Ahmedabad Parivartan

Sinheshwari Nagar: Before Parivartan

Sinheshwari Nagar: After Parivartan
Ahmedabad Parivartan

The Partners

Financing Community Investments

Community-based Organizations

Quick Slum Survey

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parivartan, meaning ‘transformation’, is the objective of an ongoing program in the city of Ahmedabad in Gujarat. Ahmedabad Parivartan (also known as the Slum Networking Project) brings basic infrastructure services, including water and sanitation, in an affordable and sustainable way to the slums and chawls of the city. Led by the Ahmedabad Municipal Corporation (AMC), the project motivates and facilitates the target communities, local non-governmental organizations and the private sector to work together in a unique partnership. UNDP-World Bank Water and Sanitation Program - South Asia (WSP-SA) provided conceptual design support. Parivartan was developed in response to an earlier joint initiative of the private sector (Arvind Mills) and the AMC, to provide basic services to urban poor people living in a slum community called Sanjaynagar.

Thanks to efforts made by the Municipal Corporation, the city’s finances have been turned around to provide a firm base for sustaining investments and services. This has been achieved through improved urban management and through forging of partnerships with the wider civil society of the city. In the process, the Corporation no longer perceives itself as a sole provider of services but a key player and facilitator as well. Parivartan is one amongst a number of innovative programs which are changing the face of the city today.
Parivartan

029 slums (informal settlements) and 1,383 chawls (tenements) in the city, house approximately 300,000 families – 40 per cent of the city population – many of whom have little or no access to basic urban services. In the past, investments in services for the slums and chawls were generally norms driven and limited in their coverage. Services experienced rapid deterioration leading to breakdown in many cases. Parivartan is based on the premise that services should only be provided when there is a clear demand for them. Accordingly, Parivartan recognizes that the community are the client or market and that the community are also the main actors in the program. The design of the program has been kept flexible and adaptable, leaving room for change in the institutional, social and technical approaches to respond to experience and changing circumstances during the course of the program. Fundamentally, Parivartan offers a range of services with realistic ‘price tags’ attached, enabling communities to make informed choices about the size and nature of investments to be made.

Ahmedabad Parivartan provides complete linkages with the existing conditions and services in the city. The program is available to any slum which wishes to participate, and services are fully connected to existing city networks. The institutional arrangements evolve from within the existing structures in the city.

Rules

After long and careful deliberations, AMC and its partners devised a set of ‘first cut’ rules which attempted to combine the ambitious objectives of the project with the need for simplicity and clarity.

Costs and Cost Sharing:
Based on the designs for services developed for the slums, including Sanjaynagar, the Corporation has calculated that on average, the on-site upgrading cost is Rs 6,000 per dwelling. Of this, in a cost ratio of one-third each, the Ahmedabad Municipal Corporation, private industry and each community household are making a contribution of Rs 2,000 each. In addition, each household is also contributing an extra Rs 100 towards the initial maintenance cost of the services. On-site operation and future maintenance of the services will be fully managed by the community. The infrastructural services provided by the Parivartan Program are:

- Roads and paving
- Water supply to individual households
- Underground sewerage link for individual households
- Storm water drainage
- Street lighting
- Solid Waste Management
- Landscaping

In addition to the cost of providing the above services to each household within a slum, the average cost of connecting the services to the main city piped water and sewage lines is Rs 4,000 per dwelling. This has recently increased to Rs 5,000 due to rising costs. The cost of linking with city services is to be borne by the AMC, as part of its overall responsibility of providing municipal services throughout the city.

One of the key features of this ongoing project is that communities are not mute
witnesses to the process of change but express choice and gain a meaningful stake in the project through a substantial payment for services. Another key feature is that besides the provision of infrastructural services to the slum dwellers, Parivartan also extends to upgrading the overall quality of life of the community, once the services are in place. This is achieved through on-going community development programs, initiated by the NGO partners of Parivartan.

In the first phase of the project, households pay a proportion of the total cost of services. A household receiving all services, will pay Rs 2,000. Discounts are offered for those already in receipt of some services.

**Eligibility:** All slums and chawls will ultimately be eligible to be part of the project, but there are rules governing what a community must do to access services under Parivartan. To participate in the project, a community must form an association and indicate its commitment by payment of the fixed contribution of Rs 2,000 per household, plus Rs 100 towards initial maintenance expenses.

