



**Western University**

---

**From the Selected Works of Bipasha Baruah**

---

2007

# Assessment of Public-Private-NGO Partnerships: Water and Sanitation Services in Slums

Bipasha Baruah, *Western University*

# Assessment of public–private–NGO partnerships: Water and sanitation services in slums

Bipasha Baruah

---

## Abstract

*The Self-Employed Women's Association (SEWA) is a trade union founded in 1972 to organize women in the informal sector in the western Indian state of Gujarat for better working conditions and social security provisions. The Gujarat Mahila Housing SEWA Trust (MHT) and the SEWA Bank are independently registered SEWA sister organizations that facilitate self-employed women's access to housing and financial services, respectively. This paper seeks to document and critically analyze the experiences of MHT and SEWA Bank in partnering with the state, the private sector, funding agencies, urban local bodies and other NGOs in developing and delivering housing, water and sanitation programs for low-income urban families living in slums. Using MHT as a case study, this paper will shed light upon challenges and opportunities NGOs may face while collaborating with partners with different core philosophies, motivations, working styles, strengths and constraints. The paper also makes recommendations that would enable different actors to play an optimal role in partnerships designed to improve the living and working conditions of the poor.*

*Keywords:* Public–private partnerships; Water; Sanitation; NGOs; Slums; Women; India.

---

## 1. Introduction

The concept of public–private partnerships (PPP) has assumed a new salience in recent times in development practice and policy, but the extent to which they represent a transformation of development is deeply contested. PPPs are being heralded by some as a landmark paradigm shift in development discourse (Osei, 2004). Others regard them as a compromise solution and a replacement for the dogmatic pursuit of market economics and state-led development (Crawford, 2003; Mallarangeng and van Tuijl, 2003). In effect, they are sometimes seen as a compromise between capitalism and socialism. Even those supportive of the general thrust of partnerships frequently draw attention to the difficulties in achieving 'genuine' partnership based on equality and mutual respect in a context where one party is in possession of the wallet and the other the begging bowl (Maxwell and Riddell, 1998; Maxwell and Christiansen, 2002). Critical voices maintain that PPPs are merely about contracting out arrangements with a few rhetorical caveats to make them look less like a 'servant/master' model or a 'marriage of convenience' than having genuinely shared beliefs and goals (Faulkner, 2004).

This article explores opportunities and constraints faced by non-governmental organizations (NGOs) collaborating with public- and private-sector organizations on developing and delivering housing, water and sanitation programs for low-income urban families living in slums. Specifically, it presents the experiences of three interrelated development NGOs in the western Indian state of Gujarat as a case study of the status of public–private partnerships for urban development in South Asia. The Self-Employed Women's Association (SEWA) is a membership-based NGO founded in 1972 to unionize women in the informal sector for the achievement of better wages and improved working and living conditions. The Gujarat Mahila Housing SEWA Trust (MHT) and SEWA Bank are SEWA sister organizations that facilitate self-employed women's access to housing and financial services, respectively. Roughly 97% of SEWA's urban membership lives in slum areas, mostly in the city of Ahmedabad (Rose, 1992). According to a survey conducted by the Ahmedabad Municipal Corporation (AMC) in the mid-1990s, 42% of Ahmedabad's population, or approximately 1.2 million people, live without the most basic amenities (Kundu and Mahadevia, 2002).

This research was conducted within the context of a city-wide Slum Networking Project (SNP) in Ahmedabad aimed at transforming the physical environment of slums as well as improving the social and economic lives of slum dwellers. Also known as the *Parivartan* (meaning 'transformation')

---

Dr. Bipasha Baruah is Assistant Professor at the Department of Geography, California State University, Long Beach, CA. E-mail: bbaruah@csulb.edu

in Hindi and Gujarati) project, it aims to provide a package of basic infrastructure services, including household connections for water supply, individual toilets, storm water drainage, paving of internal roads, street lighting, water and sanitation in an affordable manner. It has worked to achieve these objectives through a partnership involving slum communities and their representatives, community-based organizations (CBOs), the AMC, local partnering NGOs, international funding organizations — represented largely by the World Bank and the United States Agency for International Development (USAID) — and three participating private sector organizations. MHT served as the NGO partner in 38 slum upgrades at the beginning of 2003.

The fieldwork for this research was carried out over a period of seven months in 2003. Data collection involved: extensive archival research (including annual reports, external and internal evaluations of the slum upgradation project, published and unpublished academic research, urban policy documents, land tenure studies, proceedings of workshops and seminars on partnership projects, draft national slum policy, Gujarat state slum policy, city and town planning documents); focus groups with slum dwellers in eight slums where slum upgradation work had not begun and five slums in which all the infrastructure has been delivered; 20 semi-structured interviews with staff at MHT, SEWA Bank, AMC, World Vision, *Disha* and other NGOs in Ahmedabad; focus groups and multiple discussions with MHT field staff; an exposure and dialogue program requiring a three-day stay in a slum with no public amenities and close day-to-day interaction with a host family; and participant observation including accompanying MHT staff to slum visits, sitting in on staff and CBO meetings, and observing interactions between MHT and funding organizations. A draft of major findings was shared with MHT and SEWA Bank staff in a workshop and many of their comments have been incorporated in this analysis.

## 2. Shelter for the urban poor

Providing adequate housing, water and sanitation services to urban populations, and especially to the economically disadvantaged sections among them, has become a much-needed development intervention not just in South Asia, but in the Asia Pacific region in general. In India, only 38% of the population has access to sanitation services and only 75% has access to water (World Bank, 2007). The Asian Development Bank (2007) estimates that India's housing shortage is as high as 40 million units, suggesting that more than 200 million people are living in chronically poor housing conditions or on the streets. Governments across the region have made new efforts to meet the challenges through measures such as: formulating national housing policies; strengthening existing institutions and creating new housing institutions to scale up housing supply, credit

facilities, production of building materials and training of personnel for human settlements management; and the review of existing legislative frameworks and regulatory machinery to augment land supply (Shah, 1993).

While these are hopeful signs, they still constitute woefully inadequate responses given the scale, complexity and gravity of urban poverty and its associated problems in the cities and towns of South Asia. In 2003, of the estimated 865 million slum dwellers around the world, 550 million lived in Asia (UN-Habitat, 2003). Shah (2003) identifies the following key reasons for the continued and growing marginalization of the urban poor in the fierce competition to acquire living spaces within cities:

- rapid growth of slums and other forms of informal and irregular settlements, and their occasional uprooting through demolitions and evictions;
- overcrowding;
- deteriorating quality of old housing stock;
- rapidly depleting affordable rental housing stock;
- unaffordable land and housing prices;
- high vacancy rates despite rental housing shortage;
- inadequate supply of formal housing;
- inadequate or inappropriate credit facilities;
- declining standards in the availability and quality of infrastructural services and amenities;
- inequitable distribution of space and services between different socio-economic groups; and
- the increasing control of urban land and other key components of housing production by local elites and other vested interests.

