

CHAPTER - 5

THE POLITICS OF DELHI AND ITS IMPACT ON THE ENVIRONMENT OF DELHI

Introduction

Research questions

1. The level of pollution has been minimized after making three Master Plans but still environment is negatively effected by the urbanization and its politics
Why?
2. Level of pollution is icreasing day by day due to population growth in Delhi
Why?
3. Why does industrial pollution still in exist in Delhi?
4. Whether traffic problems are still present in Delhi as before?
5. The number of slums are increasing year after year Why?
6. The coordination of MCD,DDA, JAL BOARD and other agencies is still a major problem Why?
7. Why are political problems still existing in Delhi? Like vote bank politics, question of full-fledged state etc.
8. what are the problems of Delhites due to industrial pollution? How are women affected by all these problems?
9. Urban poor living in the megacities of India already face lots of hardships in their daily life, and the consequences of local environmental change are likely to exacerbate these hardships even further. Some of the changes that are likely to affect the urban poor most are increased flooding, limited fresh water

supply, an increase in food-prices, and population movements. Within this group of urban poor there is one specific group that is even more vulnerable: women. In a lot of cultures women are likely to feel insecure due to 'subjugated social position, limited education, and restricted economic freedom and social capital' (Goldsworthy, 2010, p. 215), which will most likely be further exacerbated by the consequences of environmental problems. The local leaders and politicians are the people the poor turn to for help, and when they do not provide a solution, the poor have to take matters in their own hands, and rely on themselves or other institutions. This is where Non Governmental Organizations (NGO) and Self-Help Groups (SHG) enter the picture. Through these agencies, the poor have the opportunity to gain both financial and knowledge-based empowerment, thus being able to rely on themselves to a larger extent. In this paper, I investigate further the role of NGOs and SHGs with regards to women men and local environmental problems due to industries, and politics of urbanization, My hypothesis for this thesis/research is: Decentralization of development is the only solution of the problem of urbanization on environment and its political impact in the country. Agriculture should get industry status .,Major and large industrial units should shift to interior as well as rural sectors of India by which we can minimize the migration and burden of the metro cities like Delhi, Mumbai etc., The women and men in the unrecognized area Saboli in Delhi use the local NGO and SHGs in order to empower themselves, and thus deal with some of the environmental issues in the area, as well as acquiring the strength to talk to, and stand up to politicians and local leaders, who seldom provide the help needed. In order to do this, I will contribute with my own material

from my fieldwork in the area. Through this material I hope to shed some light on these issues, with first hand opinions from the people who are actually affected, as well as my own observations in relation to these issues. I thought it would be interesting to do a fieldwork in this area because I wanted to see for myself what the situation was like, and not only rely on what I had read or heard on these topics. The situation was not as I had anticipated beforehand, and I feel that my material has provided me with useful information that helps me to see a more nuanced picture of the situation in a Delhi slum. This hypothesis has to be tested ahead through my empirical work in this chapter

Structure of the thesis

The first section of this research deals with methodology. The methodology section includes how and where my fieldwork was conducted, as well as some of the challenges I faced during this fieldwork. In this chapter I also address some of the methodological problems that occurred during my fieldwork, and investigate how these problems may have affected the results. In the second part of my research I address the vulnerability of the urban poor in connection with the consequences of environmental change, with special focus on women and men due to industrial pollution. As my title states, I focus on women and men in a specific slum area in Delhi, called Saboli. However, I feel it is necessary to present a more general understanding of slum areas and unrecognized colonies in Delhi in order to give an overview of the situation before I focus on describing the situation in Saboli. Hence, in the second part the reader will first get an overview of slum areas in Delhi, then information on some of the most important environmental issues in Saboli. Here, I will also mention how the women and men I interviewed are affected by these issues,

as well as the ways in which they deal with them. After discussing the current situation regarding the urban poor in Delhi, I will turn to how this current situation has been created. A lot has changed since Independence, changes that have affected the situation of the urban poor. In order to understand the current situation, I will present the history of Delhi with regards to the attitudes towards the poor. These changes are both within the political sphere, as well as a part of the general opinion of society. Because of these changes in opinions I take a closer look at the concepts of 'self-responsibilization' and 'aestheticization'. The third part of the research will focus on the political aspect with regards to the current situation for urban poor in Delhi. In the first section I include a short section on responsibility, in order to establish the informants' opinion on this matter. Following this, I take a closer look at slum dwellers' relationship with their local leaders and politicians, in order to share how the inhabitants feel about their leaders. I looked at this relationship in order to find out if the local leaders and politicians provide any sort of help to the inhabitants, or if they are absent and lack initiatives. This section also includes both opinions regarding the existing leaders, as well as what kind of characteristics the informants would assign to the 'ideal leader'. At the end of this chapter, I also include a section on democracy in India with both background information on this subject as well as the informants' views on this matter. The last section of the chapter focuses on the role of NGOs and SHGs. To create a backdrop for this chapter, I first present information on the history of NGOs in India, as well as looking into the complex relationship between the state and the NGOs. Ever since independence, NGOs have played an important part in India's development, and at the same time the Indian government have played a key role in shaping Indian NGOs (Kilby, 2011, p. 4, 11, 124). Then, I take a closer look at FODRA's (Fountain of Development Research and Action) work

in Saboli, and focus on how they have changed the situation for the women and the men in the area. What kind of changes have arisen from their work? The last section focuses on the SHGs and microfinance in Saboli. Here I discuss the consequences of being a member of the SHGs in relation to empowerment of women and men . This empowerment includes both knowledge-based empowerment as well as financial empowerment.

Methodology

Background and choice of research questions

The fieldwork for this thesis was conducted in Delhi, India in July-December 2013. I conducted survey interviews as well as data analysis in my empirical work and my sample size was 101 in each area (Jhilmil and Bavana) was randomly selected (50 slums + 50 URC + 1 NGO) and through questionnaire (both open and close), which is attached in the appendix . I conducted my initial fieldwork, in order to write a report for my thesis. This report was a case study on the Industrial pollution in Delhi and its impact on Delhites and Delhi environment, like sanitation and water situation in Saboli, and part of the data collected for this report has been included in this thesis. After my internship finished, I returned to Saboli to continue with more fieldwork, this time with different questions in mind. For this fieldwork I wanted to talk to community members about the self help groups (SHG) organized by FODRA, microfinance, their relationship with their local leaders and politicians, as well as their opinions on democracy in India. During my fieldwork, I received a lot of help from the NGO FODRA. They work in two locations in Delhi, one in Bavana industrial area in north Delhi and the second in Jhilmil Saboli in northeast Delhi.¹ According to their website, their 'mission' is to "create the conditions to foster and strengthen

participatory development among the underprivileged living in sub-standard conditions by all appropriate means without any religious prejudices”. They run programs in: microfinance, women empowerment, livelihood advancements, urban livelihood, ecological sanitation, sustainable sanitation development, and entrepreneurship/micro enterprise.² At the time it was still unclear what my research question for my thesis should be, and it was during this initial fieldwork that the idea began to form more clearly in my mind. Being in the field and experiencing this environment first-hand, made me reconsider my original idea for this thesis. Not only because it changed my outlook on the situation, but simply because the situation in real life was not as I had anticipated before hand. After reading a decent amount of books and reports on the subject, I had assumed that there would be a lot more emphasis on the problem of water in this area, but this was not the case. From my fieldwork I surprisingly learned that access to water was not the main problem, which in turn made me more curious about the other issues that were, in fact, the main problems. Solid waste management, drainage and sanitation were all central problems in the community. Although access to clean water is one of the problems, there are other issues that are central challenges. It also became clear that much of the informants’ frustration were with the local leaders and politicians, and their lack of action and initiative in the area. I have chosen not just to focus on one of these issues, but instead on how all of these problems interact with one another, and how that in turn affects the inhabitants of this area. This is the situation they live in, and have to cope with everyday, and this is the situation I have chosen to take a closer look at.

Field work: A case study of Saboli

The area where I conducted my fieldwork was situated in the northeast of Delhi, on

the border of Uttar Pradesh, and is located in and around Saboli. This urban village was originally a village surrounded by agricultural land, but about 15 years ago people in the area started to sell small plots of land, and it gradually turned into an urban area (Slob, 2005, p. 52). Recently, some of the clusters in the area have been recognized by the government, and some of the clusters I visited were now on their way to becoming legalized as well. Most of the houses in these areas were built out of bricks, which implies that the residents in the areas are planning to stay here for a long time, even though it is not a recognized colony yet. Each year approximately 300 000 immigrants come to Delhi in search of a better life, a job, and the possibility of giving their children a proper education, and most of them come from the neighboring states (Dutta et al, 2005, p. 440). My informants were all migrants either from Uttar Pradesh , Bihar ,Tamilnadu,Or kerala, and the majority of the men worked as daily wage labour, in nearby factories, as rickshaw pullers or they have their own little shop. Most of the women I interviewed were housewives, but some of them also worked from their house to provide an additional income for the family. According to FODRA, 97 per cent of the inhabitants in this area now have a private toilet, and 95 per cent have a private hand pump, much thanks to the work done by FODRA. More than 98 per cent of the total population use hand pumps as their source of drinking water. Approximately 45 per cent of the total population of all the eleven clusters FODRA work with, are now members of the solid waste collection program.

Working in the field – Expectations and challenges

While working at the Media, I got in touch with FODRA, which was willing to assist me in my fieldwork. I was invited to a workshop on local area sanitation development arranged by them in Delhi on the 11th of September 2013, where I got the chance to

discuss my fieldwork plans with them. From that meeting I decided to come and visit Saboli as soon as possible, which I did. After this first visit, I came back a number of times to finish my fieldwork. My first fieldwork lasted approximately from September 16- October 6, 2013, and my second fieldwork from November 29- December 13, 2013. The people working at the FODRA office in Saboli functioned as my interpreters, as well as guides. However, they did not speak Hindi and English fluently, which at times caused a bit of a problem. However, since I do have knowledge of Hind and English, we managed to understand each other fairly well.

