

Charles Correa Memorial Lecture

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Building Resilient Communities: Lessons from Inclusive and Participatory Planning

I am deeply honoured to be speaking on Charles Correa's 90th birthday. I remember him with the deepest respect and admiration---as a deeply committed thinker, an exceptionally talented architect and dedicated planner. Although I met Charles periodically through my growing years, it is only when reading his essays in "A Place in the Shade" recently that I have begun to understand the depth of his understanding of Indian society and his focus on people-centric planning. These were all issues that were close to his heart. Empathy along with an inclusive vision for spaces is what immediately struck me. This empathy and his approach to planning emerges in an animated film he made while still a student at MIT in the 1950's, where he shared ideas on participatory and inclusive planning. The film, "You and Your Neighbourhood" immediately resonated with our work at SEWA and struck a common chord with me.

One of my favourite buildings is the one Charles designed at Sabarmati Ashram. One of the walls in the building has a quote from Gandhiji's writings: "I do not want my house to be walled in on all sides and my windows to be stuffed. I want the culture of all lands to be blown about my house as freely as possible. But I refuse to be blown off my feet by any."¹ The building that Charles created reflects this spirit. It is open on all sides and welcomes all to enter, to learn about Gandhiji's life and the values he held dear. One million people from all walks of life and every corner of the globe come here every year to understand the man and his message, and perhaps pay homage too. I am a frequent pilgrim and as I walk through the building, past the frangipani tree at the centre, and the exhibition of the milestones of Gandhiji's life, I am always moved and also enveloped with a sense of peace. Charles' simple, evocative building, bringing the outside in and the inside out, is a perfect complement to Hriday Kunj where Gandhiji lived and worked for many years.

Across the river, near the historic Bhadra Fort at the entrance to the walled city, is another building. It houses the Self-Employed Women's Association, SEWA, India's largest union of informal women workers. Founded in 1972 by Ela Bhatt, a lawyer and labour organiser, SEWA is inspired by the values of Mahatma Gandhi. Our history too is tied to his legacy. In 1918, Gandhiji and Anasuyaben Sarabhai or "Motaben" led a non-violent strike for an increase in workers' wages and a bonus in the wake of the plague that struck Ahmedabad at that time. They then founded the Textile Labour Association (TLA) or Majoor Mahajan in 1920.

Ela Bhatt, founder of SEWA and the SEWA movement, was born into a family of freedom-fighters. She joined the TLA in the 1960's and soon became the head of the women's wing. It was then that Supabai, a head-loader in the main cloth market, came to her for help. She and her co-workers were being paid a pittance by the wholesale cloth merchants for whom they transported bales of cloth on their heads or in their 'haath laris' or hand-carts. Ela Bhatt often recalls that Supabai and the other women head-loaders opened her eyes to the world of informal women workers---one of exploitation, injustice, exclusion and poverty.

¹ Collected Works of Mahatma Gandhi, Vol.No.20, Item No.78, June 1st, 1921

Head-loaders were among SEWA's earliest members and still are. Soon a steady stream of informal women workers made their way to SEWA. There was Chandaben, an old clothes vendor and Sumanben, a 'datan' or toothbrush vendor, both of whom were founder-members of SEWA Bank. Unschooling but smart, and with plenty of life experiences and insights, these women and others joined hands with Elaben to form SEWA, SEWA Bank and later many more membership-based organisations of the SEWA movement. The planning for SEWA and the growing movement was inclusive, participatory and democratic from the start.

Currently informal workers account for over 90 per cent of the Indian workforce or more than 500 million workers. As far as the female workforce is concerned, more than 94 per cent are informal workers. Informal women workers are poor, predominantly from socially disadvantaged castes and communities, and face gender discrimination at every step in our patriarchal society. Hence, taking a cue from Gandhiji's talisman of starting with the most vulnerable, Elaben and other pioneers of SEWA began organising them into our union and later into cooperatives.

