



Sankalitnagar Status Paper

Sankalitnagar, Ashrafnagar, Ronak Park and Ekta Maidan, 2009



Status Paper of Sankalitnagar, Ashrafnagar, Ronak Park and Ekta Madian, 2009

Rationale

The study was conducted to fill gaps, which were identified in the previous study conducted in a house-to-house survey in Sankalitnagar. In order to expand the scope of the study adjoining areas of Ekta Maidan and Ashrafnagar and Ronak Park were added to the study. The study aims to understand the socio-economic status of the residents in these areas. It has explored the issues of health, education, livelihoods, employment, facilities and access to them, information, expenses, savings and loans.

Methodology

The status paper has been written based on findings from a sample survey and focus group discussions conducted in Sankalitnagar, Ashrafnagar, Ronak park and Ekta Maidan. The total number of households in Sankalitnagar is 3000, Ekta Maidan has 1500 HH, and from Ashrafnagar and Ronak Park have 1500HH. From 6000 households, 450 were selected area wise and within each area every 10th house was listed for the survey. The table below shows the number of houses area-wise:

Area	Total Households	No. Of Households approached
Sankalitnagar	3000	225
Ekta Maidan	1500	113
Ashrafnagar & Ronak Park	1500	112
Total	6000	450

Focus Group Discussions were conducted on issues related to health, pre-school education, legal awareness among women, livelihood, and senior citizen's issues. 284 women, youth and senior citizens participated from the three areas.

Summary of Findings

Health

Education

Savings and Loans

Facilities

Skills training

Persons with Disabilities

Sankalitnagar

A heavy flooding of the Sabramati river in 1972 led to approximately 2,248 families who were living in 18 clusters of slums on the banks of river to move to higher ground nearby. The government then decided to relocate all the affected people to a new place, nearby, now known as Sankalitnagar. Sankalitnagar had a mix of both Hindu and Muslim families from different communities. It was set up initially as a colony after the floods with eight residential units, in a project jointly run by ASAG, AMC, HUDCO and Oxfam. Here families were allowed to choose their neighbours and mostly it was observed there was a mix of families from both religions residing throughout the colony.

The communal riot in 1992 led to many hindu families moving away and post 2002 riots, now Sankalitnagar has a 100percent Muslim population. At this time many Hindu families moved into the nearby Pravin nagar- Gupta nagar (PG) in Vasna and many Muslim families moved out into Sankalitnagar. It was around the early colony of Sankalitnagar that Juhapura, the largest muslim ghetto in India grew.

According to an article in the Times of India in 2002, "...Sankalitnagar, for all its fancy planning, is almost 100 percent Muslim now and nothing more than a teeming slum. The open courtyards have been encroached by huts, raising the number of residential units to more than 3,000. Most of these have come up after 1992. The Hudco houses, which were built for less than Rs 2,000, are now going for Rs 2 lakh. The more interior and congested houses are going for about Rs 50,000. Officials at the Juhapura panchayat fear even more hutments, as most of those who have moved here are economically poor - Muslims from surrounding villages..."

Sankalitnagar is considered a part of Juhapura and is divided into ten wards (from A to J, see picture). Sankalitnagar consists of approximately 2248 legal household, 800 unregistered households, and approximately 150 petty shops, as recorded by Maktampura Gram Panchayat. It has a total population of around 17,000. In June 2006, it was incorporated into the Ahmedabad Municipal Corporation. Though it is a part of AMC, it is divided into two wards. Ward A to Ward G of Sankalitnagar falls under Vejalpur Ward where as Wards H, I and J fall under Sarkhej Ward.

Ekta Maidan

Ekta Maidan is north-west of Sankalitnagar, near ward C. In the past 15 years it has been developed by different builders, who ran small business. Today there are around 20 – 25 small and big societies, namely, Anjum Park, Kesar Baug, Sukun Society, Azim Park, Ajija Park, Al-rehmani Society, Gulab Park etc. There are around 3000 registered households and 2000 unregistered households in Ekta Maidan. Ekta Maidan falls under the Vejalpur Ward.

Ashrafnagar and Ronak Park

Ashrafnagar and Ronak Park are situated in the north-east of Sankalitnagar, near H Ward. It has grown and developed over the last 15 years in a similar way to Ekta Maidan. There are around 3000 registered households in the area. Ashrafnagar and Ronak Park are under the Ellis Bridge ward of AMC.

