

WOMEN'S EYE-VIEW:

Grassroots women's approach to settlements development

January 1998 – March 1999

This set of documents represents an action-research project that seeks to understand how grassroots women see settlements development and how they can impact the planning apparatus to incorporate their concerns into policy agendas at local and national levels.

Monitoring the implementation of the Habitat Agenda

The Habitat Agenda represents a set of international policy commitments that states, including India, have agreed to abide by, in order to ensure adequate shelter and sustainable human settlements. It recognizes “the need to improve the quality of human settlements which profoundly affects the daily lives and well-being of our peoples” and that “safe and healthy living environments and basic services are essential to a person's physical and psychological well-being¹.”

The Huairou Commission partnered with the UNCHS Women and Habitat Program on a global initiative that seeks to monitor the implementation of the Habitat Agenda, following the Istanbul Conference in 1996. Grassroots women's groups and networks in three regions, Africa, North America and Asia, have initiated projects in the last two years. In Asia, the Women's Eye-View project was hosted by Swayam Shikshan Prayog, in India on behalf of the Asian Women and Shelter Network.

The Journey So Far

During the preparatory process leading up to Habitat II Conference, SSP organized a series of consultations to look at the different forms of women's participation in settlements development. In January 1995, for the first time a group of practitioners and researchers, representing different sectors came together to look at settlements development in a holistic manner. They asserted that settlements development must be seen as more than housing and land issues. A settlements perspective should encompass the range of issues that affect the survival of communities. Participants also expressed the need to create learning fora to promote inter-sectional exchanges of ideas.

In following meetings which culminated in a national consultation with NGOs and women's collectives, it became clear that the human settlement in which the woman plays multiple roles is the ideal ground for the transfer of lessons across sectors. The interest expressed by women, in learning from other women's initiatives made it evident that they have an integrated view of settlements rather than a compartmentalized, single-issue view of the settlement.

One of the key objectives of this consultation was to try and understand the processes by which women participate in transforming their settlements and how they are supported by mainstream structures to sustain this transformation. From experiences narrated by women's collectives, it became evident that when women's collectives addressed settlements concerns, it transformed the way in which they were perceived by both the community and institutional actors.

¹ United Nations, *Habitat Agenda and the Istanbul Declaration, Second United Nations Conference on Human Settlements*, Istanbul, Turkey 3-14 1996, United Nations Department of Public Information, NY

Women's Eye-View: The Indian Initiative

This set of documents includes an overview of the project and a set of case studies of women's initiatives in different sectors from different parts of India. The overview provides the backdrop against which we attempted to evolve a methodology for grassroots women's participation in monitoring the implementation of the Habitat Agenda. The case studies, on the other hand represent strategies employed by organizations and grassroots women's groups to involve women in the articulating their needs and designing systems and mechanisms that enable women to direct local development processes and gain the support of mainstream institutions.

This set of documents is useful for those who are interested in linking macro-policy agendas to micro-level initiatives by grassroots women. It provides a menu of strategies that have been used by women's groups and communities across sectors to make mainstream institutions such as banks, local governments and national governments more accountable to women.

SETTING THE CONTEXT

Women and Settlements

Women's voices in the Habitat II processes brought to the forefront the critical role that women play in human settlements' development. For women, the settlement - where they live, work and take care of their families - plays a vital role in the quality of their daily lives. For the poor, who are trapped in a web of disadvantage, survival is a constant priority. The struggle is both a daily one for basic necessities, such as food, water, shelter, health as well as a long term one to gain control over assets².

While women's gender roles within the settlements are socially constructed and this determines the specific way in which women use and contribute to resources and services³, women's needs and contributions within the settlement often go unrecognized in "gender neutral" planning processes.

Women are concerned not only with themselves and their own well being. Their well-being is closely connected to that of their families and communities. As actors with multiple roles within the human settlement, women have evolved a set of strategies that serve as safety nets in times of crises; as well as help communities gain access to resources and services; and voice their concerns within the planning framework.

The efforts of organized women's collectives to meet their credit needs, drinking water and livelihoods requirements have often been located in processes that enable them to address their strategic gender interests. By addressing issues that are of concern not only to themselves, but also bring benefits to the entire community, women set the stage for re-negotiating their relationships with actors both within and outside the community.

Linking women's concerns to policy agendas

As organizations who work with grassroots women's collectives, our role is to link local development concerns of women, and their aspirations for their homes and communities to policy agendas. Swayam Shikshan Prayog,⁴ took on an action-research project that sought to understand how grassroots women participate in monitoring settlements development. As part of the "action" element of the project, SSP was committed to strengthening grassroots processes through assisting participants to reflect on their work, sharpen their articulation and take forward their work through advocacy and partnership efforts.