Today SEWA is both a national union and a movement of 1.8 million women in 18 states of the country. We have learned that the first and most critical building block is organising---the process of bringing women together, uniting them across caste, religion, language, geography and ethnicity and building their solidarity. Class barriers are also surmounted as more middle class women join the movement, strengthening the sisterhood. SEWA's members are streetvendors, manual labourers like farmers and construction workers, service providers like waste-recyclers, home-based workers like garment workers and small producers like artisans. While their occupations may differ, they face many common challenges and struggles. Their lives are a constant quest for work and income security, food security and social security. The latter, in our experience, entails health care, child care, insurance, pension and housing with basic infrastructure like a tap and toilet in every home.

The early years of organising women were replete with lessons. There was no blue-print to follow. Very few had organised informal women workers in the 1970's. Access to financial services was one of the major barriers to economic empowerment. Banks were nationalised but told women that they were un-bankable. Chandaben famously said: "We are poor but we are many. Let us have our own bank!" Four thousand women pooled their hard-earned money of ten rupees and approached the Reserve Bank of India (RBI) for a licence. After much cajoling of the RBI officer, and learning how to sign their names, Chandaben, Sumanben and others registered SEWA Bank in 1974 as the first cooperative women's bank in the world. They were elected to serve on the board of the bank and from the start decided all policies like interest rates, criteria for lending and more.

Organising women was not all smooth sailing. We learned that when demanding minimum wages for agricultural labourers in the nearby villages or for 'khol' or quilt-cover makers in the Dariapur quarter of the old city, women faced all kinds of pressures and injustices from landlords, contractors and even their own men-folk. Minimum wages were provided to landless agricultural labourers with the intervention of the labour department and SEWA by day, only to have these taken back by the landlords by night. In Dariapur, Karimaben and Rahimaben led the struggle for increase in wages for 'khol' makers whose own family members were under-paying them. Both these fearless leaders, also single mothers, were victimised by the contractors. It was then that Karimaben suggested that the women start up their own production unit with SEWA's support. They registered their cooperative Sabina and began working for themselves---they were the users, managers and owners of their own organisation. This was in the late 1970's and was SEWA's second collective social enterprise after

SEWA Bank. Sabina flourished and more women were drawn to it like a magnet as they obtained decent work and income. Soon the contractors and merchants were forced to increase the wages they were offering to the women. We had intervened in the labour market with a strategy developed by the women and one that has remained with us ever since---the joint strategy of organising women into unions and cooperatives to build their collective strength and bargaining power. The same strategy has been effective in organising landless labourers, artisans and dairy farmers in rural areas. With alternative sources of work and income from dairy cooperatives and craft collectives that they developed together, women became less dependent on landlords and contractors than before.

My own journey at SEWA began in the informal settlement of Shankarbhuvan almost four decades ago. This sprawling maze of dwellings located on the riverfront was created about 100 years ago on a garbage dump. Most the residents are from the Vaghri community and are streetvendors. Their fore-parents migrated to Ahmedabad, much like the migrant workers of today, for better livelihood opportunities. They are astute business people and sized me up in no time. “ If you are here, like other educated people, to tell us about family planning, you might as well leave,” they warned. Soon the women took me under their wing, taught me ‘garba’ and Gujarati and explained what exclusion and planning without people in the centre was all about. First, being streetvendors, they were regularly beaten and harassed by the police and the municipal authorities. They were evicted from the markets of the city, treated as petty thieves due to their caste and made to pay huge sums to prevent confiscation of their goods and to avoid arrests. Second, their neighbourhood had no toilets, water supply, paving, garbage disposal nor streetlights. Third, the women told me: “We have to have four to six children so that two or three survive”. That was lesson number one on family planning from women’s perspective.

But there was more. The Ahmedabad Municipal Corporation (AMC) had a 90-10 scheme for building toilets---ninety per cent subsidy from the AMC and ten per cent contribution from individuals. The women and men of Shankarbhuvan had no idea of the scheme. They just used the riverfront to relieve themselves. Further, they did not know how to go about filling up forms, where to submit them and to whom, and how to follow up. And where would they get the money to pay their contribution? Fortunately, they all had bank accounts in SEWA Bank and could take loans to pay for their toilets.