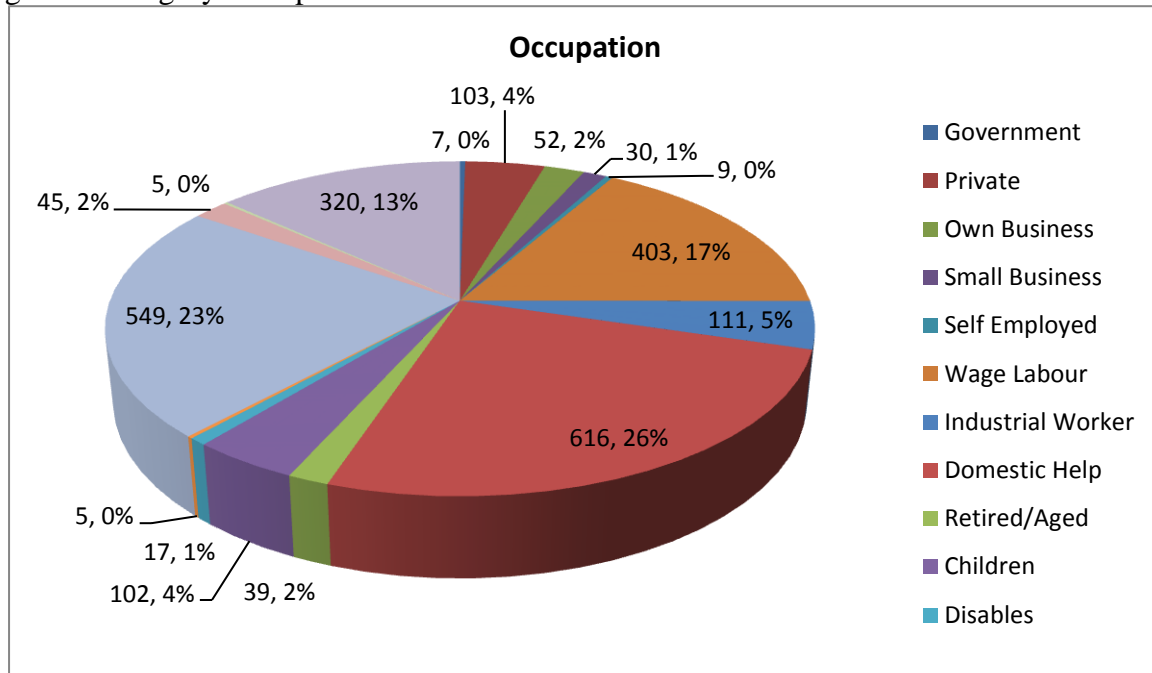


Ashrafnagar and Ronak Park

Ashrafnagar & Ronak Park are situated in the north-east, near H Ward of Sankalitnagar. They were also built before around 15 years. There are around 3000 registered households in the area. Ashrafnagar and Ronak Park are under Ellis bridge ward of AMC.

Socio-Economic Situation

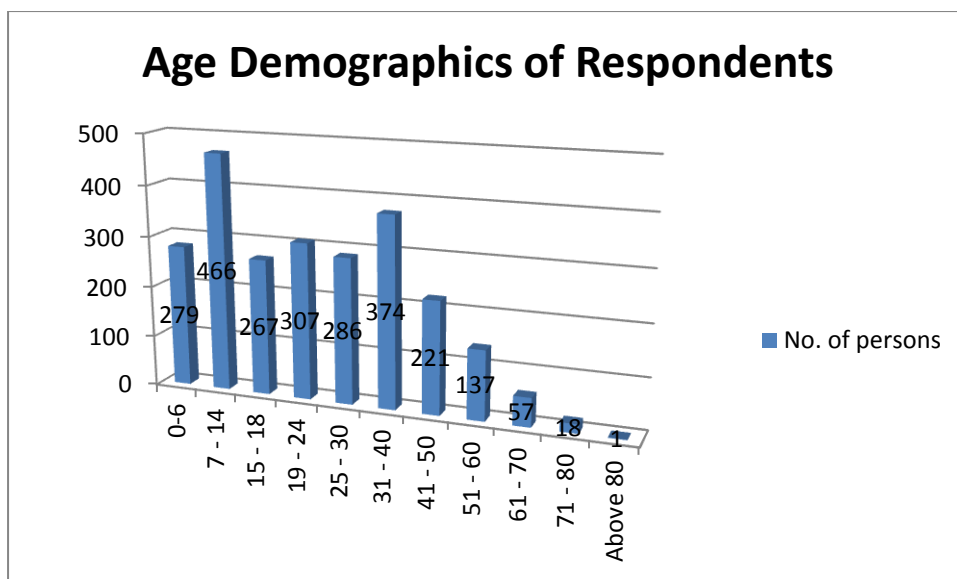
100percent of the respondents were found to be Muslim. 305 families i.e. 68percent of the families fall under SC/ST category; 22percent OBC (Other Backward Class); 9percent general category and 1percent did not mention their caste.



A total of 2413 people made up the 450 households that were surveyed. 1656, are employed in various occupations. 616 people work as domestic help, 403 as wage labourers, 111 work as industrial labourers, 103 work in private jobs, 52 own their own businesses, 30 work for small businesses, 9 are self-employed, 5 children were identified as working, 7 have government jobs and 5 did not give specific employment details. The second largest group identified was those of students 549 and 102 are children. 39 retirees, 45 unemployed and 17 were not working due to disabilities.

Skills

46 percent, 216 respondents indicated that they had specific skills such as embroidery, stitching, repair work, plumbing, construction, mehendi design, driving, electronics repairing etc. 44 percent of these are women who said that they are proficient at stitching. Of the 216, 128 (59%) said that they had attended some form of training, mostly informal through relatives or from family. 27 percent said that they had never had any training. etc. When asked whether they would join a formal training, 31 percent said that they would join a formal training, 44 percent said that they would not be interested. In a 5-6 member family, there is usually only the man as an earning member. It is only in cases, where the man is unable to work, or the family has 10 or more members, where the women of the house go out for work.



The largest group is of children aged between 7-14 years, followed by 374 between the ages of 31-40. 434 persons are 41 years and above. 279 are between 0-6 years.

Senior Citizens

In the sample, 76 persons are senior citizens, i.e. 3 percent of the total number of individuals in the surveyed households. FGDs were conducted in these areas, 51 persons above the age of 45 years, attended these. Most parents live with their sons, but there are cases of neglect and destitution amongst this group. In cases, where they have been abandoned by their families, old couples are found to be in poor health and very often living on support from neighbours, or daily wages of the husband – mostly sales jobs.

A majority of the participants did not know about government pension for senior citizens. Those who were aware had applied for it. Those who have children, but have been abandoned by them are not eligible for this and fall back on having to earn a daily living. Those who do get pension face the following problems:

- Rs.200 per month, is not adequate in a time of inflation
- Cheques come only twice a year instead of monthly
- Eligibility Criteria should be changed
- Documents of senior citizens not easily available

Diabetes, blood pressure and arthritis are most common ailments in this age group. Their greatest need is a steady income to meet their basic needs.

