case, and as a result, a compromise has been hammered out, for though the door has been installed, it has been agreed that it will not be used.

At the time of writing, there is also an ongoing lively debate about the choice of contractor for the work on the next group of 8 houses. One contractor has quoted as rate of Rs 7,000 per house and another has agreed to work for Rs 6,500. The matter has not yet been finalised but the fact that one of the contractors is related to an influential resident in the slum has become public and questions are being raised about possible nepotism. Such a debate would not have been conceivable even a year ago, revealing that the women of the community have begun to realise and appreciate their collective power. IN addition, according to Ramesh Pendkar, Co-ordinator of TCSDF, "One of the residents of the slum tried to buy out another by giving him a loan, charging extortionate interest and then asking for his plot in recompense. The women forcibly prevented the transaction and ensured that the deserving person was not cheated. There are five or six other such cases which are under discussion." Similarly, the women recently challenged a government official when he asked for a bribe to clear a subsidy scheme for small business and he was forced to relent.

2.4 Project finances

The slum-dwellers of Jagjeevan Ram Nagar each borrowed Rs 10,000 from APHC and were given a subsidy of Rs 3,000 each. In addition, each family took a loan of Rs 20,000 from the Housing and Urban Development Corporation (HUDCO) after making a down-payment of Rs 2,000 each. Only half the HUDCO loan has been drawn as construction is ongoing. The HUDCO loan is to be repaid over 15 years at 10 per cent interest.

SECTION III THE INFORMATION, COMMUNICATION AND LEARNING PROCESS

3.1 Knowledge and information

The information, knowledge and skills that the residents of Jagjeevan Ram Nagar (particularly the women amongst them) have gained are of two kinds. All aspects of the process of house construction including purchase of materials, accounting and negotiation with contractors became familiar to them as a result of their exposure to SPARC/NSDF/Mahila Milan initiatives in Mumbai, their visit to the housing exhibition at Kanpur, and also their 'hands-on' experience in the community. Thus the residents have undergone the SPARC, NSDF and Mahila Milan process of shelter training that begins with the formation of women's savings and credit groups, and with the provision and repayment of loans for emergencies and income-generation. Shelter training takes place over a prolonged period of time and its ultimate conclusion is the construction of houses.

The women of Jagjeevan Ram Nagar have also, over time, learned how to negotiate with the local officials with whom they have to deal. Their experiences with the police, the office of the Collector, petty bureaucratic corruption, the electricity supplier and so on all contributed to their growing understanding of, and confidence in, dealing with the various authorities with which the urban poor have to interact. They began to understand their strength as a collective in the course of these experiences.

Senior bureaucrats like Punetha, Managing Director of APHC, well understand the nature and extent of corruption in India. But interaction with the residents of Jagjeevan Ram Nagar helped point to the power of community processes as one way to deal with this pervasive malaise. Initiatives such as Jagjeevan Ram Nagar are contributing to the realisation that organisational measures such as better supervision or control will not by themselves prevent the dishonesty and rent-seeking behaviour of junior officials in government agencies. Aware and enlightened representative community organisations can be powerful checks and antidotes to widespread venality. Punetha's interaction also exposed him to a model of housing delivery quite different from the standardised governmental approach. In the slum, people's participation and the role of women's groups stood out as defining features of the initiative.

3.2 Transfer and dissemination

From the case of Jagjeevan Ram Nagar, what is apparent is how channels for communication and information transfer can be monopolised by one person, dominating CLIC processes for personal gain. What is also apparent, however, is that such channels for communication are the key to bringing about change in poor communities and how, once the residents of Jagjeevan Ram Nagar began to get access to information, their confidence and ability to exploit those channels for the benefit of the entire community soon grew.

While organisations like NSDF, Mahila Milan and TCSDF provided support to community residents in their use of formal communication skills, for example when applying for HUDCO loans, this case study reveals the dominance of informal face-to-face communication and information exchange. Such sharing of information, knowledge and skills not only took place within the community and was fundamental to the sidelining of Yadagiri, but also between residents, SPARC, NSDF and Mahila Milan workers from Mumbai, and between government officials and the community members. It is this democratisation of access to communication channels that enabled both the successful building of houses in Jagjeevan Ram Nagar, and more fundamentally, a shift in the power base away from one person to the community as a whole.

