

*Making Gender and Generation Matter for Sustainable
Development*

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GENDER AND URBAN FEDERATIONS

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Gender Issues and Slum/Shack Dweller Federations

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INTRODUCTION

In over 15 countries in the Global South, Federations formed by the urban poor (slum and shack dwellers and the homeless) have become important actors in poverty reduction, working not only in communities but also at the level of cities and nations. These Federations are founded on savings groups in local neighbourhoods, initiated and managed by women.

These groups and the larger Federations they create not only manage savings and credit but also undertake many initiatives, such as securing land, upgrading homes and improving community services and infrastructure -- for instance by providing community-toilets and washing facilities. In many nations these activities reach thousands of households, in some, tens of thousands. In addition, these Federations visit, learn from and support each other. They have formed a network called Slum/Shack Dwellers International (SDI), to facilitate exchange programmes and their negotiations with international agencies. Most Federations also work in partnership with local non-governmental organisations (NGOs).

Women play a central role even in nations where gender relations are very unequal and men traditionally control grassroots organisations. Because, in general, women's participation and representation are not easily achieved, SDI's experience provides some valuable lessons.

THE EMERGENCE OF A WOMEN-CENTRED FEDERATION IN INDIA

The first women-led slum dweller Federation originated in India, based on savings groups formed by pavement-dwellers in Mumbai in 1986 (Patel and Mitlin, 2004). It was named *Mahila Milan* (Women Together). Pavement dwellers are one of the lowest income groups and are among most disadvantaged. They face a constant threat of eviction. When *Mahila Milan* began its activities, a newly established local NGO, the Society for the Promotion of Area Resource Centres (SPARC), was also searching for a more effective and empowering model for working with slum and pavement dwellers.

Many of the SPARC professionals were women with strong feminist beliefs. When these professional women began talking with pavement dwellers they were told that gender based inequalities could not be approached in a confrontational way. For example, women pavement dwellers could not leave their neighbourhoods to participate in exchanges with other savings groups without permission from their husbands and from traditional (male) leaders.

Staff from SPARC did not understand this need to negotiate with husbands and families. The community women explained that their families and husbands were very important to them. They wanted inclusive transformation, therefore, work had to be done to ensure that their husbands and families would understand that their participation in Federation activities would lead to positive change for everyone.

Hence one of the most crucial initial negotiations that women had to make was to gain agreement for their participation in activities outside the neighbourhood and family domain. Women pavement dwellers were initially allowed to participate in the activities organised by SPARC because it was seen as something of a “lost cause”. It was only when women’s collectives stopped evictions and began negotiating with the municipality that they were taken more seriously.

Most women pavement dwellers were migrants, and were only familiar with their neighbourhoods and the places where they or their husbands worked. They had no experience of the bigger city. Once permission to travel outside of their neighbourhoods was negotiated, they began to explore ways to engage actors from the wider city in addressing their problems. They visited government departments, police stations, hospitals and ration shops. As a group they had the confidence to ask questions, to investigate who had access to services, and which rules and regulations excluded them. They worked out how to obtain ration cards for subsidised fuel and basic food (which at that time were off limits to pavement dwellers), how to access healthcare, and how to make complaints to the police. The women pavement dwellers found that they could breach their exclusion, and they taught other groups to do the same. Their husbands and community leaders saw the benefits of this new activism and began to give space to women’s collective groups to participate more openly in community decision-making.

Then came the opportunity to visit other cities and other countries. This was negotiated in the same spirit and with the same humility as the first trips outside of the community. Families could see that there were potential benefits from this travel. But preparations were required. First there was the issue of the income that the family would lose because the women were not at work. A small payment was made to families by SPARC. Second, was the question of who would look after the children. In some instances husbands agreed to do this. They became instant heroes of the alliance, gaining recognition for their support.

Over time, women began to feel more confident and able to raise issues that previously they had been unable to. In some cases this resulted in conflict at home. This was a critical moment for *Mahila Milan* and the emerging women’s leadership. If SPARC automatically sided with women, this would reaffirm concerns that the NGO wanted to divide the community. This would undermine the progress that had already been made. Members of *Mahila Milan* understood this danger and negotiated with SPARC and their families to avoid this problem; these negotiations sought to reconcile the parties that were in conflict and find a resolution that all were comfortable with. With a lot of dialogue, negotiation and reconciliation deeper insights and a greater capacity to manage conflict and avoid confrontation were gained. Subsequently, when conflicts did result in violence there was more active intervention. The causes of conflict were discussed and reflected upon. Accusations and exclusions were avoided.