Status of Women

Marital Status of Women	
Total No. of women	1172
Total No. of adult women	748
No. of divorced women	3
No. of separated women	2
No. of widow	81

There are many issues, which cannot be understood or shared through surveys. These issues are sensitive and a discussion with a focused group generate a better response. These issues were shared with us through FGDs in which, 52 women between the ages of 20 -60

participated. The discussions were about marriage age, mehar, talaq, legal awareness about divorce, maintenance and property.

Marriage

Most girls are married by the age of 18 or 20. One participant shared that she was married at the age of 16 and her daughter was also married at the same age. She said that her family (her included) knew that child marriages are illegal and an offence, but it was still done. The family's reason for the marriage was that the area in which they live in not very safe, and their daughter would be safer off being married. Widow re-marriage is more acceptable if the woman is widowed young or has children from the marriage.

Mahr or meher, is a gift, mandatory in Islam, which is given by the groom to the bride upon marriage in Islamic cultures (in contrast to other cultures' bride price, which is paid to the bride's father). It is considered to be a form of appreciation, as well as providing certain guarantees for the woman. The gift can be intangible or negligible, it can take the form of investments or real property. The mahr may also be divided into portions, one to be given to the bride at marriage, the other to be given to the wife if she is widowed or divorced. It should be given according to the social status of the bride. Islamic scholars consider it as a way of emphasizing the importance of the marriage contract and preparing the husband to fulfill his marital responsibilities. It also can be a form of protection against arbitrary divorce.

Source: <http://en.wikipedia.org/wiki/Mahr>

Meher

Most of the FGD participants said that they are offered Rs. 500 to 5,000 as Meher. Approximately 50 years ago, the standard amount offered as meher used to be Rs.27.50. All the participants were aware about Meher and the various provisions related to it.

Those who cannot offer the full amount of the meher at the time of marriage remain indebted to the woman and have to pay the rest amount to her as soon as possible. It was interesting to know that in olden days, most of the men didn't pay the amount. So, when they died, the wife would declare that she doesn't want the amount and thus the man would be free from any debt. The belief behind this was to give peace to the man's. If the full amount is not paid and the man wants to get divorced, first he must pay the wife the meher and then only can he proceed with the divorce.

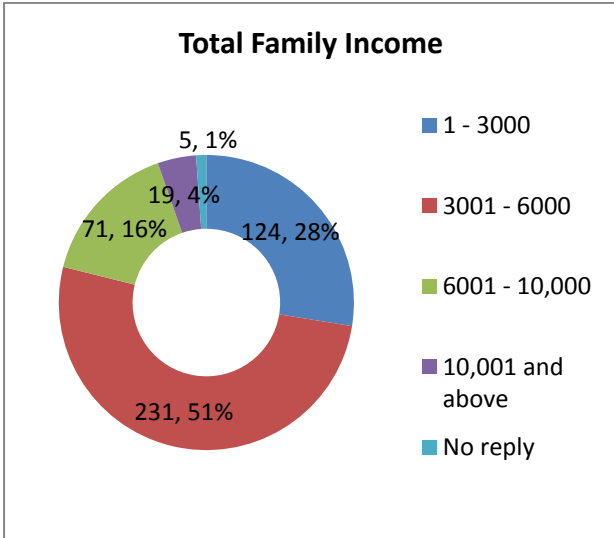
Legal Awareness

All the participants were aware of their legal right to maintenance after divorce and in cases where they never remarried the right to get maintenance till they passed away. The older women in the group however, felt that after a divorce since there is no relationship between the man and woman, it was not right to take money. This was not shared by the younger women. There is also clarity about their right to being equal partners in property. Though there is awareness, the actual implementation of fighting for their rights is quite a different story.

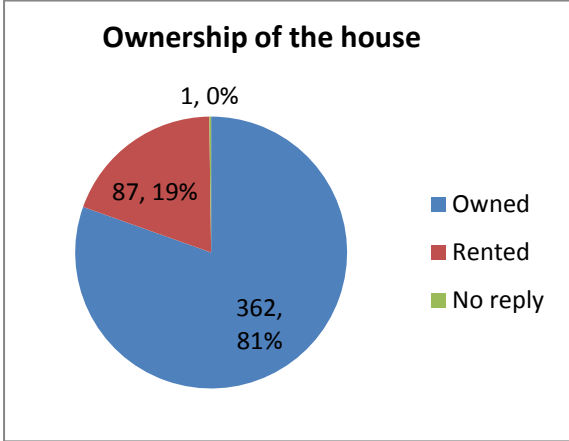
Polygamy in the area

There are 3 households in which there are polygamous marriages. Polygamy is practiced according to the group, for the following reasons:

- Woman unable to bear children
- Woman suffers from long-term, fatal illness
- Status symbol