3.3 Learning

Again, the learning that the residents of Jagjeevan Ram Nagar gained in relation to shelter training and government agencies was possible only because of a change in the balance of power in the community. Without the intervention of TCSDF and the alliance of SPARC, NSDF and Mahila Milan, Yadagiri would have continued to be the sole representative of community interests and exclusive negotiator with government agencies. Thus, the slum-dwellers of Jagjeevan Ram Nagar, both men and women, would have continued to remain in the dark. Even when opportunities to learn are presented, these tend to bypass slum populations if the status quo is maintained. To reach the majority, particularly women, shifts in power equations are necessary.

The learning on the part of Punetha opened up a channel of communication between the top management of APHC and the community directly. If this learning is to change organisational culture, certain reforms have to be undertaken. But even if governmental undertakings were to reform, become transparent and be able to reach out, it can be argued that without effective community organisation the information and skills disseminated would not be used to full effect. The formation of women's groups, the experience of financial management both in the savings and credit sphere, as well as in the process of construction, were necessary steps to the gradual unfolding and consolidation of women's power. It would seem that communities can learn when they are ready to do so and even if that readiness does not manifest itself at a fixed point of time, it is preceded by a series of experiences, exposures and training. In the current case, regular interaction with Mahila Milan in Mumbai and the visit to the Kanpur housing exhibition were the stepping-stones in the journey towards empowerment.

3.4 Impact and Use

According to Sridevi, who has been working in the slum for some years, "In the beginning, the women

were afraid of Yadagiri. When housing savings began and they were encouraged to hold meetings, they slowly became involved. When they started saving Rs 1 per day for crises and small business loans, they kept it a secret from their husbands. Many of the men in the slum spend a lot of money on liquor and take money from their wives if they do not give it. In fact, husbands objected in the beginning when women got together for meetings and questioned them. Now, it is not only Yadagiri but also their husbands who have been forced to take them seriously. Domestic violence has come down, more children go to school and husbands have come to terms with the women's groups. The women went the other day to the office of the Collector [a senior government official] to apply for some small loans". From Sridevi's observations, it is clear that the balance of power has shifted in relation to Yadagiri, within the family, and within the community, and this appears to have happened without any open confrontation but through a re-negotiation of roles accompanied by a growth of confidence amongst the women. On every visit to the site, women come forward without any hesitation and speak their minds freely and frankly; they are no longer cowed down by authority or power. For example, Sridevi speaking about the involvement of women in the housing process, said that "In the beginning, the women were very individualistic in their approach. Each would be concerned only about her family and her house. Now even those, whose houses are ready, are helping those whose houses are not ready. There is a spirit of solidarity and oneness that has been built up over a period of time."

Further afield, the initiative in Jagjeevan Ram Nagar has also had an impact. Sukumar David, Chairman of TCSDF, has his own NGO called Integrated Rural Development Services (IRDS) that works in 75 villages in Andhra Pradesh and 25 villages in the State of Madhya Pradesh on issues relating to women and children. He said, "I have known Jockin for many years and have learnt a lot from NSDF. At Jagjeevan Ram Nagar, I understood what true people's participation is.

Even we NGOs distrust the people and do not permit them full control. We don't allow them to take charge of finances for fear of misappropriation; we think that if people are involved in implementation, that equals participation; for me personally, there have been many lessons which I am trying to apply in my own NGO. For example, I have begun daily savings in all the women's groups I work with and now we have Rs 6 lakhs in the bank from 28 villages in Andhra Pradesh. This new approach is certainly very effective. Now we ask people to do things themselves and its much less of a headache for us. When 10 Mahila Milan members came to Hyderabad from Mumbai the first time, I asked Jockin what the purpose of spending so much money on their travel and stay was. He told me

that slum-dwellers can communicate best with other slum-dwellers and I have now begun to understand this. We are also promoting such exchanges in our own work."

3.5 Replication

In addition, from learning from the Jagjeevan Ram Nagar project, David has also replicated the housing savings scheme with 34 families in Markapur town in Prakasam district of Andhra Pradesh, where IRDS is working. After visiting Hyderabad, each family took just six months to save Rs 3,000 and a down payment of about Rs 100,000 has now been made. Again, in Ambedkar Nagar, another slum in Hyderabad, when people saw what was happening at Jagjeevan Ram Nagar, they began housing savings and now 8 houses have been completed. The impact has also been felt in Tupral, 45 kilometres from Hyderabad, where 200 workers in a company have started savings for housing and the management has agreed to deduct repayments from the pay-roll. Also, in Hilltop, a slum in Secunderabad, 23 families will soon begin their construction since they have saved the down payment. Finally, a group in the Adilabad district, after visiting Jagjeevan Ram Nagar, has begun saving towards housing and unions of workers in the *beedi* (local cigarette) industry have decided to take up housing savings after an exposure to the community. Many enquiries are pouring in to Jagjeevan Ram Nagar and there have been visits by slum-dwellers from other cities in India and also from other countries like South Africa to see the work in Hyderabad. In this way, the lessons of Jagjeevan Ram Nagar are being spread through the network of SPARC, NSDF and Mahila Milan at local, national and international levels.