These and other experiences in the city led us to form Mahila Housing SEWA Trust (MHT), an organisation committed to housing and basic infrastructure for informal women workers and their families. We worked with our local women leaders called ‘aagewans’ to make the 90-10 toilet scheme actually reach women and got the local Member of the Legislative Assembly (MLA) to pay for paving and streetlights. Water continued to be a problem and there were regular brawls at the common water taps. As the women were organised into their union and later neighbourhood collectives by MHT, they were able to convince the AMC engineers to survey the area. The engineers told us that putting in water pipes was impossible due to the porosity of the land, being on a garbage dump.

These experiences and the bridge built between women and the AMC officials was helpful and soon together we crafted ‘ Parivartan’, a programme to provide seven basic services in informal settlements like Shankarbhuvan, in situ and regardless of land tenure or ‘patta’. The services

provided were tapped water, a toilet, garbage disposal, street-lighting, paving, laying of sewage pipes and storm water drainage.

Parivartan, literally meaning change, really took off and changed the face of 50 settlements and 12,000 households in Ahmedabad. Mahila Housing SEWA also grew and began to work in other cities across India—Surat, Vadodara, Jodhpur, Jaipur, Delhi, Ranchi and more. It expanded the services offered—helping women obtain land tenure, legal electricity connections, construct better housing and offered low cost innovations like sky-lights, to mention a few. As word spread of this in-situ model of urban renewal in informal settlements, Parivartan found its way to Viet Nam, Indonesia and elsewhere, adapted to their context and culture.

When I watched Charles' film, I was struck how ahead of his times he was. He could not have known that at SEWA we would discover the same solidarity model of re-vitalising neighbourhoods and planning with and by people themselves. Like him, we have learned the importance of organising—bringing people together, building their solidarity and starting with them in all planning—their ideas, their needs and insights. We have seen that when we have faith in local people, especially women, then the solutions emerge. There is churning, even disagreement and conflict but eventually most often a path emerges that works for all. In the Parivartan programme, in order to obtain the seven services, every single household had to contribute Rs 2000 and the rest of the Rs 20,000 was invested by the AMC. In order to lay down pipes and undertake paving, some homes had to give up some part of their dwelling. This was discussed in open meetings and practical solutions were found. In almost every settlement, there were very poor families or single women like widows who could not contribute. When we sat down to find a way forward, it was the women who said: “If she cannot pay, then we will pay her share. We will divide up her contribution amongst ourselves.”

This decentralised planning and implementation for improving urban neighbourhoods reaffirmed the importance and power of bottom-up planning. Unfortunately, the Parivartan story, despite its proven effectiveness, was slowly wound down in 2005 and by 2009-2010, it had come to a grinding halt as centralized planning and more top-down approaches replaced it.

And it is not just about revitalising urban neighbourhoods. Whether planning for microfinance, insurance, health care and livelihoods, the same lesson holds true: start with women and the poorest and most vulnerable in the centre of all efforts, organise them and help build their solidarity and you will be on the right track.

The second lesson we have learned all these years is the importance of collectives. Whether for urban, rural or tribal women, organising should lead to their own democratically-run, membership-based organisations. These may take several different forms depending on the need and context—unions, cooperatives, Community-Based Organisations, Self-Help Groups and their district-level associations, to mention a few. Initially, women may choose to work as an informal collective but for long-term sustainability, registration is essential. It binds us together in good times and bad. We stress on membership-based organisations as this means that women pay dues or take shares, thus becoming owners of these.

Third, leadership must be in local hands, and we firmly believe, preferably in the safe hands of women. At SEWA we have seen, and during this COVID-19 pandemic too, that women are more inclusive and ready to take leadership even in the most trying of circumstances. Local, working class

women leaders, our 'aagewans' have not only been providing immediate relief, but now are helping their families and communities recover and re-build their lives and restore their livelihoods. When the pandemic struck, it was women who said: "Let us make a list of the poorest and most vulnerable and give them food and health kits first." In Surat, when thousands of migrant workers ran out of money and food, it was women who cooked and fed them, even though their own resources were stretched to the limit. 'Aagewans' accompanied the workers to centres where they could obtain train tickets to go home, saving them from extortionary touts.