The interviews:

Most of the interviews I conducted were what Nielsen (1996, s. 110) refers to as 'formal interviews', where the interviewing situation was fairly limited and the questions were planned in advance. The main reason for this was the limited English of my interpreters. They needed to look at and translate my questions into Hindi beforehand, which in turn made it hard for me to improvise during the interview. However, I did try to improvise during some interviews, with varying results. I used a recorder for all the interviews, and I also wrote down my own observations and thoughts right after. These notes came in handy when I was transcribing my interviews later, as they helped me remember the context of each interview. During my first day of fieldwork the FODRA workers suggested that I should interview a whole group of women and men instead of one at a time. I had initially planned to avoid that, because it seemed to me that it would turn out to be quite chaotic, but I agreed. I was right about the chaotic part, but I was also pleasantly surprised about the amount of information I received in such a short time. During the first two days, a worker from the main office, whose English was quite good, came with me. He

managed to pick out the important information from the chaotic interviews, and translate most of what the informants were saying to me. From both my fieldworks, I conducted a total of 42 interviews, where 21 were group interviews and 21 were interviews with one or two informants. Because I conducted so many group interviews, it is a bit harder to get an exact number of opinions regarding some of the questions. Therefore, in the rest of this thesis/research, I have chosen to use the opinion of the majority of the people in the group. Since the informants that participated in the group interviews lived in the same area, and dealt with the same issues, most of them usually agreed on the same answers.

The role of the interpreter

As mentioned earlier, some of the people working at FODRA functioned as my interpreters, and there are several reasons why I chose to do it this way. I am aware that by using people working for FODRA, the informants would most likely be biased regarding answering some of the questions regarding FODRA's work. Thus, it was not very likely that the informants would criticize their work right in front of them. During the interviews it became clear that the informants were not afraid to criticize. They criticized both the government and the local leaders and politicians. However, regarding the questions on FODRA's work in the area, there were very few complaints, and mostly positive feedback. It is not necessarily that all this positive feedback is untrue; there has certainly been a change in the area because of FODRA. However, some of the answers I got from the informants are most likely to be biased in favor of FODRA. There is no way of knowing how they actually feel about this topic, without talking to them away from the FODRA-staff, which I unfortunately did not have the opportunity to do. However, on the other hand, the FODRA staff did not

request any payment for their work. They have been working in the area for over ten years, and are very familiar with both the people living there, as well as the neighborhood itself. By using them as my interpreters I also probably gained more trust from the informants, than if I had brought an interpreter who did not know the area. Another reason why I chose to work with FODRA was because CSE had put me in contact with them, which made me confident that they are a reliable NGO. CSE is a large and credible organization, and because they work with FODRA I felt that they would be a good choice. One might also wonder why FODRA helped me this much without demanding anything in return. It might have been the fact that I was an intern at CSE that made them help me, since they have a connection. The only thing they asked of me was if I could send them my thesis when it was finished, which I intend to do. I have considered altering some of the content before I send it to them, because it may seem like I am criticizing FODRA to some extent. However, if I do, this will change the whole thesis, and I feel it is important for them to know the whole situation, even though they may get offended. Usually, only one of the interpreters accompanied me on my interviews, and it varied who came with me. It was not my decision to choose who came with me, and it was whoever had some spare time. However, there were two people who accompanied me most frequently, Sanjeev and Shalini. Sanjeev is the head of the office in Saboli, and Shalini is a young girl working there as a part of her bachelor degree. During my first interviews more people accompanied me, but after a while it was usually just Shalini or Sanjeev. Since Sanjeev was the leader it was only logical that he was a bit higher in rank than Shalini in a work context, and during the few times they were both with me, he was the one who did the talking. It was also interesting to see how my informants behaved in relation to each of them, and I did notice a few differences. It came as no surprise that

some women were more reserved when they talked to Sanjeev, both because of the relationship between men and women in India, as well as the relationship between the different social classes. These women were mainly immigrants from rural areas, and in an Indian context it would seem only natural that they would be well aware of the difference in social class between themselves and Sanjeev, a male head of the local NGO who did not live in the same area. Shalini on the other hand, was a young, female student who lived in a neighborhood not too far away, and might not have seemed as superior as Sanjeev. For example, during my second fieldwork I asked my informants a question about what Urbanization (shaharikaran) meant to them. In some cases the informants did not have anything to say, or did not want to respond. In three out of seven interviews, my informants did not have anything to say, and during these three interviews the interpreter was a man. During the four remaining interviews, the women did answer my question without any big difficulties, and Shalini was the interpreter for three of them. During the last one, Sanjeev was with me, but this interview was with a local female leader. This could just be a coincidence, but I doubt it. Also, seeing how he behaved himself during the interviews, gives me additional reason to think this is no coincidence. By all means, he was polite and treated people with respect, but there was still something about the way he talked to them and addressed them that seemed like 'lecturing'. When the women and men did not answer my question, be it because they did not want to or because they did not know what to say, Sanjeev had a tendency to start lecturing them right away, where as Shalini often tried to explain and help them, so that they could answer my question to some degree. There is also the possibility that, by helping them, she might have influenced their answer, leading them in a direction she thought would be the best. There were probably multiple reasons why some of the women and men did not

answer my question. It is important not to assume that they did not know anything about this topic, just because they did not want to talk about it. They might have been afraid to sound ignorant or to say something wrong in front of Sanjeev, or maybe they were simply nervous to talk about such a topic in a larger group. In addition to being my interpreters, the FODRA staff also functioned as a source for information on the area, and the people living there. I am aware that I have to be critical regarding the use of this information, as they might have altered some of it to make a better impression. However, after seeing the area where they work myself, I think it is safe to say that the majority of the information I have received reflects the majority sentiment.

Main Problems of Delhi and its politics

The above analysis makes it clear that the environment condition in the study area has been degrading day by day. To address this problem, the Indian government has taken several stringent measures such as emission standards for both manufacturing stage and in-use vehicles, switching to cleaner fuels (i.e. unleaded petrol, reduction of sulphur in diesel, reduction of benzene content in petrol, compressed natural gas), phasing out of old vehicles and closing or relocating polluting industries etc. (NAAQM Series 18/2001-2002). Despite such efforts pollution level in the study area is alarming. Some environmental friendly technology accompanied with social approach can be taken to fight the menace as under. In order to control emissions, an integrated approach with many essential components are required: improvement of public transport system (e.g. mass rapid transport system, integrated rail-cum-bus transit system); optimization of traffic flow and improvement in traffic management (e.g. traffic control system, upgraded fast motorways and reserved lanes for different

vehicles to enable transit traffic to pass unhindered, removal of encroachment on roads, regulation of construction activities and repairing of roads); better use of the existing ring railway and metro railway (as phase 1 of the Delhi Metro that was 84 percent under-utilized in 2006); installation of particulate filters and new high efficiency electrostatic precipitators to reduce particulates from diesel and petrol driven vehicles and from industry and power generation plants respectively; providing green vegetation blanket on dry non-vegetated areas and plantation of pollutant tolerant tree species etc. apart from that many more problems of the following:-

Urban poor and increasing vulnerability

There is no doubt that the urban poor in India are vulnerable, but what are the most important issues in this regard? What issues have made them so vulnerable? The situation for the urban poor in Delhi has changed since independence, and in this chapter I will take a look at some of the possible reasons why. This chapter focuses on the increasing vulnerability of the poor living in urban slum areas, with a special emphasis on women. In order to present a full picture of the situation, there is first a short description of the conditions of slum areas in India, which then focuses on the area where I did my fieldwork, Saboli. I delve further into the situation regarding women and environmental problems in order to take a closer look at what kind of challenges they meet, and how they cope with these. The last part of this chapter is focused on what has created the current situation with urban poor. This last part has a particular focus on how the situation for the urban poor in Delhi has changed since independence, as well as some possible reasons why this change has occurred. This underlines that the situation of the urban poor in Delhi has not always been like it is at the present time, and in order to understand these changes in relation to the current

situation, it is necessary to look at both political changes as well as changes in attitudes of the society.

Unregistered colonies and slum areas in Delhi

According to the Global Report on Human Settlements 2003 by UN-HABITAT, ‘The total number of slum dwellers in the world stood at about 924 million people in 2001. This represents about 32 percent of the world’s total urban population’. (UNHABITAT, 2003, p. VI). In India, the 2001 census states that approximately 43 million people are living in slums, and the majority of these live in megacities. Mumbai is by far the city with the largest part of its population living in slums – a staggering 54.1 percent lives with limited basic infrastructure and amenities, while Kolkata is not far behind with its 32.5 percent of its population living in slums. In Chennai and Delhi the number is lower, but still alarming, with respectively 18.9 and 18.7 percent (Chatterjee, 2010, p. 340). There are different types of slum settlements in Delhi, and the main difference is between the notified slums, which have been recognized by the government, and the non-notified slums, which have not been recognized, and are seen as illegal settlements on public and private land. In Delhi, which houses 6.4 percent of India’s slums, 66.2 per cent of the slums are non-notified and 33.8 percent are notified (National Sample Survey, 2010, p.12): thus most new immigrants settle in non-notified areas. Since the slum areas that have not been recognized by the government are seen as illegal and non-existent, they have no obligation to provide basic services like water, electricity, proper sanitation facilities and so on, thus leading to bad living conditions for the people residing in these areas (Bouselly et al, 2006 p. 8-9). In order to narrow the scope down, I look at some of the

main environmental problems in the area where I did my fieldwork for this paper, Saboli.

