



Kingdom of the Netherlands



BUILDING WOMEN'S ACCESS TO IMPROVED INFRASTRUCTURE AND TENURE

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Executive Summary

SEWA Delhi with the support of the Embassy of Netherlands is implementing a two-year project entitled **Building women's access to improved Infrastructure and Tenure** focusing on building informal women workers' access to improved infrastructure and strengthening tenure for economic empowerment. SEWA Delhi shortlisted two informal settlements in Delhi: Nand Nagri, a resettlement colony and Bhalswa, an unauthorized colony in northeast and north districts of Delhi. These settlements are usually characterized by insecure tenure, inadequate urban infrastructure and lack of housing quality. This leads to challenges for women informal workers who end up managing both reproductive roles (taking care of children, cleaning and others) and productive roles (their paid work). These informal women workers face further challenges due to their informal land tenure status.

The aim of the project is to mobilize informal women workers through their collective agency enhanced by awareness programmes to enhance their capacities and awareness over land and financial assets in their households, communities and cities at large. The objectives of the project are:

- 1) Develop awareness modules that allow residents to comprehend Delhi's governance structure and seek service provisioning from respective governing bodies;
- 2) Create mobilization strategies to aid women in the community to build a liaising platform with government bodies, service-provisioning agencies, elected representatives advocating for improved infrastructure provisioning, and strengthened tenure security;
- 3) Educate women in financial and digital literacy and ways of seeking proper documentation, and lastly;
- 4) Collaborate with Delhi Credit Cooperative (DCC) to provide formal housing finance loans to women living in informal settlements.

Overview of assessment, block selection and mapping of interventions

In order to identify the project locations within Delhi, SEWA Delhi did a Situational Analysis (SA)- a mix of qualitative and quantitative methods in the initial stages to select settlements and sub-blocks in all the SEWA locations. The SA observed parameters like a) settlement typology, b) trades practiced by women- domestic work, home-based work, street vendors, construction work and waste recycling, c) strength of SEWA Delhi outreach, d) distance to the local SEWA Shakti Kendra (SSK), e) current levels of awareness and access to infrastructure services and f) housing finance. Amongst the 10 settlements in Delhi, Nand Nagri, a resettlement colony and Bhalswa, an unauthorized settlement was identified based on the area requirement. For this project, SEWA Delhi decided to focus on a new trade, waste recyclers, in Bhalswa situated in North Delhi. In both the locations, focus blocks were selected on the basis of higher population of informal women workers and the higher requirement for improvement in the urban infrastructure.

Overview of Pre-assessment

In order to assess the awareness among the mobilisers, a pre assessment test was conducted in the initial months with 15 respondents and then training was conducted focusing on imparting knowledge on ways to avail urban services from the respective governing bodies like MCD, DJB and DUSIB. It was identified that there is a lack of awareness amongst the target beneficiaries about their current tenure status, their rights to infrastructure service provision from the government and possibility of accessing housing finance. Through the training, the participants gained clarity on aspects that they were unaware of or confused about prior to the training. The pamphlets designed as part of the awareness material were shared to the field teams and the community leaders to sensitize the community members about their right to seek improved infrastructure services and the institutional structure to approach respective service providing agencies. Multiple issues were identified by the mobilisers through Mohalla meetings (Community Meetings), Door to Door campaigns, SEWA Shakti Kendra (SSKs) and awareness camps.

Along with this, the team did pre assessment of 2015 informal women workers in both the locations (Bhalswa and Nand Nagri) to assess their awareness on infrastructure and tenure. The questionnaire focused on assessing awareness level on urban governance structure, typologies of informal settlements, and knowledge on availing services from government departments. The highlights of the assessment are:

- Majority of the respondents were found to be home-based workers (69%) where waste recyclers covered 8.5%.
- About half of the women had an understanding of their land rights and documents required to strengthen their tenure.
- Respondents in Bhalswa demonstrated a higher level of accuracy related to infrastructure services than Nand Nagri. This could be attributed to the fact that there is a major focus on improving and installing urban infrastructure in Bhalswa, an unauthorised colony. In contrast, Nand Nagri already possesses infrastructural services however, they suffer from inadequate maintenance.

After multiple mohalla meetings from the beginning of the projects, issues related to urban infrastructure were brought forward by our field workers and our informal women workers like access to toilet, water sanitation, parks and others.

Status of Infrastructure Services

One of the main objectives of the project is the facilitation of improved access to infrastructure services to the informal women workers identified through focus group discussions (FGD) and mohalla meetings. All the blocks showed improvement in their infrastructure related issues.

Our engagements indicated that resolving infrastructure issues- especially water- led to significant time and cost savings which women could invest in productive activities. For instance, in Block A Bhalswa, 35-40 families started receiving free water tankers twice a week, saving 1000 rupees per month per household. Similarly, in Nand Nagri, poorly maintained communal toilet serving 300 women was cleaned by the direct support of MCD and ward councillor.

Status of Housing Finance

SEWA Delhi Credit Cooperative extends loans to women who maintain savings accounts within the cooperative. Such strategies have led to positive results in Nand Nagri which assist women with limited documents to access home loans. However, in the case of Bhalswa, being a newer location, establishing the cooperative and opening accounts takes more time. Along with this, cooperative requires at least 9 months to allot loan to an account hence, there is a deficiency in data compared to Nand Nagri. This aspect will be addressed in the Year 2 report.

In Nand Nagri, out of 1359 women who have accounts in the cooperative, 37 women were found to have taken loans whereas out of those 37, 16 had taken loans for their homes as shown in Table 15. The loan was taken to make boundary for their plots and repairing of their homes.

Challenges

- Being a new location, Bhalswa requires a notable amount of time to be build rapport and trust with residents. This especially takes time in settlements where residents are unfamiliar with the workings of SEWA in Delhi.
- As majority of the residents in the identified blocks of Bhalswa were found to be renters, it makes it difficult to involve them in housing schemes for unauthorised colonies.
- Lack of accountability among residents resulted in poor upkeep of the infrastructure.

Way forward

1. Community leaders and field workers deliver awareness raising sessions in selected blocks on land tenure, infrastructure services and gender issues.
2. Identify and develop de jure and de facto training modules for housing tenure.
3. Publish articles and case studies that shed light on the challenges confronted by women in targeted settlements. Disseminate these materials through digital media, news platforms, or SEWA Delhi's website to contribute to ongoing discussions and advocate for grassroots-level solutions.
4. Train community leaders and field workers on de facto and de jure strategies.

01

BACKGROUND AND RATIONALE FOR THE ASSIGNMENT

1.1 Background of the Project

India is home to a large number of informal settlements' dwellers residing in settlements with challenging issues which are characterised by the overcrowded and poor housing with a lack of basic amenities like clean water and sanitation. SEWA Delhi established in 2006 is a federation of women working in the informal economy in the capital, Delhi. SEWA's decades-long commitment to empowering informal women workers revealed a strong connection between their living and economic conditions. Informal women workers usually live in informal settlements, which are bereft of basic services such as provisioning of piped water, drainage channels and sewerage lines, etc. SEWA's previous work on this Land Rights shows that in the absence of basic infrastructure women's livelihoods are most affected, as they are primarily responsible for household work such as fetching water and cleaning drains, which takes away critical time from their livelihood and economic activities, and leads to additional costs in seeking services.

Being out of the ambit of planned colonies, informal settlements lack basic urban infrastructure. Further, lack of documentation due to the informal nature of their work and insecure tenure restricts informal women workers from access to formal finance. Insecure tenure also presents risk of eviction and demotivates households from investing in better living conditions. Thus, SEWA Delhi's project on 'Building women's access to improved infrastructure and tenure' works toward socially and economically empowering informal women workers by eliminating barriers to accessing tenure security, adequate infrastructure services, and formal finance.

The main target beneficiaries of the project the informal women workers involved in identified trades in Delhi- street vendors, domestic workers, construction workers, home-based workers and waste recyclers. The identified interventions focus on community mobilisation for raising awareness, facilitation of improved access to infrastructure services and provision of housing finance as shown in *Figure 1*.



Figure 1: Focus Areas identified in the study for the project, Source: Authors

The project aimed to 1) developing awareness modules that allow residents to comprehend Delhi's governance structure, 2) increase mobilisation strategies to aid individual and collective agency of women through increased knowledge and capacity of skills relating to tenure, infrastructure services and housing finance, 3) educate women in digital and financial literacy and 4) Collaborate with SEWA's own banking partner- Sitara and Delhi Credit Cooperative to provide formal housing loans as shown in *Figure 02*.

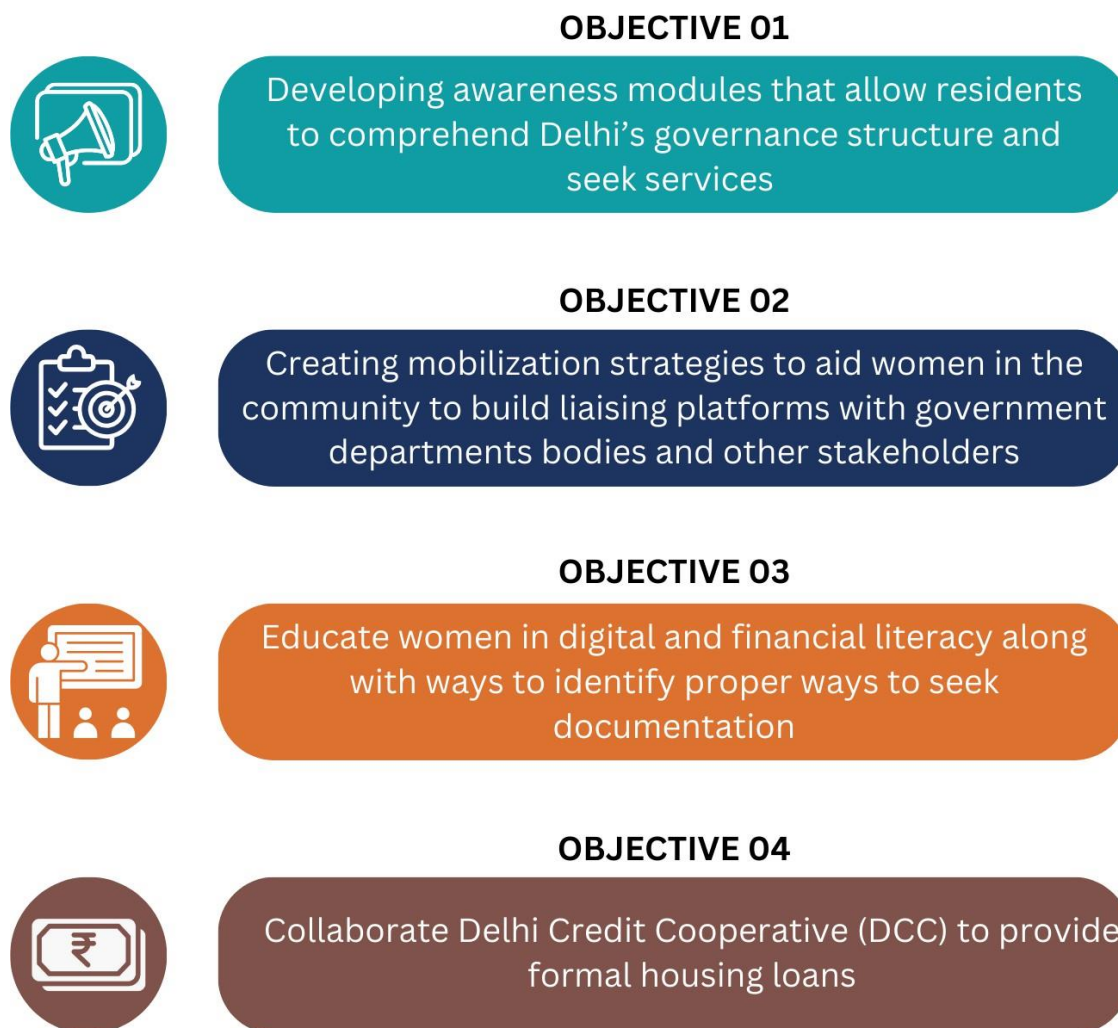


Figure 2: Objectives of the project

By working with a wide spectrum of stakeholders and across geographies such as trade groups, and across a wide spectrum of informal land tenure, the project was designed to generate specific results that can be tailored to varied contexts and locations. SEWA Delhi, cognizant of the importance of this intervention, intentionally piloted it in two different informal settlement typologies, thus building a model scalable in other Indian cities as well as to provide inputs into state and national policies related to urban housing, livelihoods, and gender.