THE NATIONAL SLUM DWELLERS FEDERATION

When pavement dwellers were threatened with eviction by a court judgement, they again relied on this collective process. As a result of negotiations eviction was avoided but *Mahila Milan* asked why women were always excluded from access to government land or housing schemes. Because no one from SPARC had experience in this area, the National Slum Dwellers Federation (NSDF) was contacted.

NSDF was set up in 1975 to support slum dwellers to fight eviction. It was established by male community leaders who were protesting evictions in their neighbourhoods. These leaders used women’s anger and outrage at the threat of evictions to fill protest marches and confront the authorities. Male activists evaded the police by placing women in front. Recently the police have included women in their eviction force but at that time this was not the case and it was

very difficult for officers to deal with groups of women who could then turn around and say they had been molested.

These men's organisations were very good at preventing evictions. However, when it came to identifying solutions they were less successful. Jockin, a community leader and President of the National Slum Dwellers Federation, argues that men prefer to do immediate and quick activities, and have little patience for strategies that require long-term reflection.

Jockin was familiar with SPARC and leaders from the NSDF often visited SPARC's office to learn more about the work with women pavement dwellers. The NSDF recognised that SPARC's staff allowed communities to explore solutions rather than telling them what to do which had been a problem in NSDF's relationships with other NGOs. Hence, when SPARC suggested a partnership of the three organisations, the NSDF leadership accepted, recognising that men were good at protest but rarely went beyond this to develop outcomes for communities.

Together the partners reflected on women's experience of being used rather than included in planning and strategising protests against eviction. And as a result, leaders of the three organisations began to explore more active roles for women.

During the initial partnership negotiations SPARC sought an immediate improvement in the representation of women in NSDF. In response Jockin suggested that the priority should be to build the capacity of community women's collectives to undertake a wide range of activities within their localities. Through this process women leaders began to emerge. Almost 10 years later, the first group of women joined the national leadership of NSDF and today (25 years later) 60 per cent of the national leadership are women.

MORE THAN JUST SAVINGS

Many groups have explored the use of savings groups to provide financial services to low income communities. Generally, these initiatives are managed by women. In the case of *Mahila Milan*, through saving collectively, women developed and demonstrated trust, transparency, accountability showing the state and other agencies that they were organised. In the beginning the loans were modest, helping members to buy food or emergency medicines. Overtime they grew to include loans to secure livelihoods and housing. At first, the objective of establishing savings groups was to demonstrate the ability of the very poor to put aside money towards their housing. At that time SPARC were operating in a situation where pavement dwellers were not even visible in policy documents let alone being able to negotiate access to land. The ability to save for a house demonstrated that women could and would put aside money every day – and that these savings could eventually constitute a down payment.

It became clear that the process of collecting money served many purposes. Women wanted to do this job. Every morning they collected the change that was left over after the expenses of the previous day. This approach is very effective for people who work on a day-to-day basis. Staff found that most women leaders simply remembered the detail of what they had collected and a young person from the neighbourhood would write the accounts. This process of collecting money every day did more than just gather savings. It established routine contact between women; when something was wrong, it was immediately brought to the attention of the whole group. The process of giving loans began in the same way. Although the loans were not large, they were enough to provide an alternative to money-lenders. As the savings were stored in the community, a local person was in charge of the keys to the safe. Even in middle of the night somebody could come and ask for money. This produced trust and confidence. This collective money became known as the community ATM.

Men in the neighbourhood were initially dismissive of the savings because the amounts were small. Over time they began to acknowledge how important these small amounts of money were to the wellbeing of their households. They also began to understand the complexity of the tasks involved in managing these savings such as judging who needed money, and how to deal with people who did not repay on time. Women began to communicate with each other and to develop a community of practice on how to manage savings and credit. Apart from the immediate financial value of this process there were several other benefits as financial literacy and trust were strengthened. These outcomes are critical and contributed to achieving SPARC's original goal of identifying mechanisms through which the community could demonstrate their stability, in order to challenge government officials' view that they were just transient migrants.

When savings groups began to achieve successful outcomes, some local *Mahila Milan* groups faced opposition from traditional leaders. Fortunately they were able to call on NSDF's male leaders for support; these male leaders convinced the local male leadership of the benefits that would follow from women's active public role. Another interesting example of NSDF's support to *Mahila Milan* is the participation of its leaders in the training and building the capacity of emerging women leaders. The national leadership of NSDF are role models for local male leaders and their participation in this training sets a good example. In addition local people see that men who support women are publicly acknowledged for this work.