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**Sanjaynagar**

The inspiration for Parivartan, the pilot scheme in Sanjaynagar, a slum community of 181 households, is complete. The implementation of this pilot scheme was carried out by a Trust, called ‘Sharada’, created specially for this purpose. The Trust was financed by Arvind Mills (a major local industrial group). The Ahmedabad Municipal Corporation provided technical and financial inputs with the local investments secured and handled by SEWA Bank – an all-women bank being run by the Self Employed Women’s Association, a well-known union based in Ahmedabad. Community development was undertaken by SAATH, a local NGO.

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1 The concept and the designs were prepared by noted local architect, Himanshu Parikh.
Expansion

Given the success of the pilot project in Sanjaynagar, many slums are now participating in Parivartan. The AMC has prepared a further set of 18 slums for implementation as part of the second phase of the program. Currently, a second slum, Sinheshwari Nagar, has been completely upgraded. The slum comprises 43 families, all of whom have now been provided with individual water, sewerage and sanitation facilities, along with internal paved roads, storm water drainage and streetlights. As of March 31, 1999, the upgradation of another four slums is nearing completion. In each case, the motivation work being done by the NGO partner (Mahila Housing SEWA Trust) has resulted in 100 per cent of community members agreeing to contribute their share of the total cost, with 90 per cent of the money already deposited with SEWA Bank. A number of donors have also shown an interest in Parivartan. External funds, it is felt, may be used as a substitute for private sector contributions in some cases or could be channeled into the provision of trunk services that will enable Parivartan to reach currently unserved areas of the city. A progressive scaling up is required to achieve the ultimate objective of Parivartan or change, for the city of Ahmedabad, by the year 2003.

Future

Efforts are now underway to identify and establish a satisfactory institutional structure that can deliver services to all eligible slums (300,000 families) over a period of five to seven years. Having played a major role in the establishment of the project rules and in developing collaboration between AMC and its non-governmental partners, WSP-SA is planning to provide technical assistance for developing a new institutional mechanism for the project (including capacity building) through its New Delhi Office.

A positive feature of the Parivartan Program is that it has proved to be a very effective medium through which linkages to government subsidy schemes may be efficiently made. Due to the basic requirement of Parivartan, to organize entire slums and document the socio-economic details of each household, it lends itself very well to accessing government schemes for service provision in an organized way. Currently, the state government toilet subsidy scheme (which provides Rs 4,500 per household) has been collectively linked to the slums involved in Parivartan. It is envisaged that more such government schemes will be linked to communities’ own efforts through Parivartan.

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Parivartan provides services at the local level which connect to the city level, while at the same time finance is provided from both the community (local) levels and the city. For this reason, a number of agents work in partnership at various levels to ensure that Parivartan is effective.

This partnership allows Parivartan to deliver services where demand is greatest and promotes the management of services at the lowest possible level. It could also enable communities to make individual choices about technology, contracting, and management arrangements.

Potentially, it provides communities with the opportunity to design their own financing
arrangements while maintaining a formal relationship with the AMC.

The Partners
The Ahmedabad Municipal Corporation (AMC) is responsible for providing all municipal services to the city and has a workforce of about 40,000. The AMC has the distinction among Indian municipalities of having a balanced budget and an A+ credit rating from CRISIL. As early as 1890, the city was providing piped water and sewerage and today, 65 per cent of the city’s population is covered. The city’s population of 2.9 million is divided into five zones and 43 wards. It elects 129 corporators once every five years. The Mayor, with his team of Standing Committee members which includes the Leader of the Opposition, works with the Municipal Commissioner, an IAS officer appointed by the Government of Gujarat.

The AMC is the host agency for Parivartan, providing part of the finance, coordinating the various partners, and taking the lead in setting the project rules within the overall city-wide plans. The technical inputs are provided through a specialised unit known as the Slum Improvement Cell. In the pilot phase, the Cell will be doing the designs, estimates, contract preparation, tendering, and construction supervision. Through its system of zonal engineering offices, AMC also intends to link Parivartan to city-level capital investment plans. One unique feature of Parivartan is that the AMC provides a written assurance to each of the participating slum communities, that it will not relocate the slum for a minimum of 10 years once it joins the Parivartan program. This unprecedented land tenure security is a crucial factor in contributing to Parivartan’s success.