Governmental attitudes toward slums, shantytowns and other types of grossly inadequate but burgeoning informal human settlements have also changed over the decades. The post-independence enthusiasm for modernizing and industrializing India originally led governments to seek aggressive bulldozing and eviction initiatives to clear slums without any attempt to understand the harsh realities faced by the urban poor seeking work and shelter in crowded cities. When these efforts failed to rid cities of slums, successive governments attempted to relocate slum populations to the outer peripheries of cities and towns. Since people live where they can find work and since cities are also the hubs of low-wage informal employment, it was only a matter of time before slums and shantytowns sprang up again.

New communities were frequently relocated near industrial zones, reflecting a strong male bias in location. Women were especially inconvenienced by such relocations because of their need to combine domestic and economic roles. Between 1975 and 1977, for example, there was a massive relocation in New Delhi of 700,000 squatters to 17 resettlement colonies on the outskirts of the city. Female employment rates declined 27% during this time, as opposed to only 5% for males, because the high cost of public transportation meant that women could no longer

keep their previous jobs as domestic helpers to middle-class families (Singh, 1980).

Following experiments with relocation, governments attempted to resettle people to new areas and rehabilitate them by providing alternate sources of livelihood. Although well-intentioned, these efforts were only partially successful since the demand for new jobs and vocations far outstripped the rate at which governments were able to provide them. Attempts at in-situ slum 'improvement' emerged during the 1970s partly due to the failure of previous strategies and partly because governments had, for the first time, come to appreciate the sheer magnitude of the problem of urban housing and the futility of attempting to solve it through poorly planned and vastly inadequate resettlement and rehabilitation schemes. The previous record of slum demolition and removal had also proved politically damaging to the ruling Congress Party, particularly in the mid-1970s. In north India, such policies led to a noticeable decrease in the party's vote, despite the Congress Party's best efforts to project itself as a party of the poor. Indira Gandhi's populist slogan of '*Garibi Hatao*', which loosely translated means 'let's get rid of poverty', contradicted ongoing demolition plans and was understandably perceived by the poor as a deceptive attempt to remove them.

The Indira Gandhi government commissioned a nationwide slum survey in 1976 to estimate the size of slum populations and to gain an understanding of the day-to-day realities of the lives of the urban poor. Such efforts led to some rethinking and to the subsequent policies of in-situ slum improvement, and later, slum upgradation. These policies recognized that people who came to cities to work would squat on vacant land if there was no affordable housing available to them. Rather than chase them away, it was more economically and politically prudent to provide them with basic amenities. The fundamental difference between in-situ slum improvement and in-situ slum upgradation, as described by municipal and urban planners, is the extent to which the slum populations were consulted on their needs. Slum improvement comprises very top-down interventions where governments decide what basic amenities poor people require and then deliver them without seeking their consent or feedback. Slum upgradation, at least on paper, implies a more participatory, or bottom-up, initiative to treat poor people and their communities as partners in the development process instead of recipients.<sup>1</sup>

The incorporation of a 'software' component to community development, delivered through services like health, education and vocational training, to complement the 'hardware' represented by water supply, sewerage, electricity and other amenities is another distinguishing feature of the current

slum upgradation philosophy. State interventions of the early 1990s, such as Sites and Services, Urban Community Development Projects, Integrated Child Development Services, Basic Services Approach, Mid-day Meal Scheme for School Children, and Small and Medium Town Development Programs, show a relatively better assessment of the situation, a more realistic attitude to resource constraints, a broader framework, and possibly even a new awareness of social responsibility. New impetus for participatory processes was also provided by the 74th Constitutional Amendment Act of 1992 (Dutta, 2002). It required increased representation of women from weaker classes in urban local bodies and the formal involvement of NGOs and CBOs in ward committees (set up by municipalities in cities with populations of over 300,000 people).

### 3. NGOs and shelter activities

Creating a space for the entry of NGOs in the provision of housing and other public services and a new orientation of the state as 'facilitator' and 'enabler' instead of as the traditional 'provider' signifies one of the more recent strategic changes on the part of the Government. Despite the state's increasing willingness to work with NGOs to deliver housing and housing infrastructure in both urban and rural settings, the entry of NGOs into shelter-related activities in South Asia has been slow and erratic when compared to levels of participation in other interventions such as health, education and microcredit (Shah, 1993). Even NGOs that have established records of participating in welfare activities, emergency relief, rural development, and new social movements and those that have enjoyed successes in advocacy, institution building, community resource mobilization, the provision of essential services and volunteer recruitment have shown reluctance to involve themselves in shelter activities.

The complex process-oriented nature of organizing people around their housing needs to create private assets does not appear to have the same emotional appeal as other interventions that are more easily delivered and evaluated, such as microcredit loans and health workshops. This is particularly true of NGOs with more strongly social democratic and Marxist leanings. Agarwal (2003) writes that some left-oriented NGOs even felt that advocating individual property rights went against their understanding of a socialist society. The lack of substantial funding and technical expertise has also served as a barrier to the entry of NGOs into shelter and shelter-related activities.

Inadequate or substandard housing is a highly visible dimension of poverty and vulnerability. NGOs may not fully appreciate the role adequate housing and housing infrastructure can play in improving the overall quality of life of low-income households, resulting in low enthusiasm to participate in shelter activities. The home plays a central role in the economic activities of poor people regardless of

<sup>1</sup> There is a growing body of literature on the meaning of the term 'participation'. This article does not attempt to incorporate this literature, except to emphasize that different stakeholders in the partnership project, within the context of this research, seem to operate from significantly different understandings of what 'participation' implies.

whether they are cultivators, vendors, artisans or rag pickers. In addition to being workplaces, homes are also workshops, warehouses, stores, and the site for inputs such as water and electricity into their production processes. This is especially true for low-income, self-employed women for whom a home is frequently not only the locus of domestic and parental responsibilities, but also of economic activities. Living in cramped surroundings with no privacy or sanitation facilities and constantly struggling to procure water, a task seen primarily as women's work in South Asian cultures, makes living in under-served slums and shanties a heavier burden for women than men. A handful of NGOs in the region are beginning to realize that housing is a factor of production and that well-served homes are productive, wealth-creating and dignity-sustaining assets for poor people, and are getting involved in facilitating access to urban land, housing and housing infrastructure (Shah, 2000).