Environmental changes in Saboli

In this section I present an overview of some of the most important environmental problems in and around Saboli. On my first day visiting Saboli, we took a walk in the area in order for me to get an impression of the different neighborhoods. From the first day it was clear that two of the main problems were water drainage, and disposal of solid waste. Most of the streets in the area were covered in water and the majority of the drains that did exist were either full of water or garbage. It is important to mention that I visited the area right after the monsoon had finished, and this would naturally mean that the amount of water was greater than the rest of the year. However, it had been several days since the last downpour, and there was still a great amount of water in the streets. I should also mention that not all the drains in Saboli were in such a bad condition. In the areas with the worst flooding, there were usually no drains at all, but there were areas where the drainage was working to a certain degree. When I started interviewing people in the area, it soon became clear that the inhabitants were struggling with many more problems than this. In addition to the environmental problems, there is also the problem of local leaders and politicians who are, according to my informants, not living up to their expectations, which I address in a later chapter. Regarding environmental issues, the main problem varied from neighborhood to neighborhood, and the difference was quite striking in some cases. Some areas were far worse off than others due to a variety of reasons. The following is a closer look at some of the most important problems.

Drainage

Half of these interviews were group interviews, and in these interviews I have chosen to acknowledge the opinion of the majority of the group. Most of the members usually agreed with one opinion since they were living on the same street. When asked about the biggest problem in their area, in nine out of twelve interviews the informants answered that drainage was their main problem, or among the top two. Even though this is a problem in most neighborhoods, there are some areas that are worse off than others. One of the worst areas in Saboli is Saboli Gaddha. The second part of the name, gaddha, means 'pit', which describes the area well. The reason for this name is that it is situated much lower than the rest of the area. When the Guru Teg Bahadur hospital was built three kilometers away, the sand and dirt for the project was taken from this area, which left this pit in the landscape. Thus, this area is more vulnerable to both flooding and accumulation of solid waste compared to most of the other areas. When asked about the situation during the monsoon season, one of the informants living in the area said: 'the street is like a river', while another woman told us that 'all the houses were filled with water'. This area is also situated close to some of the local factories, which, according to my interpreter, mostly produce chemicals. During one particular day, I saw the water in the open drains change from bright yellow, to bright green, to bright blue due to the emissions from these factories. There have been many attempts to cope with the lack of drainage, but few of them seem to be working. A number of women I talked to had dug a pit outside by the wall of their house, in which they stored the grey water produced during the day. At the end of the day, they would spread it out onto the road or in an open plot somewhere. According to one of my interpreters, lately, people had been making these pits deeper than before, and now some pits were even used to recharge the ground water. They assured me that as

long as the grey water was not mixed with black water (containing fecal matter or urine), there would not be any contamination of the ground water. These pits might seem like a good idea in theory, but in practice this is not the case. Storing the water in this way affects the foundation of the house, causing a possible collapse of the whole house. Most of the women were aware of this danger, but claimed that they did not have any other options since there was no drainage outside their houses. Another option to try and cope with the situation is to build small drains on their own, which was done by some people. However, they usually do not have any way of connecting these small drains to the main drain, which unfortunately makes them rather useless in the long run.

Solid waste management

The main problem regarding the solid waste management is the waste collectors. I am sorry that I do not have enough room to focus more on the waste collectors as well, as they are probably in an even worse situation compared to my informants. As I mentioned earlier, FODRA has started a solid waste management project in Saboli, and they report that forty-five percent of the inhabitants of the eleven clusters where they work in Saboli are now members. They pay ten rupees for removal of solid waste and five rupees for cleaning the drains each month. The families that are not part of this project either hire a private waste collector, or throw their garbage in open plots. Out of the people I talked to, very few did the latter. However, some of them did have problems with the waste collector, and one informant in Rahul garden told us ‘why should we give it to him when he just dumps it in front of our houses? Why not just directly dump it there?’ When I first heard this, I wondered why they did not just hire a different waste collector, but there was a reason for this. My interpreter told me

about an incident when FODRA had appointed a new waste collector for a specific area. The existing waste collector, who was rarely there because he had monopoly on the area, suddenly came back after hearing about this, to fight with the new waste collector, which makes the situation rather difficult. Some of the informants seemed quite discouraged by the fact that not everyone was using a waste collector, and one woman complained: 'If we want change then all households have to participate in these things, only then will it improve. In that street half of the people are not participating, so that street is full of that □garbage□'. Out of twelve interviews, eight concluded that the situation had improved with regards to solid waste management, while three were still not happy with the situation. In the last interview, the informant thought there had been some change, but not enough. The informants who were not satisfied were not members of the FODRA project, while the rest of the informants were. Even though a lot of the informants feel that the situation has improved, this does not mean that they do not want any further improvements; solid waste management is still a huge challenge in the area.

Water

Access to clean water is a big concern in this area, as it is in most slum areas. Even though the government has put down a main pipe in several of the areas I visited, it was still not connected to any of the houses. Thus, the inhabitants of Saboli have to get their water elsewhere, and their main sources are hand pumps and water from Delhi Jal Board (DJB)-tankers. There are big differences between the neighborhoods within Saboli in regards to access to water, which became increasingly clear during my interviews. It is hard to present any exact numbers, since half of the interviews that dealt with water, were group interviews. However, during the group interviews,

the situation for the involved informants was usually pretty homogeneous. Nine out of twelve interviews concluded that the informants had private hand pumps, while in three of the interviews the informants had to get water from a public pump. Some of the women, who had to collect water from a public pump, complained that this took up a lot of their time, which they would prefer to use for other tasks, such as housework. Even though most of the informants have access to a private hand pump, this does not mean that they never have to fetch water from elsewhere. Due to the bad quality of the groundwater in the area, a lot of people choose to get their drinking water from the DJB-tankers. Informants from four of the interviews got their drinking water from DJB, while the remaining eight used water from hand pumps, either because they felt the quality of the water in their pumps was good enough, or simply because they did not care that their water was not optimal for drinking and cooking. When I asked if the DJB-tanker came to the area every day, some of the informants hesitated, and told me that sometimes it did not come, and they had to go to an area some kilometers away to fetch the water. During one interview, the informants told us that they would get their drinking water from the governmental hand pumps because they were deeper, and better built, thus, they claim the quality of the water was better. However, talking to some other informants they informed me that the water from the governmental hand pump they used 'tastes sweet, but mostly mud comes with the water. The water is a little brown, but the taste is sweet'. The same informants did not bother to treat the water in any way, because 'they feel that they have the capacity to digest that water'. This was also the case with most of the informants who did not get their drinking water from DJB. In four of the interviews people got their drinking water from DJB, while among the remaining eight interviews, only in one did the informants treat the water with chlorine. The rest of the informants did not treat their

water in any way before drinking it. All my informants during the twelve interviews I conducted, except for one woman, claimed that the quality of the water was not good, some more than others. Since the quality of both private hand pumps and the supplied water varied greatly from house to house, this issue was rather hard to get a complete picture of during the group interviews. However, I will conclude that the majority of the informants complained about the bad quality of the water.

About half of the informants claimed that there was no difference in the water during the monsoon season, because the pumps were deep, while the other half reported that the water became dirty. One informant told us that ‘the water from the hand pumps start to smell bad, and we feel like we are drinking rainwater’, and ‘if we kept the water for 2-3 hours, the color would change’. The daily use of water also varied quite a lot in the different neighborhoods. The people who had a private pump naturally used more water than the people who had to go to a communal pump to collect it, and the ones with an electric pump used the most water. Water use also depended on the size of the family. Usually a family of five or six would use 500 liters per day, but this was not the case for all the families. One of the informants living in Saboli Gaddha told us that her family of six only used 200 liters per day, while others in the same area claimed that they only used 100 liters.

Sanitation

Due to FODRA’s work in and around Saboli, sanitation is no longer the biggest problem in this area. As mentioned earlier, 95 percent of the inhabitants in the areas where FODRA work have a private toilet, and everyone I talked to was satisfied with that. One sanitation issue that is still a problem in the area is the children playing in the dirty water in the streets. Around fifty percent of the people I talked to, said that

they allowed their children to play among solid waste and dirty water in the streets. One informant in Rahul Garden told me that this sometimes caused an argument among neighbors. In one situation, a woman had spilled dirty water where someone else's child was playing: "You just spilled water on the road, and my child is playing there". Apart from this, there are not other big sanitation issues in the area.