The search for alternative ways to monitor settlements development

At a national level policies are usually monitored by the state in terms of concrete, measurable inputs that represent the state's efforts to address the problem at hand. Success or failure of a policy is usually measured in terms of state budget allocations and utilization of resources for state programmes in the sector. For example, on the issue of poverty alleviation, implementation is seen in terms of how much credit is disbursed annually. Or in the case of shelter, progress is assessed on the basis of how many housing units were constructed in a given period at a given location. year.

² Chambers Robert, 1989, *Putting the Last First*, Longman Scientific and Technical, UK

³ Beall, Jo 1996, *Urban Governance: Why Gender Matters*, Gender in Development Monograph , UNDP,NY

⁴ SSP is an organization that works with grassroots women's groups in India

In India, the implementation of the Habitat Agenda is lodged within the Ministry of Urban Development. This ministry coordinates with other departments and ministries - Rural Development, Poverty Alleviation and Rural Employment and Labour, Transport and Communications, Forests and Environment, Health, Education, Social Development including Women and Child Development to name a few. Monitoring the implementation of the Habitat Agenda involves coordination with numerous sectors and institutions. Again this is to be done at national, state, district and local levels of the government.

The formal process of monitoring habitat issues at the national level is reduced to a mammoth data collection exercise. The priorities of communities, especially those of women are lost amidst the reams of paper and the neat columns of numbers. While these statistics in government reports form the basis for the annual plans. At present there are no mechanisms to include a grassroots perspective in the implementation and monitoring of the Habitat Agenda. For women living in poor settlements the question is not how much the government spent on a programme. The question is, how do development policies affect their lives what is the impact of Habitat policies and programs at the level of communities. Do local development process respond to their priorities and interests?

While this is not easily measurable, we cannot abandon attempts to evolve mechanisms using which women can make visible their view of poverty and development. It is important to recognize that it is the same information that is collected during the monitoring process that feeds into local and national planning process, that in turn determine future policies.

National poverty alleviation programs in India, have distributed subsidies and created assets for a majority of families living below the poverty line. And yet official statistics show that over 40% of urban and rural people remain below the poverty line. Similarly, large scale investment by the state has resulted in a wide network of social sector services and infrastructure. The outreach of these services to remote villages is well recorded. However, if we take the example of two key services which are important indicators of the improved quality of life namely - health and primary education, the use of education and health services by the poor, particularly women is very limited.

Multi-level monitoring

This strengthens the case for developing alternative ways of monitoring the implementation of the implementation of habitat agendas. Recognising the importance of this aspect, the UN agencies such as UNCHS and UNDP have established Indicators Programs. Tools such as Report Cards, have been introduced. Senior personnel at national and regional level have been trained to use tools and develop the Indicators Programs. Since the Habitat II Conference, there have been continuous efforts to get multiple actors involved in monitoring the Habitat agenda at different levels.

In several countries, gender and development researchers have collaborated with the government to institutionalise Gender Budgets. The process of reaching this stage, involves painstaking secondary and primary data collection and analysis. Further, stakeholders at local, district and national levels in countries such as South Africa were consulted in order to en-gender budgets. This ground level experience and stories of what worked were reinterpreted to add value to official statistics.

In the course of our work as NGOs, we have come across several key areas which need to be and can be monitored at the grassroots. Women's eye-view of what works and what doesn't work provides important lessons for planners and policy makers.

The project, Women's Eye-View was also seen as an opportunity to not only understand the process by which grassroots women monitor local development processes but also to try and strengthen these processes through making visible grassroots initiatives and gaining the support of other actors, especially institutional actors.

Redesigning monitoring

One of the main insights that emerged from our efforts was that monitoring from below is not only about feeding into macro statistics. Monitoring the Habitat Agenda at the grassroots level means reinterpreting the term and re-shaping the tools and the process of monitoring occurs. It means dismantling the classic imagery of monitoring, in which monitoring development processes is the prerogative of planners. It means reconstituting the set of activities to include processes that draw from the experiences of grassroots initiatives. Most importantly, monitoring from below means acknowledging that what communities and women's collectives find will be qualitatively different from what governments and researchers will find, because to begin with, the questions that people on the ground are asking are quite different from those that are asked by planners.

Reversal of top-down monitoring systems entails opening up the processes for consultations between state agencies and grassroots organisations from the local to the national level.

Designing the learning process

An essential element of this action-research process was that it did not stop at documenting the work of women's collectives. The documentation processes were instrumental in catalysing a whole set of activities such as dialogue workshops, learning exchanges and national advocacy events with a network of organizations and women's collectives.