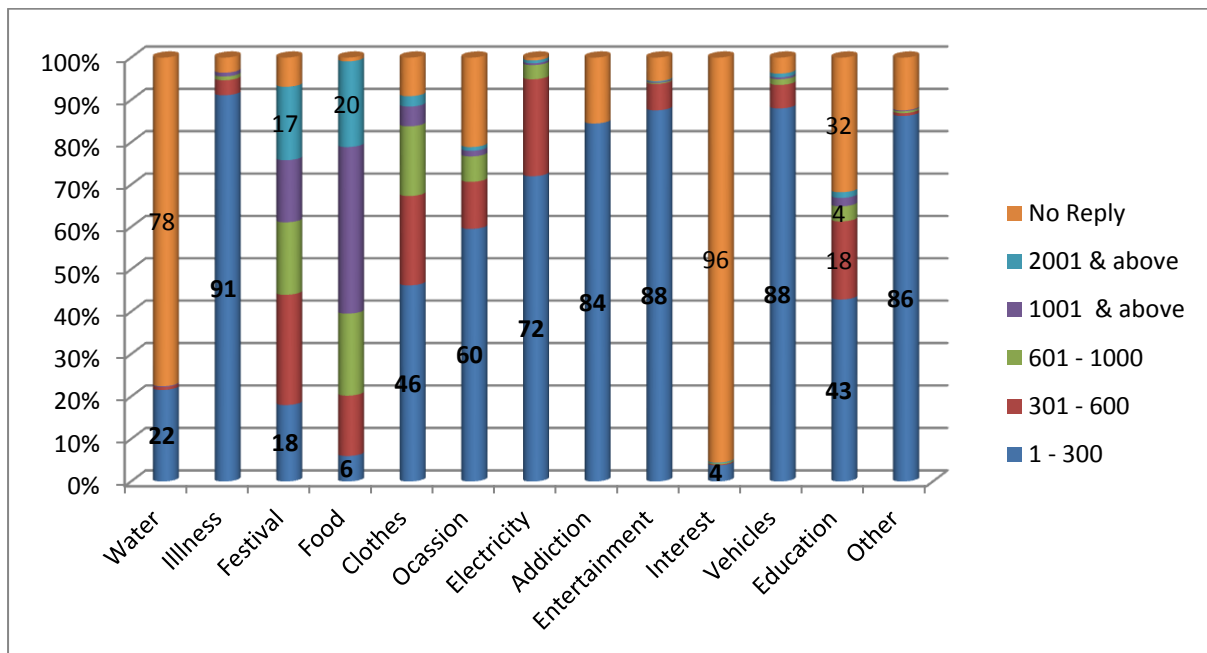
51 percent, 231 families have a monthly income between Rs. 3001-6000. 28 percent earn up to Rs. 3000, 16 percent earn Rs.6001-10,000 and 4 percent more than Rs.10, 000. 81 percent own their houses, 19 percent rent houses,



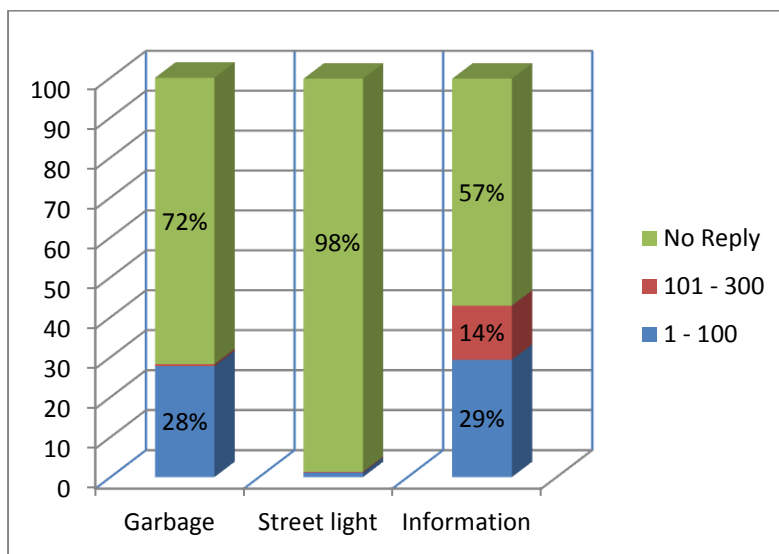
62 percent, 277 live in pucca houses, 33 percent, 149 in semi-pucca (without permanent roofing) and 5 percent, 23 live in kuccha houses, which do not have well constructed walls, flooring or roof. Of the 23 Kuccha houses 21 houses are in Sankalitnagar, 1 house is in Ekta Maidan and 1 each in Ashrafnagar & Ronak Park.

53 percent, 240 of the houses have 2 rooms, 17 percent, 76 with 3 rooms, 2 percent, 9 of the houses have more than 3 rooms and another. It is interesting to note that out of these, 5 houses are in Sankalitnagar, 3 houses are in Ekta Maidan and 1 house is in Ashrafnagar & Ronak Park. 26 percent, 118 of the houses in these areas are one-room houses.

Expenses per month incurred by residents



The graph above shows the percentage of families that spend varying amounts from Rs. 300 to above Rs. 2000 on different things and services. In all of the items shown above in the table on an average 54 percent of the residents spend up to Rs. 300. In the case of festivals and food the 17 and 20 families, respectively spend more than Rs. 2000. This is the highest number of families in this amount bracket from all other items or services. With regard to expenditure on water and interest, 78 percent and 96 percent of households did not respond. 43 percent families spend up to Rs.300, 18 percent spend up to Rs.600. 307 spend between from Rs.300 to above Rs.2000 on Education, which is 68 percent of the respondents, 32 percent of families gave no response. Other expenditures include information about government schemes, services and facilities.