As a result of their membership in savings groups women began to want to join other community organisations. This is critical to the emergence of female leaders. Men who just like to talk are usually elected as leaders because they can express themselves. Women's increased participation showed that involvement in collective activities should define leadership qualities. As explained above, women now form the majority of the NSDF's national leadership and this influences local choices. Many of the most powerful women leaders came from the lowest-income and most socially marginalised neighbourhoods, in part because in these areas men had given up. In less disadvantaged neighbourhoods male leaders tend to want to retain power in order to control links with politicians and government agencies.

Over time, *Mahila Milan* savings groups came to occupy central roles in hundreds of community-designed and managed toilet programmes, many housing initiatives and the setting-up and running of police stations in slums supported by resident committees in which women are the majority (Burra et al, 2003). The means by which women in India became organisers of credit and of many other initiatives have been applied in all the other SDI Federations.

GENDER AND LOANS

In the early 1980s and 1990s, there were many funds which only made loans available to women. SPARC were happy to replicate this practice but *Mahila Milan* women protested strongly because they believed that many domestic problems including violence emerged because there was no employment for men. They felt that if men had jobs their self-image would improve and their relationship with the rest of the household would be transformed. The logic was that it was important for men to work; if they did not, this created many additional burdens for women. In addition women protested that they should not be the only ones working. They convinced SPARC and the loan providers to allow *Mahila Milan* to assess the applications to make sure that the whole household would benefit from the money, not just women or men. A further requirement was that the man in the family acknowledge that he received a loan because of his wife's membership in the savings group; in practice this meant that the husband accompany the wife to the monthly *Mahila Milan* meeting. In many cases, the difference between the interest that would have paid to a moneylender and that charged by *Mahila Milan* was deposited into the wife's savings account. Of course since the loan was available as a result of their membership in *Mahila Milan* women did end up with other

obligations. For example, they bore the responsibility for repayment and were subject to pressure from the whole group if they failed to pay.

GENDERED RESPONSES TO POVERTY WITHIN THE SDI FEDERATIONS

Drawing on the experiences of SDI member Federations enables us to understand the multiple ways in which SDI methodologies change social relations, both within and beyond the community. Three activities combine to produce a gendered response to poverty. The first is providing a supportive space for women to become active in local collective organisation and then in larger development issues; the second is leadership experience, and the third, dedicated women's programmes.

Savings groups draw in women and provide a space for 'safe' participation as women are in the majority and men are less interested in savings. Generally as the savings schemes grow and the groups network with each other, more men are drawn into the process. In most contexts, groups recognise the importance of providing a 'safe' space for women. What the provision of this space actually involves, however, differs according to local circumstances. For example, initially, the Malawi Homeless People's Federation argued that only women should be involved in savings schemes. Then as the Federation developed, men were allowed to join because the leadership felt strong enough to manage the incorporation of men and many men were keen to participate. Also important to women's leadership was the Federation's ability to negotiate access to land with the State. This land was used for a large housing construction programme that was managed by the savings groups (Manda, 2007). Success encouraged a growth in membership. All the national leadership in Malawi and most of the regional leaders of the Federation in Malawi are women.

Another way in which the Federations create a supportive space for women is by the kinds of activities that are undertaken and valued. In Zimbabwe, for example, in housing projects it is common for some of the lowest income families to be selected for free houses with the costs being shared by all participants. Even with the acute difficulties facing households, Federation members are aware of the need for solidarity and for creating practices that care for the most vulnerable. In upholding these principles, SDI practices fit with women's gendered role in many societies which emphasises a caring and inclusive response to need.