The AMC has been making investments in slums through a range of Central, state, and city funded programs and has a unique tradition of recognizing the importance of its poorer citizens. As a result, the AMC has continued to take initiatives such as resettlement of flood victims (1970), slum census (1976, 1990), environmental mapping (1995), comparative risk assessment (1995), and most recently, Parivartan.

Sharada Trust was launched by Arvind Mills in 1995 to facilitate the slum improvement experiment in Sanjaynagar. Representatives of AMC, selected NGOs, and Arvind Mills sit on the Board of this public charitable trust. Professional management and technical inputs for the work in Sanjaynagar are provided by Sharada Trust to the community. The detailed designs and the contracts were prepared by a reputed local consultant hired and supervised by Sharada.

SAATH, an Ahmedabad-based NGO, with work experience in several slums, concentrates on youth development and social awareness and has been active since 1989. Recently, SAATH has begun to concentrate on the dissemination of urban governance information to communities in an initiative which aims to link them with the city. In Sanjaynagar, SAATH
acted as a social intermediary representing the community’s interest with other partners. SAATH supported the formation of a new CBO in Sanjaynagar, which now operates independently.

Mahila Housing SEWA Trust (MHT), another Ahmedabad-based organization, was set up in 1994 in response to demand from the community of poor, self-employed women in Ahmedabad, for specialized housing-related services. MHT is currently working in partnership with the AMC and the private sector in 12 of the 18 areas being targeted by the Parivartan program. MHT’s field workers mobilize the slum communities to join the program and facilitate a constant interface between the community and AMC, especially so that the women can participate in the decision-making process within Parivartan.

SEWA Bank, an urban bank of and for self-employed women, acted as a financial intermediary in Sanjaynagar by initiating and collecting the community contribution for Parivartan and depositing it in individual bank accounts. SEWA Bank, when requested, also provided shelter and upgradation loans to the residents and financial services to the other partners in Sanjaynagar.

Subsequently, the AMC and SEWA Bank have signed a Memorandum of Understanding, the first of its kind, which defines a relationship between the city authority and the community finance institution, for financial services to the pilot and subsequent phases.
The Future

The circle of partnership is growing and, as Parivartan spreads, it may include other partners such as Sanchetana; Self Employed Women’s Association (SEWA); St Xaviers Society; Chetana; Vikas; Lion’s Club; and other social service and private organizations.

Well-defined roles with a matching operational mechanism, willingness to team up, a clearly defined task, and organizational maturity have promoted the effectiveness of the partnership so far. Building on this experience, the city is now seeking to design sustainable institutions to deliver results across Ahmedabad.

Community: Last but not least, the slum communities are the principal partners in Parivartan. The participating community forms an association which decides which facilities the slum needs and presents the demand to the AMC. The communities are contributing one-third of the cost of provision of the services, which is deposited in individual household accounts in a bank. The community also assists in the planning and implementation of the project.

May 1999
GUY STUBBS

A community group making their plans
Paying For Change

User payment for services and infrastructure relieves pressure on municipal financing and helps promote ‘ownership’. It can be a useful tool for assessing demand when sufficient information on type and levels of services are available to the user, provided the prices are set appropriately. These conditions are being increasingly met in Parivartan.

The package of services provided under Parivartan is financed one-third by the community, one-third by the Ahmedabad Municipal Corporation (AMC), and the rest by corporate sponsorship, charitable trusts, social welfare groups, multilateral or bilateral donors, or any other interested parties.
The Bank

SEWA Bank is an urban cooperative bank of and for self employed women, which was established in Ahmedabad in 1974. SEWA Bank operates a range of banking services under the Reserve Bank of India. What distinguishes it from other banks is that all of its 24,678 shareholders, 1,07,000 depositors, and 1,39,678 clients are self employed women. As a result of this broad community base, united with professional banking expertise, it was ideally placed to offer financial intermediation to Parivartan. The financial intermediation included savings mobilization, individual account operations, full range of banking services, management of payments for capital works, capacity-building for financial accounting, and shelter upgradation loans on demand. In late 1996, as a result of their successful collaboration in Sanjay Nagar, the AMC and SEWA Bank signed a unique Memorandum of Understanding defining their respective roles and responsibilities in the subsequent phases of Parivartan.