Interviews conducted with staff at the Ahmedabad Study Action Group (ASAG) as part of this study suggest that most NGOs in Gujarat were drawn into shelter activities as a result of recent efforts in disaster relief, reconstruction and rehabilitation. A limited number of NGOs in Gujarat now play multiple roles in shelter provision in both rural and urban areas, including:

- providing emergency housing for disaster relief;
- protesting action against evictions and demolitions;
- organizing for land tenure and housing rights;
- participating in policy formulation exercises;
- conducting research to influence program design, investment and resource allocation decisions;
- formulating and implementing housing pilot projects to demonstrate appropriate technologies, low cost solutions and community building resources;
- networking and capacity building within the NGO community; and
- launching advocacy efforts at local and national levels on behalf of disadvantaged groups.

Governments and funding organizations are focusing new attention on the small number of NGOs involved in shelter activities, making it imperative that attention also be paid to issues related to the internal capacity building of NGOs. These may include: NGO priorities in shelter activities; role definition in partnership projects; and relationships with the communities various NGOs represent and the socio-political environments within which they operate.

In the next few sections, the experiences of MHT, which served as the NGO partner in a large slum upgradation project in Ahmedabad, will be documented and analyzed. Before proceeding further, it is important to emphasize that while the opportunities and constraints that MHT faces in working with other partners in collaborative projects may be relevant and useful for other NGOs interested in

engaging in collaborative projects, they may not represent the norm for NGO interactions with state agencies, the private sector or other actors. As a sister organization of SEWA — a flagship development organization with a global reputation — MHT enjoys credibility that may not be available to smaller, less-established NGOs. Nevertheless, since an increasing number of NGOs are entering into multi-stakeholder projects, sharing MHT's experiences of collaborating in partnership projects will hopefully provide similar organizations with useful ideas for goals to aspire to, as well as pitfalls to avoid, in building successful public-private-NGO partnerships.

## 4. Opportunities and constraints in partnerships for development

### 4.1. MHT and slum communities

The partnering NGO's primary responsibility in the SNP is to motivate and mobilize the slum communities to participate in the upgradation process. It facilitates the formation of registered CBOs, comprised usually of women in the communities, to represent residents' interests and engage in dialogue with the municipal corporation. The NGO also helps the CBOs build internal capacity to effectively maintain the newly acquired infrastructure and is largely responsible for the implementation of community development programmes, including community health services, adult literacy initiatives and child care.

Field staff at MHT are quick to point out that motivation and mobilization are frequently the most challenging aspect of their duties. Vested political interests that attempt to convince slum residents that such amenities are available free for the asking combined with their suspicions of organizations and their experiences of being cheated in the past serve as powerful deterrents to the process. Universal adult franchise in India makes slums large and easy vote banks, and politicians have exploited the physical and social vulnerabilities of slum dwellers for decades to feed their political ambitions. In the interviews and focus groups conducted for this study, slum residents were openly contemptuous of politicians and empty election campaign promises of 'bread, clothing and housing'. Slum dwellers stressed that municipal councillors, who were backed heavily by slum populations and came to power as a result of their support, did on the odd occasion make the effort to divert funds under their discretion in local municipal budgets to provide slums with water supply, paved roads and other amenities. However, residents were consulted so poorly, if at all, about their needs and the delivery of the infrastructure was so riddled with corruption, incompetence and nepotism that it was only a matter of time before it broke down altogether.

Political factors frequently decide who receives services in slum areas. It is not uncommon to find part of a slum,

representing a given local politician's vote bank, adequately serviced while residents outside this area are left to fend for themselves. Because slum dwellers are not required to make any financial contribution towards such services, their sense of entitlement is understandably absent. In the MHT case, this welfarist approach to slum development created an overall perception that slum dwellers were incompetent and lazy second-class citizens of cities for whom governments have to do everything. Of even greater concern is the observation that slum dwellers themselves internalized these perceptions, further contributing to their low sense of entitlement and diffident attitudes.

The partial availability of amenities, albeit inadequate or ill-maintained, sometimes made it difficult for MHT fieldworkers to motivate slum dwellers to buy all seven (a combination of water, sanitation and landscaping) services as a package deal. In this matter, the AMC must be commended for its foresight and flexibility in working out alternate pricing policies to suit the needs of families with partial access to amenities. Families that had built private toilets out of their own resources, for example, were able to pay a lower price for the delivery of the other six amenities. MHT played a significant role in liaising between the slum dwellers and the AMC, as well as apprising the latter of the slum residents' concerns and needs, acting on what it believed was its duty to sensitize the other partners in the slum networking initiative to the harsh challenges and deprivations experienced by the urban poor in the course of their day-to-day lives. In addition, MHT made a concerted effort through workshops and seminars to sensitize the municipal corporation, the corporate participants and the CBOs to the philosophy, working style, limitations and strengths of NGOs — an extremely educational experience as none of the partners had regularly worked with NGOs in the past.

The challenges faced by NGOs in motivating slum dwellers to contribute financially towards slum upgradation and to participate in the process of needs assessment are exacerbated by the common presence of charities, such as World Vision and other Christian organizations, which undermine the effectiveness of local NGOs by offering slum dwellers the same services free of charge. Given its role as a facilitating NGO, as opposed to a charity, MHT is unable to offer outright subsidies like charities tend to do. SEWA Bank does offer loans to slum dwellers at market rates to help them contribute towards the project, but given how economically vulnerable slum populations are, it is understandable that they would find it hard to turn their backs on large, no-strings-attached subsidies. World Vision and other charities, despite their willingness to work with MHT and SEWA Bank in slum upgradation, inadvertently undercut MHT's organizing and mobilizing efforts by offering such subsidies.

Poverty is an excellent proxy for illiteracy in India. Literacy levels in slums are much lower than those for the rest of the city. The difference is even more pronounced

between men and women in slums. Kundu and Mahadevia (2002) indicate that 54% of the total population in the slums of Ahmedabad is illiterate, representing 46% of men and 69% of women. MHT seeks to organize women in the slums into CBOs, but given their extremely low levels of education and limited experiences of participating in development activities, they struggle to understand the process of organizing into collectives and the purposes they are intended to serve. A lot of effort is required on the part of MHT to educate and motivate women to participate in the CBOs. It is more the norm than the exception for MHT fieldworkers to spend up to a year repeatedly trying to get women to join the CBOs. MHT staff also face major difficulties finding literate women to serve as President, Vice-President and Treasurer of the CBO.