1.2 Methodology

For the methodology of the project, SEWA Delhi followed steps to identify and select blocks for project implementation on the basis of required interventions addressed by our informal women workers. The study relied on a mix of methodology, Situational Analysis (SA) - a mix of qualitative and quantitative methods used by SEWA at the initial stages of the project that helped select settlements and sub-blocks for the project. The SA considered factors like a) settlement typology, b) trades practiced by women — such as domestic work, construction work, home-based work, street vending and waste recycling, c) strength of SEWA membership, d) distance to the local SEWA Shakti Kendra (SSK), e) current levels of awareness and access to infrastructure services, f) and housing finance. Amongst the 10 settlements in Delhi, Nand Nagri, a resettlement colony and Bhalswa, an unauthorized settlement was identified based on the factors stated above.

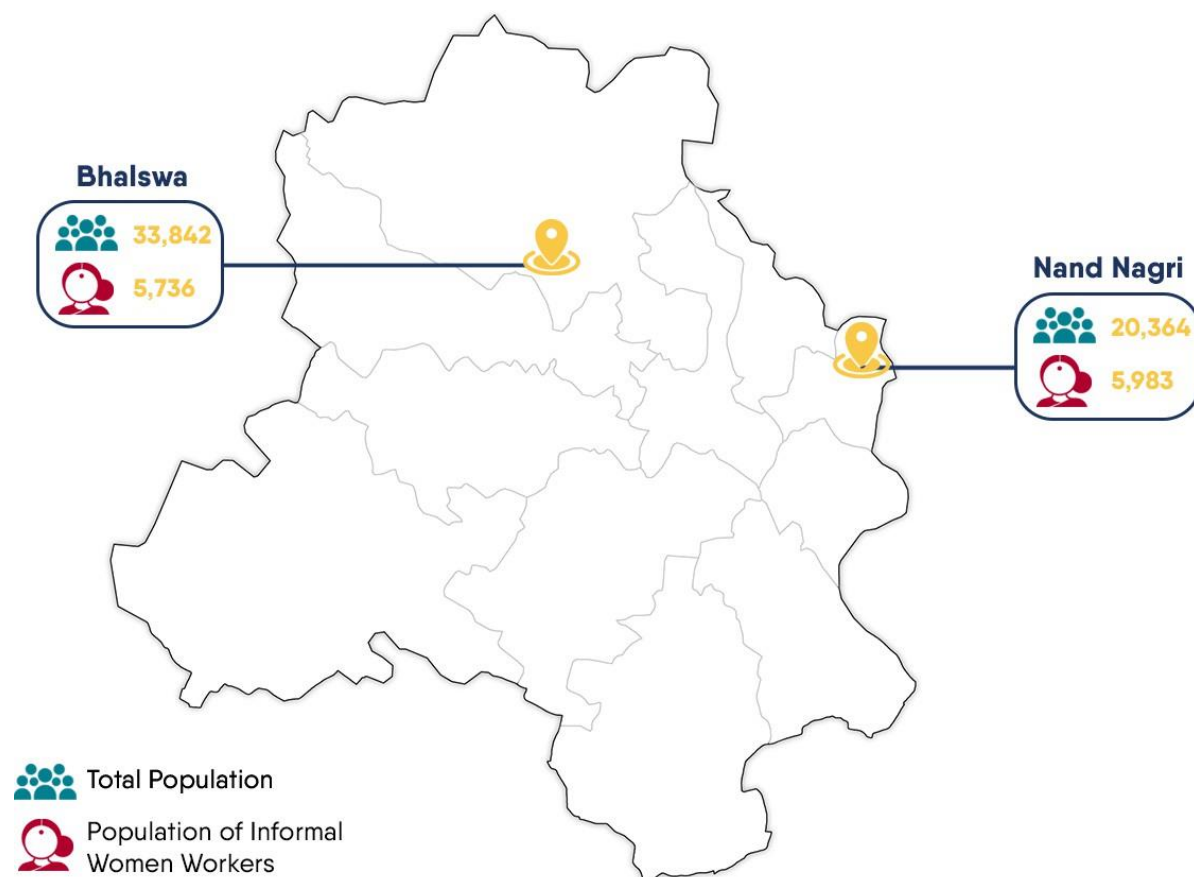


Figure 3: Map of Delhi showing the identified areas of study

A total of 2330 households were covered in Bhalswa and Nand Nagri areas in Delhi. 1680 households and 650 households were surveyed in Bhalswa and Nand Nagri respectively using Kobo. This covered about 11,719 informal women workers in both the locations as shown in Figure 3.

SEWA Delhi engaged with the communities and the informal women workers of those communities to undertake a baseline assessment of the project. The qualitative assessment was undertaken through a Focus Group Discussion (FGDs) during community meetings in both the locations. However, certain challenges were encountered especially in Bhalswa as SEWA Delhi was recently placed there and required some extra time to engage with the community to gain trust. The SA assisted in identifying issues within the block through FGD as shown in *Table 1*.

Table 1: Block Selection for FGDs

S.No.	Settlements	Total Number of Blocks	Identified Blocks
1	Bhalswa	10-12 blocks	A
			E
			EE
2	Nand Nagri	35 Blocks	E2
			D2
			D3
			D3 Jhuggi
			D2 Jhuggi

Our SEWA Delhi team visited the identified locations and conducted FGD in small groups of 4-6 participants to understand their community issues. These issues were noted on the basis of which the final identification of blocks was finalised as focus blocks in both the areas as shown in *Figure 4 and 5*.



Figure 4: FGD in Bhalswa with the local participants



Figure 5: FGD in Nand Nagri with the local participants

1.3 Outreach Calculations for Bhalswa and Nand Nagri

From the baseline survey, a preliminary study was performed block wise for a brief overview of Shraddhanand Colony in Bhalswa. As per the overview, blocks- A, E and EE were found to have the highest inclusion of women informal workers. Especially, in block A and C, the percentage of waste recyclers abutting the landfill site were found to be residing in makeshift huts, mostly migrants from Bengal.

Table 2: Outreach Calculations for Bhalswa

S.No.	Block	Households (HH)	Proportion (%)	Population of Informal Women	Sample HH Covered
1	A	1000	14.3	1223	256
2	E	3000	42.85	2137	712
3	EE	3000	42.85	2376	712
Total		7000	100.0	5736	1680

Similarly, in case of Nand Nagri, out of 35 blocks, 5 blocks were selected based on SEWA Delhi's memberships and higher proportion of informal women workers.

Table 3: Outreach Calculations for Nand Nagri

S. No	Block	Households (HH)	Proportion (%)	Population of Informal Women	Sample HH Covered
1	E2	1500	39.4	2237	281
2	D2: Resettlement	900	23.6	1735	111
3	D2: Jhuggi	200	5.2	267	60
4	D3: Resettlement	900	23.6	1354	111
5	D3: Jhuggi	300	8.2	390	87
Total		3800	100.0	5983	650

1.4 Strategies Adopted for mobilisation

SEWA Delhi team engaged with the participants and mobiliser for focus group discussions aiming to pinpoint infrastructure deficiencies in both locations. To address these challenges effectively, mobilisation can be done in multiple ways based on trainings provided to mobilisers and organisers. The trainings equip them with the skills to identify issues and build knowledge capacity of residents to recognise the concerned government departments for their issues. Information, Education and Communication (IEC) documents were also designed to assist on ground mobilisers to present their information to locals.

Various measures were taken up by SEWA Delhi to ensure higher participation of local population such as campaigns, camps, door-to-door movement and others for mobilisation as shown in *Figure 6*.



Figure 6: Different identified methods for mobilisation

Along with this, our mobilisers take regular community meetings which focus on the objectives of the projects. Certain strategies were identified as mentioned below:

- Visual aids were utilized and proved effective towards better retention of information in awareness generation.
- SEWA facilitated a participatory approach in prioritizing infrastructural improvements and needs, achieved through community meetings.
- Consistent follow-ups with relevant authorities were a key strategy proving essential consistent provisioning of infrastructure services and addressing recurring issues while fostering a good relationship with the governing bodies.
- Several strategies that banked on collectivization were employed in negotiating for infrastructure services with the relevant authorities. These included community-endorsed letters, mass signature campaigns, processions and persistent requests for meeting with the relevant authorities. These proved essential, especially for recurrent issues.

02

BASELINE STATUS OF AWARENESS

2.1 Baseline Status of Awareness

One of the major objectives of the project is to ensure community awareness and mobilisation regarding their land rights and building their access to basic urban infrastructure. The project aims to reach women across the two identified locations in Delhi through a set of awareness related interventions and programs. The awareness programs focus on the issues related to accessing urban infrastructure services, tenure security along with the roles of government agencies.

The pre assessment was done at two levels- organisers & aagewans (community leaders) and local area population to ascertain the awareness levels. One of the aspects addressed in the baseline survey was the assessment of the existing awareness levels of the respondents with respect to the infrastructure services and land ownership. Subsequently, an information-based training session was carried out, followed by a post-assessment to gauge participants' comprehension of the training. This helped in measuring the awareness among aagewans and mobilisers who would later be responsible for gathering data on residents' pre-assessment awareness levels.

2.2 Existing Awareness Levels at SEWA Shakti Kendra (SSKs)

In the month of May 2023, a training program was organised for 15 mobilisers from both the areas. A pre-assessment was performed to measure the awareness levels and then, a training session was taken to cover multiple questions to assess their current level of awareness regarding the questions related to infrastructure services and tenure security. Along with the questions multiple options were provided and respondents were asked to select the correct options. The following *Table 4* provides the questions along with the correct answers.

Table 4: Questionnaire designed to assess the awareness levels

Questions	Options Provided	Correct Answer
Infrastructure Services		
Who is responsible for the construction and maintenance of community toilets? (Infrastructure Services)	Municipal Corporation of Delhi (MCD), Delhi Jal Board, Delhi Government, Delhi Urban Shelter Improvement Board (DUSIB), Don't Know	Delhi Urban Shelter Improvement Board (DUSIB)
Who is responsible for water services?	Municipal Corporation of Delhi (MCD), Delhi Jal Board, Delhi Government, Delhi Urban Shelter Improvement Board (DUSIB), Don't Know	Delhi Jal Board
Who is responsible for the maintenance and cleaning of drainages?	Municipal Corporation of Delhi (MCD), Delhi Jal Board, Delhi Government, Delhi Urban Shelter Improvement Board (DUSIB), Don't Know	Municipal Corporation of Delhi (MCD),
Which government department is responsible for street lighting?	Municipal Corporation of Delhi (MCD), Delhi Jal Board, Delhi Government, Delhi Urban	Municipal Corporation of Delhi (MCD),

	Shelter Improvement Board (DUSIB), Don't Know	
Who is/are responsible for sanitation, waste collection and removal?	Delhi Municipal Corporation, Only female members of household, All members of household, Other agencies, All of these, Don't Know	Municipal Corporation of Delhi (MCD), All members of household
Tenure Security		
Which Government agency is responsible for rehabilitation of Jhuggi Jhopdi? (Tenure Security)	Delhi Municipal Corporation, DDA, Delhi Government, Delhi Urban Shelter Improvement Board (DUSIB), Don't Know	DUSIB
Which documents are required to strengthen ownership rights? (Tenure Security)	Electricity bill, Property tax paper, Voter Card, Aadhar Card, All of these, Don't Know	All of these
According to you, what is land rights?	Right to sell and buy, Right to rent, Right to take home loans, Don't know and all of the above	All of the above

The responses received from respondents were subsequently evaluated and assessed as correct or incorrect. Initially, responses were assessed and the proportion of respondents who answered correctly is highlighted in *Table 5*.