The Memorandum

Scheme: The total contribution per household is Rs 2,100 (Rs 2,000 is for basic services and Rs 100 for maintenance). The user can either pay Rs 2,100 directly or take a loan to cover the amount and pay back in installments. If a beneficiary wants the Bank’s help for either option, she must open a savings account.

Eligibility criteria: Any adult woman who is recommended and introduced by any current account holder of the SEWA Bank is eligible to open an account. It is also possible, in special cases, to open a joint account with a male but decision-making power always remains with the woman. An unbroken savings and credit history is required (SEWA Bank helps women to build such a history over a period). Credit is not available to male joint account holders.

Procedure: To open an account, the holder must give her photograph, her signature or her right hand thumb impression, and the signature of the current account holder who recommends her.

Generally, beneficiaries have to come to the SEWA Bank to open an account, but SEWA Bank organizers can also visit an area if, say, a minimum of 50 accounts are to be opened at a time. For this, the Bank coordinates with local NGOs, CBOs, and SEWA’s own network of community leaders.

‘Parivartan’ accounts: Rs 100 is required to open an account. Beneficiaries who do not need credit from SEWA Bank have to deposit Rs 2,100 within 60 days of opening an account. To continue the account, a minimum balance of Rs 100 must be maintained.

The money that is deposited can only be withdrawn for Parivartan. As soon as a deposit is made, interest begins to accrue on the balance at the rate of 5 per cent (the interest rate may change as per Reserve Bank of India rules).

Credit: A depositor is eligible for
credit if she has a minimum balance of Rs 500 in her account. Loans are available for shelter, infrastructure, productive assets, or working capital. Where loans are given, the loanee has to take the guarantee of another Ahmedabad resident who must provide an income certificate.

The beneficiary has to become a shareholder of SEWA Bank to draw credit. To do so, she has to pay Rs 40 which covers membership fee, insurance and transactions charges, and purchase a Rs 100 share on which she receives an annual dividend.

A maximum amount of Rs 1,600 will be given as credit for Parivartan. For other purposes, the amount may vary. The annual interest on a loan is 17 per cent (the interest rate may change as per Reserve Bank of India rules). With a special Revolving Fund, the interest could be brought down to expand the client base.

**Repayment:** Loans are repaid in minimum monthly instalments of Rs 100 or as a lump sum. Interest is calculated on the balance.

Account holders who save and repay loans regularly become honorable clients of the Bank. They move up from being a loanee to being a leader, and some reach the Board of Directors. They are also eligible for the Bank’s other welfare schemes. These include social security, health care, child care, maternal protection and life insurance. The client also receives marketing, accounting and other services.

<table>
<thead>
<tr>
<th>Area</th>
<th>Total households</th>
<th>Depositors</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Sanjaynagar na Chhapora, Saraspur</td>
<td>181</td>
<td>181</td>
<td>100</td>
</tr>
<tr>
<td>Pravinnagar-Guptanagar, Vasana</td>
<td>1,083</td>
<td>714</td>
<td>66</td>
</tr>
<tr>
<td>Sinheshwari, Meghaninagar</td>
<td>43</td>
<td>43</td>
<td>100</td>
</tr>
<tr>
<td>Hanuman Nagar CTM</td>
<td>294</td>
<td>263</td>
<td>89</td>
</tr>
<tr>
<td>Jayshakti Nagar, Sardarnagar</td>
<td>178</td>
<td>92</td>
<td>52</td>
</tr>
<tr>
<td>Ghanshyam Nagar, Amraiwadi</td>
<td>125</td>
<td>124</td>
<td>98</td>
</tr>
<tr>
<td>Sharif Khan Pathan ni Challi, Seipurbogha</td>
<td>105</td>
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<td>95</td>
</tr>
<tr>
<td>Meldinagar, Naroda Road</td>
<td>98</td>
<td>98</td>
<td>100</td>
</tr>
<tr>
<td>Babu-lub-Labinagar, Behrumpura</td>
<td>105</td>
<td>54</td>
<td>51</td>
</tr>
<tr>
<td>Revaba Nagar Odhar-I</td>
<td>150</td>
<td>24</td>
<td>16</td>
</tr>
<tr>
<td>Patan Nagar-I &amp; II</td>
<td>420</td>
<td>180</td>
<td>43</td>
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<tr>
<td>KK Vishwanath ni Chawl, Muni Nagar</td>
<td>460</td>
<td>217</td>
<td>47</td>
</tr>
<tr>
<td>Kailash Nagar, Ishanpur</td>
<td>113</td>
<td>39</td>
<td>35</td>
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<tr>
<td>Ashapurv Nagar, Amrarwadi</td>
<td>157</td>
<td>122</td>
<td>78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,512</strong></td>
<td><strong>2,251</strong></td>
<td><strong>64 %</strong></td>
</tr>
</tbody>
</table>
Such intermediation requires early capacity building; sustained capitalization; and small steps approach so that the arrangements can evolve with changing demand.