Fourth, when women leaders are given a place at the policy table---whether in the Ahmedabad Municipal Corporation or in Delhi or at the International Labour Organisation (ILO) or elsewhere---they speak out fearlessly. Voice and representation of informal workers, especially women, in all policy-making and planning is critical. It is not only authentic and convincing, but also shows the way for policy-makers at all levels—from the local to the national and global levels. Chandaben, the old clothes vendor-founder of SEWA Bank once addressed finance ministers from five countries in Delhi, including Dr Manmohan Singh, then Finance Minister of India. She explained the intricacies of microfinance and why financial inclusion was essential for economic empowerment. Varshaben, a small farmer and health worker, was the keynote speaker at the Universal Health Care conference in Bangkok and explained how primary health care leads to poverty reduction. Ayeshaben flew to Dakar, Senegal, to tell her story and motivate informal women workers there to form their own union. And there are many more like them who have left national and international audiences spell-bound by their clear thinking, articulation and concern for the well-being of all. For all these women, life is never the same. Varshaben was honoured in a public function as the first person ever in her Thakore community to travel overseas. Ayeshaben was asked to stand for election in her municipal ward. The social and economic status of these 'aagewans', whether in their families or their communities change significantly, and they are sought out and well-respected.

Fifth, 'aagewans' bring their leadership talents to different committees and forums. Whether it is the School Management Committee or the Village Health Sanitation and Nutrition Committees (VHSNCs) or the village panchayats, these women breathe new life and energy into these platforms. I am most familiar with the VHSNCs and their urban counterparts, the Mahila Arogya Samitis (MASs). Most of these local health committees entrusted with assisting in planning, implementation and monitoring of public health programmes were moribund or defunct. When SEWA was asked to re-vitalise these, we turned to the 'aagewans' yet again. They not only turned these around, enabling constructive health action like cleanliness drives, identifying malnourished women and children and more, but they also exposed corruption at the local level. Funds that went astray began to be put to use for the first time. Small gains, step by step but important harbingers of change at the local level nonetheless.

Sixth, when organised into membership organisations like cooperatives, it becomes easier for the local authorities, private players and others to join hands with women and ensure that goods and services actually reach the last mile. During the current COVID-19 pandemic, our health cooperative Lok Swasthya SEWA², mobilised and trained our 'aagewans' to provide simple messages on how to prevent infection, where and when to go for early detection and treatment. The local public health officers also asked them to assist with monitoring of possible cases and provide psychosocial care and counselling. They continue to work hard to dispel the pervasive fear and stigma associated with

² Lok Swasthya literally means People's Health

the virus. Women confide in them about abuse and violence which is now also on the increase. In a short span of time 800 'aagewans' from 11 states reached 300,000 households and continue their work of providing information, referring the sick and comforting women and their families. Further, Lok Swasthya had been running SEWA Shakti Kendras, literally empowerment centres, where women had been obtaining information on various government schemes, assistance in filling forms and obtaining the required documentation and hand-holding through the maze of procedures to actually get their entitlements and services. These centres have now become hubs for relief and rehabilitation. They have also become focal points for government services like pension and cash transfers. Government officials have been disbursing much-needed cash to widows, the elderly and others at our centres, ably supported by 'aagewans' to ensure that this support reaches those that are entitled to it.

Yet another lesson that has emerged is that of sustainability. If we want our plans and programmes to be sustainable in the long-term, local people have to own these and run them too. As part of Parivartan, each family contributed a small community-based fund which was used for maintenance and repairs and any other matters that needed attention. Decisions on how to use the fund and its management was entrusted to a Community-Based Organisation (CBO) located in the neighbourhood with an elected committee. Women constituted two-thirds of the committee. The 'aagewans' on the committee now call themselves "Vikasini bens" or literally development sisters. This approach of community contributions as a step towards financial sustainability along with governance structures which are democratic, decentralised, transparent and accountable to the local community is a common thread that runs through all SEWA's action and the collectives it has developed. We have learned that when we start with our own contributions, revenue and funds follow—either income we raise ourselves or are provided by others or both--- and our organisations slowly become financially sustainable. SEWA Bank today is a Rs 300 crore women's cooperative bank with a board that is elected by share-holders, eighty per cent of whom are the informal women workers themselves. Women with higher levels of education constitute the remainder of the board and committee members, bringing in their skills, education and talents to match the life-long experiences, talents, skills and insights of their working class sisters. Our National Insurance VimoSEWA Cooperative, the first all-women insurance organisation in the world, has a board with women from five states along with insurance professionals. The women are the insurance policy-holders, owners and managers. Ashaben Ajmeri is the President, a former garment worker and ace insurance 'aagewan', she leads from the front, always stressing on viability and carefully reading out the balance sheet at board meetings.