Women in the slums are also circumscribed in their ability to participate in the project by their domestic, economic and societal responsibilities. Consequently, the project has seldom been able to secure the participation of the poorest and most disadvantaged women in the community. It is much more the norm that women who are marginally secure in their economic status are able to participate actively while poorer, more vulnerable women are not. Female household heads, especially those without adult income-earning sons, divorced or separated women, unmarried women, widowed and disabled women are frequently the most disempowered. They are also less likely to be able to spare the time, or have the confidence required, to participate in such collectives. Although such under-representation of the most disadvantaged is not unusual in the Indian context and has been documented by other researchers (Madeley and Robinson, 1991), this is a serious limitation and MHT acknowledges that it needs to devise strategies and incentives to encourage the most disadvantaged women in the community to participate in the CBO.

Because women in slums were not used to handling money or administrative matters in a formal capacity, the men frequently volunteered themselves for CBO formation instead of the women. MHT staff faced the additional hurdle of explaining to them that although men could be part of the CBO, it had to be comprised of at least 60% women. As described above, residents' faith in the formal banking sector was extremely low. Their experiences of being duped multiple times by unscrupulous people embittered them and made them extremely distrustful of people and agencies who offered financial products, services or help. Many were just beginning to test the waters with SEWA Bank and MHT. They were also hindered in their ability to approach banks by their lack of basic literacy. "How can we go to a bank when we don't know how to read and write?" asked one man. The idea of a bank that would come to them instead of them having to go to it created scepticism among people and it usually took a year or more of regular visits from MHT and Bank staff before people started to demonstrate faith in the organization and its fieldworkers.

Despite such problems, MHT has been successful in forging solid partnerships with slum communities. Development of infrastructure and the provision of basic amenities have a positive influence not only on health, education and income, but also the social lives and sense of confidence of slum residents. Women, for example, have been spared the humiliation of morning rituals of defecating in the open and begging for water from private bungalows and housing societies. The easy availability of water has saved time and effort, especially for women and children, and water-related conflicts have been considerably reduced in upgraded slums. Incomes have gone up by an average of 35% in upgraded slums and school attendance has improved by 15% thanks to reliable water supplies (MHT, 2002).

Through their participation in the CBOs, women have become much more vocal about their problems and have acquired the skills and confidence to interact with municipal authorities. Instances were also recorded of women from upgraded slums giving information and guidance to women from other slums to join the project. While formal land titles and sale deeds are still not available to slum dwellers, MHT has intervened to ensure that documents like electricity, water and rent bills are issued in the names of women. People who have lived on the margins of society all their lives are eager to embrace all such symbols of recognition — what amounts to an acknowledgement of their existence. Women perceive such documents to be empowering because they strengthen their right of residence in their homes and elevate their status within their households and communities.

#### 4.2. *MHT and the public sector*

As governments, and their agencies, begin to recognize the role NGOs can play in meeting housing and other challenges of urban poverty they have become increasingly interested in partnerships with NGOs. However, they continue to remain extremely selective about the roles that NGOs can play in the development processes. This choice is overwhelmingly guided by the perception that NGOs are better suited to deliver services at the grassroots level in a cost-effective manner. Indeed, out of the many functions NGOs perform in the Indian context, whether in the role of watch dog, activist or agent of change, the role of service provider appears to suit governments best. Consequently, the relationship between governmental agencies and NGOs tends to be project-centred and revolves around delivering services or implementing schemes conceived of by the former.

Because governments control the bulk of the resources and consider themselves principal decision makers, the alliance is often unequal and tainted by mutual distrust. NGOs are rarely, if ever, treated as true partners; often, they are no more than subcontractors of government projects. Co-operation almost always devolves into co-option when governments and their agencies look upon NGOs as *pro*

*bono* agents who are meant to implement ‘their’ projects and schemes. The degree to which a genuine partnership is feasible in the state–NGO interface has been questioned in many countries and contexts. Bovaird (2004), for example, writes that the conceptual framework and language of ‘partnering’ or ‘relational contracting’ may often be used in such arrangements, but the actual relationships appear often to reflect traditional ‘transactional’ or even ‘confrontational contracting’. Over the years, some state–NGO relationships evolve into mutually beneficial and trusting partnerships, but these are more the exception than the rule.

When the AMC decided to implement the SNP in city slums, it held an information session and invited local NGOs to attend. Out of the 40 or more NGOs that attended the session, only about five expressed an interest in partnering with the AMC. Of these, only two — MHT and a smaller NGO called SAATH (Initiatives for Urban Equity) — finally served as NGO partners in the project. While the relationship between AMC and MHT was earlier fraught with issues of power and distrust, it eventually evolved into a more amicable and mutually beneficial partnership. That said, MHT still faces several obstacles in working with AMC, the product of each organization’s unique, and often contrasting, constitution, form, approaches, value systems and perceptions. Therefore, in shaping partnerships, it is helpful to recognize and accept that the nature and identity of each participating organization may intrinsically create tensions among partners.

One of the major stumbling blocks in the MHT–AMC partnership is AMC’s inability to change from its conventional role of service provider, and the inherent prestige and power that goes with it, to that of facilitator and enabler. Moving from controlling to facilitating, from providing to enabling, and from giving to empowering is indeed a timely orientation on the part of the state. It helps create space and an enabling environment not only for the NGOs, but also for the communities and CBOs that have shown capability in providing creative inputs into the process. However, the trouble remains that the state’s enabling role remains largely rhetorical. Few governmental agencies acknowledge the underlying rationale behind the enabling approach (which grew out of the twin reality of the system’s failure to deliver and people’s potential to contribute). The conviction that ideas such as public participation and empowerment should translate into direct executive action, as opposed to merely decorating public documents, is largely missing.

The meaning of public participation also differs significantly among different partners. While the state and the private sector are primarily interested in the instrumental aspect of participation, namely, the public’s ability to contribute financially towards a project and their ability to maintain water supply and sanitation services, the NGO partner tends to be more process-oriented and interested in other gains like community empowerment, political participation, and the transformation of gender relations. Concerns about

such dramatically different interpretations of community participation are expressed by several researchers studying partnership projects (Sato, 1999; Dutta, 2002).

Another major difficulty MHT continues to face in working with AMC is the latter partner's inability to meet deadlines for service delivery. There are many reasons why the AMC frequently fails to meet deadlines for service provision. Primary among them is the fact that slum upgradation has not been accorded the importance it deserves within the bureaucratic structures of the organization. Within the AMC, three important departments — town planning, engineering and urban community development — and their various sub-departments have important responsibilities in the execution of the project. The involvement of so many different actors calls for efficient co-ordination and communication.

