



Water and Sanitation Financing

The History of the Sunder Nagri Jhuggi, East Delhi

Sunder Nagri is one of the largest resettlement colonies - a byproduct of the 1975-1976 "Clean Delhi Drive" by the Government of India. The optimistically named "Clean Delhi Drive" effectively displaced thousands of urban residents, driving them to inner-city slums like the Sunder Nagri Jhuggi in East Delhi.

When the 50 or so initial households moved to Sunder Nagri, it was desolate, wild, and unsettled. "There was nothing here" confided Chotiben, a local community leader and one of the earliest residents of the Sunder Nagri slum. "There was dirt, mud and trash everywhere. Insects, wild animals - it was like a forest, completely overgrown." Cut off from government services and infrastructure, residents were forced to wake up at 3:30 AM and walk 2 to 3 kilometers to collect water in buckets for their cooking and washing needs. "You would have to wake up early and walk to the water tank before the water finished. If you were late or sick you wouldn't have any water for the day. During Ramadan we wouldn't have time to get water and it would be a real problem," disclosed one Muslim resident of Sunder Nagri.

With no individual or community toilets, residents had to defecate openly in the wild. One middle-aged woman described the experience as "Scary. We were always scared at night that an animal or an insect would bite us. There were no lights and we were scared that we'd fall into a hole and no one would find us or some animal or

maybe even a man would attack us. Many days we would just not eat dinner, so that we wouldn't have to go to the bathroom at night."

These early residents of Sunder Nagri lived in makeshift huts of woven mats. These huts were little protection from the unforgiving monsoon rains and the harsh Delhi winters. Disease and illness was rampant. Many children died from jaundice, malaria, and diarrhea in these early days. Sickness eventually became a part of life. "There were so many insects around. The water was dirty. We all knew it, but what could we do?" disclosed one woman who moved to Sunder Nagri Jhuggi in the late 1970s.

A move in a positive direction

Over time, though, residents began to save and incrementally improve their housing. Brick and concrete slowly replaced woven mats. The landscape of Sunder Nagri jhuggi was finally changing, and for the better.

While some residents could handle these small investments, like rebuilding one room in their house with bricks, they lacked the funds to finance larger infrastructure improvements. As a result, they remained severed from basic water and sanitation access. "The government wasn't coming here and we were scared that they would force us to move if we complained too loudly," said one Mahila Housing Trust beneficiary.

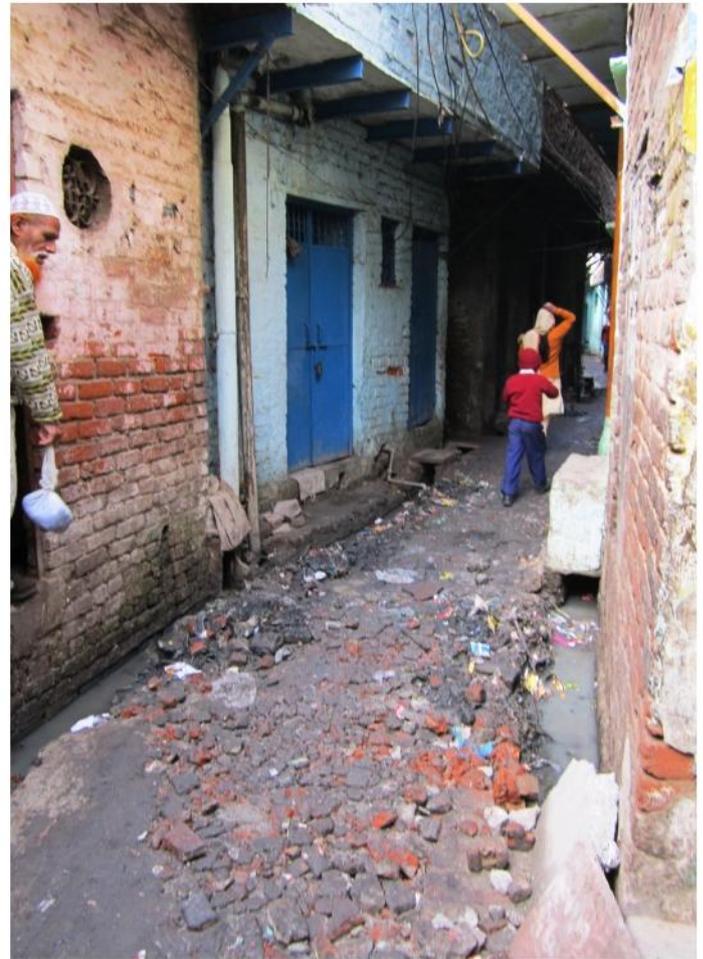
In 2009, the Mahila Housing SEWA Trust (MHT), an affiliate of the Self Employed Women's Association (SEWA), with a focus on improving the housing and infrastructure conditions of poor women in the informal sector, arrived in Sunder Nagri. The arrival of MHT marked a real improvement in the living conditions of many residents.