The SEWA journey is studded with many more life experiences and lessons. This organising and solidarity approach has held us in good stead in every crisis whether natural or human-made. We have supported each other through the earthquake of 2001, cyclones, floods, droughts, repeated communal violence that threatened our solidarity and now, perhaps the toughest challenge that all of us have faced so far--the COVID-19 pandemic, upending the world as we know it and our lives. The pandemic is a health, livelihood and humanitarian crisis rolled into one. It poses the severest challenges not only to SEWA but to all of us. Here too, the lessons of collective strength and solidarity all these years have come to our aid.

With a strong network at the grassroots level in 18 states, we were able to act like a rapid action team, bringing immediate relief of food, health kits and other essentials, along with life-saving health education and information on this new virus. 'Aagewans' led all efforts, assessing needs, delivering

goods and services, monitoring the health of their communities, referring them to further care on time and providing comfort and solace to the sick and bereaved. Equipped with masks and sanitizers, they thought of their neighbours first, often going hungry themselves. Being local, they could reach families door-to-door and were called upon by the local authorities to assist in the fight against the virus. They served people of all castes, communities and faiths. They made sure no one was left out or left behind. They also surveyed families, and collected data that would enable livelihood restoration and rehabilitation.

Among the many lessons of this pandemic is that of partnerships and dialogue. The pandemic has spared no country, no class of people or community. If we are to get through this, then we must do so together. That is the only way. It has shown us all how interconnected we all are, all part of the larger human family, where each of us must play our part with responsibility, caring and compassion. It has also showed us how interconnected and interrelated we are with Nature and the survival of our planet, and where the wanton exploitation of our resources, greed and inequality has led us. The fault lines of every society lie exposed. Perhaps nowhere has this been more apparent and poignant than in our own country, home to the largest absolute number of low income people on the planet. As we watched our fellow citizens trudge home with their meagre belongings and no money, many of us not only felt their pain but also were ashamed of our collective failure---a massive planning failure on our part. How could we not know that more than ninety per cent of our people are informal workers and millions of these are migrant workers? Why did we not think of them as we planned our strategies to meet the corona virus challenge? We knew what we needed to do to ramp up our public health system years ago, but we under-invested and postponed allocation of resources for public health and especially for front-line health workers like 'aagewans'.

This is a time for reflection and action, not fault-finding. We need to seriously begin the dialogue first with ourselves and then with others, whoever we are and wherever we are, about what kind of society and economy we want to create during and after this pandemic. This could be a time for change and constructive action to seriously address the challenges of inequality and inequity that plague India. It certainly is a time to think of ways to support and be in solidarity with our fellow citizens no matter what we do and where we live. It is also a time to reflect on alternatives to the way we live our lives, so that we tread lightly and sensibly on our planet. Low income people in our country rarely ask for hand-outs and doles. All they want is livelihood and access to basic services like health care, housing and water and sanitation, so that they too can a life of dignity and with hope for their children's future. They are famous for 'jugaad'³, doing more innovatively and inventively, and with less. Many of them, and especially women, live close to Nature and respect the earth's resources in a manner that some of us have forgotten how to do. We need to re-learn from them and re-set and refresh our strategies for life and living. We can do so by opening up channels for discussion, debate and dialogue and pool our strengths through partnerships.

In SEWA's experience, partnerships have been essential to keep us moving forward. Women from all different backgrounds have partnered in our movement, re-defining sisterhood and the concept of family. We have partnered with national organisations like the Insurance Regulatory and Development Authority of India (IRDAI) to democratize insurance and tailor it for low income people, with government at district and municipal level for development programmes like Parivartan, with the Ahmedabad Municipal Corporation for two baskets-worth of space for women streetvendors in

³ The translation in the Oxford dictionary for jugaad is a flexible approach to problem-solving that uses resources in an innovative way

the newly renovated heritage area of the city and with public health authorities in our common fight against the virus in the villages and towns of our country.