The Road Ahead

The above arrangement has been worked out with AMC and other participating NGOs. The procedure is reviewed after each cycle and is updated to suit changing needs. The long-term goal of SEWA Bank is to help build a range of sustainable community finance institutions to finance and manage community infrastructure, basic services, and shelter upgradation activities.

So far, the strength of such financial intermediation has been that it:

- is community-based;
- operates under an accepted regulatory framework;
- is accessible to the urban poor; and
- has experience in urban shelter and infrastructure finance.

Not every city would be so fortunate as to have an experienced, broadly based financing institution with the capacity to provide extensive small-scale banking services, as SEWA Bank has done. Nonetheless, the experience to date in Ahmedabad suggests some general lessons that might promote the effectiveness of financial intermediations at the city level. Such intermediation requires early capacity building (especially of partner community-based groups); sustained capitalization; and small steps approach so that the arrangements can evolve with the changing demand.

May 1999
Community-based Organizations (CBOs) are emerging as key players in urban policy. The Approach Paper to the 9th Five Year Plan of the Government of India envisages involvement of CBOs in most urban programs. The Country’s Economic Memorandum of the World Bank mentions a renewed role for CBOs in urban poverty removal. The Government of Gujarat is seeking to develop an active role for CBOs in urban management, while the Ahmedabad Municipal Corporation (AMC) plans to build partnerships with Non-governmental Organizations (NGOs) and CBOs in a range of projects including Parivartan.

However, there is little or no consolidation of experiences working with CBOs in urban sector projects. Parivartan provided an opportunity for NGOs to review their own work with CBOs in Ahmedabad. The Foundation for Public Interest (a locally-based NGO) took the initiative to conduct a workshop on ‘Working with Urban CBOs: Ahmedabad Experience’ in an attempt to capture this unique and
valuable experience. The workshop brought together the Government of Gujarat, the AMC, and six Non-governmental Organizations.

**Working With Community Groups**

Some of the following organizations are working directly with CBOs, while some are working through other NGOs to support CBOs:

**Self Employed Women’s Association** is a membership-based community organization which has been working for the economic development of poor women over the last 25 years. Work is focused on local income and employment generation needs. SEWA identifies local women leaders and links up poor women by promoting people’s organizations. This enhances the access of poor women to urban resources, policies and programs. SEWA also builds capacity of CBOs through training, organizing support services, savings, credit, and policy development.

**Mahila Housing SEWA Trust (MHT)** evolved as a subsidiary organization of SEWA in order to build further capacity to meet the increasing need for housing-related services. The main objectives of MHT are to improve the housing and infrastructure conditions of SEWA members, create improved access to housing finance, legal and technical assistance and to influence housing policies so that they may be more effective in reaching the poor, informal sector community. MHT has developed a special tool called ‘Housing Clinics’, held for the community, which facilitate easier access to housing finance and social security schemes, raise awareness about housing-related schemes and initiate participatory capacity-building within the community.

MHT is currently working in 12 of the 18 slums currently being upgraded within the Parivartan program. Besides motivating the members of each slum community to participate in the program through their one-third cash contribution, MHT also facilitates linkages between all the partners and coordinates the overall upgradation process. It also helps form Community Associations within each slum and helps the community to organize the
Associations into electing a Working Committee, which carries out day-to-day functions, including the operation and maintenance of the services being upgraded by the Parivartan program. 