Women and environmental problems

The previous section dealt with the conditions within a Delhi slum, and presented some of the challenges met by the inhabitants in the area where I did my fieldwork. This next section will take a closer look at some of the environmental challenges faced by women, as well as the consequences of these challenges. The most relevant issues with regards to this paper are pollution of air and water, as well as increased flooding and scarcity of basic resources. As mentioned earlier in this chapter, women are considered the most vulnerable of the poor when it comes to environmental problems, and there are several reasons for this. In a lot of cultures women are likely to feel insecure due to 'subjugated social position, limited education, and restricted economic freedom and social capital' (Goldsworthy, 2010, p. 215). For some women, lack of food, bodily insecurity, restricted freedom and limited decision making power are also threats that they have to deal with on a daily basis. Goldsworthy goes on to explain how these threats are both structural (endemic within the gender-stratified social culture) and situational (arising from unique situations), and that when threats from both these groups are combined many women feel most vulnerable. In situations where both men and women lack access to basic necessities like education, health care and financial autonomy, the women still lag behind due to their position in society, and have the least access to the few resources that are available. As Denton

(2002) states: 'Unequal power relations between women and men lead to their differential access to environmental researches and opportunities for income diversification, entailing that environmental vulnerability, and indeed security, affect women and men differently' (p. 17). The degradation of the natural environment is an example of a combination of structural and situational threats. This degradation is a source of much insecurity since the environment is an important source of income and subsistence for many poor people. Even though they might not live close to nature per se, a lot of women in urban areas spend a lot of time getting access to clean water for their families, and thus, they develop a relationship with the environment around them that is much closer and intimate than the men's. Looking at the traditional roles within society in India, it is often the women in the family that have most frequent contact with nature, as it is usually their responsibility to fetch water, cook, clean and do other household work. This also means that the women are even more vulnerable than men regarding changes in the environment around them (Schenk-Sandbergen, 2004, p. 373). One consequence of environmental change that affects women is limited resources. First, it is usually their responsibility to gather both food and water, and when they cannot pay for these resources they are forced to travel further away in order to gather them. This, in turn, can in many cases jeopardize their physical security if they have to travel to less secure areas, and they have to spend a lot more of their available time doing this, which means they will have less time for their other responsibilities. During my fieldwork, this was not so much the case regarding food, but in some cases regarding drinking water, where they had to travel some distance in order to get clean water from the DJB-tankers. Third, when there is not enough fuel wood available, many women use animal waste as fuel for cooking inside the house. This type of fuel creates more indoor air pollution, which leads to as many as 1.5

million deaths in the developing world every year, and it is usually women and girls that are the victims (Mason, 2007, p. 1). As I was conducting my interviews and visiting several houses in Saboli, I saw a lot of the women were using animal waste as fuel, and I experienced first-hand the pollution it causes inside the house. The people living in the slum areas of Delhi are usually migrants who tend to head towards urban areas, and they usually end up settling down in marginal areas, due to the cities limited capacity to accommodate the growing number of immigrants. In many cases the men in the family find work far away from the home, and the women become the temporary head of the household. In some families the woman also has to find work in order to contribute to the income of the family, causing them to be at risk of both economic and physical exploitation. Among the women I interviewed in Saboli, there were several women who did some sort of work to earn money. One was working at a factory that produced light switch boxes, while two other women had purchased a sewing machine and were making clothes in their house. Gradual or sudden changes in the environment affect men, children and women alike. However, as emphasized this section, women face various unique challenges in the face of environmental degradation. When structural inequalities and situational pressures are combined, poor women get even more vulnerable than they are in the first place. There are many reasons why the situation for urban poor women today is like it is, and the next section presents some possible reasons.

A shift in urban politics: “Self-responsibilization” and “Aestheticization”

The situation for the urban poor in Delhi has changed drastically since independence, and this chapter takes a closer look at this change as well as what kind of consequences this change has resulted in for the poor. I have borrowed the terms

“Self-responsibilization” and “aestheticization” from Gautam Bhan, whose article “This is no longer the city I once knew” (2009) mainly deals with evictions of slum dwellers in the city of Delhi. He talks about a larger critical shift in the urban politics, and how the components of this shift have enabled evictions to be understood as act of governance rather than violation. In other words, how changing attitudes in society, as well as in the government have lead to an increasingly difficult situation for the poor. Bhan identifies three main components in this shift:

- Altered understandings of poverty and inequality based on a ”misrecognition” of the poor.
- A changing discourse: towards neo liberal ideologies and “selfresponsibilization”.
- A changing attitude on how poor people are represented and seen: an increasing “aestheticization”.

The reader will now be given a short summary of these components in order to give an overview of the situation.

Altered understandings of poverty and equality

When looking at the first of these components, the courts of India, both the state high courts as well as the Supreme Court, play an important part. During the 1980s the era of “public interest litigation” (PIL) was born, which provided citizens and NGOs an opportunity to approach the highest courts of the land and argue their case, often on behalf of ordinary citizens. This also included urban poor who faced the threat of eviction or resettlement. It is a clear trend that during the 1980s and 1990s, the courts expressed empathy for the urban poor, as well as admitting that they were in this

situation due to the planning failure of the state. They demanded that accommodation for those who were evicted should be ready before the evictions took place, and emphasized poor people's rights (Bhan, 2009, p. 133-134). In 1990, the government of Delhi came up with a "new" Delhi slum policy, which was referred to as the "three-pronged strategy". The main components of this strategy was as follows:

- In situ up gradation for the clusters whose "encroached land pockets are not required by the concerned landowning agencies for another 15 to 20 years for any project implementation".
- Relocation of jhuggi-jhompr³ clusters that are located on land required to implement projects in the "larger public interest".
- Environmental improvement of urban slums, based on the provision of basic amenities for community use, in other clusters irrespective of the status of the encroached land (Dupont, 2008, p. 80). Even though this strategy was meant to help the urban poor in some way, this was not always the case, in part due to the role of the courts in Delhi who have under-mined this policy to a large extent (Dupont, 2008, p. 81). In 2000, the situation changed, and the previously emphatic courts, changed their ways and became harsher. Bhan(2009) writes about one specific case with Almitra Patel vs. the Union of India(2000): 'Rather than see them as the last resort for shelter, '...slums' the court said, were '(...) large areas of public land, usurped for private use free of cost.' The slum dweller was named an "encroacher", and '...rewarding an encroacher on public land with an alternative free site is like giving a reward to a pickpocket for stealing'.(Bhan, 2009, p. 135)'. During other cases, similar opinions were heard: 'When you are occupying illegal land, you have no legal right', 'If encroachment on public land is to be allowed, there will be anarchy.'

and ‘If they cannot afford to live in Delhi, let them not come to Delhi’ (Bhan, 2009, p. 135). According to Bhan, the attitude of the state changed within this short time, but the question is: Why did this change occur? I will take a closer look at this question in the next section.

- Jhuggi-jhompries are unauthorized tent-like structures (Unicef, 2006, p. 11)

Neo-liberal ideologies and “self-responsibilization”

In the decades after independence and up to the 1960s, a nationalist “developmentalism” dominated the Indian political economy, and the state aspired to provide all basic services. In the 1970s and 1980s, people lost faith in state-led development due to poor results, and after an economic crisis, the state loosened its grip. Implementation of economic reforms and liberalization in 1991 led to a considerable change (Sen, 1996), but how did this change affect the urban poor in Delhi? The state no longer sought to be the sole provider of necessary services, which meant that these services were no longer subsidized. For the poor, this had severe consequences. One factor that shows this change very clearly is the changes in the type of employment in Delhi over the last five years, as there has been a shift from waged work to more insecure, casual labour. There was also deterioration in the access to education, health care, electricity and water provision (Bhan, 2009, pp. 136-137), as well as a reduced availability and rising prices of food for the public distribution system (Sen, 1996, p. 2465). The court judgments against the poor, which I mentioned earlier in this chapter, clearly show that India has changed its attitude towards the welfare of the poor dramatically since Independence. The new economic reforms meant that people now had the chance to fend for themselves, instead of relying on the state, and this is what Rose call “self-responsibilization” (Rose, 2000,p.

329). This was welcomed by most non-poor citizens who saw it as an opportunity to break free from the control of the state, but for the urban poor this only added to their problems. They were given more responsibility to handle things on their own, but they had no increased means to actually do so. A possible solution to “manage” the poor is that they can either participate in the market on their own, through microfinance and self-help, or they can be “managed” through NGOs. However, according to Bhan (2009), this change was not brought on by the market alone: ‘It (the change) is reinforced by a more broadly changing conception of citizenship and altered representations of the figure of the poor’ (p. 138). The term “encroachment” is a term that usually triggers bad associations for most people as it is “loaded with illegality” (Bhan, 2009, p. 139), and it was not used in connection with legal judgments until the late 1990s. This was one among many terms, used by the courts and large parts of society in order to turn the informal settler into an “improper” citizen. The reason for this, Bhan explains, is that since no citizen of India can be denied their rights, the only way the treatment of the urban poor could be justified was to disregard them as “proper” citizens. In addition to this, the urban poor were also repeatedly accused of polluting their nearby environment. One example is the massive evictions along the banks of the Yamuna river where the courts used the argument of “polluting the river” in order to justify the removal of all slum clusters. However, a report on pollution by Hazard Centre⁴ shows that ‘the total discharge from the 300,000 residents of Yamuna Pushta accounted only for 0.33 per cent of the total sewage released into the river’ (Dupont, 2008, p. 81). Instead of focusing on the problem of lack of proper sanitation facilities, the urban poor were ‘held to be largely, actively, and disproportionately responsible for threats to the environment and public health’ (Bhan, 2009, p. 139), which is what Baviskar calls “bourgeoisie

environmentalism” (Dupont, 2008, p. 81). Taking into account all the above, there is no wonder why the urban poor are perceived and represented as they are today. There has been an increased focus on representation, and how things look from the outside, which brings me to the topic of “aestheticization”.