Table 5: Pre-Assessment of organisers from the identified locations

S.No.	Area	No Correct Answer	Incorrect Responses to 1 or 2 questions	Correct Responses to 3 or more questions
1	Bhalswa	0	4	8
2	Nand Nagri	0	2	7

The respondents displayed higher awareness levels, primarily because they were organisers with prior experience in similar projects related to land rights and had undergone relevant training in the past. It is noteworthy to mention that every respondent from both regions succeeded in providing at least one accurate response.

2.3 Awareness levels within the communities

A pre assessment was performed in the identified locations in order gauge the understanding of awareness among the women. For the pre assessment within the community level, 2015 women were reached – **1015 in Nand Nagri and 1000 in Bhalswa** respectively as per Annexure A.

The questions examined the awareness level of respondents on basic rights knowledge and their comprehension of land rights. About the 27.8% of the respondents didn't know what the constitution of India caters to its citizens where only 26.4% of the respondents were aware of

constitution of India. While 14.4% of the respondents were completely unaware of land rights but almost half of the respondents shared correct responses.

Table 6: Pre-assessment analysis of Nand Nagri

S.No.	Area	No Correct Answer	Correct Responses to 1 or 2 questions	Correct Responses to 3 or more questions
1	Nand Nagri	3.25%	25%	71%

As per Table 6, the focused analysis of data collected displays that majority of the respondents answered 3 or more correct answers. Only 3.25% of the respondents failed to provide even one correct answer.

Table 7: Pre-assessment of responses in Bhalswa

S.No.	Area	No Correct Answer	Correct Responses to 1 or 2 questions	Correct Responses to 3 or more questions
1	Bhalswa	2%	11%	87%

The analysis highlights that only 2% of the respondents failed to provide even one correct answer and the majority of the responses showed extremely high awareness within the community as shown in Table 7.

A. Responses to Infrastructure Service Questions

From Table 8, it can be noticed that Bhalswa shows higher level of awareness among the respondents while Nand Nagri has comparatively average proportion. A contributing factor might be the concentrated efforts in Bhalswa, where the primary focus is on land rights, resulting in elevated awareness among women in that regard. This is especially notable considering Bhalswa's status as an unauthorized colony with deficient basic infrastructure, in contrast to the resettlement colony of Nand Nagri.

Table 8: Question wise analysis-Infrastructure Services showing percentage of correct answers

S.No.	Area	Who is responsible for the construction and maintenance of community toilets?	Who is responsible for water services?	Which government department is responsible for street lighting?	Who is responsible for the maintenance and cleaning of drainages?	Who is/are responsible for sanitation, waste collection and removal?

(Infrastructure Services)						
1	Bhalswa	92%	25%	55%	29%	46%
2	Nand Nagri	26%	51%	31%	40%	44.5%

B. Responses to Tenure Security Questions

Responses were assessed and the proportion of respondents who answered tenure security questions correctly was arrived at as shown in *Table 9*.

Table 9: Question wise analysis-Tenure Security showing percentage of correct answers

S.No.	Area	Which Government agency is responsible for rehabilitation of Jhuggi Jhopdi?	Which documents are required to strengthen ownership rights?	According to you, what is land rights??
1	Bhalswa	95%	40%	37%
2	Nand Nagri	18.7%	47.4%	48%

It is interesting to note that women in Bhalswa had greater awareness on government departments responsible for their settlements. This can again be contributed to the fact that SEWA Delhi focused on providing accessible urban infrastructures in unauthorized colony, Bhalswa which falls out of ambit of planned colonies. In contrast, Nand Nagri being a resettlement colony has access to basic services however, they are poorly maintained.

03

FOCUS SITE LOCATION-
"BHALSWA"

3.1 Background

For this project, SEWA Delhi made efforts to organize new trade group - **Waste Recyclers**, as they are one of the prominent trade groups residing in Bhalswa.

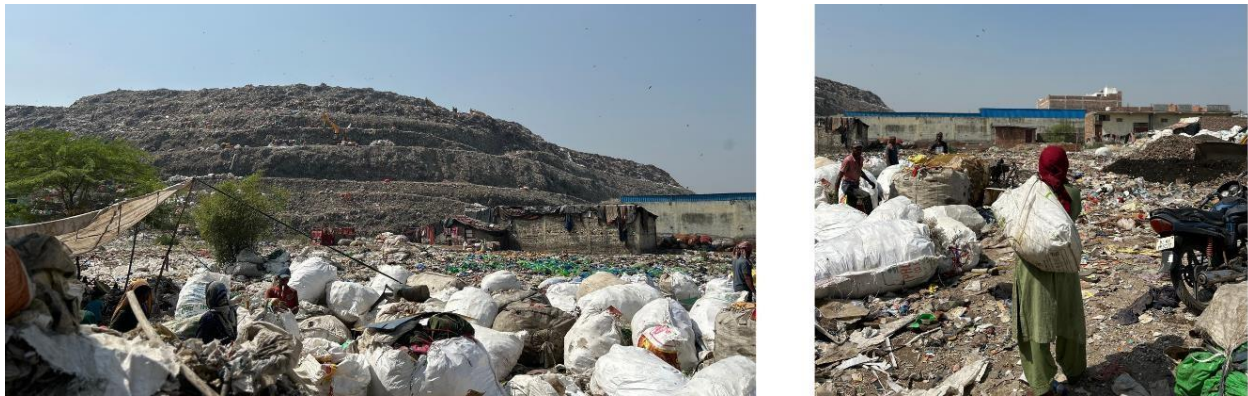


Figure 7: View of Bhalswa Landfill

An online meeting was held with ‘Basti Suraksha Manch’, an organization in Delhi that works for the protection of slum residents from evictions and displacements, to comprehend the existing condition and challenges faced by waste recyclers in Delhi. As per the report by Chintan 2018, 150,000 waste recyclers in Delhi recycle at least 2000 tons of paper, plastic, metals and glass daily. They save the municipality about a crore a day (Chintan, 2018).

Despite their vital contributions, waste recyclers face social stigma and health issues such as bites, allergies, and mistreatment by municipal authorities. While waste recyclers are essential for waste collection, segregation, and recycling, there is a growing trend in India to outsource waste management services to private firms. According to the Chintan report, the waste recyclers save 3.6 more times greenhouse gases in Delhi alone than any other waste projects in India that receives carbon credits.

Delhi’s waste recyclers collect about 15-20 percent of Delhi’s total waste (in terms of weight) and recycle about 2,000 tons of city’s waste every day. There are three landfills in Delhi- Bhalswa, Ghazipur and Okhla. Bhalswa was commissioned in 1994 which are already saturated beyond their capacity. There are over 4,000 to 5,000 waste pickers living around the Bhalswa landfill site engaged in picking and sorting the waste into categories of plastic, different metals such as aluminium soda cans, electronic items, and so on. By doing so, they save a significant amount of waste purely ending up in landfills and instead contribute to upcycling.

Despite making significant contributions to the city economy, waste pickers face fundamental challenges such as a lack of recognition for their work, lack of access to social security schemes, poor living conditions, and so on. As per the report by National Green Tribunal in 2019, Bhalswa Dumpsite is not an Engineered Sanitary Landfill (SLF). It is a dumpsite which is typically used for dumping of Municipal Solid Waste (MSW) which is generated from the areas within the jurisdiction of North DMC. The Bhalswa landfill is spread in area of about 78 acres leading to a

height of 65 meters having 80 lakhs tons of MSW as per the report in 2019. Delhi generated 8360 tons of Municipal Solid Waste per day which was projected to rise up to 18,000 tons per day by 2021¹. The waste is deposited in waste sites located in Bhalswa, Ghazipur and Tughlaqabad which are homes to a large number of waste recyclers who rely on the waste for their livelihoods. Bhalswa Landfill is located in North Central Delhi which is over 65 metres high in 2019 as per the report by National Green Tribunal. Bhalswa Landfill, the second biggest dump yard in the national capital after Ghazipur, is an unscientific open dumping ground which was created in 1994 and today it is spread over 78 acres where most of the residents of Bhalswa depend on it for their survival. It serves as a home to many migrant waste recyclers due to its close proximity to Delhi border, the Bhalswa landfill hosts thousands of low-income migrant workers who are originally from the rural belts of West Bengal.

Metropolitan city-capitals like Delhi have a migratory-pull effect on rural populations. People in huge numbers leave behind their agricultural practices, wind up their small businesses and start a daunting journey to the centres of economic progress, hoping to earn enough money to survive. The Bengali community living in the Bhalswa region of North Delhi migrated there from parts of West Bengal due to a similar pull effect. The community flourished with the few residing members bringing their families out of dire conditions back home. Now, most of the waste-picking work-trade in both the Bhalswa and Ghazipur landfills is done by the Bengali community. Most of the women working as waste recyclers have been in the intergenerational occupation where parents pass on the same work to their children. While official policy indicates intent to supply basic infrastructure services however, the services are not fully available and cannot be counted under planned. An unauthorised colony like Bhalswa, are built in contravention of zoning regulations, developed in violation of Delhi's Land use Master plan hence they lack access to basic services like access to water, toilet and sanitation.

3.2 Selection of blocks in Bhalswa

The Shraddhanand Colony in Bhalswa is an unauthorized colony that is divided across 8 blocks. These are namely, A, C D, E, EE, F and G. Of these blocks, A and C blocks border the Bhalswa landfill site.

Table 10: Overview of Shraddhanand Colony in Bhalswa as per SEWA Delhi survey

Block/Parameter	A	C	D	E	EE	F	G
Number of plots (according to ASHA workers data)	500	900	1600	1500	1500	1500	900

¹ (Sk et al., 2016)

% of women engaged in informal work	High	Low (Around 30%)	High	High (70%)	High (70%)	Very low	-
Type of informal work	Home-based workers (filling chuna ² , factory workers and Rag pickers	Home-based workers (toy-packing) , factory workers and rag pickers	Home-based workers (making clips, filling chuna)	Home-based workers (packing toys, filling chuna) & factory workers	Home-based workers (packing toys, filling chuna) & factory workers	-	-
Demography	waste-pickers abutting the landfill site live in <i>jhuggi-jhopri, migrants from Bengal</i>	waste-pickers abutting the landfill site live in <i>jhuggi-jhopris, migrants from Bengal</i>	Migrant communities from UP,Bihar in A, B, C and D	-	-	-	-

As SEWA Delhi primarily focuses on informal women and their work, it was found that A, E and EE blocks in Shraddhanand Colony had the highest proportion of women informal workers making the blocks suitable for the focus project areas as shown in *Table 10*.

3.3 Break up of the Sample by Trade

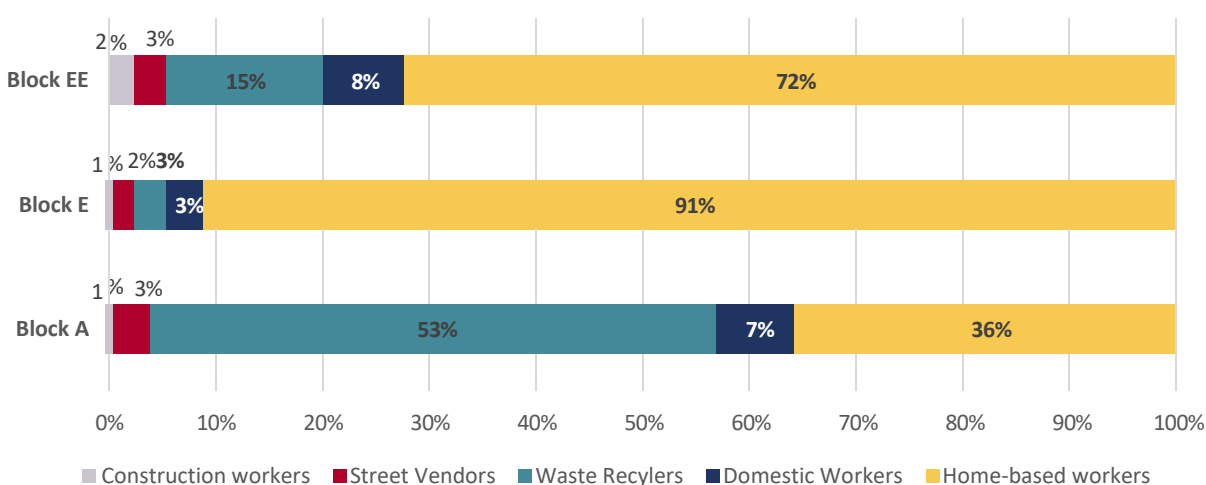


Figure 8: Chart showing the division of informal women workers as per trade in Bhalswa, Source: Authors

² Chuna is calcium hydroxide which is popularly consumed as an additive to chewing tobacco in India.