It has not always been easy. When Elaben, Lakshmiben and other streetvendors demanded space in the main market, Manek Chowk, in Ahmedabad, the women were met with eviction, arrests and violence. When negotiations broke down, they filed a case in the Supreme Court of India over three decades ago arguing for their right to livelihood. The Court ordered that the status quo be maintained or a special market be created. Today the fourth generation of vendors sells their wares in the same marketplace. Then the streetvendors' struggle, one of our signature campaigns for our rightful space in the markets and also in our economy, developed into a national one, and four decades after the Manek Chowk struggle, the Parliament passed a law in 2014 for their protection and inclusion in all urban planning. From organising streetvendors into their union, to dialogue and negotiation with local authorities and the police, to legal action, policy and law-making and back to organising and dialogue when Ahmedabad was declared a heritage city. It is always a long road with twists and turns, ups and downs. Recently streetvendors worked with the Ahmedabad Municipal Corporation to plan for space in the heritage area of Bhadra, with special demarcation for women vendors. The clincher was when the women started their planning meeting with a 'sarva dharam' or all-faith prayer. The whole atmosphere changed to one of reconciliation and peaceful solutions.

While the Bhadra heritage planning with vendors ended with a positive outcome for all, this was not the case when the corporation decided to convert Kankaria Lake, a public space, into a gated park with entrance fees. The children in our crèches who live in crowded areas used Kankaria Lake with the zoo nearby as a favourite picnic spot. Padmaben, manager of our child care cooperative, and I rushed off to the AMC. "What kind of planning is this?" we asked the Standing Committee Chairman. "Where will our children play? How can working class families afford the entrance fees?" We debated and discussed but to no avail. The fortification of Kankaria lake, the riverfront park and other spaces on the pretext of beautification continues.

Charles understood the importance of participatory and inclusive planning long ago, including public spaces for our children to play, to learn values of cooperation, tolerance and sharing. His writings reveal a commitment to creative solutions based on dialogue and partnerships, though at times he rues the lack of political will. We at SEWA share this. I have been part of several committees and commissions to re-imagine and re-structure public health in India, and yet we did not invest in nor implement the plans we developed. Maybe we needed to do more home-work with local people, especially women, and build bottom-up plans more than we did.

In his convocation address to the graduating class of young architects in 1995 at the School of Architecture and Planning in New Delhi, Charles said, "Architecture and urban planning do not exist in a vacuum---they reflect and influence the social and cultural processes around them. It is from such manthan, such churning, that new ideas and new energies emerge."⁴ Surely we are in a time of 'manthan' today as well. Charles wrote that if ever there were to be a Bill of Rights for housing, it would have to enshrine cardinal principles⁵ : incrementality, open-to-sky, space, equity,

⁴ Correa, Charles, "Make Sure it's Your Train" in A Place in the Shade, the new landscape and other essays, Charles Correa Foundation, p.149

⁵ Op cit., "Equity", p.213.

disaggregation, pluralism, malleability, participation and income generation. He said these principles should be non-negotiable.

These cardinal principles resonate with us at SEWA. We would also expand these, as Gandhiji did long ago to include: truth, non-violence, equal respect and value of all faiths, castes and genders, swadeshi or promoting the local, whether employment, ideas or approaches, and a respect for the environment.

As we pay tribute to Charles Correa today---the architect, the planner, the humanist and concerned and empathetic citizen let us reflect on what each of us can do, in our own ways, to take forward the vision he laid out and the people-centred planning and action he invited us to take.

Perhaps it is also fitting also to recall Gandhiji's message to all of us, tucked away in his writings in the library of the building Charles created:

“I will give you a talisman. Whenever you are in doubt or when the self becomes too much with you, apply the following test: Recall the face of the poorest man (woman) whom you may have seen, and ask yourself, if the step you contemplate is going to be of any use to him (her). Will he (she) gain anything by it? Will it restore him (her) to a control over his (her) own life and destiny?” In other words, will it lead to Swaraj for the hungry and spiritually starving millions? Then you will find your doubts and your self melting away.”⁶

⁶ Mahatma Gandhi—the Last Phase, Vol II, p.65, 1958. The addition of woman, her and she in parentheses is mine. Also see Gandhi's Talisman in mkgandhi.org.