Access to water & sanitation

After hearing about the poor quality of water and sanitation in Sunder Nagri from SEWA affiliates, MHT began to organize mohalla or community meetings in Sunder Nagri. These initial meetings introduced residents to the SEWA movement and its philosophy of self-empowerment as well as MHT's work in slum infrastructure upgrading in other urban areas of India.

Through these meetings, MHT Staff began to educate residents about their right to clean water, sanitation, and better quality housing. They described different government schemes for water and sanitation and explained how to access these. Many women were nervous about traveling alone to distant municipal offices, unsure of how to navigate complicated transport systems or how to respond to questioning government officials. MHT responded by organizing series of training sessions, which helped guide women through these issues and built up their own capacity.

They also led trips to local water boards and municipal councilor's offices until women had gained the confidence to lead these trips themselves. As part of their capacity building initiatives, MHT has helped residents obtain ration cards and unique identification



BLOCKED DRAINS AND NARROW PASSAGES MARKED MANY STREETS OF SUNDER NAGRI



MHT BENEFICIARIES AND STAFF WORK TOGETHER TO IMPROVE THE INFRASTRUCTURE AND HOUSING CONDITION

cards, which have made them eligible for government infrastructure and housing schemes. While some men were reluctant to let their wives travel alone to government offices or MHT community meetings, they resigned their complaints after seeing the improvement brought about by their wives.

MHT has also worked extensively to improve the water and sanitation condition of Sunder Nagri. Recognizing an acute need for water connections, MHT began to offer loans for underground water pumps and individual hand pumps. Additionally, MHT tackled the challenge of open defecation through disbursing loans for individual toilet loans. Residents are healthier, more productive, and more confident as a result of these improvements.

Bringing water to residents through a unique community based model

Parveen Raiz, or Chotiben as she is affectionately called, has lived in Block F2 of Sunder Nagri for the past 35 years, sharing a lane with 15 other households. With no water connections in the jhuggi, residents were forced to pay Rs 25 per day for their water needs. They were frustrated by having to schedule their day around water timing and the heavy physical toll of lugging water buckets. Yet, the lack of infrastructure financing options made alternatives seem impossible.

An improved water alternative emerged in a MHT community meeting held last year in Sunder Nagri. Chotiben had been complaining about the poor water scenario in Sunder Nagri when a MHT staff member began to explain the success of MHT's infrastructure work in the Savda Gevra Resettlement Colony in West Delhi. Like Sunder Nagri residents, Savda residents were cut off from water services. Yet, through MHT's Rs 10,000 - 20,000 loans for underground water pumps many Savda residents now had individual water connections. A number of Sunder Nagri residents, including Chotiben, insisted on visiting Savda to see if it was possible to replicate this program in their community.

So, MHT organized a trip to Savda where residents saw that through infrastructure financing underground water pumps and individual hand pumps were present at many houses. People were no longer struggling for water, planning their days around water, or worrying about missing the water truck. Sunder Nagri residents were convinced.



CHOTIBEN IN THE HOME SHE SHARES WITH 10 OTHERS

The dense neighborhood and narrow lanes of Sunder Nagri, however, made it structurally impossible to build individual underground water pumps. So, MHT proposed an alternative: build one community underground water pump and allow residents to create individual water connections from this pump to their houses. One community underground pump would solve the physical constraints imposed by the dense neighborhood. In addition, costs would be spread amongst 16 users rather than just one or two - making the water pump affordable to residents.