VIKAS has 20 years of experience working with CBOs in Ahmedabad. VIKAS responds to the CBOs’ own expressed needs and promotes decision-making through democratic structures. VIKAS motivates CBOs to work for basic urban needs through the LINK project. It has a directory of 304 CBOs in Ahmedabad slums and is also involved in establishing the Urban Resource Center for CBOs.

**Foundation for Public Interest** (FPI) has dual experience in small towns such as Idar and large cities such as Ahmedabad. Linking up of CBOs with the state and city governments is FPI’s main focus along with the joint CBO-NGO-government policy formulation.

### UNDERSTANDING CBOs

Working with CBOs can be complex and requires a high degree of flexibility on the part of the partner involved. Based on their practical experiences, the partners felt that a successful CBO partnership can only be built in Ahmedabad when the following issues are understood:

**CBOs**
- CBOs focus on very local settlement needs, and urban sector work should reflect this.
- It is difficult to link CBOs with other CBOs; at local level, there is rarely internal coordination between CBOs working in the same locality. Conflicts are rarely acknowledged by the CBOs themselves.
- Rural and urban CBOs are very different and cannot be treated similarly; CBO formation due to caste, religion or occupation is more common in rural areas, while in urban areas CBOs are more often formed on the basis of minority, ethnicity and locality of migrants.
- Many seemingly defunct CBOs revive themselves at times of crisis (riots, floods, etc).

**Leadership and Capacity Building**
- There is a clear need for capacity building of the CBO leadership and among members.
- It is difficult to organize women as active members of CBOs.
- Male leadership is common in CBOs while women make most of the operational decisions.

**Economics and Money**
- Mismanagement of funds is common when amounts handled become larger (the exception is savings and credit groups); conflicts may arise when CBO funds go beyond an immediate event.
- CBOs are good at marketing and building marketing links for income-generating activities.
- Partners must invest time to gain the trust of the CBO members, especially when dealing with savings, credit, finance, etc.
- Partners must accept ‘seasonality’ of flow of finance at the community level.

**Politics and Policies**
- Complicated city government policies hamper CBOs; government rules and regulations should be simplified and made accessible to urban CBOs.
- Feedback from the community-level to city government policies is very limited and similarly, there is lack of information about government’s plans and policies and the availability of basic services among CBOs.
- Political events like elections cause ‘seasonal orientation changes’.
- There is a mismatch of CBO, NGO and government activities in most urban projects.

**Information**
- There is lack of coherence in policies, programs and resources at state and city levels.
- The city lacks mechanisms for dissemination of information at the grassroot level.
- Even within city governments, there is no ‘coordinated information’.
FPI also trains CBOs and develops planning and monitoring tools.

**CHETNA** imparts training and develops training materials for CBOs for health and education activities. It focuses on coordination between CBOs and the government and sensitizes CBOs to local urban issues, particularly health, education and women. CHETNA also advocates simplification of policies which affect women and their economic status.

**Sanchetana** promotes local groups and CBOs of women and minorities. It imparts training to CBOs on health, savings and credit and aims to create awareness amongst CBOs of social issues such as alcoholism, corruption and social injustice. Dissemination of official information to local CBOs is an expanding activity.

**SAATH** has formed CBOs in several Ahmedabad slums. It concentrates entry on youth development and focuses on the creation of social awareness. SAATH supports activities for savings and credit, and disseminates information to communities.

Despite the above, the AMC has been successfully working with the CBOs involved in Parivartan and is planning to involve more CBOs in future urban management programs.

**Where Now?**

It is becoming clear that both NGOs and the government have to focus more on community-based groups for urban development projects. Considering the situation in Ahmedabad, NGOs should motivate the AMC and the state government to provide basic capacity-building to CBOs. The lack of coordinated information and sharing of experience appears to be a major constraint to CBO effectiveness. Efforts should be made to disseminate information on government policies to the communities. Ahmedabad has a rich resource in terms of manpower, skills and resources amongst its CBOs. With a small effort to improve information flow and coordination, and provided the more formal organizations can be sufficiently flexible, the effectiveness of urban development efforts could be increased through partnership with community-based groups.