In order to facilitate this process, a Slum Networking Project Cell was established in the AMC in 1996. The cell has been successful in addressing some of the difficulties in coordination and communication, but without any dynamic leadership, it has largely remained an appendage to the AMC, with limited financial and technical autonomy. During interviews, staff within the cell indicated that slum upgradation activities have such a low profile within the AMC that to be assigned to it is considered a “punishment posting” by technical professionals and management graduates. Also, many officials have never worked in partnership projects and perceive other actors as unnecessarily encroaching upon their domain. NGOs like MHT and SAATH have addressed this problem to some extent by organizing seminars and workshops to familiarize officials from the AMC with the philosophies, structures and goals of NGOs and CBOs, but much more sensitization remains to be done for government officials to internalize the values of the project. Other authors like Plummer (2002) agree that it is also incumbent upon state actors to actively build capacities for governance through partnerships.

#### 4.3. *MHT and the private sector*

Private sector contributions to the SNP have been somewhat erratic. The most vociferous corporate proponent for the project was Arvind Mills, an Ahmedabad-based textile company that had global export ambitions during the years following India's economic liberalization in the early 1990s. The company made no bones about the fact that it wanted to contribute financially towards the SNP out of ‘benevolent self-interest’ since it saw the importance of improving the image of Ahmedabad within and outside the country to more closely suit the urbane Western image it wanted to portray of itself and its denim products. As well, a large number of Arvind Mills' workers lived in slums and the company wanted to improve the environments of the slums in response to global calls for corporate social responsibility. The fact that one of the earliest slum networking pilot projects was conducted in a slum

occupied overwhelmingly by people employed by Arvind Mills is indicative of how influential the private sector can be when it decides to get involved.

On the other hand, it is important to remember that corporate benevolence is vulnerable to market forces, competition and fluctuations in the global economy. Much of the cotton textile sector in Ahmedabad collapsed in the 1990s due to the inundation of cheaper imported synthetic textiles and the inability of local mills to withstand competition from larger mills brought on by the Indian government's enthusiastic endorsement of free-market economics. Quite predictably, Arvind Mills abandoned its global aspirations and its interest in the SNP soon after. Private sector participation has been *ad hoc* and erratic ever since and completely absent in the work undertaken in many new slums. After the pilot project and the subsequent withdrawal of Arvind Mills, no other corporation has shown significant interest in the project. Organizations like the Lions Club and the State Bank Employees Union have made limited financial contributions towards the program but never shown any interest in participating in project implementation or community development programs.

Like the public sector, the NGO's problems with the corporate sector have to do mostly with the fact that they are fundamentally different organizations. The lack of ‘cultural fit’ between different parties in partnership projects is widely acknowledged in the literature on partnership. Waddock (1989), for example, writes that because social partnerships bring together individuals and organizations with different ideologies or values, strongly held stereotypes may inhibit productive interaction in a partnership situation. Similarly, Klijn and Teisman (2003) suggest that the public domain is characterized by the ‘guardian syndrome’ while the private sector is characterized by the ‘commercial syndrome.’ Despite such assertions, it is important to acknowledge that each partner may have a different reason for wanting to realize the same goal. By harnessing different but distinct thoughts and skills, the same goal can also be realized sooner, more completely and with more efficient use of resources.

The private sector entered the SNP with the quintessential corporate philosophy of efficiency — achieving targets within a stipulated time to avoid project cost overrun. While this strategy may lend itself well to the delivery of the physical component of the project, motivating other partners to be more deadline-oriented, it does not work well with the community development component, which is more process-driven. Since the private sector's primary interest in the project was the delivery of hardware, it made no particular effort to understand the importance of the community development component and the constraints the partnering NGO faced in delivering these services and securing people's participation in the process. The sheer amount of time it frequently took to motivate people to participate in the CBOs often delayed MHT's efforts to deliver community development services in a participatory



manner. This became a major area of conflict between the private sector and the NGO.

In their review of partnership projects in urban environmental management, Kamieniecki *et al.* (2000) suggest that market-based development approaches frequently fail to meet social justice and public participation objectives. Private sector representatives, on the other hand, contend that NGOs' commitment to process sometimes makes them almost oblivious to the importance of results. This is a valid criticism since the two are not mutually exclusive or contradictory. Although, as MHT and AMC staff confirmed, the corporate work culture of the industry partner may potentially alienate and/or marginalize other partners, NGOs have no choice but to learn to make compromises in order to optimize the effectiveness of partnership projects. Shah (1993) supports this position when he writes that even if NGOs do not like the words, they will have to "perform", they will have to "deliver", and in doing so, they will have to be "efficient".

#### 4.4. MHT and other NGOs

Acharya and Parikh (2002) suggest that NGO collaboration in Ahmedabad is weak, *ad hoc* and project or issue based. They indicate that fruitful collaboration is constrained by competition for funding, geographical orientation, lack of cooperative experience and differences in ideology. Discussions with prominent NGOs in the city, including the Ahmedabad Study Action Group (ASAG) and *Disha*, revealed that they are not very enthused by the SNP or the partnership approach followed in its implementation, preferring instead to invest their energies in other activities. Many believed that the participatory processes intended to distinguish slum upgradation from the more technocratic and top-down slum improvement and basic needs approaches of the 1970s remain largely token efforts, as a vast majority of slum dwellers were not given any genuine opportunity to influence project design or delivery. Additionally, such NGOs emphasize that the SNP does not address the structural issues of urban poverty and that design-based strategies and responses are merely cosmetic if the underlying issues of land redistribution and tenure rights are not addressed at the city, state and national levels. The history of the civil society movement in India also indicates that NGOs themselves shy away from addressing hard issues like land and tenure rights (Thomas and Acharya, 1997).

Many NGOs do not want to be part of the SNP because they believe that the process will ultimately lead to the gentrification of upgraded slums and further marginalization of the urban poor. Many also remain sceptical about the sincerity and long-term commitment of the AMC in wanting to improve the lives of slum dwellers. Contradictory policies and programs implemented by the AMC in recent years, such as the almost simultaneous launch of the pro-poor slum upgradation project alongside market-oriented, pro-rich city beautification and riverfront development

programs that necessitate large-scale displacement or demolition of slum communities serve to dilute the relevance and importance of the SNP and raise the cynicism of local NGOs. Segbers *et al.* (2005) emphasize that the administrations of large 'global' or 'globalizing' cities are experiencing a double challenge. On the one hand, they have to make their city attractive for transnational investment, usually in the form of capital, infrastructure and human resources. On the other hand, they have to avoid leaving significant segments of their citizenry behind. Such conflicts between global competitiveness and internal viability may also explain contradictory policies and programs implemented by municipalities in recent years in many cities of the global South.