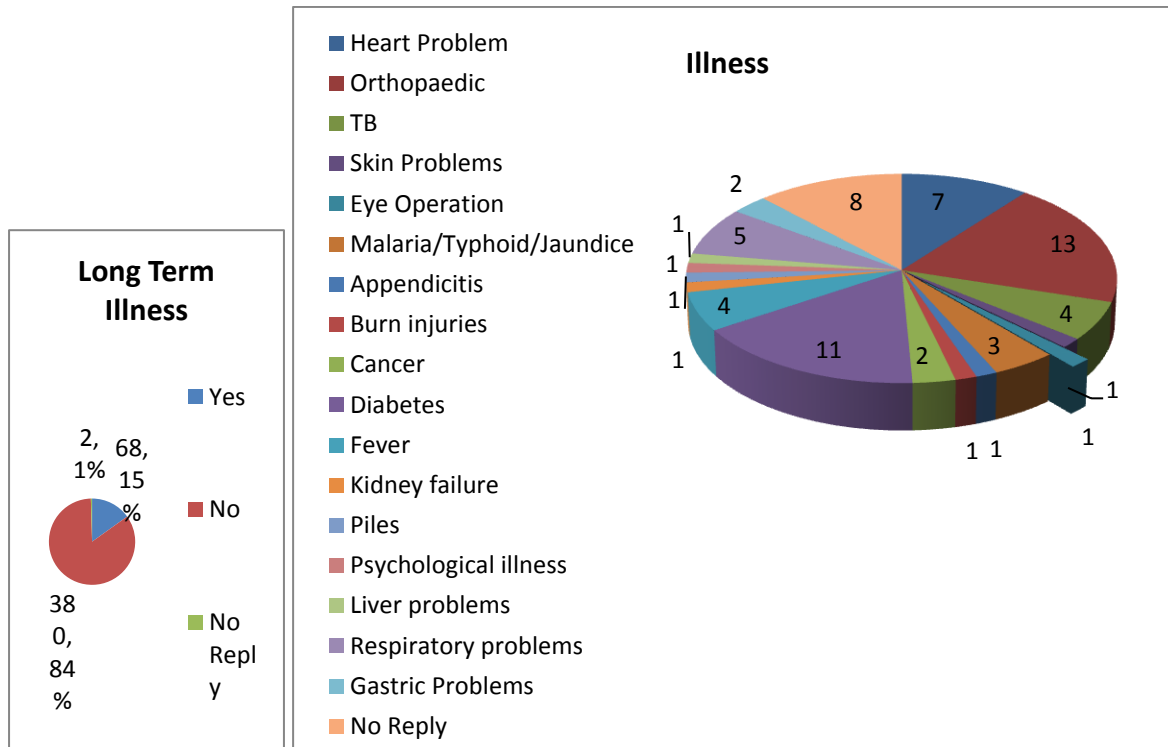
The above graph depicts the various percentages of families that spend anything between Rs. 100 till Rs. 300 on garbage collection, information and street lighting. In all three services or

access more than 50 percent are either not aware of the cost to self, do not compute this cost or have no access to these. This is very apparent in the case of street lighting. There were only 7 individuals who claimed to spend between Rs.100-300 on street lighting. 43 percent, 193 spend between Rs.100-300 on information. Garbage collection is paid for and accessed by 28 percent, 127 families.

57 percent, 258 households felt that they cannot manage their income and expenses and would require external help or support. 42 percent, 186 felt that they could manage without outside help. Through the FGD the participants shared that the reasons why they couldn't manage their expenses were that their income was most often spent on the same day when they earned it. They also expressed concern over growing inflation and increasing prices of essential commodities. In some cases, women shared that men spend a day's wages on alcohol and that is why it was difficult to manage their everyday expenses.

Health & Hygiene

The condition of health is very poor especially during the monsoon. In 2009 due to the outbreak of swine flu, AMC's health department undertook a testing of over 4000 individuals in slums and it was found that 1,524 patients were suffering from upper respiratory tract infections and 377 cases of fever. Sankalitnagar was amongst these areas.



Seasonal and short-term illnesses like malaria, chikunguniya, cholera and skin diseases are higher in this area due to poor access to water, poor drainage systems, and low lying roads which get inundated with water in the monsoon. Tuberculosis is also prevalent in these areas and there is one T.B. Dots centre in Sankalitnagar, which most people are aware of. Amongst the respondents 68 indicated suffering from long-term illnesses or health problems. Of these the highest incidence was 19 suffering from orthopaedic debilities, 11 diabetes, 7 from heart disease, there were also cases where people shared that they suffered from psychological illnesses, but no specific ailment was given. In cases of short-term illnesses the preferred treatment was private clinics, 70 percent followed by government run facilities. In cases of long-term illness - 41 percent accessed government run clinics or hospitals, and 38 percent accessed private services. 78 percent of the respondents shared that they were satisfied with the services, 27 percent expressed dissatisfaction.

The area has poor connectivity to outside areas. Moreover there are no government health centres here only private clinics. In Ekta Maidan, there is one private clinic against 500 households; Sankalitnagar has about 10 private clinics; and Ashrafnagar & Ronak Park have 2 private clinics. Many residents also shared that they often use home remedies for less serious ailments. One of the reasons why they visit private clinics for short-term illnesses is that they are within the area. The government hospital is 15 km away.

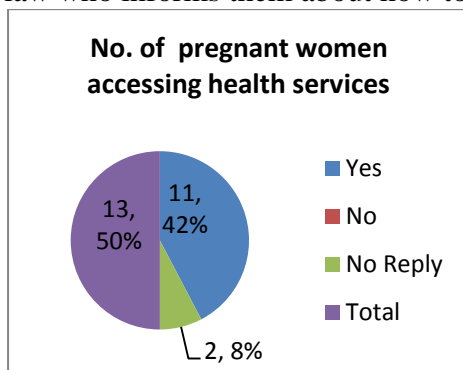
Awareness: H.I.V. and AIDS about Tuberculosis

63percent respondents in both the FGD and the survey said that they were aware about AIDS and HIV. But when asked more detailed queries about the disease, they said they were not sure. Their primary awareness came from watching television. They did add that precautions during sexual intercourse and having only one sex partner would prevent them contracting AIDS. In the FGDs it was apparent that the older women were not very aware about the issue.

84 percent of the respondents were aware of Tuberculosis. This could also be attributed to the T.B Dots centres that have been in the area for a few years now.

Pre-post natal care

The community has a higher birth rate because of the practice of polygamy, the *purdah* system, and a lack of family planning¹. With regard to pre and post-natal care most young women are unaware of family planning, safe sex and there is no use of contraception and many women do not know about their pregnancy until symptoms are highly obvious such as, missing a cycle, morning sickness etc. There were a few cases where women had only visited a doctor when they were 50 weeks into the pregnancy. Another issue that the FGD brought out was that there is no discussion with the girl about puberty, menstrual cycles and related issues until after they had their first menstrual cycle. It is mostly an elder sister or sister-in-law who informs them about how to deal with it.