“Aestheticization” and “The world class city”

Oxford American Dictionary defines the term “aesthetic” as “concerned with beauty or the appreciation of beauty, of pleasing appearance”, and when I talk of “aestheticization” and slum areas I am referring to a process in which ‘the representation of the slum has been reduced to its built environment, one characterized by poverty, filth and fragility’ (Bhan, 2009, p. 139). The people who live in these areas are simply overlooked, together with the history and structure of the community within the slum. The slum, with everything attached to it, is seen as something that must be removed in order to make the city look better. It is not only the poor and the slum that is being turned into an image. In the case of Delhi, the same thing has happened to the city itself, which is eagerly promoted as a “World Class City”. Ever since it was decided that Delhi should be the host of the 2010 Commonwealth Games (CWG), the city has been promoted as a “World Class City”, and a number of projects have started in order to improve the aesthetics of the city. A quote made by Delhi's Social Welfare Minister Mangat Ram Singhal clearly illustrates the importance of appearance: ‘We Indians are used to beggars. Westerners are not. So, we must make the city free of them’ (Mahaprashasta, 2010). The emphasis is on how the ‘Westerners’ feel, the ones that stay for approximately two weeks during the CWG, and not on how the Indians feel, the people who live in the city. I was there myself, as this process was happening, and as it drew closer to the

opening of the CWG, I hardly recognized the city. Bigger slum areas had been covered up with huge billboards or by other methods, street vendors, pavement dwellers and migrant workers had disappeared, and I have never seen so many of police officers in one city. In an effort to beautify the city, the unwanted slums were being pushed further and further away from the city center, without solving the problem of inadequate housing for the urban poor. On the contrary, 'since slum demolitions entail the destruction of investments made by the poor for their housing and improving their micro-environment, they systematically impoverish the affected families' (Dupont, 2008, p. 85). There has been an increasing focus on how the city looks to the outside world, and for this, the urban poor have had to pay the biggest price. They are seen as 'economically unviable, environmentally harmful and criminal', and they are 'recreated as a homogeneous category inseparable from the built environments of the illegal "slums" that they inhabit' (Bhan, 2009, p. 141). As we have seen in this section, big changes have taken place in the city of Delhi since the independence, and the people who have suffered the most due to these changes are the urban poor. This chapter has dealt with the relationship between increasing vulnerability of the poor living in urban slum areas, and environmental change. The first part of the chapter, concentrated on the current condition in slum areas in India, which I then narrowed down to the situation in the area where I did my fieldwork; Saboli. After presenting some of the more common problems faced by the inhabitants in this area, I then turned to the women. They are considered to be the group that suffers the most from the consequences of environmental change, and in the second part of this chapter we have learned more about the kind of issues they struggle with, and how they cope with these. In the last part of the chapter I have presented some of the possible main reasons for the current situation regarding the urban poor in Delhi. I

have looked at how their situation has changed since independence, much of which is due to the changes in attitudes from both people in general as well as from the government. In this context I took a closer look at the concept of “self responsabilization” and “aestheticization”. It is not only the urban poor who have undergone a change in how people perceive them. In their quest for approval and praise from the rest of the world, the government is eager to present Delhi as the new “World Class City”, and their most important mission in this regard is to remove anything that might interfere with that image.

Politics

The topic of local politicians and leaders is a rather complex one. On the one hand, these are the people the inhabitants have to turn to for help, but on the other hand, they cause many frustrations and problems. In this chapter I will shed some light on the informants’ relationship with the local leaders and politicians. The reason for doing this is that I want to investigate how this relationship is affecting their daily lives, and also to see how they deal with the consequences of this relationship. Corbridge and Harriss (2000) point out that the relationship between the majority of the poor in India and the state is rather tense; In large parts of north India the state presents itself to poor men and women not as a patron or guardian, but in the guise of a brutalizing police force and a corrupt administration. The state then becomes something to be resisted or at least avoided, and not something that is turned to for justice or as a source of empowerment (p. 205). It is clear that even though some people might need help from the state, they would rather avoid politicians and other state representatives, and find another solution for their problems. On the other hand, Harriss (2010) claims that ‘In Indian cities poor people still depend heavily upon

political parties (...) in spite of the fact that the parties are frequently corrupt, non-democratic in their internal workings, and have commonly failed to deliver' (p. 19). The majority of the urban poor in Delhi still rely on the state for urban services. This is also shown in this table, which shows the 'share of problem-solving efforts by channel in Delhi' (in percentages):

Table 5.1: Share of problem-solving efforts by channel in Delhi' (in percentages):

Institutions	Percentage
Government	37
Court	1,2
Party	29
Patron	8
Demonstration	8
Self-Help	16
Petition	No data on freq
Total	100

Source: Harriss (2006), p. 451

As we can see from the table above, 'the government' and 'the party' are the most used institutions in order to solve problems among the informal working class in Delhi. Not far behind is 'Self-Help', which I will discuss further in the next chapter. The informants I talked to did not initially avoid the local leaders and politicians, but after several attempts to get their attention, they found it necessary to find help for their problems elsewhere. After hearing the inhabitants' own views on the local leaders and politicians in Saboli, I was left with a general impression that, a) the local people did not know how the local leader was elected, b) most of the leaders were perceived as absent and lacking in initiatives, as well as not keeping what they had promised, and c) the majority of the inhabitants have a distant relationship with the

leaders, and do not feel that they can come to them with their problems. In this chapter I will take a closer look at these issues, and focus on the women of Saboli and their relationship with the local leaders and politicians. I will also get their views on what constitutes 'the ideal leader', as well as take a look at their opinions on democracy (loktantra). Before I start on these topics, I feel it is necessary to include a short notion on responsibility. I asked my informants whose responsibility it should be to make sure they have access to proper sanitation and clean drinking water. And even though the majority of them considered it part of the government's responsibility, there were some who thought they themselves were responsible as well.

Responsibility

When I started asking about responsibility I had assumed that most of the informants would hold the government responsible, which is partially based on the work of Harriss (2006). Based on surveys of individual citizens from the informal working class in Delhi, regarding political participation, Harriss (2006) concludes that '(...) it was usually the case that they held the government to be the principal agency with responsibility for acting up on these problems (public problems that are important for well-being⁵), neither market actors nor civil society organizations' (p. 450). He further goes on to say that a staggering 91 per cent of the informants held the state responsible for urban public services (p. 450). The majority of my informants did hold the government responsible, but there was also a surprisingly large number who felt that they themselves were responsible to some degree. In seven out of twelve interviews, the informants thought it was the government's responsibility to make sure that they had access to proper sanitation and clean drinking water. However, the

informants from two of these interviews claimed that it was their own job to put pressure on the government in order to force them into action. However, when this approach failed to produce any results in the long run, they felt the responsibility is now completely on the government. During one interview the interpreter told me that: ‘we have visited almost all political leaders and government officials, but we still haven’t got any work done. So we feel that it is the governments’ responsibility because we have done our duty. They only come for votes’. Most of the informants who now held the government responsible had tried to talk to local politicians without any results, and my interpreter told me that ‘They are saying that they went to the local legislature many times, and he promised them that he would start work soon, and she (points to one of the present women) told us that she needs a signature from him (local MLA) for some official work, but he didn’t sign her form. So they are saying that it is the responsibility of the government, and it is their responsibility to put pressure on the government’. In four of the interviews, the informants thought it was a shared responsibility between them and the government, while only one informant thought it was only the informants’ responsibility.

Views on local leaders and politicians

‘Government spokespeople insist that ordinary people are being listened to at the Block, District, State and national levels. They are reaping the rewards of an electoral system that empowers even the poorest men and women as citizens of different territorial jurisdictions’. This is a quote from the introduction of *Seeing the State* (Corbridge et al., 2005, p. 2) regarding the government’s own view of the current political situation in India. Based on a reduction in rates of income poverty and improvement in ‘Human Development’ in the country, the government can claim that

these changes have occurred due to a new regime of governance, but is this really the case? Does everyone get a chance to voice his or her opinion, and to be heard? Chatterjee (2004) insists that poorer people are very often forced to meet the state as members of social groups ‘that transgress the strict lines of legality in struggling to live and work’ (p. 40). In other words, these people are not being treated as citizens, but instead as members of a troublesome or beneficiary population that often leaves them out of the groups of people who do benefit from this recent development. The general opinion among my informants was that most local leaders and politicians were not very concerned with the people living in their neighborhood, only with themselves. In the next section I will take a look at some of the opinions about the existing leaders, as well as what characteristics the informants look for in the ideal leader.

Opinions about existing leaders

Politicians in India do not have a very good reputation (Ruud, 2001), and the ones I heard about during my fieldwork certainly lived up to this. During my interviews, I heard a lot of opinions about some of the local leaders, and one of these leaders was ‘Bablu’, who was the municipal counselor in Rahul Garden. According to my informants, and the FODRA workers, he was an illiterate bicycle repairman who ‘is not that well educated or well mannered that he will understand these issues, and he doesn’t know how to go about it’. When someone came to him with a problem, he simply told him or her to gather more people, and take it to higher politicians. During another interview, while talking about another local leader, one of the informants said ‘he is not a good leader, because he never does any type of work for development, and he never talks to the people, he never listens’. In other words, he is rarely physically

present, the inhabitants have a limited chance of actually interacting with him, and it seems like he does not care much for the community. The topic of development was a very important one, and was also mentioned during another interview, when I asked whom they voted for. One of the women answered that she would vote for the person who would bring development to the area, it did not really matter which party this person belonged to. One of the things that surprised me most was that very few of the informants seemed to have a clear idea of how the local leaders were elected. When I asked about this, they simply answered ‘Some society members elected him’ or ‘we don’t know’. It was explained to me by one of the FODRA workers that Bablu is an elected counselor from the local ward, and that people had voted for him. The female leader I talked to, which I will come back to later, had started her career as a SHG-leader who had received a lot of capacity building training and local development trainings from FODRA. According to FODRA, she had apparently then been elected as a community leader by the SHG-members in that area, even though none of the women I talked to ever had anything to do with her. Again we can see the gap between the local leaders and the inhabitants in the area. Regarding the general elections in India, the majority of the women I talked to did vote, but that does not necessarily mean that they were happy with the result. During one interview Shalini interpreted for me; ‘we choose government and MLA leaders.