Although it may seem that local NGOs have not shown much enthusiasm for participating in slum upgradation projects, several NGOs, such as SAATH, are quick to point out that MHT has benefited so greatly from SEWA's established domestic and international reputation that it holds an unfair advantage compared to other lesser-known or smaller NGOs that typically need to work much harder and deliver better results to ensure continued funding and resources (Joshi, 2003). Due to the size of its operations and the privileged position it enjoys as a SEWA sister organization, MHT is able to make its presence felt in many more communities than smaller NGOs like SAATH, which have more limited financial and human resources. Despite acknowledging these advantages, MHT staff stressed that in some ways being small can also be advantageous. For example, MHT coordinator, Bijal Bhatt (2003), credited the work of SAATH in providing health, education and microcredit services, albeit in a smaller number of slums than MHT. She emphasized that interacting with a smaller client base at a very personal level and being able to experiment with different systems of collateral and credit gives small NGOs an edge that a large established organization like SEWA Bank, with its broad portfolio and the constraints of inflexible lending structures, is unable to provide to its clientele.

While MHT has never been accused of attempting to stop other NGOs from engaging with the SNP process, it has been criticized by smaller NGOs for not taking more interest in training other local NGOs to serve as partners in the slum upgradation initiative. This is a fairly serious criticism because many within the development community believe that the SNP can only be scaled up to cover the entire city if more NGOs actively participate. MHT responded to this criticism by stating that other local NGOs have never shown any interest in the *Parivartan* project since they are more interested in providing services like health and education and are intimidated by the hardware, or infrastructure, demands of slum upgradation projects. MHT staff and leadership stated that while they are able and willing to support and build the capacity of NGOs interested in participating in partnership projects like *Parivartan*, they have never been approached for guidance or help. As Bijal Bhatt (2003) noted:

“If there’s very little interest from other NGOs, why should we try to convince them to do *Parivartan* work? If they want to join, we have no objections to sharing information and experiences, but if we have to hold their hands and walk them through all of it, we would prefer to do it ourselves. We can hire new staff if we have to. We have all our experienced staff and all our collective in-house learning and they would be able to guide the new staff.”

Although MHT staff members expressed a willingness to support other NGOs which are genuinely interested in the SNP, they simultaneously had reservations about too many NGOs joining the project for the wrong reasons. They cited several cases of aspiring municipal councillors who were intimidated by MHT’s work in the slums and perceived it as detrimental to securing votes from slum dwellers. Given the relative ease with which NGOs can be registered in India, it is feasible for parties with vested interests to start their own NGOs and to co-opt the slum upgradation project and process. In two specific slums, for example, local politicians registered their own NGOs and are now independently applying to work with the other partners on slum upgradation.

#### 4.5. MHT and funding organizations

Funding significantly affects the kinds of services NGOs are able to provide. The expansion of NGOs in public service provision has been encouraged by the availability of funding from domestic public sources as well as from official bilateral and multilateral sources. Due to SEWA’s reputation within development circles, accessing funding from domestic and international funders for its activities has not been a challenge for MHT. The problems in the MHT-funder relationship arise more out of the fact that housing and housing infrastructure provision is not recognized and prioritized as a strategy for poverty alleviation to the extent that it should be. While funders understand and are generally open to interventions like microcredit and health services, they are less likely to take interest in more process-oriented programs, such as MHT’s housing activities. MHT’s administrative expenses are a good case in point. Funders are increasingly demanding that administrative expenses be reduced without fully understanding that for an NGO like MHT, which attempts to organize and mobilize people through human resource intensive field and exposure visits, motivation meetings, grassroots education and awareness raising, large administrative expenses are inevitable.

Most funders expect MHT to keep its administrative costs below 1.5% of its total budget (Bhatt, 2003). Although MHT, like other SEWA sister organizations, subscribes to the Gandhian philosophy in its operations and does not allow its staff any amenities that may be considered even remotely luxurious, it still finds reducing administrative costs to less than 2% extremely difficult. The

MHT coordinator noted that funders themselves have administrative costs that amount to 13–14% of their budgets, so it should come as no surprise that a highly human resource-dependent and process-oriented NGO cannot perform well with such limited administrative expenses. This is especially important since funders are demanding increasing levels of corporate-style professionalism, even from grassroots NGOs, that often compel them to hire professionals and consultants at higher wage levels. Since professionals and funders share a common language of development — terms like sustainability, participation, empowerment, indicators and so on — they serve not only to smooth communication between NGOs and funders, but also to enhance the credibility of NGO activities. However, since people with master’s degrees and doctorates expect to be paid much more than grassroots field staff, they can be a large drain on the already stretched budgets of partner NGOs.

The lack of understanding among funding organizations, usually located in North America and Europe, of the realities on the ground and the constraints under which NGOs operate was raised quite frequently by MHT staff and leadership. One consequence of the increased demand from funding organizations for NGOs to professionalize their operations is the increased reliance on limited and often inappropriate systems and tools to evaluate the performance of staff. MHT, for example, relies heavily on a management information system (MIS) that measures how many accounts each staff member is able to open in the slums and how much money she is able to collect in a month as an indicator of staff performance. Tools like MIS and logical framework analysis (LFA) are usually developed in response to funders’ demands for easily quantifiable valuations of success and failure. Due to their technocratic and reductive nature, they frequently fail to capture the range of activities performed by staff and the values they take with them to the field. An MHT staff member expressed her frustration in the following way:

“Sometimes I have to go to the same slum 7 or 8 times before anyone will pay heed to what I have to say but I have to keep going back even if a single account is not opened or a single rupee is deposited. MHT may have to spend Rs 1200 in conveyance expenses for me in a month and I may only bring back Rs 500 in deposits, but this does not mean that I’m not working hard enough at my job or that I will not eventually be able to convince people to join the project.”

Under pressure to meet targets and to answer funders and governments, NGOs may find it increasingly expedient to neglect the worst off. Since funders expect NGOs to send standardized reports and studies that detail physical and financial information, NGOs feel compelled to focus more attention on easily measurable and quantifiable aspects of their work. Other field-level contextual information,

process data, case studies, sociological and anthropological studies and analyses are, for the most part, left out of progress reports and annual summaries sent to funders. Standardized evaluation systems and tools also motivate NGOs to focus disproportionately on success stories while overlooking less successful, but potentially more instructive, experiences. This forces NGOs to redefine the value of their work based on the external requirements of funders, which evaluate success in quantitative and depoliticized terms. Some funders understand the limitations of standardized reporting formats and may even encourage NGOs to pay more attention to the political, cultural and social dimensions of their work, but they rarely, if ever, back this up with support in terms of funding and expertise or by encouraging the submission of more qualitative evaluations.