Where does one begin the process of rethinking the notion of monitoring implementation of policies. How does one go about understanding the women's eye-view? Can monitoring be a tool of empowerment?

As organisations working in the field, we sought to place monitoring in the context of capacity building of key actors. The project was designed with a view to strengthening a network of NGOs and women's groups within the country. These NGOs and groups had already been part of an informal self learning network on issues of women's empowerment. Dialogue workshops with partner institutions, government, banks and other agencies were also organized. As an active member of the AWAS network, GROOTS International and the Huairou Commission, the follow up entails transferring the lessons from this exercise to network members in Asia and other regions.

A set of case studies were used to walk us through the idea of local level monitoring. We have called these case studies "*Our Best Practices*" These interventions in different sectors of settlements development helped us understand how women are empowered to monitor settlements development. They helped us to peg our ideas on concrete realities. They helped us to view settlements development through the eyes of grassroots women. We chose to partner with interested field NGOs in the SSP network who had done sustained work with poor communities. The organisations selected had a formidable reputation in empowering community groups in key sectors of settlements development. The "best practice" initiatives which we have chosen to document, showcase ways in which women's groups organised themselves to leverage resources and participate in public decision making fora.

Walking through the project process

The phases of the project evolved over the last year. In what follows, we walk through the process with our readers:

- ⇒ Pre-consultations with professionals, government, media, NGOs and women's groups to design the framework for documentation of initiatives
- ⇒ Developing a spearhead team to visit organisations
- ⇒ Finalize selection of initiatives with women's groups and NGOs based on criteria
- ⇒ Focus group discussions with women's groups, observations through field visits
- ⇒ Reflection and analysis of lessons learnt with organisations and groups
- ⇒ Sharing experiences with other networks involved in settlements development

Keeping women's perceptions in the centre

The documentation and analysis process was not undertaken by researchers alone, but through visits of field teams and women's collectives. This was really the value added that we as a field NGO brought to the action-research process. Because field activists and women's groups were involved in the process, we were able to identify what was important to women. The process of documentation was driven, not by an academic research agenda, but by a practitioners' and grassroots women's perspectives. It was their responses to what they saw and experienced when they visited different groups that guided the activities undertaken. The interest shown by various organizations and the women's groups in learning from these initiatives, became the touchstone of the project. It was this touchstone that kept us on track. It was this that prevented us from straying away from the heart of the matter: What do grassroots women want to do within their settlements in order to change their everyday lives? What are the different systems, mechanisms, processes and skills that can be used to realize women's goals and create a policy environment to support them.

Locating the right initiatives

Identifying interventions was a long and arduous process. After a series of false starts, and a several visits to organizations, followed by discussions with researchers, practitioners the criteria were refined and organizations were selected for documentation.

▪ Women's practical interests:

Our Best Practices had to respond to women's practical concerns. They had to see the problem from a women's perspective. Water is a practical concern but all over India, *drinking* water is women's domain. In the initial phase of the programme, a considerable investment had been made in identifying a priority. For instance in Utthan -Mahiti, while the organization had identified soil salinity as a priority area, the women insisted that for them the most acute problem was the lack of drinking water. For others it was clear that income generation programmes were not women's first priority but the need for crisis credit

- **Building on existing skills and resources:**

As we progressed we also found that successful interventions were those in which existing skills and local resources were acknowledged and utilized to the greatest extent possible. One of the key elements of their success lay in their ability to mobilize existing skills and resources and build on these.

- **En-Gendering Institutions:**

The case studies also look at how mainstream development institutions have responded to grassroots women's initiatives and supported them through the creation of institutional arrangements that enhance women's access to resources and to decision-making spaces. Only those initiatives that enabled women to leverage resources from mainstream institutions or enter into decision-making spaces could be considered to be among Our Best Practices. In many cases the efforts of women have been responsible for them entering into decision-making spaces that allow them to have greater control over local decision making processes. Both in SSP and in Utthan women are in decision-making bodies that are involved in local planning processes

- **Creating a critical mass of actors:**

It was essential that Our Best Practices covered a large number of women, demonstrating that their work was transferable and that the solutions designed could work on a large scale. A critical mass of actors is essential for impacting policy institutions and leveraging resources. In each of the interventions we looked at we found that to gain the support to formal institutions, women's collectives have to demonstrate that their solutions can work for large numbers of communities and women.