In all SDI Federations, there is a deliberate attempt to build a culture that, in terms of gendered relations, favours women through dialogue, action, documentation, leadership interventions, and ongoing practice including:

1. Showing empathy for the problems of poverty rather than disciplining individual failures (for instance, exclusion for missing loan repayments)
2. Incremental affordable development rather than maximum material consumption
3. Collective rather than individual decisions and actions
4. Flexibility in regard to local need (rather than rule bound and formalistic procedures) and deadlines (serving community dynamics rather than externally-imposed timetables)
5. Membership through participation (social engagement) rather than fixed financial contributions
6. Recognition that everyone has a contribution to make rather than leaders who dominate
7. Experiential learning rather than relying on professional 'experts'

PROVIDING AN EXPERIENCE IN LEADERSHIP

Many of the SDI Federation leaders are women who first became involved as managers of local savings groups and, in all Federations, women have leadership roles. As one Ugandan member commented:

This Shack Dwellers International is participation 90 per cent women. So it is a challenge to you women whether you want to take it up and make your position or whether you want to give it to your husband.¹

Enabling women to become leaders is not easy and Federation leaders and the local NGOs that support them are always seeking ways to achieve this. In Kenya at present there are concerns about the dominance of men in leadership positions within the Homeless People's Federation and a number of interventions are planned to shift the space for decision-making towards one that favours greater participation of women.

Many Federation women leaders had (and still have) to deal with opposition from their husbands. Moreover, they work within a culture where government agencies, civil servants, politicians and international agencies favour men and encourage behaviours that are more likely to be demonstrated by men. External agencies find it more convenient to work with individual leaders rather than with collective women's savings groups. By grounding leadership within savings schemes and ensuring that community to community exchanges are the vectors for learning, SDI processes seek to support the emergence of a different kind of leader. Federation meetings frequently begin with members presenting their savings groups, their members and savings, and their activities. The constant reference back to local activities helps to ensure that leaders (whether male or female) are accountable to a strong membership base.

PROVIDING OPPORTUNITIES TO ADDRESS WOMEN'S DISADVANTAGE

Domestic violence is an issue that many savings schemes have to contend with. For instance, the Zambian Federation had a particular emphasis on domestic violence because while it was being established, many men saw their partners' membership as a threat to their own position in the household. The Federation developed an informal theatre presentation to show how husbands and wives could work together to address their needs without violence through the Federation. This encouraged understanding among Federation members and potential members about the need to address domestic violence. In Mumbai, *Mahila Milan* groups work with the police to set up community police stations in slums and they have closed down many illegal drinking places because of the commonly drawn link between domestic violence and alcohol abuse.

Women-dominated savings groups also take the lead in Federation initiatives to acquire and develop land for housing, even if men are often keen to join once the construction phase begins. The savings groups carry out house-by-house enumerations to gather the information and develop the maps required to support the proposal for upgrading (Weru, 2004). For new housing programmes, it includes their engagement in the design and construction of houses, including planning the layout with architects and choosing building materials (see Boonyabancha, 2005). In constructing community toilet blocks, women's savings groups are involved in the design to ensure that their needs are met – for instance by providing separate toilets and queues for women and men. When there is only one queue, men often push in. In the development of neighbourhoods, women's safety is explicitly considered in design discussions.

CONCLUSIONS

Much of SDI's work seeks to change social relations to address structural disadvantage and lack of access to resources. SDI Federations recognise that this means their activities must be grounded in a gendered understanding of poverty, and that those who are most oppressed need to lead the process. In all Federations, there is recognition that only if groups succeed in creating and supporting a local organising space for women will the programme and associated processes address women's needs. This requires changing social relations, and altering power distribution within community, city and national politics. Changes in the way power is used are also necessary to facilitate the inclusion and recognition of local Federation members rather than their exclusion and domination.

The SDI methodology brings three particular aspects to its focus on addressing the gendered needs and interests of women: practical, political and empowerment. As far as material (practical) interests are concerned, the approach defines and protects a local space in which women are comfortable and can engage. High levels of women's participation mean that many interventions focus on addressing women's gendered needs, such as securing tenure, housing and access to basic services such as water, sanitation, schools and healthcare. In part this is recognition that shelter and basic services are a women's domain and not a priority for male-led development organisations. In other words, organisations that seek to address women's needs and interests, focus on their priority areas.

To date, across fifteen nations, the SDI Federations have secured a total of 108,000 plots, 54,000 houses, services for thousands of additional plots, and over 600 communal washing and toilet blocks serving hundreds of thousands of people. Such achievements mean a lot at the local level, as reported by Mary, from Chilindi, Malawi:

We came to town for a better life. But it is a troubled life. We are alone. We rent this broken house, without it we are homeless...We are prisoners of our poverty. There is no one to talk to, no one to share my troubles with, no one to discuss solutions with. [Then] I joined the Federation and learned to save and loan. The savings group women all know each other. We all help each other in our troubles. We sing and dance! In our group, we share ideas, so many ideas. We are rich with ideas.