## 5. Making partnerships work: Conclusions and recommendations

Attempts by government to scale up the provision of housing, water and sanitation services to low-income populations have remained woefully inadequate measures for addressing the magnitude of the problems of urban poverty and the spread of poorly-serviced slums and shantytowns in South Asia. Creating a space for the entry of other players in the development and delivery of housing and other public services is a timely and strategic response on the part of governments. A handful of NGOs are carving out a niche in this space and are beginning to engage not only in demonstrating housing as a factor of production in the lives of the urban poor, but also in facilitating their access to urban land, housing and housing infrastructure. Partnerships have emerged between NGOs, the state, the private sector, funding agencies and CBOs, and while they are still by no means commonplace, they provide some insight into the challenges, opportunities and dynamics of such collaborations.

This article has documented the partnership experiences of the Gujarat Mahila SEWA Housing Trust (MHT). The frequent face-to-face interactions between NGOs like MHT and their memberships equip them to understand grassroots realities and constraints much better than other actors in multiple stakeholder projects. Nevertheless, it is not uncommon to find that the most disempowered members of communities do not receive adequate representation in development projects. This is a serious shortcoming since NGOs have explicit mandates to reach the poorest and most vulnerable members of society. NGOs need to devote more time and resources to encourage the most disadvantaged members of their constituencies to participate in the processes of development. Funding organizations should support such endeavours not just by making more funding and resources available to NGOs, but also by monitoring NGO activities to ensure that the poorest and most

vulnerable people in communities are participating in the process and reaping benefits from it.

Difficulties in the NGO–public sector relationship arise largely due to the fact that they are dissimilar organizations in terms of structure, form, working styles and motivations. While the state has, at least in principle, attempted to move away from the ‘provider’ role in favour of the ‘facilitator’ role, it seems to not have made much progress in actually moving away from the power, prestige and control associated with the provider role. Though it has become increasingly accepting of NGOs in public service provision, the state has remained unwilling to give NGOs equal access to decision making channels in the development process. A paradigm shift is necessary and would significantly alleviate tensions between the state and civil society.

A broader and less instrumental understanding of the concept of partnership — one that incorporates gains like community empowerment, political participation and gender equality — is also necessary and timely if partnership projects are to provide lasting solutions to the problems faced by poor people. Through advocacy and leadership, the state also needs to raise the profile of pro-poor activities within its bureaucratic structures so that morale among professional staff assigned to slum upgradation projects remains high. Middle and lower level government staff frequently contribute tremendously towards partnership projects but hardly ever receive any recognition for their efforts since senior members of the staff are usually called on to attend award ceremonies or to speak at conferences and seminars. Boosting the morale of junior staff, in particular, will go a long way towards forging more amicable partnerships between the state and its agencies and other actors in development.

Like the state, the corporate partner needs more sensitization concerning the limitations and constraints of NGOs like MHT. While the private sector has frequently motivated other partners to pull up their socks to match its commitment to the economic bottom line and achieving targets within stipulated periods of time, an overzealous corporate philosophy of efficiency can also impede its ability to appreciate the challenges NGOs face in attempting to deliver services to poor people in a transparent, accountable and participatory manner. Thus, the private sector, like the state, needs to be more open to the idea of learning from the experiences of NGOs. Small and mid-sized NGOs, whose intimate connection with their constituencies afford them the opportunity to be more creative in their services, should draw upon the experience and expertise of larger NGOs in terms of funding and operations. Meanwhile, large, more-established NGOs can help the efforts of smaller NGOs by recognizing the challenges and opportunities their partners face in performing their responsibilities and offering capacity building support.

Funding constraints significantly impact the services NGOs are able to provide and the partnerships they are able to forge. For their part, funding organizations need to

familiarize themselves with the ground realities of the NGOs they support and devise more inclusive and flexible systems of evaluating their performances. The NGO-funder relationship should be about accountability, not accountancy. The overuse of simplified, easily quantifiable tools to monitor and evaluate NGOs fails to capture the social, political and cultural realities within which such organizations operate and the rich contextual knowledge they generate in the course of performing their duties.

One of the oversights of the SNP is that it has not sought to engage an important actor in a democracy — the local politician. Despite their negative image, elected politicians are legitimate representatives of the people. To exclude them from major development projects based on the assumption that all politicians are corrupt and self-serving undermines the institutional basis of India's democratic decentralization (including the 74th Amendment Act to the Indian Constitution). While some politicians have actively raised suspicions in the minds of slum dwellers about the project and even actively mobilized people against the SNP, others have maintained a good rapport with AMC officials and played significant roles in liaising between slum residents and the municipal authorities. An evaluative study of the SNP conducted by Acharya and Parikh (2002) suggests that some politicians have considerable positive influence and credibility in slums. They can play a very crucial role in the project provided their interest is genuine. Field observations indicate that politicians can sometimes help the municipal authority by employing their powers of persuasion to convince slum dwellers to participate in the project and to organize themselves into CBOs. The finances available to Members of Parliament, Members of the Legislative Assembly, and municipal councillors for providing infrastructure facilities in their constituencies or cities could be dovetailed with the SNP's resources, thereby strengthening the contributions of politicians in the partnership process. Instead of alienating politicians by not including them at all in the SNP, it would be more effective to enlist their cooperation in the strategic design, delivery and maintenance of services and facilities to the urban poor.

Conflicts between different partners in slum upgradation projects are compounded by the absence of a legal document or Memorandum of Understanding (MOU) that outlines or defines the specific roles and responsibilities of each partner. The involvement of partners with such a wide range of ideologies, sizes, structures and experiences underscores the importance of developing such a document. Constructive debate about how specific project challenges can be met can be better encouraged, and outputs and consequences of the project more clearly defined, when the relationship between the different parties is set in a formal framework. The lack of an MOU creates overlaps in function, weakens accountability and exacerbates conflict between the partners. Since the partnership model involves partners with different core competencies, and since there are plans to scale up the SNP to cover slums in the entire

city, the importance of implementing appropriate legalized institutional structures for defining responsibilities and accountability could not be more pronounced.