On the question of replicability, it can thus be argued that the central element needed to ensure replicability is the strategy used to mobilise the poor, particularly the women amongst them. The experience of SPARC, NSDF and Mahila Milan in diverse locations and contexts suggests that the formation and growth of people's organisations and women's collectives are key to success. Naturally, a supportive legal and institutional environment, sympathetic officials and NGOs that are prepared to support rather than dominate are also factors conducive to success. Yet, even if they are important conditions, they are not sufficient, for if the people's processes are not consolidated and their organisations do not take root, replicability will be undermined.

SECTION VI LESSONS

4.1 The importance of women's groups and community organisations

When exploring the case of Jagjeevan Ram Nagar from the point of view of community learning and

information, it is apparent that Yadagiri was the single most important factor in keeping the community sealed off from useful information. In fairness to him, it might be said that he did not discriminate against the women in the community since he also kept the men in the dark as well. Yadagiri's monopoly over contact with government departments remained in place till the community mobilisation efforts of NSDF and TCSDF began. Even these seasoned leaders were fooled by Yadagiri initially and he was considered an asset. Over the course of time, his monopoly was challenged and finally destroyed by the visit of Punetha, the Managing Director of APHC. The fall in importance of Yadagiri was paralleled by the growth of women's groups and their confidence. The collusive relationship that Yadagiri had with Rajeshwara Rao of APHC kept others out, and even when the women went there, they were told to leave. When we think of APHC as a governmental undertaking, it suffered from the ailments of bureaucratic structures, notably an inability to convey information and knowledge to the people at large. Operating at a distance from the community, the consequence of keeping people in the dark was doubly ensured by the connivance of Yadagiri. People were not aware about the amount of the loan, its terms and conditions or of the concept of incremental housing.

This case study reveals that Yadagiri played the role of both a person and a symbol. As a symbol he represents all agents, touts and middlemen who operate with impunity in a variety of contexts where licenses, permissions, quotas and such like are needed by most citizens. In an over-regulated, bureaucratised state, forms have to be filled, procedures mastered and documentation meticulously prepared. Even if all this is done, it usually needs some money or influence for quick results. Such a situation is fertile breeding ground for the Yadagiris of this world who take many different forms. Thus, one of the main lessons of the project is the folly of relying upon a single leader, for the temptation of power is constant. When leadership is exercised collectively, checks and balances are automatically instituted. The organisation and empowerment of women's groups acts as a countervailing force to the prevalent practice of individual male leadership.

4.2 The importance of place

With respect to the concept of place, by giving importance to an individual's house as a meeting place as in Yadagiri's case, one discourages participation by the community. When government officials visit villages in connection with their work, they routinely sit only in upper caste areas or visit the homes of local notables like the Sarpanch (elective head of the local body) and such behaviour automatically excludes meeting with lower caste and poorer sections of the village.

Perceptions of village development and programmes are shaped through the distorted lenses of middlemen. It is in this sense that importance is attached to place, with the most important characteristic of any place being that it must be accessible to the most disadvantaged of the community. When NSDF and TCSDF representatives visit Jagjeevan Ram Nagar, they hold meetings in the open spaces of the slum, where all can attend without hesitancy. Thus the shift in the type of places used for meetings on community matters was also a key contributor to the success of the housing project in Jagjeevan Ram Nagar.

Postscript

As part of the CLIC research project, a mid-term project workshop was held in India with case-study writers and select government officials in February 1999. Mr Punetha attended the workshop, expressing his interest in the issues of community learning and information. As a result of the workshop Punetha agreed to participate in a housing exhibition held in Hyderabad towards the end of May 1999 and even supported it financially. The Municipal Commissioner of Hyderabad also agreed to participate, with the jointly organised event reflecting the growing links between TCSDF and the local government. This new partnership promises better access for the urban poor to the variety of facilities offered by the Corporation and APHC. Also invited to the exhibition were officials of other departments in Hyderabad including policy-level persons, slum-dwellers from other slums in Hyderabad, from other cities and other countries. Model houses reflecting the needs, the aspirations and the affordability of the poor were on display to spark discussion, debate and change. The issues of housing savings and women's central participation were also highlighted, and through the event the lessons of Jagjeevan Ram Nagar were widely disseminated.