In respect of political interests, within societies where men have always dominated leadership positions, the SDI methodology supports the emergence of women leaders through the organising space created by savings groups. As Federations are made up of savings schemes, and as these schemes constantly legitimate and validate regional and national leaders, women's leadership is encouraged and advanced. Organisational forms differ across the network. While the foundations of a national Federation are women-led savings groups, the space for women varies. In Asia this is achieved through distinct "women's" saving organisations, as culturally there are spaces and traditions for women to do such things together. In Africa, the savings groups are more mixed and the dynamics are different.

Whatever the region, strong women leaders throughout lower and higher levels of the Federations and the international network mean that women's interests are more likely to be identified and met than if there is a single high profile leader. The constant presence of a critical mass of women leaders increases the capacity of the Federations to secure gains that are gender sensitive and the presence of women leaders encourages other women to aspire to this role. Collective activities can give individuals the capacity to talk to officials in ways that they could not have imagined previously. As articulated by Noluthando (Mbaliso, South Africa):

We have started building 56 houses with a loan from uTshani. The Federation has been very good for me. I am a happy member as I am respected by politicians,

government and officials! I raise the voice of the poor proudly, because ultimately we built our houses through our own hard work and savings.

Third, in terms of empowerment, the SDI methodologies produce a 'culture to aspire' which enables its low-income and otherwise disadvantaged members 'to contest and alter the conditions of their own poverty' (Appadurai, 2004; 59). The space provided for women leaders also means a greater capacity to operate in dominant cultures, while recognising, protecting and enhancing an alternative way of relating that works more effectively for themselves and their members. Women must operate in the dominant culture and begin to change it from within and without. In this context, there is a deeply rooted belief in Federation practices that successful poverty reduction will require a change in operational practices among external agencies towards those that favour the central participation of women. As the collective process engages with the external world, this becomes more difficult and the programme of community exchanges is designed to strengthen women's collective awareness and capacity to maintain their momentum. Local groups have to be strong enough to both challenge this external culture and operate within it, successfully securing benefits and political inclusion. At the same time, women know their future strength requires them to protect their autonomy, integrity and chosen direction. As summed-up in the words of Ethelo (Chilindi, Malawi):

The Federation changed my life. I joined a savings group...The group became my friends. We help each other, we share all our troubles. We look after each other's kids. When someone is sick, the group looks after them. I have a family and I have friends. I am happy.²

Addressing the gendered needs and interests of women: practical, political and empowerment is no simple task. Sometimes, efforts to address the practical needs of women require an engagement with external agencies and local processes that is far from ideal. For example, SDI affiliates recognise that as construction activities increase, men often begin to take a more active role. As noted above, in and of itself, this is not problematic. SDI groups believe that women have to be centrally involved, that this has to be negotiated and that this negotiation involves men. In part this position reflects an acknowledgement that in most Southern societies, families and communities are the only safety net in place for women and in this context an aggressive patriarchal analysis with associated confrontational behaviour to address inequality within family situations does not work for low-income women.

However, the position also recognises that men belong to the local process, and that women live within a broader community and hence that men cannot and should not be excluded. The process of forming new kinds of relationships will not happen in abstract, rather it can only be realised through tangible and grounded processes that enable new practices and relations to be derived and nurtured. As SDI affiliates are drawn into construction and other physical development, and as they participate in political relations, there are pressures to replicate existing male dominated forms of behaviour. The network acknowledges that its responsibilities include supporting women leaders to modify and change such relations through the course of their work. Dealing with these issues requires developing nurturing and supportive collective mechanisms to sustain new forms of relating to each other. We live in a deeply individually-focused global environment and this contradicts many of the values that are central to a women-centred process.

On many occasions, SDI takes its women-centred processes for granted. The network may assume that everyone acknowledges that shelter and habitat are important women's issues and therefore that a gendered process is essential. Within SDI, network members believe that there is a huge potential in deepening our collective analysis of SDI's perspective because it represents such a deep undercurrent of the organising process which influences many of the choices that they make. The experience of *Mathila Milan*, SDI and their partners clearly provide some useful lessons for working with women from very low income urban communities.

The strategies of collective action, of enabling the women's groups themselves to set the agenda and of nurturing leadership have produced some admirable achievements and lasting change for women and their communities.

ACKNOWLEDGEMENTS

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NOTES

1. All quotes from Federation members in this chapter are drawn from SDI (2007) (see below)
2. For further details of the work of the Federations, see the SDI website at www.sdinet.co.za

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