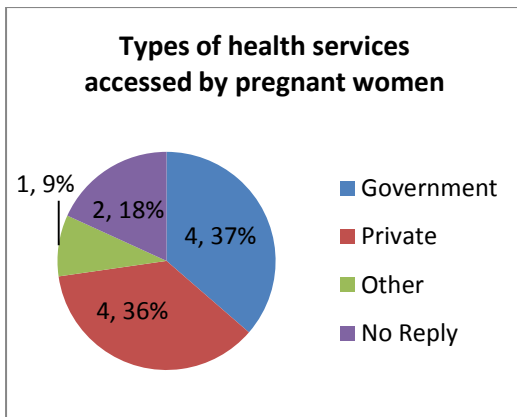
Of the sample population 13 percent of the households had pregnant women. 46 percent of these women were between the ages 21-23 years, 16 percent were 24-25 years and 23 percent were aged 18-20.

Old Wives Tales

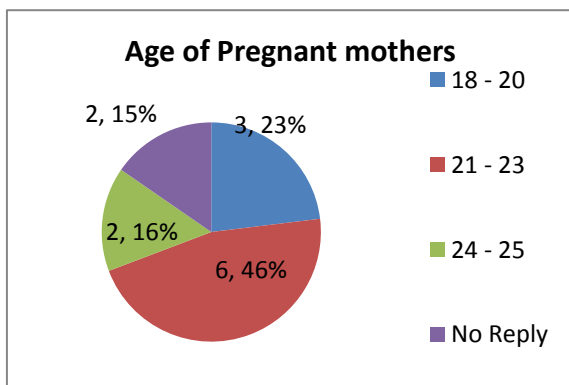
- Not to cross the river during pregnancy.
- If it is too necessary to cross the river, the pregnant lady must through some coins and coconut in the river first and then cross the river.
- Till 7th month of the pregnancy, the lady should not wear new clothes.
- Not to eat rice during pregnancy.
- Not to use henna.
- If the woman is pregnant, she cannot help another woman who is pregnant for her pregnancy or check up.

Source: FGD with women in Sankalitnagar, Ekta Maidan, Ronak Park and Ashraf nagar

¹ <http://www.indianexpress.com/oldStory/54700/>



73 percent women (of the pregnant women i.e. 11) responded that they go regularly for checkups either to a private clinic or, government hospital. Those who can afford to spend more money, go to private doctors and those who cannot, they go to government hospitals. Iqara hospital, which is run by a Charitable Trust, helps women from poor houses access proper health care services. 27percent said that they had other options, but did not comment on what those were. In the FGD they did share that are 3-4 women in Sankaltnagar who work as midwives, but said that they are government trained. The area in a population of 300,000 has only 4 maternity homes. In terms of expenses, 9 women shared that they had paid up to Rs. 500, only 2 women mentioned that they had paid more than Rs.500.



2 percent (8 respondents of 450) shared that they had suffered from miscarriages. 3 women said that it was due to weaknesses. The other reasons shared were carelessness, heavy food and one woman shared that she underwent an abortion out of choice. There was once case reported where a new born child passed away, also 3 children were reported to have died immediately after the delivery, no reasons was given as to why.

Immunization of children was done in only 25 percent, 113 cases, 52 percent, 235 did not go in for immunization. Of those who replied positively 86 percent were aware of the various types of vaccines their children had been given, 14 percent were not aware or gave no response. 29 percent, 33 children who were given vaccines were between the ages of 0-6 months, 20 children were between 7-12 months, 18 children were up to 6 months, 28 children were between 13-24 months, and 23 children were between 24-28 months.

Each mother is provided a card, which states the vaccines that the child is supposed to take. It is compulsory to provide the card at the time of immunization. Very few FGD participants said that if they lose the card, they do not follow up with regard to immunization of the child.

Disability

Table: No. of PWDs

Age (years)	No. of disabled
0-6	1
7 – 14	4
15 – 18	1
19 – 24	1
25 – 30	1
31 – 40	3
41 – 50	0
51 – 60	0
61 – 70	1
71 – 80	0
Above 80	0
Total	12

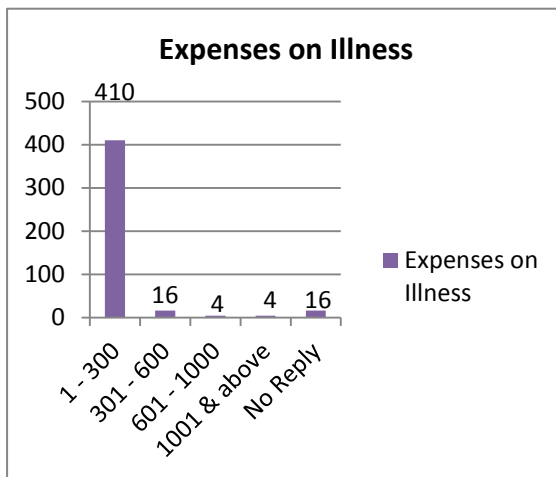
Of the 450 persons who participated in the survey, only 12 families, viz. 2.6 percent indicated directly that they had a member who was suffering from a disability. 4 who are challenged physically, 7 mentally challenged and 1 with physio-mental challenges. However when asked about accessing services for disability 47, i.e. 10.4 percent of the sample population, indicated that they did. Of these, 28 go to government hospitals and 19 to private hospitals for treatment. 75percent, 35 were satisfied with the services, 19 percent, 9 were dissatisfied. Most of the families cannot afford private services, even if they may be not completely satisfied by it.