As per the survey done in Bhalswa through Blocks A, E and EE, the trades of the women informal workers were identified. The survey highlighted that there were 46.5% of women surveyed belonging to informal sector. As illustrated in Figure 8, among the households surveyed by block, the greatest proportion was represented by women home-based workers in each block. Similarly, waste recycling was observed as the secondary trade due to its proximity to the Bhalswa Landfill. Due to close proximity to the landfill of Block A, half of the informal women workers were involved in the waste recycling work. Along with this, the initial survey highlighted that there are more renters compared to owners in Bhalswa. This can be explained as there are mostly migrant workers in the blocks which are closer to the landfill.

3.4 Present Status of Infrastructure



Figure 9: Images of existing infrastructure in Bhalswa

Figure 9 displays the existing status of infrastructure in Bhalswa highlighting insufficient and inadequate state of basic services. As per multiple field visits, it was observed that there is a lack of sanitation, communal toilets, street lights, clean water and others.

For this project, we are focusing on areas in close proximity with the landfill that is, Bhalswa Dairy by mapping the identified issues. The map shown in Figure 10 highlights the community issues identified in Mohalla meetings within the selected blocks of A, E and EE. As per the mapping of the issues, it was identified that the issues closer to the landfill were more severe indicating a lack of basic services like community toilets and clean water. Whereas as one moves away from the landfill, the issues shift towards issues like street lights, sanitation and irregularity of water supply.

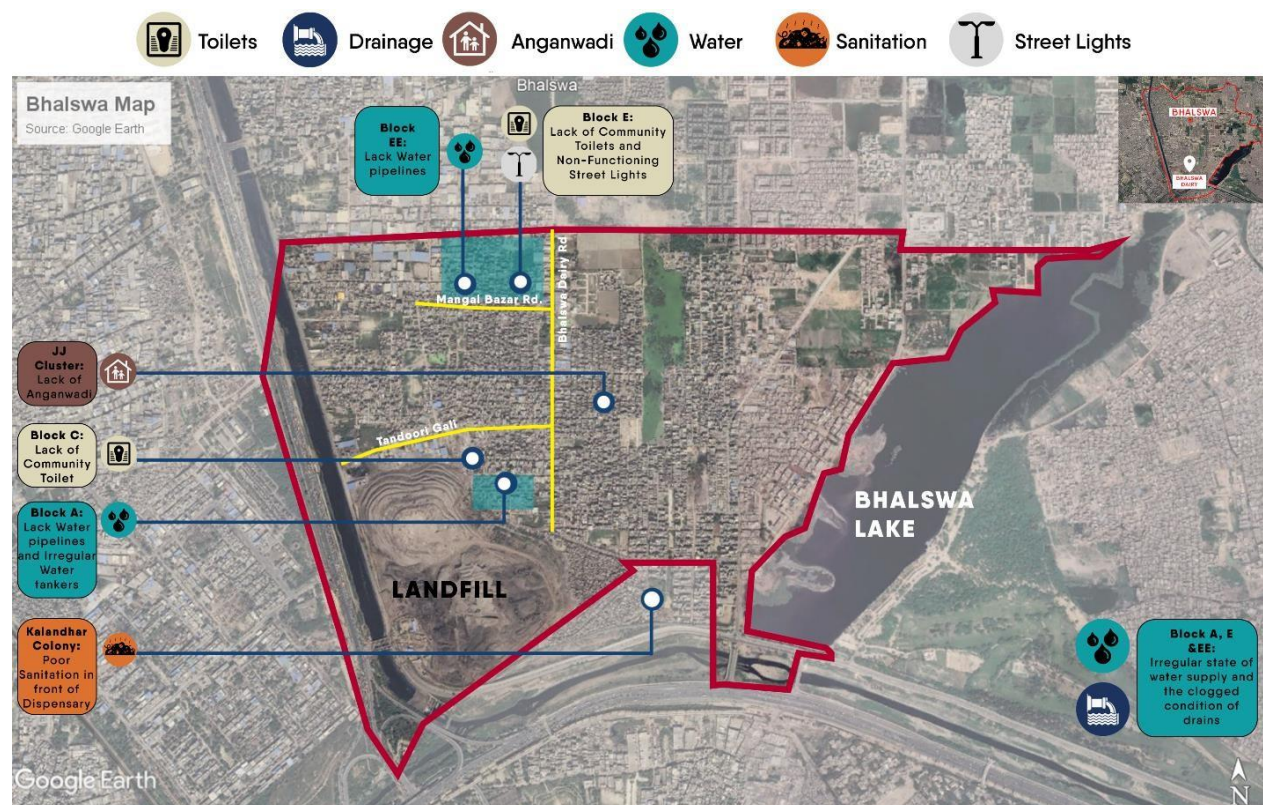


Figure 10: Mapping of problems identified in the Community Meetings in Bhalswa Dairy, Source: Authors using Google Earth

Through consistent community meetings, community members have shared various issues with our organizers, and SEWA Delhi has provided assistance in addressing them, as depicted in *Table 11*. The table highlights the issue identified till now in Bhalswa along with the status update of each identified issue. These issues are characterised as identification of issue, identification of PoC and resolved based on their status.

Table 11: Identified community challenges related to infrastructure in Bhalswa

Month	Block	Concerned Govt Dept	Identified Community Issue	Status Update
May 2023	A, E, and EE	MLA	Irregular Water Supply and clogged drains	Resolved: For two days signature camp was organized and signatures of 50 members was collected. The irregular state of water supply and the clogged condition of drains were discussed in the signed letter. The MLA office shared that the work is on-going and has further directed them to meet the Ward Councillor.
May 2023	A, E, and EE	Ward Councillor	Irregular Water Supply and	Identification of Responsible POC and resolved: SEWA team identified 3 representatives (2 in E 1

			clogged drains	in D block). These have been unclogged and cleaned once in every lane. These representatives were identified through mohalla meetings. over 7 - 8 women in these meetings complained of clogged drains. They unanimously agreed to take away the hindrances such as bricks and stones. After that, one person stepped forward to be the POC with the councillor.
	A	Ward Councillor	Request for Water Tankers for waste recyclers	<p>Issue Identified: The waste recyclers women living on the edge of the landfill site didn't have access to piped water supply. They shared that each time they pool in money and called for a water tanker. Now over 5 tankers now visit the settlement twice a week where over 46 houses access water sufficient for a week. Before this almost each household used to pay almost 1000/- per week.</p> <p>Identification of Responsible POC and resolved: The ward councillor agreed to send the water tanker to the settlement and has asked one of the women from the community to take the responsibility to inform the councillor each time for water tankers.</p>
June 2023	A	Ward Councillor	Electric Cables on ground	Issue Identified: During the rains, the electricity pole in two lanes got disturbed and the electricity wires fell down on the ground causing a dangerous situation. A letter was submitted to the ward councillor to rectify the issue.
October 2023	A&E	Ward Councillor	Installation of Street Lights	Resolved: The letter was submitted for the maintenance of street lights in A and E blocks. Now, there are functioning street lights in the alleys.
	A	Junior Engineer (JE), DJB	Irregular water flow	Resolved: The letter was submitted to the DJB to request for clean and regular water flow in already placed

				pipelines in the A block. Currently, there is a regular flow of water.
November 2023	C	Junior Engineer (JE), DUSIB	Lack of Communal Toilet	Identified POC: A letter was submitted to DUSIB to install a mobile toilet catering to 25 families serving about 130 people. Currently the waste recyclers bens defecate in the open leading to various diseases.
	C	MLA		In process: Letter was submitted to MLA for permission and now ward councillor has assured our organisers that they will install the mobile toilet.
	JJ Cluster	Integrated Child Development Services (ICDS)	Absence of Anganwadi	Identification of issues, submission of letter and Inspection in process: There is no provision of Anganwadi in the JJ Cluster for waste recyclers women and their children. Letter was submitted to ICDS citing the challenges faced by the women.

3.5 Achievements- Tales of our bens

Free Water Tankers in A-Block for Women Waste Recyclers in Bhalswa

Land Title and Ownership Program, SEWA Delhi



SEWA Delhi has been working towards supporting and empowering informal women workers, has recently started working in Bhalswa since January 2023 and currently has approximately 350 women waste recyclers with 5,500 women members. The survey taken in three blocks- A, E, and EE reported that women informal workers were involved in various trades such as Home-based work, Domestic work, Street Vendors and Waste Recycler. Waste recycling ranked as the second most prominent trade by participation, with home-based work being the only trade surpassing it in terms of numbers. Based on surveys conducted in Bhalswa, it was highlighted that most of the waste recyclers were found to be from West Bengal, Assam, Uttar Pradesh and Bihar, with a significant number belonging to marginalised Muslim communities. Migrating to the capital and engaging in the waste recycling work has led to getting shunned by the community they live in due to the negative perception surrounding the work they perform.

One of the respondents shared “No one enjoys this dirty work. If I had another job option, I would not engage in this work.” The tendency to associate their own work with negative

connotations is not just limited to individuals, but this mindset is widespread within their community at large.

Bhalswa being a new area, SEWA Delhi with the support of this program took a while to establish and define its identity within the community. After mobilisation and multiple Mohalla meetings, access to clean pipeline water was identified as the main issue in Block A under Women's access to improved infrastructure and ownership program. In 2023, SEWA Delhi's mobilisers paid a visit to Sakhira ben and other waste recyclers living on the edge of the landfill. Being an unengineered site, the waste landfill has contaminated water table of the area leading to constant reliance on water tankers for community's clean water supply. As one enters the settlement containers of all shapes and sizes can be seen lined outside houses for collecting water from tankers as shown in *Figure 11*.



Figure 11: Water containers placed at the threshold of their houses

Due to the lack of clean and safe water, the women waste recyclers had to pool in money from their meagre income for water tankers. Despite being willing to pay, most of the water tanker providers avoided the settlement and made irregular deliveries. With limited resources, women paid 100 rupees per household every 5-8 days. With their meagre income, paying for drinking water produced extra strain on their income, costing 1000 rupees per month per family. Their work has occupational health risks which are further exacerbated by not using safety equipment such as masks, gloves and boots leading to various health issues including skin infections, sore throat,

cough, chest pain, breathlessness, thirst and irritability. Disregarded in the society for their occupation and no recognition in labour, the women waste recyclers faced discrimination for basic needs like water.

“We were not allowed to get water from the same tanker’s tap, other people used to throw the connected pipes towards us.” Says one of the waste recyclers, remembering the discrimination they faced for water.

SEWA Delhi organised a signature camp for 2 days where 50 signatures were collected from the community members of A Block. Multiple letters were submitted to the MLA's office addressing the poor quality of water and the urgent need of consistent supply of clean water. In another meeting, the women from the community directly interacted with the Ward Councillor, discussing their issues which they face every day. SEWA Delhi along with the members of the community

approached the Ward Councillor of the area seeking access to clean water. However, even with the ward's efforts, resolving the issue for clean water would take significant amount of time.

After the persistent follow ups from SEWA Delhi and the community, the ward councillor committed to providing free water tankers and asked the community to elect a Point of Contact (PoC) to request water tankers whenever required. Sakhira Ben was selected as the Point of Contact (PoC) by the community who calls the Ward Councillor whenever they require water.

This mobilisation has provided approximately 40-50 families with 8 tankers containing 3 big tankers sufficient for 12 families and 5 small tankers sufficient for 4 families every week saving at least 1000 rupees per month per family. Now, the women have access to clean water at no cost twice a week.