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May 1998
Investment in urban infrastructure is a priority at the national and city levels. However, performance rating of the services that these infrastructure provide is rare. Ahmedabad has the unique distinction of having rated the performance of urban services in the poorest wards. The rating was carried out by women from low-income communities.

It is useful to note at the outset that such constructive feedback from citizens is seen by the Ahmedabad Municipal Corporation (AMC) in a positive light and is received as an input in further improving urban planning and
management exercises. The AMC wanted to rate its services from the point of view of the service users, especially among the poor and the women.

The Survey
The survey uses a combination of Focus Group Discussions, employing open questions, supplemented by a household survey (covering a minimum 10 per cent of households). The survey was administered in two slums: Sinheshwari Nagar (42 households) and Sharif Pathan ni Challi (105 households). Both these slums are situated on land belonging to the Municipal Corporation. The Quick Slum Survey was carried out prior to the commencement of works under Parivartan.

The Communities
Ten per cent households were headed by women and the majority had between five to eight members, with one having 13 members. In half the households, two family members were contributing to the income (in the rest, either one or three members contributed). The largest single occupation group was that of vegetable vendors (30 per cent), with many others in daily wage activities in factories. Home-based cottage industry in the form of agarbatti manufacture accounts for 15 per cent of the workforce. There are very few technically skilled
workers (a total of six masons and one carpenter in both the communities).

The Houses
Half the houses are kachcha (temporary) structures. Forty per cent are semi-pucca (built of mud-plastered brick) and only 10 per cent are pucca. Nevertheless, three quarters of the houses contain a TV set and one in 10, an audio cassette player.

Community Groups
Both the communities exhibited a fair degree of communal motivation. Both the communities have a savings group or cooperative. While the group in Sinheshwari Nagar is newly established (with intermediation from the Self Employed Women’s Association), in Sharif Pathan ni Challi, the group is three years old, with a combined membership of 74. Seventeen women are members of these two groups. In addition, two special Mandals exist, one in each community, to organize celebrations during festivals. The household survey revealed that 85 per cent of the population were members of some kind of slum-level group, and one-third of the households had members who are involved in or willing to do voluntary work.

Services
There is a high level of awareness of and high expectation from the Corporation’s Urban Community Development scheme, despite the fact that neither community has directly benefited to date. Surprisingly, there are no facilities in either community provided by elected representatives. Households are well informed about who provided the limited services that are available. Both communities reported that they pay an annual ‘tax’ of Rs 500 per household for all facilities.

Water
Water is provided at public standposts (three in Sinheshwari Nagar built in 1987, of which one is defunct, and two in Sharif Pathan ni Challi). The AMC is responsible for repairing the taps, but both communities reported that they carry out the repairs themselves to save time, since the Corporation is sometimes slow to respond.

Half the houses are kachcha (temporary) structures. Forty per cent are semi-pucca (built of mud-plastered brick) and only 10 per cent are pucca. But three quarters of the houses contain a TV set and one in 10, an audio cassette player.
Very Public Toilets
Sanitation is minimal. In Sinheshwari Nagar, residents resort to the nearby railway track to meet their needs. This leads to personal discomfort and mortification. Furthermore, this open ground is inaccessible during the monsoon. In Sharif Pathan ni Challi, there is a public latrine block provided by the village panchayat, but this is inadequate for the population, rarely cleaned and consequently, virtually unusable. Once again, households must resort to using public space and wastelands.

Roads And Drains
Neither area has stormwater drainage and the roads are all kachcha (temporary and unpaved). During the rainy season, accidents are common in the muddy lanes. Children are especially vulnerable and sometimes end up with broken bones.

Better Services
The interest expressed in improved services was very high. In both the communities, householders expressed a preference for ‘private’ household facilities and were seemingly willing to pay a significant amount towards this (see Table).

Parivartan will eventually carry out this type of survey in all participating communities to provide a ‘baseline’ of data against which the impact of Parivartan can be measured. The survey may be administered by a selection of the project partners as appropriate.

July 1997

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<th>What will People Pay for Services?</th>
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<td>Installation (Rs)</td>
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<tr>
<td>Private</td>
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<td>Sinheshwari Nagar</td>
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<td>Sharif Pathan ni Challi</td>
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