This group of people spend approximately Rs. 5000-15000 on treatments. During an FGD one mother shared that she had to spend Rs. 60,000 for her child's treatment. None of them have ever approached a bank or microfinance for a loan. They borrow from relatives to pay for these large expenses. 5 people in the survey said that they are accessing government benefits under various schemes, 1 person has applied for the Sant Surdas Yojana, but is yet to complete the process and get the benefits. 4 out of 32 (12.5 percent) FGD participants (all PWDs) said that they get Rs. 400 per month through the government. 2 school-going girls get Rs.1000 per year as scholarship. Most participants were aware of bus and railway passes and the disability certificate, but only a few had applied and got them.

Mothers of children with disability shared that often they could not go out and look for work because they needed to stay home and look after the child. In cases, where adults suffered from any disability, their major concern was employment.

With respect to disability related services, in the entire area, there isn't a single centre, rehabilitation organization or special school to look after the needs of children with disabilities. With an estimated 10percent of the population having some or the other disabilities, we are looking at a population of nearly 4,500 children in the age group of 3-12 years who have NO access to services (12- 15percent of the total population is children in this age group as per the census reports). Combined with higher birth rate in Muslim community, frequent consanguineous marriages, higher unemployment rate, poverty, illiteracy, poor nutrition and poor infrastructure, disability in these children create the biggest barrier to their participation in the society. **SETU Report on Sankalitnagar,**

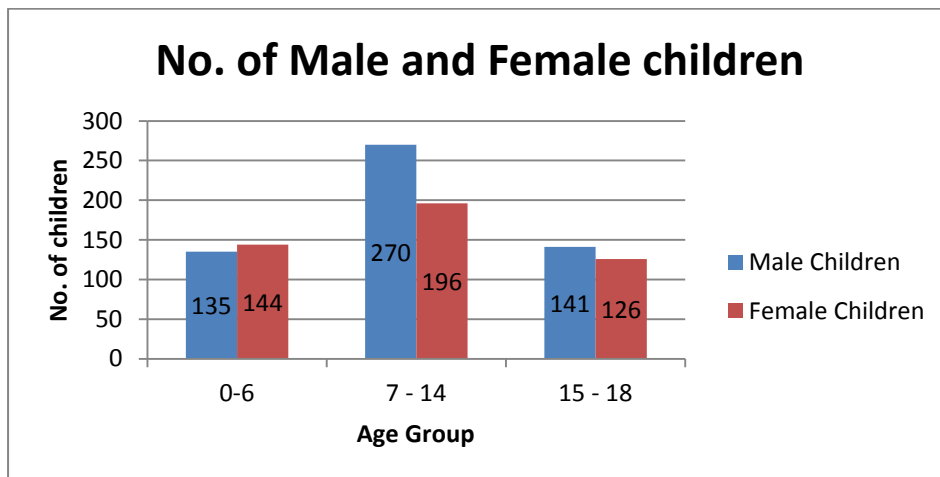
Expenses related to illnesses and addiction



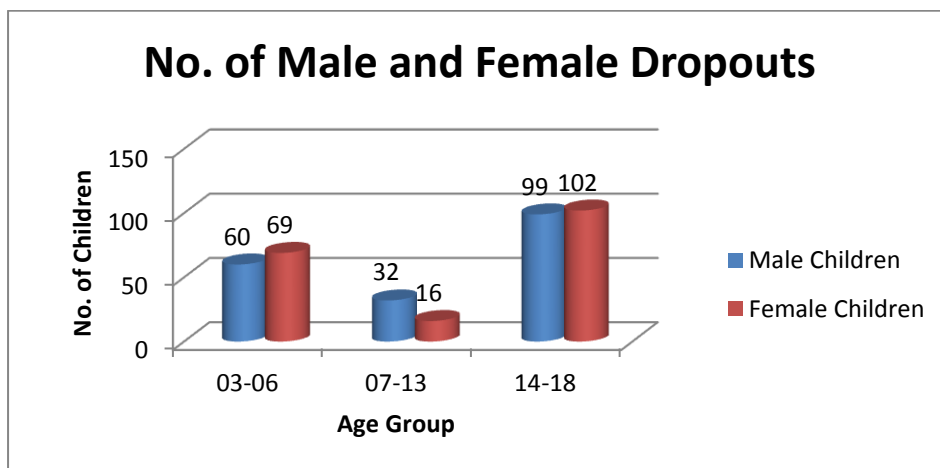
Expenses with regard to illness were mostly within Rs.300 per month according to 91 percent, 410 respondents. 4 percent pay up to Rs.600 and 2 percent spend above Rs. 600.

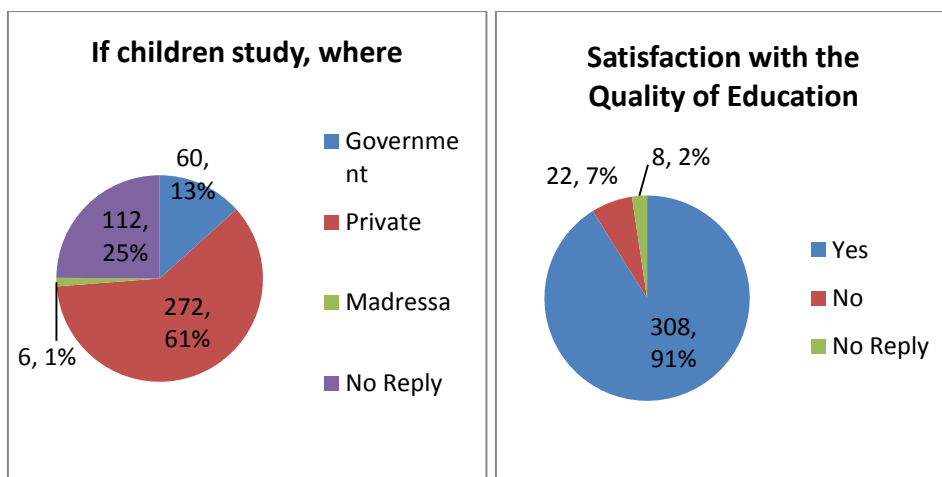
As many as 84 percent, 380 of the respondents said that they spend up to Rs. 300 per month on tobacco, cigarettes or other addictions, whereas 70 respondents gave no response.