The documentation does not provide a comprehensive analysis of the work of the women's groups or the NGOs . Rather, they are an attempt to highlight the systems and strategies evolved to build women's capacities to make their concerns visible to mainstream institutions. We have emphasized what we consider to be unique and what we believe are the lessons for development practitioners and planners.

LEAD

In Trichy district of Tamil Nadu, LEAD has created a highly sophisticated money management system that builds women's capacities to manage money . At the same time this system demonstrates to the formal banking system that women's groups are trustworthy borrowers. 240 informal women's self-help groups have accessed over Rs. 400,000 from commercial banks. This is no small achievement in a country where recovery rates on government loans have been as low as 30%, making it an uphill task to convince bankers to lend to women's groups.

UTTHAN-MAHITI

Utthan together with the grassroots women of Mahiti has addressed the issue of water in the drought ridden areas of Gujarat. But they began by addressing drinking water because this was a priority for women's groups. Today they are working in partnership with the state water supply agency to plan and implement alternative water harvesting programmes.

SWAYAM SHIKSHAN PRAYOG

Women's groups in two districts of Maharashtra have successfully re-oriented a large scale post-earthquake project to involve grassroots women's collectives. These collectives have successfully created

GRAM VIKAS

The Gram Vikas initiative in Orissa provides a holistic approach to settlements development, that integrates secure livelihoods, drinking water, sanitation and housing in the backward areas of Orissa. Gram Vikas' intervention builds community assets such as fish ponds, community orchards and village funds which act as safety nets in times of crisis and support incremental community development initiatives

AMHI AAMCHYA AROGYASATHI

AAA has been building the capacities of women's collectives in both forest areas and rural areas to move from being single issue savings and credit groups to a host of other issues by entering into various dialogue forums and partnerships with the district authorities and local banks.

THE COVENANT CENTRE FOR DEVELOPMENT

CCD has employed a strategy that addresses the capacities of women's collectives to participate in a livelihoods strategy that focuses on local resources.

MONITORING AS A TOOL FOR EMPOWERMENT

For women, whose contributions are often invisible within the settlement itself the challenge is twofold. They must ensure that their voices are heard both by communities and by planners and policy makers. Frequently women gain recognition within the community after their contributions and capacities are acknowledged by planners.

For women whose daily lives are a struggle, the concern is not so much how much the government has spent on water and sanitation, or subsidized credit or on transportation. The questions for them are quite different. Do they have access to safe drinking water? Do they have water for sanitation facilities in their villages. Is there a bus that comes to their village. Is there a doctor nearby? Is there money to pay the doctor and buy medicines when someone at home is ill?

It is clear then that monitoring settlements development from a grassroots women's perspective is quite different from monitoring it from the state's perspective. We need to see monitoring as part of an empowerment process that

- Must make visible women's needs and contributions at the community level
- Create mechanisms for making them part of local, national and global policy agendas.

Women have to move from being mere beneficiaries or objects of policies to active participants, who can intervene in policy-making processes. Women need to evolve their own set of tools that help them to analyse their changing environments. They need to create structures that allow women to participate as equal partners in development. The tools they need include a sound information base and a set of feedback mechanisms that will enable them to interface with mainstream institutions.

What follows is a set of tools, using which women have equipped themselves to analyse and articulate women's interests and impact the planning apparatus:

Mapping: Articulating gender interests

Women need to be given opportunities to reflect on their lives and interact with their peers in order to better articulate their gender interests. Women's collectives are participating in mapping exercises where they map out local resources, drainage facilities, annual credit needs, etc. These mapping exercises help them identify local resources, opportunities for economic activities. Mapping of local facilities is also useful for the creation of a local database on village facilities.

Study tours and learning exchanges

Through study tours and exchanges women are given opportunities to see and learn from their poor. These experiences help them compare and contrast their own situations with those of others. Such visits play an important role in helping women build a vision of what is possible, and planning towards such goals.

Gender and Community Audits

Access to accurate information is a vital part of planning. Women's collectives have developed skills to conduct gender and community audits. On one hand this provides feedback on community priorities. While on the other hand they become equipped to act as an interface with planners, to demand greater responsiveness to community and gender needs. Accurate and up-to-date databases become a powerful tool that allows women to negotiate with officials.

Exposure visits to administrative offices

Visits to block and district level offices build women's confidence, increase their mobility and allow them to understand firsthand how government resources are administered. These visits have multiple gains for women. They help women build a rapport with local officials. This is essential if they are going to participate in planning and monitoring of state programmes.

Market visits

Through visits to local markets women are learning more about the competitive economic environment in which they are operating.

Dialogue meetings

Dialogue meetings with officials from the government, banks or any other mainstream institution provide opportunities for women's collectives to interface with policymakers. Dialogue meetings have been used extensively by women's groups to voice concerns and for grievance redressal.