SEWA Delhi played a crucial role in building the access of women to essential urban infrastructure, including clean water. This effort was evident when, in the absence of water tanker deliveries for a week, the women waste recyclers took proactive steps. To report this matter, the waste recycler

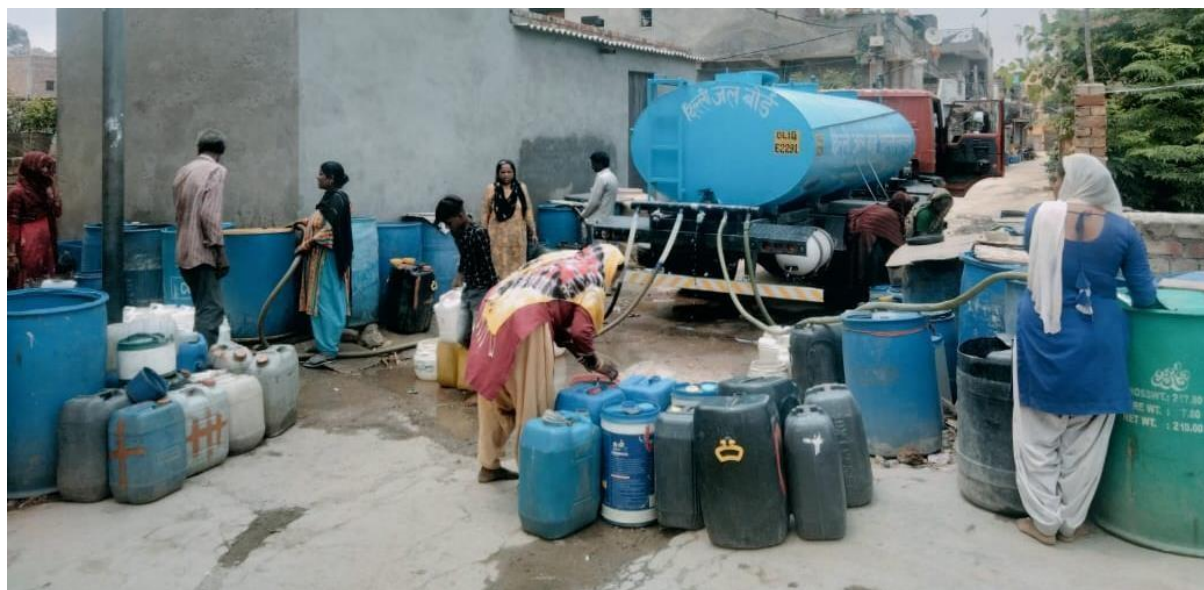


Figure 12: Waste recyclers collecting free water from tankers

women collectively went to meet the ward councillor and got the issue resolved without any assistance from SEWA Delhi. This self-reliance aligns with one of SEWA's primary objectives as an organisation for informal women workers.

Currently, the SEWA Delhi team is working with the women and communities to ensure clean water supply through the pipeline to establish a long-term solution by focusing on a pipeline-based water supply system. In this way, SEWA Delhi aims to bridge the gap between informal settlements and the access to formal urban infrastructure by legitimising the informality that these women workers encounter because of informal nature of their work.

Community Toilets in C-Block for Women Waste Recyclers in Bhalswa

Land Title and Ownership Program, SEWA Delhi



Toilet

Block C is an unauthorised colony in Bhalswa located in North Delhi as shown in *Figure 13*. C-block which is close to the Bhalswa Landfill houses women waste recyclers who collect and segregate the collected waste.

The pucca houses in the area have access to individual toilets however for about 25-30 families with 120 people living in makeshift huts, lacking access to toilet. Moshida Ben, a resident of the area for approximately three decades, was, like many women in her community, engaged in waste recycling. However, she has since established her own pucca house and operates her waste scrappage store. Presently, she leases the land to waste recyclers in the vicinity. These recyclers residing on the plot sell their collected waste to Moshida Ben, who subsequently sells it to larger resellers within the community.



Figure 13: Showing the present living conditions in Bhalswa Block C

One of the respondents shared “We go to the landfill or the open plot to defecate because we have no place.” With limited and far communal toilets, open defecation has become a common practice among the waste recyclers.

After learning about SEWA Delhi’s efforts on water tankers, women waste recyclers of Block C came forward with the issue of lack of communal toilet. Currently, there are two public communal toilets in Bhalswa Dairy as shown in figure 14. Additionally, the figure highlights the travelling

time to the toilets to be about 7-10 minutes to the nearest communal toilets which is not feasible on a daily basis especially for elderly, pregnant women and children.



Figure 14: Mapping of Block C walking distance from the existing Communal Toilets

Under the **Building women's access to improved Infrastructure and Tenure program**, immediate actions were taken to ensure that they have access to mobile toilets by writing letter to DUSIB. The letter in turn was submitted to the MLA seeking permission to place the toilets. As assured by the concerned departments, the mobile toilet will be placed in the plot soon. In this period, the SEWA Delhi team plans to provide training to residents on the appropriate methods for maintaining and cleaning toilets after use.

The residents of the block agreed that they will remove the waste accumulated from the front and will take care of the maintenance work required for it. SEWA Delhi intends to assign a community leader who will take responsibility of locking the toilets after operating hours to restrict misuse and safety.

Street Lights provision in A, E block in Bhalswa

Land Title and Ownership Program, SEWA Delhi



Figure 15: Status of streetlights before SEWA's intervention

A and E blocks in Shradhhanand Colony, located in Bhalswa Dairy, North Delhi, are unauthorized settlements. The majority of women in these blocks are engaged in home-based work and waste recycling. Community meetings in the area highlighted that the streetlights in the area are non-operational as shown in *Figure 15*.

Due to fear of accidents and harassment, women restricted their movement along with their children. Sunita, a resident of A block originally from Uttar Pradesh, has been residing in Bhalswa for approximately 22 years with five

family members. Having worked as a waste recycler for about 18 years, she now prefers to stay at home due to old age, poor health, and responsibilities as a caretaker for her children. Sunita highlighted how the absence of streetlights constrained her mobility. Rather than exploring different routes, she entirely limited her movement and depended on male family members—her husband and son—for basic errands. This restriction extended not only to her but also to her children, who were not permitted to play outside after dark.

She shared “It was difficult to move around. I had to take torch or send older children to do errands.” Showing how visibility on the streets restricted her mobility.

A letter was written addressing the ward councilor who requested information regarding the number of malfunctioning lights. Following several visits, our mobilizers successfully facilitated the installation of operational lights, as depicted in *Figure 16*.



Figure 16: Installation of working streetlights in the block

Currently, the kids can play in the outside for longer hours. In addition to this, Sunita's children can now finish their homework on the street, benefiting from the available light. Now, she is also able to go out and shop items herself. The concerned authority assured that such issues can be directly contacted to them with the concerned street light number for quick resolution.

The installation of operational streetlights has addressed numerous issues. With improved lighting, residents now comfortably sit outside on their beds, children can engage in play until later hours, and women have the freedom to go out without relying on a male member, experiencing significantly increased independence compared to the previous situation.

3.6 Challenges and Way forward

- Being a new location, Bhalswa requires a notable amount of time to be build rapport and trust with residents. This especially takes time in settlements where residents are unfamiliar with the workings of SEWA in Delhi.
- As majority of the residents in the identified blocks were found to be renters, it becomes difficult to identify people for schemes addressing the unauthorised colonies in Delhi.

The way forward on the identified challenges:

1. Due to limited ownership of residence, our aim is to identify the women owners and connect them to existing schemes for unauthorised colonies like PM-UDAY.
2. Since Bhalswa is a new area, there is potential to extend our efforts beyond the initially identified blocks. Therefore, our plan is to determine additional blocks based on the infrastructure needs assessment.

04

FOCUS SITE LOCATION-
"NAND NAGRI"

4.1 Background

India's capital, Delhi, exhibits different settlement types characterised by diverse degrees of formality, legality, and tenure. Residents of Delhi's Jhuggi Jhopri Clusters (JJC) have experienced at least three waves of eviction and resettlement since the 1960s. When evicted from a JJC, eligible individuals are allocated plots in settlements classified as JJ Resettlement Colonies, with an allotment slip. The policy that established these resettlement colonies was aimed to impose a measure of planning, providing basic services and shaping settlements in contrast to the JJC they replace. Despite this intention, these colonies still clearly fall outside the category of "planned colonies", and the provision of basic services often occurs years after resettlement. The original 44 resettlement colonies were scattered along the periphery of the city, far from the JJC they replaced.



Figure 17: Showing the settlement in Nand Nagri

A significant portion of residents in Delhi's resettlement colonies lack individual water connections, with limited access to individual toilets. Community toilet facilities are insufficient, municipal garbage collection is infrequent, roads are in severe disrepair, street lights are nonfunctional, and education and health services are grossly inadequate (Menon Sen and Bhan, 2008). Nand Nagri, located in the North East District and falling under Zone E, serves as the headquarters for the Shahdara district. Notably, Nand Nagri comprises both resettlement colonies and Jhuggi Jhopri colonies. For the project's scope, a combination of settlement typologies—resettlement and Jhuggi Jhopri—has been chosen based on the need for essential urban infrastructure.

4.2 Selection of Blocks

SEWA Delhi collaborated with the communities and the informal women workers of those communities to undertake a baseline and endline assessment of the project. The qualitative

assessment was to be undertaken through a Focus Group Discussion (FGDs) during community meetings which helped in selection of blocks out of 35 existing blocks in Nand Nagar as shown in *Table 12*. The ratio of owners with respect to renters were identified to be equal where most of them were original allottees who have their allotment slips (based on the two FGDs conducted in E block).

Table 12: Selection of Blocks in Nand Nagri

Block/Parameter	D2 Resettlement	D2 Jhuggi	D3 Resettlement	D3 Jhuggi	E1	E2
% of SEWA Members	47.7%	26.6%	47.7%	26.6%	61.9%	88.8%
% of blockwise households surveyed	11.6%	6.3%	11.6%	9.1%	31.9%	29.4%
Type of informal work	75.3% of women surveyed are informal women workers 85.3% are home-based workers 9.8% are domestic workers and 3.8% are street vendors 0.8% are construction workers 0.3% are waste workers					

4.3 Break-up of sample by Trade

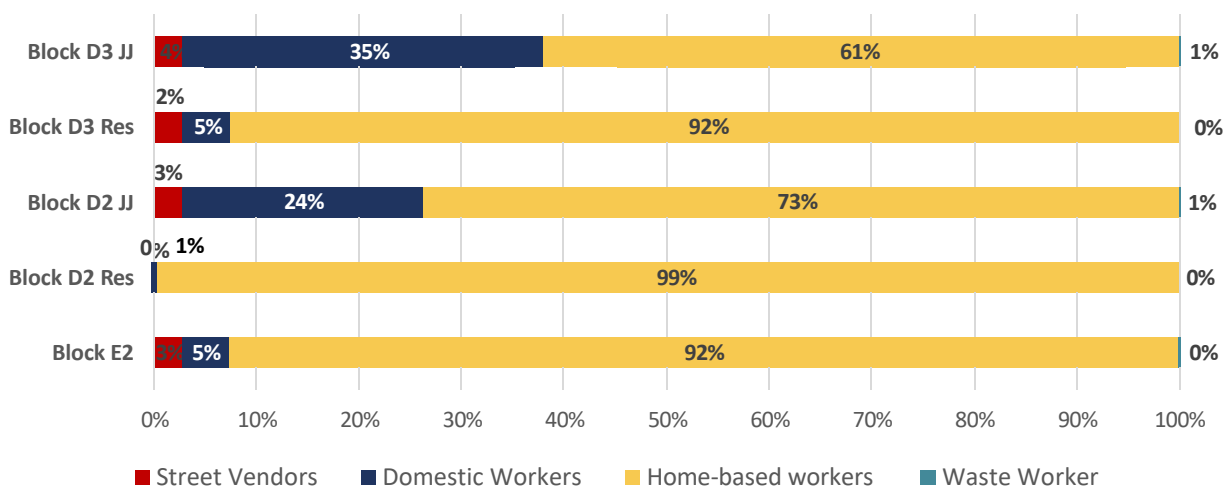


Figure 18: Chart showing the division of informal women workers in Nand Nagri

From *Figure 18*, it is evident the majority of the women are engrossed in home-based work which ranges from bindi sticking, envelope making, stitching, Rakhi making and others. It should also be noted that the secondary trade is domestic work due to its access to residential colonies in nearby areas such as Shahdara and Janta Flats.