When we give vote...during the election time they came: “Give me vote and I will do something for you”. But he won, and he did nothing. And he forgot us. He promised to other places “I’ll do this, I’ll do this”, but he does nothing’. It is clear that the informants in this case experienced the promises made by the politician only as a method to gain more votes, which was also the case with several of the other people I talked to. This phenomenon is something most inhabitants are well aware of. In fact,

one of the FODRA workers told the informants during an interview that If you want to get any work done in your community by the government, then you have to create pressure groups. Without pressure groups the government can't do anything for us. We have to tell the government that it is their duty to give us these services. And the best time is around 1-2 years before the election. In every five years election take place. And during that period only, politicians are awake, otherwise they use to sleep. So you have to pick those timings, then you will get work done. This distrust and dissatisfaction with the politicians and leaders is a reoccurring issue that is obviously one of the most important problems in this area, and most likely in alot of similar places. It is clear from the interviews that very few of my informants were satisfied with their local leader, and in those cases where they had been in contact with politicians higher up in the system, the situation was the same. Having learnt about the political system in Saboli, as well as the kinds of qualities the informants do not appreciate in a leader, I now turn to what they do want their leader to be like.

The ideal leader

The previous section focused on how the informants viewed the existing leaders in Saboli, and now we will take a closer look at the informant's thoughts on the 'ideal leader', what they perceived as key characteristics necessary for a local leader or politician, and whom they thought had the opportunity to become a good leader. My main reason for including this section is that I wanted to investigate more closely why they were not satisfied with the existing leaders. What were they missing, and what kind of qualities do they want in an ideal leader? The inspiration for these questions comes from Ruud's (2011) "Democracy in Bangladesh: a village view", in which he asks the same questions in a village in Bangladesh. Looking at the results in his paper,

I can see certain similarities in the answers given by the informants, but also certain differences. The results from my own fieldwork showed that there were certain views that were popular among the informants regarding these questions, which I will now take a closer look at. When the informants were asked what they perceived as key characteristics for an ideal leader, the most frequent answers were: he/she should have a close relationship with the community, he/she should listen to what they say and help them with their problems, he/she should be concerned with development in the area, he/she should be well educated (parhaa likhaa⁶) and have a certain amount of money in order to be able to help them, and he should be honest and not be affected by corruption. Out of these characteristics, the most important were a strong relationship with the community, and focus on development. One informant told me that ‘He (the leader) should be ready to help each and everyone in any place; it should be like this’, while another informant stated that a leader ‘should work, sanitation work in this community, road, development for the community. She (the leader) should be aware of development work’. The second most important thing for the informants was education, and it was a common opinion that it is important that a leader is educated (parhaa likhaa) in order to understand what is going on. One of the informants said ‘It is not a good thing if he is illiterate (anparh), he has to understand everything, it should be like this’, and another one told us that ‘he (the leader) should have good knowledge of development and political issues’. This is a point that is clearly stated in the situation regarding Bablu, the municipal counselor in Rahul Garden, mentioned earlier in this chapter. The informants’ experiences with him, and the fact that he was illiterate led them to think that he did not understand the important issues that needed to be addressed, or how to resolve these issues. During one interview, one of the informants told me an entire anecdote, about how a local MLA

had helped the daughter of one of the people in the SHG group with money for her wedding one year ago, and it was clear that this act represented a good leader to her. In this case, the action of the MLA showed that he cared for, and helped, the inhabitants in his area, as well as demonstrating that he had enough money to be able to do this. Here, I feel it is necessary to point out that this was in a different neighborhood, not the one they lived in, and none of my informants had experienced this type of behavior first hand. This only illustrates that the relationship between the inhabitants and their local leader is very different from place to place, even when these neighborhoods are in close proximity to one another. It is also a clear example that the information I got from my informants is not representative of the whole of India, or even Delhi. The woman who got married received help from her local leader, which makes it plausible to assume that she has a good relationship with him, not like the majority of my informants. This case also illustrates the presence of ‘patronage politics’ in the respective area, and substantiates a claim made by Heller (2000): ‘as elections have become more competitive and more groups have been brought into the political arena on their own terms, patronage has become increasingly tied to identity politics’ (p. 494). This kind of ‘patronage politics’ has been used in India since ancient times, and is, according to Heller (2000), one of the reasons why Congress managed to secure its position during the Nehru period. By offering state patronage in exchange for votes, they made use of a vast network of local notables who controlled vote banks, and ‘in this manner Congress—and hence democracy—embedded itself in rural areas without challenging existing forms of social domination’ (Heller, 2000, p. 504-505). Patronage is seen by many as a corrupt form of gaining power, basing itself on the notion of offering needed services in exchange for votes. This brings me to a topic that is hard to avoid when discussing Indian politics: corruption.

Corruption

Some of my informants were concerned with corruption, and my interpreter translated for me; ‘There is a big problem of corruption, so they think our leader should be very honest and faithful’. The 2010 corruption perceptions index measures the perceived levels of public sector corruption in 178 countries, and India is currently ranked as number 87 on this list, with the score 3.3 where 10 represents ‘highly clean’ and 0 ‘highly corrupt’ (Transparency International, 2010). It is important not to only look at the ranking but also the score, as this number actually tells us more about the situation with regards to corruption in India. 3.3 is quite a low score, and forms a logical backdrop for the informants’ concerns about this issue. One example of corruption I encountered while I was conducting my fieldwork was in relation to Bablu, the municipal counselor in Rahul Garden. According to my informants, he had received some funding to use in his area, and instead of putting it to use in a manner that would have benefited everyone, he used the money to improve the area close to his own house. This kind of behavior is something we can find in the work of Ram Reddy and Haragopal (1985). Here, the figure called *pyraveekar*⁷, also known as the political ‘fixer’, appears almost entirely in negative terms. He is referred to as a person who ‘acts like a middleman between the government and the people, and benefits enormously from the opportunities for largesse provided by the growth of the developmental state’. Even though the figure of the *pyraveekar* is not a clearly defined role in the Indian society, Bablu has certain qualities associated with this role. Firstly, he holds the title ‘municipal counselor’, which provides him with the opportunity to be close to other politicians, and possibly ones higher up in the system. This, in turn, provides him with the opportunity to manipulate information and funding to his own benefit. I am not saying that this is what he does, but he may have the opportunity to

do it. Secondly, according to the informants, he had used the funding that was supposed to benefit the entire neighborhood to make improvements near to his own house. The fact that he was able to do this indicates that he has some degree of power and influence regarding the funding that is allocated towards development work in the area. Another case of corruption I encountered was with regards to the Targeted Public Distribution System (TPDS).⁸ According to my interpreter, a lot of the people living in Rahul Garden were eligible to receive food grains and other necessary goods through the TPDS. According to the TPDS, each family should, among other goods, receive 35 kg of grains each month (Department of Food and Public Distribution). However, the people in Rahul Garden only received 10 kg every second or third month. According to my interpreter, this was the situation because the government did not issue ration cards to the inhabitants who needed them, thus they cannot collect the goods they need. I included this last example to show that many of the inhabitants in Saboli encounter corruption on a daily basis, both direct, as the example of Bablu shows, and indirect, as with this last example where there probably is a case of corruption of a whole system.

Female leaders

Another interesting point that surfaced during one of the group interviews was the fact that the informants expressed that they thought women would be better leaders than men, because 'they can give time'. However, when I talked to the women who lived in an area with a female local leader, Aisha Pandey, it did not seem obvious that she had more time for them than her male counterparts. If she did, she apparently did not spend it talking and listening to the people in her neighborhood. None of the informants had ever talked to her or asked for her help, even though she lived in the

same street. However, even though they complained about the conditions with regards to drainage in the street, they also pointed out that the street itself was built by the government, which Aisha Pandey has claimed as her work. When I talked to her, she told me that she had done a lot for her neighborhood during the fifteen years she had been the local leader: 'Road, drainage, electricity, house numbers, gali⁹ numbers, a lot of development work'. According to Sanjeev, she is also a member of the Resident Welfare Association (RWA)¹⁰, and she is an active worker for the ruling legislative party: Congress. However, the fact that the women living in the area still complain about the conditions might imply that she has not done enough. On the other hand, seeing that the informants had very little negative to say about her, and the fact that there was actually a government-made road in the neighborhood, does put her in a better position compared to the other local leaders I heard about during my fieldwork. As we have seen in this section, the inhabitants of Saboli are not very satisfied with their leaders, who do not provide the necessary help and services to them. However, they keep voting for these politicians, which is their right as inhabitants of a democratic country. This may imply that they do believe the leaders will actually make a difference, and brings me to the topic of democracy.

Democracy

In this section I will take a closer look at democracy, but before I do that I feel it necessary to have a clear definition. In this case, I will use the definition used by Corbridge and Harris (2000, p. 33): 'government by the people; the form of government in which sovereign power resides in the people and is exercised either directly by them (participatory democracy) or by officers elected by them (representative democracy)'. Regarding the urban poor in Delhi, it is the latter that is

most relevant, and according to Harris (2006) there is strong evidence showing that poorer people are remarkably active participants when it comes to electoral policies, and that 'representative democracy has empowered some historically subordinated social groups at least' (p. 19). I feel it is important to get the views on democracy from the people that are not always being heard, the people that do not always benefit from the decisions that are being made.

India – the world's largest democracy

India is known as 'the world's largest democracy', and has been a democracy since independence in 1947. However, this has not always been easy, and India, like many other countries in South-Asia, has had its challenges. As the former chief of India's Election Commission, M. S. Gill states: 'Fifty years have passed, and Indian democracy has not collapsed, though it has faced serious challenges. There were moments when observers doubted that it would survive. Yet it overcame every obstacle--not fully, or to everyone's satisfaction, but substantially enough for its democratic record to be taken seriously' (Gill, 1998, p. 165). Even though India is called 'the world's largest democracy', this might not always be the case in practice. Keefer and Khemani (2005) compare the political development in Kerala and Uttar Pradesh¹¹, and point out that the contrast between these two states demonstrates that 'the sheer endurance of democracy is no guarantee that political market imperfections will disappear' (p. 21). Even though democracy is successful in some states, this does not mean that this will be the case in the whole of India, as is the case with Uttar Pradesh. I will come back to this topic later in this section. Regardless, according to Harris (2011) 'there is a very strong commitment to the value of democracy amongst

poorer and historically socially subordinated people in Indian society in general' (p. 19). This is a topic that will be investigated further in next section of this chapter.