Entering planning fora

Women's leaders, supported by women's collectives are now participating in local level planning committees. This provides opportunities for women to bring their priorities, their information and knowledge into official decision-making processes.

Designing demonstration projects

Women are involved in designing and planning entire projects which they implement and supervise and raise resources for. One such example is the women's information centres

designed and constructed by women's groups. These have not only built women's capacities but also demonstrated their abilities to actors both within and outside the community.

STRENGTHENING NETWORKING PROCESSES

As already mentioned, SSP was committed to strengthening both the organisations and the women's collectives who were part of the documentation exercise. In what follows are some of the ways this happened

Articulation of strategies and insights

In the course of documenting successful initiatives, we built a rapport with the women collectives and the organizations involved. This allowed for sharpening of insights, and articulation of strategies. Very often, while the accomplishments of women are visible, the strategies and processes remain invisible. The Women's Eye-View Project demonstrated that if women are to "own" the ideas and direct processes to transfer the lessons from these achievements it is vital that they are part of ongoing capacity building exercises that allow them to understand and reflect on the lessons learnt.

Exchanges, focus-group discussions and observation visits helped grassroots women leaders immensely. Women belonging to groups and federations traced the journey they had undertaken so far. The reflection and collective analysis at different stages with community groups helped them to articulate their vision and perspectives, their approach and their strategies. Frequently, it was the right questions that moved the process of documenting and helped to sharpen strategies

Local Advocacy Efforts

The lessons and insights gained from several initiatives informed local advocacy efforts of organisations. In the case of CCD and AAA they sought to educate potential partners-financial institutions banks and the policy makers. AAA's success in upscaling initiatives to access credit from local banks led to a series of learning and advocacy efforts. They participated in an action research project in which representatives from the central bank headquarters and local banks. As a culmination of this work a partnership was forged through a series of events coordinated by SSP and AAA. Dialogue workshops with NGOs and bankers followed by visits to savings and credit groups led to redesigning of activities.

National advocacy agendas

Organizations from different states who participated in the documentation initiative have come together to pool their resources to create a national advocacy strategy on the issue of women's empowerment and enterprise development. A national workshop was held in January this year, with representatives of banks, government, financial institutions and donor agencies. The focus of this partnership effort is reformulate policies and programs, document women led community enterprises and strengthen information and networking among organisations. A national forum for community enterprise - CEFI jointly convened by SSP and other organisations is a direct outcome of our efforts to strengthen networking between NGOs and institutional actors.

Partnerships

Documentation of best practice initiatives acted as a springboard for advocacy efforts. New partnerships among the NGOs and mainstream institutions such as the government agencies and banks were forged as a result of dialogue on these initiatives. New opportunities were created for direct dialogue between grassroots groups and institutions. In contrast to previous occasions, when NGO research strategies led to confrontation, a collaborative process was designed in which they could together work towards a common goal. As a result participants have been able to draw on the strengths that each actor brings into the process. This was an important insight drawn from the case studies. On similar lines, a partnership process at national level is being spearheaded by the Forum. This time, it is with the State Bank of India, the country's largest commercial bank, to increase linkages between women's credit groups and banks.

Validating efforts through learning exchanges

In each case the Best Practice initiatives were visited not by researchers or documentalists alone, but by a team of field activists for whom learning was the main agenda. Study tours and learning exchanges included community women leaders to all the initiatives documented. These were organised by SSP. The excitement and interest expressed by visiting field teams and leaders of women's groups re-validated the work of organizations and women's collectives. A group of twenty from Maharashtra made their first sojourn to the southern states of India. They visited SAKTI, CCD and LEAD to learn about credit federation structures, livelihoods strategies and monitoring mechanisms. Two teams of women leaders from Latur and Osmanabad (SSP's area of operation) are visiting women collectives in the tribal district of Gadchiroli. While one team studies the bank linkage process, the other will be training women to construct toilets.

In the final analysis, we believe this project is an attempt to rethink the traditional notions of monitoring. It is informed by the fact that communities and professionals are located at different standpoints. Hence they look for, see and construct different realities differently. The project has made a beginning in devising monitoring processes that begin with communities' perceptions and priorities, and moves from there towards incorporating these concerns into planning agendas. In the long run, we want to ensure that community actors are not just part of top-down led monitoring processes as faceless numbers in giant databases that gather dust in government offices. The documentation of best practice initiatives and the series of events and activities that comprised the Women's Eye View Project are at the core of strategies that seek to ensure that grassroots women groups remain at the centre of development agendas♣.