4.4 Present Status of Infrastructure



Poor Maintenance of Women's Park



Poor Maintenance of Communal Toiletsk



Broken Grills on the parks' boundary



Broken gates of Women's park

Figure 19: Images showing a few identified community issues, Source: Authors

Upon comparing the urban infrastructure provision in Nand Nagri, it became evident that the challenges predominantly revolved around inadequate maintenance and irregular service delivery, as depicted in *Figure 19*. The insights gathered from focus group discussions and numerous site visits revealed concerns related to the poorly maintained conditions of the settlements. This particularly impacted residents of Jhuggi Jhopri who lacked individual toilets, depending on community facilities for their sanitation needs.

Similarly, the residents of the resettlement colonies often blamed residents of JJ for the poor upkeep of the infrastructure like park and toilets. Based on the issues shared by the dwellers, the issues were mapped as shown in *Figure 20*.

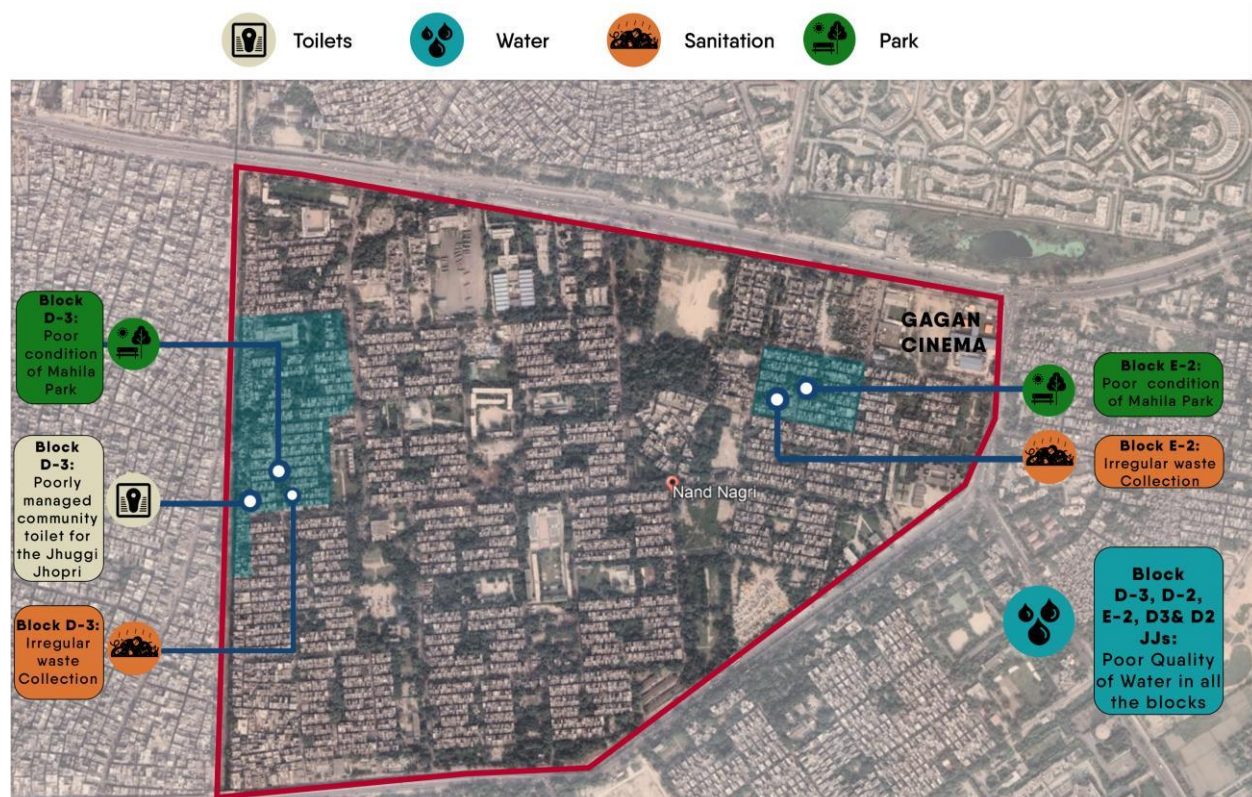


Figure 20: Mapping of Issues identified in the Mohalla meetings in Nand Nagri, Source: Authors on Google Maps

With regular mohalla meetings, there are multiple issues which have been shared by the community members to our organisers and the assisted by SEWA Delhi as shown in *Table 13*. The table highlights the issue identified till now in Nand Nagri along with the status update of each identified issue. These issues are characterised as identification of issue, inspection, identification of PoC, follow up and resolved based on their status.

Table 13: Showing identified community issues and status in Nand Nagri

Month	Block	Concerned Govt Dept	Identified Community Issue	Status Update
April 2023	E2, D3, D2, D3 Jhuggi and D2 Jhuggi	DJB	Poor quality of Water	Resolved: A letter requesting clean water was submitted to DJB with 100 signatures. The quality improved post the complaint
	D3	Ward Councillor and MLA	Inadequate Condition of Communal Toilets	Identification of the issue: The toilet in D3 jhuggi is dysfunctional and remains shut on most days and reported to have no water supply, broken lights, and is poorly maintained. These issues were discussed with the councillor. After the submission of letter, water tanker

				<p>was called and the toilet was thoroughly cleaned.</p> <p>The state of the toilet was discussed. MLA has directed this issue to the Ward Councillor.</p>
May 2023	D3 Jhuggi	Ward Councillor and MCD Officer	Inadequate Condition of Communal Toilets	Inspection: The ward councillor and the MCD official person were called to look at the status of the toilet. They inspected the situation and immediately unblocked the drainage lines that were choked. Also got the toilet cleaned. Further, the dysfunctional state of the submersible pump was discussed. The officials took a note of it.
	D3 Jhuggi	Ward Councillor	Poor Condition of Communal Toilets	Resolved: This was a follow up call with the Ward Councillor about the improvement of the toilet. Soon after that, the toilet was cleaned. As a result, the submersible pump got fixed. After fixing the submersible, a glitch with electricity was observed. With the help of JE (Junior Engineer), lighting was repaired.
	E2, D3	Ward Councillor	Irregular waste collection	Identified and Resolved: Garbage collection trucks didn't come which caused the residents to take the garbage away from their homes. Consuming their time. At the same time, D3 resettlement residents spoke about the absence of D2D waste collection. Post this, it has been reported that the vehicle regularly visits the residents at their door step
July 2023	D3	Ward Councillor	Maintenance of Women's Park	Identified: Maintenance of Park and installation of gate was requested from the Ward Councillor.
Oct 2023	D3	Ward Councillor	Cleaning and Maintenance of Women's Park	Follow up: Cleaning of Mahila Park was requested along with installation of benches, plantation, installation of grills and others in process. Identification of women caretakers of the park who will lock the park gates.

4.5 Achievements-Tales of our bens

D-3 JJ Unsanitary Community Toilet Improved in Nand Nagri

Land Title and Ownership Program, SEWA Delhi



Toilet

D-3 is a densely populated jhuggi jhopri cluster with over 500 households living in the stretch adjacent to railway tracks and nala. The houses are a mix of kuccha and pucca where each family resides in the dwelling units often lacking sufficient ventilation and adequate space for sanitation facilities. As per the community meetings conducted by the SEWA Delhi team, the issue unhygienic and poor condition of community toilet was cited as a major issue for residents without toilets at home.



Figure 21: Showing the requirements in the communal toilets for safety and regular usage

Along with the safety and security, the toilet lacked water tanks, functioning gate, water connection, poor lighting and poor condition of the toilet and bathing stalls as highlighted in Figure 21. About 500 households that is, 300 women use the community toilet on a daily basis. Due to the unkempt conditions and no provision of gate, women of the community especially felt scared and hesitated to use the toilets. The women have also faced harassment from trespasser who peep

over the wall or drug addicts who frequently take shelter within the toilet compounds. The poor security, condition and maintenance of the toilet was a prominent issue creating a threat to women's and children's health in the community.

One of the residents, Usha (name changed) is a 60-year-old woman living in D-3 Jhuggi, Nand Nagri for about 40 years with her family. With limited space and finances, she shared how she and her three generation of family rely on the community toilet. However, due to poor maintenance and safety, she hesitates to use it. This has led her to walk to other communal toilets which take extra time especially difficult for children, old people, pregnant women and patients as shown in *Figure 22*.

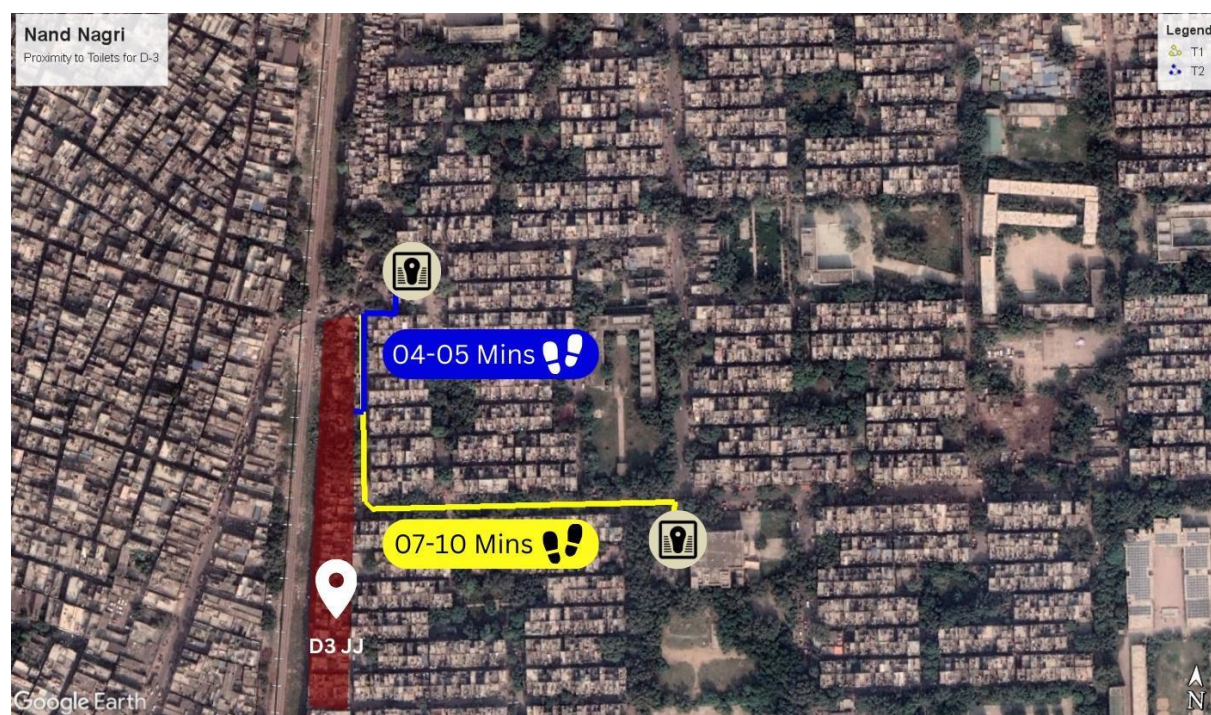


Figure 22: Proximity to communal toilets from D3 Jhuggi

“Others have space to make individual toilets, there are many like us who don’t. What should we do? So, we just use this one.” Says one of resident, citing lack of space to construct a personal toilet.

They even tried to complain to authorities but there were no concrete actions taken. Realizing the impact of the lack of basic reliable infrastructure facilities on their livelihoods and daily lives, SEWA Delhi took this issue into its hands. Through the project, our organizers in the area actively supported the initiative to seek hygienic and reliable community toilet facilities for the residents of D-3 settlements. Over the course of months, SEWA Delhi assisted the women of the community and learned about the complex challenge of jurisdictional overlaps; wherein Shahdara and Nand Nagri both denied having the community toilet within their jurisdiction causing confusion in the accountability of the community toilet between the two areas.