Experiences of stakeholders in other Indian cities where partnership projects have worked well support the importance of drawing up clear roles and responsibilities for different actors. Describing two decades of experiences and achievements in the city of Vishakapatnam in slum upgradation and regularization, Banerjee (1999) stresses that while it is possible for diverse institutions with different activities to work together in an integrated way, this does not happen automatically. Government support is a crucial element in the process, as are clear procedures and mechanisms for institutional development. The establishment of a Special Purpose Vehicle — an autonomous legal and administrative entity to bring together the parties involved in the partnership project to manage the project and share its risks and rewards — would also enhance the credibility and legitimacy of the MOU.

One would be remiss not to re-emphasize that SEWA's stature as a development organization of national and international repute played a tremendous part in enabling MHT to negotiate a pivotal role for itself during interactions with the other partners. It is imprudent to suggest that the institutional clout MHT enjoys is the norm for other NGOs engaging in collaborative projects. Moreover, it would be misleading to suggest that all women's organizations are accorded the same respect in their collaborations with state agencies. The respect that SEWA commands is not easily available to organizations with less publicized histories and accomplishments. Exploring the politics, opportunities and constraints that emerge from the involvement of smaller, less-established NGOs in multi-stakeholder partnership projects may shed light upon institutional and partnership issues that have more relevance in contexts that do not necessarily resemble the experiences of SEWA and its sister organizations.

## References

- Acharya, S.K., Parikh, S., 2002. Slum networking in Ahmedabad: An alternative paradigm. In: Kundu, A., Mahadevia, D. (Eds.), *Poverty and Vulnerability in a Globalizing Metropolis: Ahmedabad*. Manak Publications Limited, New Delhi, pp. 309–48.
- Agarwal, B., 2003. Gender and land rights revisited: Exploring new prospects via the state, family and market. *Journal of Agrarian Change*, 3(1/2): 184–224.
- Asian Development Bank, 2007. Housing Finance II (HUDCO). <http://www.adb.org/Documents/Profiles/LOAN/30204013.ASP> 2 July 2007.
- Banerjee, B., 1999. Security of tenure in irregular settlements in Vishakapatnam. Paper presented at the workshop on *Tenure Security Policies in South African, Brazilian, Indian and Sub-Saharan African Cities: A Comparative Analysis*. Johannesburg, 27–28 July.
- Bhatt, B., 2003. Personal communication. 3 April.
- Bovaird, T., 2004. Public-private partnerships: From contested concepts to prevalent practice. *International Review of Administrative Sciences*, 70(2): 199–215.

- Crawford, C., 2003. Partnership or power? Deconstructing the 'Partnership for Governance Reform' in Indonesia. *Third World Quarterly*, 24(1): 139–159.
- Dutta, S.S., 2002. Partnerships for urban poverty reduction: A review experience. In: Kundu, A., Mahadevia, D. (Eds.), *Poverty and Vulnerability in a Globalizing Metropolis*. Manak Publications Limited, New Delhi, pp. 237–67.
- Faulkner, K., 2004. Public-private partnerships. In: Ghobadian, A., Gallear, D., O'Regan, N., Viney, H. (Eds.), *Public-Private Partnerships: Policy and Experience*. Palgrave Macmillan, New York.
- Joshi, R., 2003. Personal communication. 3 May.
- Kamieniecki, S., Shafie, D., Silvers, J., 2000. Forming partnerships in environmental policy: The business of emissions trading in clean air management. In: Rosenau, P.V. (Ed.), *Public-Private Partnerships*. MIT Press, Cambridge, MA, pp. 111–128.
- Klijin, E-H., Teisman, G.R., 2003. Institutional and strategic barriers to public-private partnership: An analysis of Dutch cases. *Public Money and Management*, July: 137–46.
- Kundu, A., Mahadevia, D. (Eds.), 2002. *Poverty and Vulnerability in a Globalizing Metropolis: Ahmedabad*. Manak Publications Limited, New Delhi.
- Madeley, J., Robinson, M., 1991. *When Aid Is No Help: How Projects Fail, and How They Could Succeed*. Intermediate Technology Publications, London.
- Mallarangeng, A., van Tuijl, P., 2003. Partnership for governance reform in Indonesia. Breaking new ground or dressing up in the Emperor's new clothes? A response to a critical review. *Third World Quarterly*, 25(5): 919–942.
- Maxwell, S., Christiansen, K., 2002. Negotiation as simultaneous equation: Building a new partnership with Africa. *International Affairs*, 78(3): 477–491.
- Maxwell, S., Riddell, R., 1998. Conditionality or contract: Perspectives on partnership for development. *Journal of International Development*, 10(2): 257–268.
- MHT (Gujarat Mahila Housing SEWA Trust), 2002. *Parivartan and its Impact: A Partnership Programme of Infrastructure Development in the Slums of Ahmedabad City*. SEWA Academy, Ahmedabad.
- Osei, P.D., 2004. Public-private partnerships in service delivery in developing countries: Jamaican examples. In: Ghobadian, A., Gallear, D., O'Regan, N., Viney, H. (Eds.), *Public-Private Partnerships: Policy and Experience*. Palgrave Macmillan, New York.
- Plummer, J., 2002. *Focusing Partnerships: A Sourcebook for Municipal Capacity Building in Public-Private Partnerships*. Earthscan Publications Ltd, London.
- Rose, K., 1992. *Where Women are Leaders: The SEWA Movement in India*. Zed Books, London and New Jersey.
- Sato, Y., 1999. Community participation of poor women in settlement programmes and women's organizations. Unpublished Master's Thesis, Graduate School of Meiji Gakuin University, Japan.
- Segbers, K., Raiser, S., Volkmann, K., (Eds.) 2005. *Public Problems—Private Solutions? Globalizing Cities in the South*. Ashgate, Burlington, VT.
- Shah, K., 1993. Interface between government and non-government sectors. Keynote address at the *Third Congress of the Regional Network of Local Authorities for Management of Human Settlements*, 21 November.
- Shah, K. 2000. The future of cities: The way forward. Paper presentation at *Urban 21*, Berlin, Germany, 4 July.
- Shah, K., 2003. Personal communication. 17 June.
- Singh, A., 1980. *Women in Cities: An Invisible Factor in Urban Planning in India*. Population Council, New York.
- Thomas, L., Acharya, S.K., 1996. *Adapting to the Urban Challenge: NGOs in Ahmedabad City*. Oxford University Press, New Delhi.
- UN-Habitat, 2003. *The Challenge of Slums*. Earthscan Publications, London and Sterling, VA.
- Waddock, S., 1989. Understanding social partnerships: An evolutionary model of partnership organizations. *Administration and Society*, 21(1): 78–100.
- World Bank, 2007. India: data and statistics. World Bank, Washington, DC. <http://ddp-ext.worldbank.org/ext/ddpreports/>