Views on democracy

I thought it would be interesting to see what the inhabitants of Saboli thought about this subject. Being inhabitants of a slum area, they have a different perspective than the people who usually talk about India as a democracy. I wanted to know what democracy means to them, and to find out their views regarding the implementation of democracy. Do they think it is working? During the interviews I used the word loktantra for democracy, and during those interviews where none of the informants wanted to say anything on this issue, my interpreter tried to explain further by using sentences like: 'This is one's own country which is a democratic¹² country, where there is the right for everybody to advance one's own view' and 'We can chose whomever we like (politicians). Among the informants that did have something to say about democracy, there were different opinions. When asked about what democracy was to her, one of the informants answered hamaare desh aazad desh hain, meaning 'our country is a free country', while another informant answered gahtatra¹³ kā matlab hai : ek jūto kā rahnā, ek samūh ikahe hue. jāt-pānt kā koī bhed nahī honā cāhie, meaning 'homerule' means: staying united, united (as)mone community. There should be no difference between the castes'. However, while the first of these two informants claimed that 'politics are not successful', the latter claimed that democracy in India today was very much in place and working. She went on further to say that 'India is good, better than other countries. We can live here without pressure from anyone'. When I asked about democracy during another interview, one of the informants said is bhaarat me sab desi log hain. Sab tarah ke log hain, which means

‘In India, all people are indigenous. There are all kinds of people (here)’. One might interpret this as India being a country that welcomes people of all religions, as well as ‘all kinds of people’, no matter where they come from. It may also highlight that India already is home to a vast spectrum of different peoples and communities that are usually, with some exceptions, able to live and function in the same country, in spite of their differences. Some of the more skeptical informants did not agree with this, and one of them claimed that ‘government is run by us, but they never give us value’¹⁴ She went on to explain that even though they were the ones that voted for the politicians, they did not have any power once the politician had been elected. The people have the right to vote for the candidates they prefer, and most of them do. However, it seems like the majority of the people in Saboli are not satisfied with what they get in return for their votes, because of the unreliability of the politicians, which would make democracy, as we know it in Europe, a difficult method of governance.

Interpretations of democracy

In his paper on democracy in Bangladesh, Ruud (2011) points out that democracy in South Asia might not necessarily mean the same as it does in Europe, and a lot of the inhabitants in these countries do not see democracy in a standardized way. To explain this point further, I have turned to Michelutti (2007), and her paper “The vernacularization of democracy: political participation and popular politics in North India”. In this paper, Michelutti takes a closer look at what democracy means to different people. She uses the term ‘vernacularization of democratic policies’ to explain ‘the ways in which values and practices of democracy become embedded in particular cultural and social practices, and in the process become entrenched in the consciousness of ordinary people’ (p. 639). In other words, this ‘vernacularization’

implies that democracy means different things to different people (Ruud, 2011, p. 52). One of the points made in Ruud's paper is that 'in village Bangladesh democracy is not about the right to stand for election and be elected, but about the right to have your interests and dignity protected by those in power' (Ruud, 2011, p. 46). Looking at some of the responses mentioned earlier in this section, it is clear that the meaning of democracy varies among the informants as well. One informant claimed that 'politics is not successful', while another was satisfied with the situation; it is clear that they place importance on different aspects of democracy. The latter informant is not pleased with her local leader, but claims that she can live 'without pressure from anyone' and that 'India is better than other countries', thus she concludes with the fact that democracy is working in India. She clearly places the importance on slightly "bigger" aspects of society than the other informant who is more focused on politics, like the informants in Ruud's paper. Thus, one might assume that the same way of thinking about democracy is prevalent in India as it is in Bangladesh, but there are also other views. Although it may seem that Indians have similar views on democracy, there are in fact a wide range of opinions. This chapter has dealt with the political aspects of the current situation for urban poor in Delhi. The beginning of this chapter established that the urban poor in Saboli did not all blame the government for the neglect they suffer with regards to access to clean water and proper sanitation; some of my informants thought of themselves as partially responsible as well. I then turned my attention towards the informant's opinions on local leaders and politicians to find out that the majority of them were not satisfied. There was a reoccurring issue of distrust and dissatisfaction with the politicians and leaders in the area, especially with regards to their lack of initiative, as well as making promises in exchange for votes and then not seeing these promises through. After identifying the reasons why

the informants were not happy with their leaders, the focus shifted towards what their ideal leader should be like in order to see what qualities they were missing in their current leaders. The most sought after characteristics were a close relationship with the community, focus on development work in the area, a good education, a certain amount of money, and honesty. In the last part of this chapter I focused on the topic of democracy. I wanted to find out what the inhabitants of a slum area thought about this topic. Among the informants that did comment on this issue, the opinions varied. Some thought democracy in India was 'working', while others insisted that 'politics is not successful'. The last part of the chapter underlines the fact that there is not one version of democracy that is the correct one, but rather that this 'vernacularization' implies that democracy means different things to different people.

The role of NGOs and Self Help Groups

When someone does not get the help they need from the politicians or their local leader, they may be able to explore other means to receive the needed help. When possible, many people turn to NGOs and SHGs; this was also the case with most of my informants. This chapter first takes a look at NGOs and SHGs in India, and then narrow the scope down to the role of FODRA in Saboli. I will investigate closer how the situation has changed for the inhabitants since FODRA started their work in the area. Do the women now feel that they have gained more agency and power, and in what ways? I also want to find out if FODRA had in fact helped the inhabitants to cope with environmental problems in any way, and if so how?

NGOs in India

Voluntarism has been an important part of the Indian society for centuries, and still is. Many Indians still believe that voluntarism is an important way to show social commitment and self-initiative. The original form of voluntary organizations started to appear in the colonial period, and by the end of the century it had taken root in the Indian society. Even though there are old traditions of voluntarism in India, the term 'NGO' is relatively new, and many NGO officials in India actually dislike this term and would rather prefer to be called Voluntary Agencies (VOLAGs), Social Action Groups (SAGs), or Non-Party Political Formations (NPPFs) (Sen, 1999, p. 331-332). Nandedkar (1987) (quoted in Kilby, 2011, p. 4) defines the Indian NGO as 'those organizations that have some form of institutional base, are private, non-profit, self-governing, voluntary in nature, and registered with the government', while Sen provides the following definition: 'organizations that are generally formed by professionals or quasi professionals from the middle or lower middle class, either to serve or work with the poor, or to channel financial support to community-based or grassroots organizations (CBOs or GROs) of the poor. The NGOs are generally nonmember ship organizations and have salaried employees' (Sen, 1999, p. 332). Since there is no central mechanism to track the registered volunteer organizations in India, there is only an estimate of how many NGOs there are today, and it ranges from 1 to 2 million. Out of these, there are an estimated 80,000 'development NGOs', who work with poor and marginalized communities (Kilby, 2011, p. 4, 10).

The relationship between the State and the NGOs

In the years after Independence, people urged the State to take action with respect to social transformation. Today, people expect the NGOs to take the lead and perform

the same role (Baviskar, 2001, p. 2). Ever since Independence, NGOs have played an important part in India's development, and at the same time the Indian government have played a key role in shaping Indian NGOs (Kilby, 2011, p. 4, 11, 124). During this time, the relationship between the two has changed from mutual suspicion and hostility to periods of co-operations, where NGOs have played an important part in the development agenda. As Baviskar (2010) states: 'the growing prominence of NGOs in the field of development is strongly related to the declining legitimacy of the state. Increasingly, the state is looked upon with suspicion if not contempt. It is considered to be corrupt, oppressive and anti-poor' (p. 4). Baviskar (2010) goes on to criticize the state structures for being rigidly bureaucratic and corrupt, which makes them unsuited for performing either welfare or resource management functions. NGOs on the other hand, are considered 'civil society' actors that are more 'accountable, responsive and committed to bringing about social change' (p. 4). The relationship between the State and NGOs in India can be divided into three periods: 'The Era of Co-operation': 1947 to the late 1950s, 'The Emergence of Antagonism': The 1960s and 1970s, and 'Increased State Control': The 1980s and 1990s (Sen, 1999, p. 334-340). The period right after independence was characterized by a close relationship and co-operation, and during this period it became clear to the State that NGOs had a 'unique expertise in community mobilization and service delivery at village level' (Kilby, 2011, p.13). Thus, the Indian government started to fund NGOs from the very first five-year plan, giving the NGOs an important role with regards to substituting or supplementing government efforts. This role of 'taking on functions that the state is unsuited for, and performing them with lower overheads, greater efficiency and motivation' (Baviskar, 2010, p. 4) is quite similar to what Wolch (1990) describes as a 'shadow state'. She defines this term as 'a parastatal apparatus

consisting of voluntary organizations charged with the responsibility for providing services that were previously provided by the public sector' (Sen, 1999, p. 329). Even though the phrase 'shadow state' originated in a 'Western' context, one can see that there has been a similar situation in India. In the 1950s, there was an increase in state funding towards NGOs as the voluntary financial support from the business sector decreased. This led to an increase in the growth of NGOs during the 50s and into the 60s. Along with this increase the range of NGOs broadened, and they gained increasingly more influence in the broader community. This influence, however, over time led to a mutual distrust on both parts

(Kilby, 2011, p. 14). Right up until the early 2000s, the main financial support for the larger development NGOs in India came from foreign aid, and it was not until around 2005 that the Indian funding started to displace international funding. However, this has caused problems for the larger NGOs since the state now has the opportunity to cut off their resources if they are not satisfied with their work. The NGOs face a difficult situation where they depend on the financial support from the government due to the decrease in foreign funding. Thus, they have to follow the wishes of the government. On the other hand, they know that by engaging in policy issues, they 'will draw hostile attention from both social action groups and the one hand and the fundamentalists on the other' (Kilby, 2011, p. 19). This situation has brought out some of the less favorable characteristics of the NGOs, and it has also possibly made it more difficult for them to gain a greater autonomy from the State.