The community members cited lack of water supply, security, inadequate lighting and poor condition of the community toilet. Following two to three months, six community meetings and a signature drive was organized where at least 15 women signed a letter requesting improvements in the community toilet.

The SEWA Delhi team with the community members met with the Municipal Corporation of Delhi (MCD) and ward councilor on regular intervals seeking maintenance and regular upkeep of the toilet. Even, the women from the community directly interacted with the authorities and shared their everyday struggles when the MLA and ward councilor visited the toilet within the community.

“There is no segregation between men and women toilet. They just cross women toilet side and touch us inappropriately covering it as a mistake. Especially with no light, we rely on torch or mobile torches to use the toilets. It is unsafe.” One of the women expresses the fear they experience when using the shared communal toilet.

After the meeting, immediate actions were taken to improve the conditions of the toilet by cleaning the toilet, installing water tanks, repairing the lights, and repairing the submersible toilets as shown in *Figure 23*. Along with this, SEWA Delhi has requested the ward councillor to install a partition by segregating the entry of women and men into the toilets.

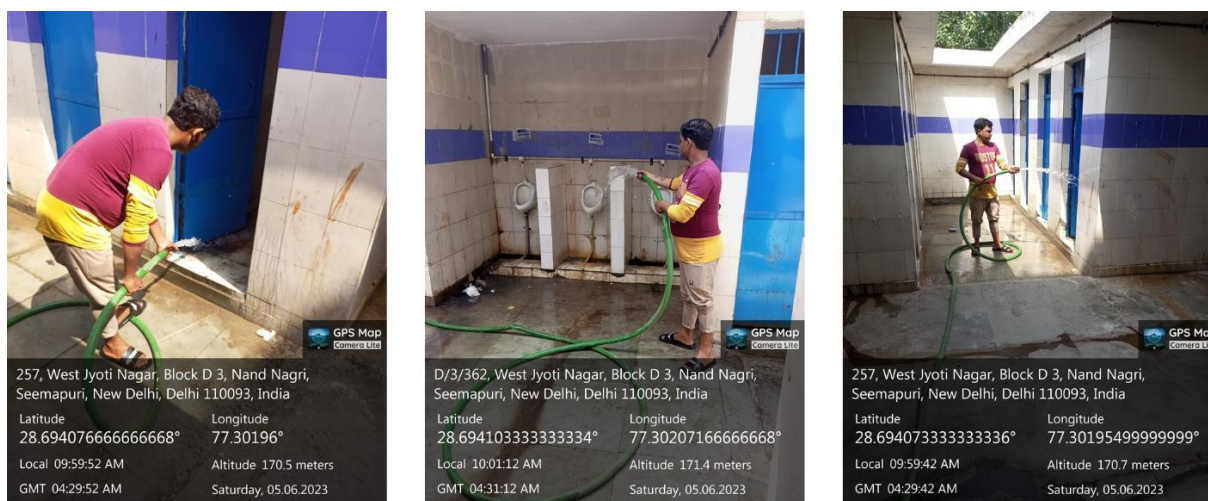


Figure 23: Cleaning of communal toilet in D-3

D-3 Maintenance of Women's Park in Nand Nagri

Land Title and Ownership Program, SEWA Delhi



Parks

The SEWA Delhi's team identified the issue of the maintenance of park during their regular community meetings taken in D-3 block. The park lacks a gate and is cluttered with litter discarded by individuals. Interestingly, the signboard, originally stating "Males are not allowed inside the park," has been defaced, and the park is often occupied by men, creating an ironic situation for a supposed women's park with no women in sight as shown in *Figure 24*.



Figure 24: Before: Poor condition of the park

Currently the 20x30m (roughly) park caters to 40-45 families, and approximately 25-30 females in the community. From the first look, it was evident that the park was poorly maintained. After the first mobilization, SEWA Delhi's team submitted letters to the MCD along with community members for the installation of gates and locks for the parks for security. This led to the installation of a functioning gate where the keys entrusted to Margshree, 50 year old woman, residing adjacent to the park as a caretaker. Her responsibility involved ensuring the proper locking and opening of the gates at designated times. Nevertheless, she noted a lack of support from other community members as a primary reason for the deteriorating condition.

"How many times can you fight with the people? We tell them not to dump their waste inside the park but they never listen." Highlighted how women felt helpless.

During the focus group discussions women also pointed out that they want to use their own park without walking a greater distance to farther parks. The women of the community complained lack of open spaces and the dumping of waste within the parks led to smell and lack of community spaces for them.

"I have to either walk a long distance to a park or stay at home. I prefer to stay at home than walking so far. If this park was usable, I would just use this." Said one of the older women living near the park.

Following the initial cleanup initiative, the park's condition improved, yet it still lacked essential amenities such as benches, functional lights, gym equipment, and dustbins. The absence of accountability resulted in the community avoiding the park. To address these concerns, a formal letter outlining the community's needs for the park was submitted to the ward councilor. Both male and female community members pledged to maintain cleanliness in the parks and even volunteered to oversee the park's schedule. A second letter, supported by SEWA Delhi, was submitted by the community, presenting identified issues to the ward councilor and requesting additional public furniture like benches and dustbins, as illustrated in Figure 25.

Swift actions were taken to clean the parks, and however, due to Diwali holidays, other requests took additional time.

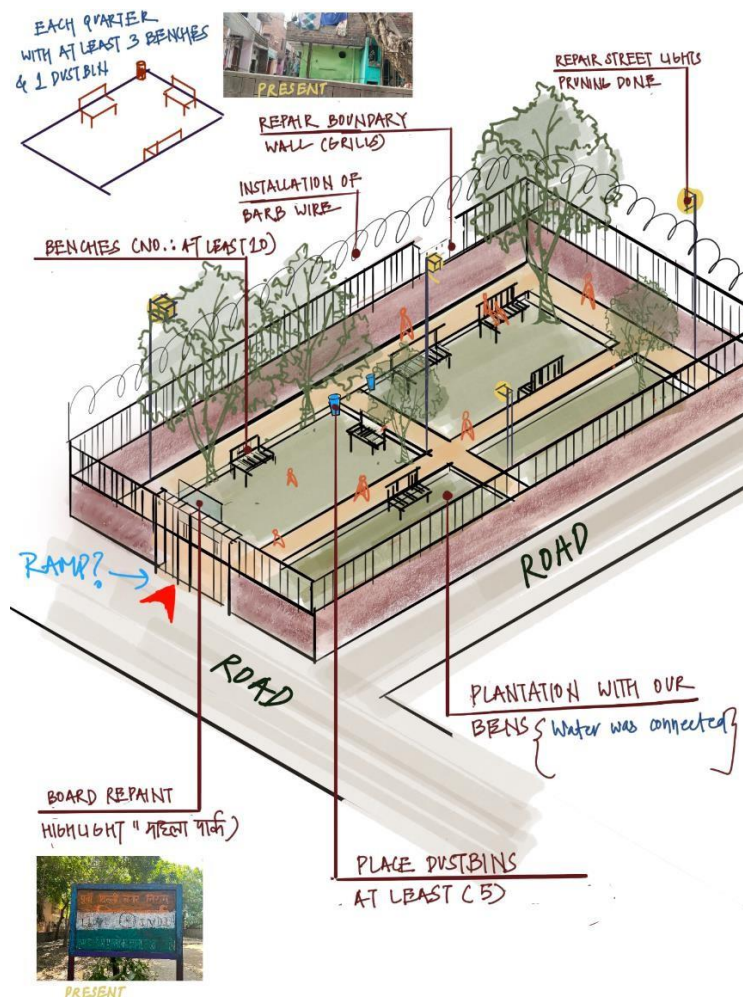


Figure 25: Cleaning of the park after the submission of letter to the Ward Councillor

4.6 Challenges and Way Forward

- The community members hesitated to take responsibility for their community infrastructure. There needs to be a focus on fostering behavioral changes of the residents towards their participation in infrastructure improvements and encourage them to ensure an active role in the maintenance.
- There needs to be focus on awareness building methods to ensure that the residents are able to comprehend the responsible government bodies for urban infrastructure.

05

DIGITAL AND FINANCIAL LITERACY

5.1 Digital and Financial Literacy Training (DFLT)

In order to increase financial independence, DFLT trainings were identified which focuses on building financial literacy of women informal workers on handling income, expenses, and savings. The training covered various aspects, including educating women about different types of interest, their rates, and understanding loans. Additionally, the sessions taught women how to read a bank passbook, understand policies, and utilize ATMs and credit cards. These training programs are designed to empower women to effectively manage their bank accounts, both online and offline, utilizing technologies such as Unified Payment Interface (UPI). These approaches not only foster financial independence and knowledge but allows them to maintain records and access those records to understand their expenses. They were also made aware about the various frauds related to finances. The importance of DFLT were identified as:

- Awareness on the financial and digital literacy
- Informed decisions will be made based on better understanding
- Financial independence
- Informed decisions can be taken while taking loans especially home loans.
- Awareness on savings, its types, institutions offering it and its requirement



Figure 27: Showing DFLT trainings taken in the communities raising awareness on DFLT

The training sessions with the women of the community is shown in *Figure 27* focusing on the digital and financial literacy. The program has reached about 250 women within November 2023 with 13 trainings till date as per *Table 14*.

Table 14: Showing total number of meetings taken in both locations till November 2023

Area	Total Number of Trainings	Total Outreach
Bhalswa	9	143
Nand Nagri	4	82

5.2 Housing Finance

Due to lack of sufficient documentation, informal women workers faces significant challenges in obtaining housing loans to enhance the facilities within their homes. The link between tenure security and women's empowerment has been well established by the project which is interconnected with their financial independence. One of the major objectives is aimed at completing the circuit of economically empowering women by eliminating their land, housing, and infrastructural barriers.

Recognising the need of awareness, SEWA Cooperative regularly conducts sessions introducing the women to the process of creating bank and cooperative accounts as well as familiarising them with available loan products. These sessions also include prerequisite training on financial literacy, offering guidance on optimal saving and financial management practices. This was further accompanied by a session on digital financial services that would help women organize and conduct their livelihood related financial transactions which was addressed in DFLT.

SEWA's loans are utilized by women for home improvement purposes, involving repairs and potentially expanding or enhancing their residences to create rental units, shops, or workspaces, thereby increasing their financial opportunities.

5.3 Loan disbursement

SEWA Delhi Credit Cooperative extends loans to women who maintain savings accounts within the cooperative. Such strategies have led to positive results in Nand Nagri which assist women with limited documents to access home loans. However, in the case of Bhalswa, being a newer location, establishing the cooperative and opening accounts takes more time. Along with this, cooperative requires at least 9 months to allot loan to a account hence, there is a deficiency in data compared to Nand Nagri. This aspect will be addressed in the Year 2 report.

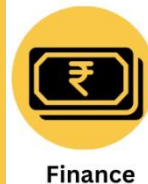
In Nand Nagri, out of 1359 women who have accounts in the cooperative, 37 women were found to have taken loans whereas out of those 37, 16 had taken loans for their homes as shown in *Table 15*. The loan was taken to make boundary for their plots and repairing of their homes.

Table 15: Showing data shared by SEWA Cooperative from period November 2022 to September 2023.

Area	Total Accounts	Total Loan taken	Total home loans taken
Nand Nagri	1359	37	16

A Home for Generations: A case study on home expansion in Nand Nagri

Land Title and Ownership Program, SEWA Delhi



Being a resettlement colony, Nand Nagri has access to basic urban infrastructure however, they are not properly maintained and unusable for residents of jhuggi jhopri. Under the program, SEWA Delhi started working on the infrastructure deficiencies in the area with the community members. In the initial months, residents brought up issues pertaining to the absence of paved roads and drains, irregular waste collection, and lack of sanitation facilities etc. SEWA sensitised and empowered women community members in approaching local authorities and placing forth their demands. With improving infrastructure, they displayed interest to have improved housing. However, due to limited documents, the informal women workers face difficulties seeking loans from formal banks and the nature of informal work they engage in.

Members across SEWA states face similar challenges, as a response, SEWA Cooperative now allows affordable formal housing loans to underserved low-income households. Once a resident is identified, the team approves documents such as pan card, Aadhar card, as well as the application form.