MHT would offer a Rs 20,000 loan to construct the underground water pump on the condition that all 16 households in the lane agree to contribute to repaying the loan. Under this proposal each of the 16 households would have to pay Rs 125 a month as an installment to MHT and would get access to water in exchange. To keep loan simple, MHT would officially make the loan out to two beneficiaries: Chotiben and her neighbor Sabraben. The pump would be constructed underneath their houses.



ALL HOUSES IN CHOTIBEN'S LANE HAVE INDIVIDUAL WATER TAPS, FINANCED THROUGH A MHT INFRASTRUCTURE LOAN.

In order for this to happen, Chotiben had to convince all 16 members of her lane to agree to MHT's conditions and the concept of a community to individual water connection. The local Residents Welfare Association (RWA) that MHT had helped form assisted in organizing community support for this infrastructure project. The RWA held multiple meetings at night and explained the mechanics of financing, constructing and maintaining the water pump. After several meetings, all 16 households finally agreed to finance the underground water pump.

As part of the terms of MHT's loan, a Rs 20,000 joint liability loan for an underground community water pump was made out to Chotiben and her neighbor Sabra Sabruddin. The community water pump would be built between Chotiben and Sabra's houses. The other 14 residents on the lane would pay Chotiben and Sabra Rs 125 a month to build individual water connections to their houses. As a result, all 16 households on the lane would pay Rs 125 a month as loan installment payments. In exchange they would all have access to reliable, good quality water at their houses. While the MHT loan was only issued to two names, all 16 households were able to benefit.

The RWA also helped organize the maintenance and operations of the community water pump. As part of their duty, they decided upon the schedule and timing of the water pump, the maintenance fees, and the hiring of construction firms to build the water pump.

MHT's innovative community to individual infrastructure approach has been so successful that it has already been replicated five times in Sunder Nagri, alone. The model spreads large infrastructure costs over a number of users, thereby making it affordable and accessible to poor residents.



A MOTHER AND CHILD SIT PROUDLY NEXT TO THEIR WATER TAP, WHICH WAS FINANCED THROUGH MHT'S LOAN



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How has a water connection changed your life?

When MHT brought in water loans residents' lives changed. The water crisis was finally over. According to one beneficiary, "We can shower, wash our clothes, and wash dishes whenever we want. We finally have free time. We don't have to lug heavy buckets anymore or wake up at 3:30A.M. for water."

"All you need in life is water and housing. Without water you can't live. We can finally live freely"

MHT helps neighborhood improve its sanitation conditions

MHT has also addressed the challenge of open defecation through facilitating the construction of community toilets and offering loans for individual toilet construction. MHT has collaborated closely with local municipal councilors and Rajiv Awas Yojana officials to conduct a socio-economic survey of Sunder Nagri. The results of this Survey have helped drive the construction of community toilet blocks.

In addition, recognizing household preference for individual toilets and the rising incomes of Sunder Nagri households, MHT began to offer loans for individual toilet construction. MHT has offered more than 50 loans for individual toilet construction. Similar to Chotiben, most women form joint liability groups to access these loans. All loans are repaid within 1 year.

Mechanics of individual toilet loans

Toilet construction cost: Rs 15,000

MHT loan for toilet: Rs 15,000 (loan) + 10% (security) + 3% (processing fee)

Term: 12 months



A GIRL PLAYS IN THE STREET IN FRONT OF HER HOUSE

Conclusion

Today Sunder Nagri is a diverse neighborhood of multiple communities, languages, ages, and ethnicities coexisting. Close to 100,000 residents spread across 11 blocks and 200 acres call Sunder Nagri home. The majority of the residents are low-wage earners—factory workers, security guards, shopkeepers, auto drivers, weavers, tailors and vegetable vendors. Many women are home-based workers, working as seamstresses, bidi rollers, and mala (necklace) beaders amongst other occupations.

The recognition of links between proper sanitation, water and housing and health, productivity and income drives residents to invest in their infrastructure and their communities. As Reshaben said "the most important things in life are water and housing. Without them you are nothing."



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