FODRA's work in Saboli

Before I start this section, I would like to remind the reader about the methodology issue I presented in the second chapter; the interpreters I used in the interviews

regarding FODRA's work, worked for FODRA. It is important to keep this in mind while reading the next sections of this chapter, and I will discuss this topic further in the summary of this chapter. FODRA has been working in Saboli for over ten years, and from what I saw, they have made an impression in several matters in the area. Their plan is to leave the area during the next 1-2 years and focus on a new area, as all the projects started by them are now self-dependent and sustainable. For the SHG and urban livelihood projects they received funding from the organization Cordaid, and for their work on sanitation they received funding from WASTE, both of which are Dutch organizations. At the moment they do not receive any funding, but this is not a big problem since both the SHG/microfinance and the solid waste collection projects are now self-dependent and generate their own running cost. For the solid waste collection, the families themselves pay the fee to the waste collector, and for the SHG activities the running cost is generated from the surplus produced by the micro credit. According to my informants there have been several positive changes since FODRA started their work in the area, both in regards to the physical situation in the area, as well as a change in the way the inhabitants think and act, especially with focus on knowledge-based empowerment. Regarding the physical situation in the area, one informant told me that 'before this FODRA project started, the community wasn't aware of the problems regarding the sanitation, solid waste and grey water. After the FODRA program started, the community is aware of all this'. Another informant said 'It changed a lot, because when the solid waste collector (arranged by FODRA) was not there, all roads were worse, and animals were moving around, lots of mosquitoes and diseases, all those things, but now it has improved'. As I mentioned earlier in this paper, it is because of FODRA that 97 percent of the inhabitants now have a private toilet, which has improved the sanitation situation in the area. Also, approximately 45

percent of the total population of all the eleven clusters FODRA work with are now members of the solid waste collection program.¹⁵ I do not know what this area was like before FODRA started their work here, so it is hard for me to know if the situation has changed to the degree that is explained by the informants. However, I think it is safe to say that there has been some improvement with regards to awareness among the inhabitants, which has resulted in changes in the area as well. Even though these changes are important improvements, the work done through the SHGs may have led to even more important changes, which I will take a closer look at in the following section.

Self Help Groups and microfinance

It was not until the 1980s that the majority of Indian NGOs started to move away from directly implementing welfare and income generation programmes, and started to focus more on self-help programs. Because of the especially difficult situation for many women in India, the self-help group (SHG) approach soon gained a gender dimension, and focused its attention towards women (Kilby, 2011, p. 10-11). SHGs usually consist of 12-20 women from BPL (Below Poverty Line) families, and their main focus is to promote savings. According to Madan (2009, p. 179), the specific objectives of SHG are to:

- improve financial saving habits among women;
- increase the total family income;
- fulfill the economic needs through self-employment of women;
- utilize bank loan and government welfare schemes;
- help the members to escape from the clutches of moneylenders; and
- mobilize financial resources.

In 2009, there were over 2.2 million SHGs at the grassroots level throughout the country, and over 33 million households participating in the program (Agrawal et al. 2009, p. 49).

Self Help Groups and empowerment of women

This section will take a closer look at the role of the SHGs in Saboli to see if they have had an effect on the lives of the women in the area, and if so, what kind of effect. What are the benefits of being a member of a SHG in an unrecognized colony in Delhi? SHGs are closely related with micro finance, and in India today, the micro finance scene is dominated by SHGs. The purpose of these SHG is not only to empower women financially but also through knowledge. Even though micro-finance is fast emerging as a powerful instrument for poverty alleviation, it is also a fact that ‘learning to manage money and rotate funds, builds women’s capacities and confidence to intervene in local governance beyond the limited goals of ensuring access to credit’ (Singh, 2009, p. 67). This point is also illustrated by one of the findings in Kilby’s book *NGOs in India: The challenges of women’s empowerment and accountability* (2011, p. 125), where he claims that ‘empowerment from the perspective of the poor women is primarily related to improvements in their personal agency, the choices they can make and how they can act on them’. During my fieldwork in Saboli, I joined several of these SHG meetings, and hear from the women themselves how being a member of this group had affected their daily lives. Several of the women expressed that, thanks to these groups, they were now able to do things that they could not before: ‘Now those people who did not usually get out of their houses and for instance (those) people (who) felt embarrassed to visit a bank, the very same now had their account opened (by someone) and their money deposited’.

Another woman emphasized that she was now able to ‘talk to others’, and used the word *bolna*, which in Hindi means ‘to talk’. This word clearly has a more complex meaning in this context, and surely refers to her being able to talk to people she did not feel like she was able to talk to before. In her master’s thesis “Negotiating modernity: Narratives of change and development among village women in Nepal”, Kramer (2008) experienced the same phenomenon during her fieldwork, and according to her, this inability to speak ‘appeared to encompass the physical constraints of entering authoritatively male public settings and the sense of lacking the legitimate knowledge to be heard’ (p. 46), which, in my opinion, is also the case with my informants. One day, after I had finished the official interview, I left my recorder on, and suddenly my interpreter points to one of the women in the group, and tells me in English ‘This lady is an empowered lady. She is illiterate, but she fought the commissioner, fought for her own ration card’. He went on to tell me that she fought a lot of people to get her ration card, and now she was famous in the neighborhood for achieving it. I do not know if this woman would have been able to do this before she started participating in the SHGs, but regardless, this is a proof that some women feel that they are able to stand up for themselves and take matters into their own hands. The SHGs also function as a place where these women can exchange experiences and talk about issues that they do not feel they can talk about with their own family, or simply help each other when a difficult situation arises. There are multiple examples of how these women support and help each other. In one case four or five years ago, one of the members lost her husband, and the other members of the group collected money to give her in order to help her. Some of the women I talked to also help each other with marriage parties, health problems and sometimes with financial problems. When I asked the women I met what issues they usually talk about on these meetings,

the answers were diverse: widow pension, health, admission to schools, loan, savings, sanitation, diseases, waste collectors, drainage, drinking water, ration cards, life insurance (LIC), and if someone falls ill they discuss what that person should do and where she should go for help. There was also one informant that told me ‘when a woman is being “tortured” by her family we understand her’. As we can see, the SHGs offer a way of support and friendship amongst the women, but there is also an important financial aspect, which will be presented in the next section.

Microfinance in Saboli

In addition to being empowered through knowledge, the micro-finance program run by the SHGs also plays an important role for most of the women. Through this program they are able to borrow money at a two percent interest, in comparison with the ten percent interest, or more, demanded by most of the private moneylenders in the area. One of my informants described to me that, thanks to the loan she got from the SHG, she had been able to pay off her moneylender, and now she was ‘free’. The women are now able to rely on the SHGs for loans instead of being dependent on the private moneylenders. Amongst my informants, the most common reason for borrowing money was house building/repair, and for health and other problems in then family. One of the informants told me that she had taken a loan of 3000 rupees to get her son an operation, which sadly did not work, and he had died. Not long after this, her husband got hurt in an accident, and she had to borrow 2000 rupees. During the last three months at the time, she had not paid back any money to the SHG since her husband could not work, and they did not generate any income. However, this was not a problem for the group, and she could pay back the loan when her husband had started to earn money again. Another informant told me that ‘we can take loan in an

emergency by the group, so this is very good for us. So we can take loan for the solution of our problems'. Other reasons for taking a loan were weddings, education, jewelry, building hand pumps, and buying equipment like sewing machines, bikes and cameras for income generation. As I mentioned earlier, two of my informants had bought sewing machines and were sewing children's clothes to contribute to the family's income. None of the women I talked to has had any big difficulties paying back the loan to the SHG. They follow a plan to pay back the money, and have to do so within 10-20 months. If for some reason, they cannot pay back the said amount one month, they pay back a bigger amount as soon as they have the opportunity. It was quite common for women in these groups to take out a loan on behalf of another woman, in order to help those who are not eligible for a loan or who need more money than they can borrow. Once they have taken a loan, they will not be able to take another until the first one is paid back. During one interview, they also told me that if two children are going to the same school in another city, one woman will go to visit both of them, thereby allowing the other mother to save both money and time. This is of course something they will do in turns so that the same woman will not go every time. These women were also able to see what was most important when several women wanted a loan and there was only enough money for one of them.¹⁶ When such a situation had arisen in the past and three women wanted a loan - one for education, one for health and one for building a hand pump - they talked amongst them selves and decided that the women who needed money for a health problem should get a loan first because hers was the most important and urgent problem. When I asked the women what their husbands and families thought about them being members of these groups, the response was usually positive. However, in one particular area, called Harsh Vihaar, some of the family members felt that the group

was not serious because the savings were too small to make a difference. There was also one other woman whose husband was not happy about her participating in the SHG-meetings. She was working from home, and he thought it better for her to stay home and work, instead of using her time in the meetings. When this one woman told me this, the rest of the group started to object, making the point that this was just the case with her, not with the rest of them, and the majority of the informant's families were happy about the women's memberships in the SHGs. In addition to helping them with knowledge and money, these groups also functioned as a mean for the women to create closer bonds as friends that in turn creates a much-needed way of support.

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Jhuggi-jhompries are unauthorized tent-like structures (Unicef, 2006, p. 11)