Rekha Ben has been residing in Nand Nagri for about 40 years with her husband, their three sons and their families. She maintained an account with SEWA Delhi Credit Cooperative where she deposited 1000 rupees per month. Introduced to DCC by her sister, a longer-standing SEWA member in the same area, Rekha learned about housing loan schemes through awareness sessions conducted by SEWA's bank saathi, who disseminate information on loan application procedures, interest rates, and other financial details.

With her growing family, Rekha needed to build additional rooms on the upper floor so that the whole family can stay together. In November 2022, she inquired through DCC and obtained a loan of INR fifty thousand, with 5000 rupees kept as a fixed amount for the construction of upper floors in her home. Rekha's new home is now complete, and she has already repaid half of the loan.

“Thanks to SEWA now, my sons can get married and live with us in the same house.” Shared Rekha when asked why it was necessary to take loan for her house.

For Rekha, a dream of having a complete home with rooms for each son has come true. For her, a home serves as a crucial asset in facilitating the marriages of her two unmarried sons and an asset for their future.

Leaving the shadows: Nibha's journey from home-based worker to shop owner

Land Title and Ownership Program, SEWA Delhi



Finance

Nibha ben who was formally an aagewan in SEWA living in Block E, in Shraddhanand Colony, worked as a home-based worker filling chuna (lime slake) in containers. Considering her three children and their growing needs, Nibha wanted to invest in her husband's jewellery shop by buying more materials. When she shared her financial problems, SEWA member suggested her to take a loan. Already aware of SEWA's work and Cooperative, she had a savings account however, she was informed of housing loan by awareness sessions conducted by cooperative. She took the opportunity and a loan of one lakh rupees. There was no hassle from the cooperative, few documents- Aadhar card, pan card and her attested cheque book were taken as proof.



Figure 28: Nibha sitting in her new shop bought with the help of SEWA Cooperative

Now, Nibha doesn't work as a home-based worker, she sits at her husband's shop and helps her husband with the shop. She also highlighted how taking a loan benefitted her more than any formal bank as the principal and interest reduces with every paid installation.

“SEWA has helped us a lot. I learned a lot and actually applied it in my life too, and made others aware too.” Shared Nibha when asked about her experience with SEWA.

This wasn't the first loan that Nibha took, she took her first loan during COVID lockdown of 20,000 rupees without interest. She shared that bank sathi visit her home to collect payment which doesn't affect her work and ease. She highlighted that the loans from SEWA for homes improvements were also used as a way to incrementally reinforce tenure security and as a mechanism to leverage different kinds of tenure for financial security and growth through her own shop for livelihood generation.

06

Way Forward

6.1 Conclusion

The report of first year of **Building women's access to improved Infrastructure and Tenure** project supports the SEWA Delhi's effort of building access of informal women workers to seek urban infrastructure for themselves as well as their communities. With the lack of information, residents reside in settlement with no access to basic services like water and toilets. The project approach may serve as a case study that is capable of helping government to find new means for assessing and potentially improving the security of tenure, and thus, improving their quality of life.

It was highlighted that focusing and working with communities on specific themes such as such as land rights, proves to be more effective in raising awareness compared to engaging in numerous mobilization projects. This was evident in Bhalswa, where awareness levels were notably higher than in Nand Nagri. In addition to knowledge-building initiatives, it is crucial to showcase the efforts of SEWA Delhi, positioning it as a proactive participant in the city. Instructing trainers on effective questioning techniques is essential, enabling them to highlight the impact of their requests on government departments. With one year of the project, SEWA Delhi has worked as per the objectives which are also highlighted in *Table 16*.

Table 16: Final conclusions of the project in Year-1

S.N.	Objectives	Achieved Work
01	Develop awareness modules that allow residents to comprehend Delhi's governance structure and seek service provisioning from respective governing bodies	-Pre-assessment taken in the communities -Multiple awareness trainings taken with the organisers
02	Create mobilisation strategies to aid women in the community to build a liaising platform with government bodies, service-provisioning agencies, elected representatives advocating for improved infrastructure provisioning, and strengthened tenure security	-Situational Analysis done in both locations -IEC documents designed and shared with the community -Multiple issues taken up in Nand Nagri and Bhalswa which have benefitted the communities
03	Educate women in financial and digital literacy and ways of seeking proper documentation	-About 250 women reached through multiple trainings in one month
04	Collaborate with Delhi Credit Cooperative to provide formal housing finance loans to women living in informal settlements	-About 20 home loans provided to women

As the initial year concludes, the project has completed foundational work, shifting its attention towards involving stakeholders beyond residents and government departments in the second year.

In second year, the emphasis is on initiating dialogues with CSOs, NGOs, and other organizations addressing similar issues, with the goal of developing solution-oriented guidelines informed by the case studies. Building on the accomplishments of the first year, SEWA Delhi aims to

accomplish the objectives outlined in Table 17 over the next three months, setting the stage for the attainment of second-year targets.

Table 17: Tentative schedule for the next three months (Dec-Feb)

Activity	Brief	Objectives	Duration
01	Community leaders and field workers deliver awareness raising sessions in selected blocks on land tenure, infrastructure services and gender issues.	To fulfil objective of mobilising and creating awareness to seek assistance for	Dec-Feb
02	Identify and develop training modules for housing tenure	To connect the residents of settlement colonies with the schemes available by the government	January Onwards
03	Train community leaders and field workers on strategies	To identify and connect the residents of settlement colonies with the schemes available by the government	February onwards
04	Media Outreach Campaigns	To showcase and highlight SEWA Delhi's work in both the locations on social media platforms through reels and videos.	December or January onwards

4.2 Challenges

Within one year of the program, the project has achieved a lot however, there were certain challenges identified by the on-ground team, mobilisers and most importantly, the community members.

- **New Area:** Since Bhalswa is a new area, gaining community members' trust has been a challenge. In the initial months, the field teams have only focused on sensitizing women in the community about the activities of SEWA. But this has not been easy as community members in the past have witnessed fraudulent companies attempting to cheat by giving misinformation. Thus, the physical presence of a SEWA center was imperative. It helped mobilisers to convey better and a physical presence of the center helps community members gain trust.
- **New Trade Group:** Unlike the trade group of home-based workers where the SEWA field teams have a pre-established understanding of their challenges, the issues of waste recyclers are unknown for SEWA Delhi. In the initial months, it was difficult for SEWA to hold meetings in these areas. Through regular visits, a few women started opening up and conveyed that they lack basic social security schemes such as aadhar card, birth certificate etc. Taking this as a starting point, the field mobilizer and aagewans guided them to seek these.

- Lack of accountability was cited as the main issue in the community discussion. A lot of the community members cited only accountability of government
- Building trust and rapport with women residents proved critical in navigating these issues but also emphasizes the slow and gradual nature of any work on housing tenure but also emphasizes the slow and gradual nature of any work on housing tenure.
- End of freehold policy scheme for resettlement colonies has affected the initiative to strengthen land rights of the tenants. Need to identify more schemes which can be applied in resettlement colony like Nand Nagri.

6.3 Way Forward

The way forward focuses on identifying the community issues beyond the selected blocks and will focus on the activities of Year 2.

- Design and share social media campaigns aimed at promoting women's economic empowerment through improved access to infrastructure and land tenure.
- Design and host an exhibition focusing on women and their trades from Bhalswa narrating their experiences as informal workers in the capital, Delhi.
- Host concise podcasts featuring experts from various organizations to share insights on land rights and women's economic empowerment, fostering cross-state learning within SEWA.
- Prioritize mobilization efforts and capacity-building programs, specifically tailored for the post-assessment survey phase.
- Compile project insights into comprehensive reports for discussion with service providers and relevant government stakeholders.
- Organize a state consultation workshop involving government stakeholders, community members and SEWA staff involved in the project activities.
- Discuss the project learnings and submit the recommendations to the government agencies.
- Due to limited ownership of residence, our aim is to identify the women owners in Bhalswa and connect them to existing schemes for unauthorised colonies like PM-UDAY.
- Since Bhalswa is a new area, there are opportunities in the area to do more work beyond the identified blocks hence, we intend to identify the blocks as per the need assessment of the infrastructure.

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All icons taken from The Noun website.

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Annexures

Annexures A:

1. नाम	
2. आप कौनसे एरिया और ब्लॉक से है?	
भलखा	नन्द नगरी
3. आप ककस तरह का काम करते हैं?	
• घर खाता कामगार	• सीट वेंडर बहने
• कूड़ा रीसायकलर	• घरेलू कामगार
• ननमाण मजदूर	
4. क्या आप भारत के संविधान के बारे में जानते हैं?	
हाँ	नहीं
5. भाति का संविधान, नागरिकों को क्या प्रदान किता है ?	
• मूल कानूनी दस्तावेज जो देश को ननयंत्रित करता है	• संवधान हमें देश के सरकारों की स्थापना और इनतहास के बारे में बताता है
• संवधान हमें देश के सारे कानून के बारे में बताता है	• संवधान में देश के राष्ट्रपति और आज़ादी के लड़ाई के बारे में जानकारी है
6. हम नगिपालिका चुना में ककनको चुनते है?	
• वाडा पार्ाद	• नगरपालिका कलमशनेर
• ववधायक / MLA	• मुख्य मंिी
7. आपके हहसाब से मालिकाना हक क्या होता है?	
• बेचने और खरीदने का हक	• ककराय पे देने का हक
• घर का लोन लेने का हक	• बेदखली का कोई खतरा नहीं
• नहीं मालूम	• ऊपर के सभी
8. आप दिल्ली में ककस तरह की बस्ती में रहते हैं?	
अनधिकृत कालोनीयों	जो जे पुनर्ास कालोनीयों
9. झुग्गी झोपड़ी का पुनर्वास कौनसी सिकािी विभाग किती है?	
• दिल्ली नगर ननगम (MCD)	• दिल्ली जल बोर्ड (DJB)
• दिल्ली सरकार	• दिल्ली शहरक आश्रय सुधार बोर्ड (DUSIB)
• वाडा पार्ाद	• डी. डी. ए (DDA)
• नहीं मालूम	• ऊपर के सभी

10. मालिकाना हक मजबूत किने के लिए कौन से दस्तावेज़ जरूरी हैं? (एक से अधिक को चुना जा सकता है)	
• त्रबजली का त्रबल	• पोपेटी टैक्स
• पानी का त्रबल	• आधार कार्ड
• ऊपर के सभी	• नहीं मालूम
11. नालों की सफाई और रखरखाव के ललए कौन सी सरकारी विभाग जिम्मेार है?	
• ददल्ली नगर ननगम (MCD)	• दिल्ली जल बोर्ड (DJB)
• दिल्ली सरकार	• दिल्ली शहरक आश्रय सुधार बोर्ड (DUSIB)
• नहकीं मालूम	• ऊपर के सभी
12. पानी के प्रावधान के ललए कौन सी सरकारी विभाग जिम्मेार है?	
• ददल्ली नगर ननगम (MCD)	• दिल्ली जल बोर्ड (DJB)
• दिल्ली सरकार	• दिल्ली शहरक आश्रय सुधार बोर्ड (DUSIB)
13. सीट िाइहटंग के लिए कौन सी सिकािी विभाग जजम्मेदाि है?	
• ददल्ली नगर ननगम (MCD)	• दिल्ली जल बोर्ड (DJB)
• दिल्ली सरकार	• दिल्ली शहरक आश्रय सुधार बोर्ड (DUSIB)
14. क्षेत्र की सफाई, कचरा संग्रह और हटाने के ललए कौन जिम्मेार है? (एक से अधिक को चुना जा सकता है)	
• दिल्ली नगर ननगम (MCD)	• के वल घरों की मदहलाएं
• घर के सभी सदस्य	• सभी एजेंससयाीं
• नहकीं मालूम	• ऊपर के सभी
15. इनमे से कौन -कौन से विभाग सामुदाययक शौचािय की यनमाण औ देख िेख किती है?	
• ददल्ली नगर ननगम (MCD)	• दिल्ली शहरक आश्रय सुधार बोर्ड (DUSIB)
• ददल्ली जल बोडा	• ददल्ली सरकार

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Anshu Jha, Laxmi Bohora