Education



In the ages of 0-18 years there are 1012 children in the sample. 54percent are male children on an average in all age groups. As seen in the graph below the number of girls that drop out between the ages of 3-6 and 14-18 years is more than that of the boys. But overall 51percent of the drop outs are boys. The highest number in both cases is when they reach high school (Standards IX-XII). One of the reasons for this could be that Municipal Education is free till the 7th standard.





61percent, 276 respondents said that their children go to private schools, 13percent, 60 go to the government schools, 1percent, 6 children study in the Madrasa (*traditional Muslim schools*). 25percent, 112 did not respond to this query, 98percent of them did not share as to why. 1 respondent said that his children do not study, because of repeated failure. 1 respondent said that because of money crisis he is not able to send his children to the school. Of those who do send their children to school, 91percent, 308 are satisfied with the quality of education their children are receiving; 7percent, 22 are not satisfied.

Pre-School Education (PSE)

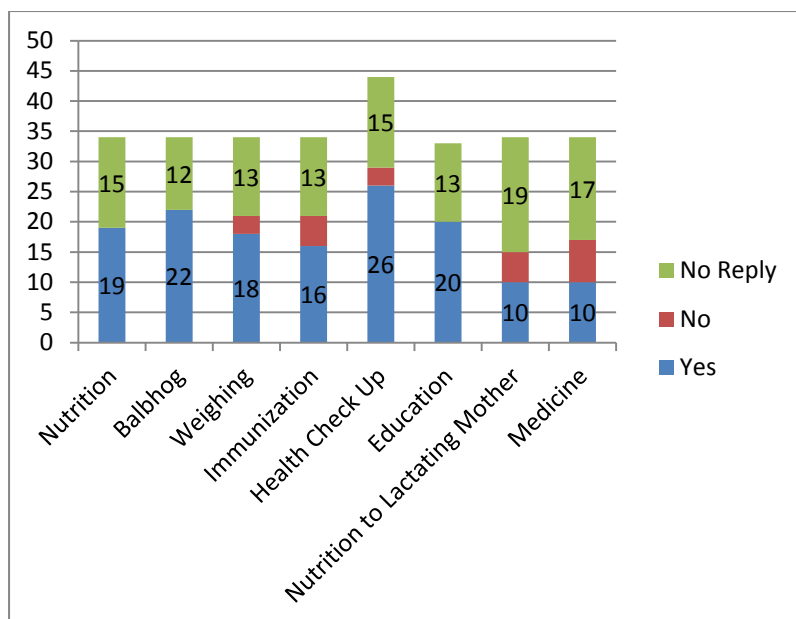
Sankaltnagar and Ronak Park have a relatively higher number of Pre-School Education (PSE) centres, both government and privately run, as compared to Ekta Maidan. There however is no higher secondary school in the areas. This is often the reason most of the girls are not allowed to study further.

There are also centres where children are taught how to read, speak and write Urdu and learn about their religious book, the Quran-e-sharif.

Through the study it was found that 58percent (259) were aware about PSE facilities of, 97percent (436) felt that PSEs were necessary in their area.

However, only 8percent (34) said that they had accessed the PSEs in their area. From those who were sending their children to the PSEs 56percent were aware of the facilities that were available to their children.

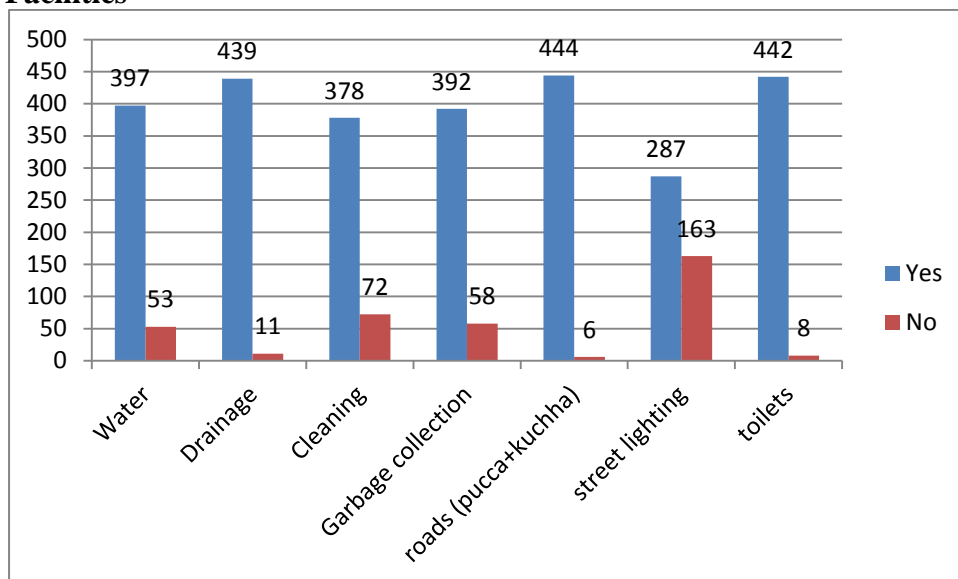
- | Pre-school Education Centres | |
|------------------------------|---|
| • | In Sankaltnagar: 7 Balghars run by SAATH, 7 government run ICDS centres (or aanganwadis), Balmandir run by an organisation – Amwa, and Gudiyaghar |
| • | In Ekta Maidan: 1 centre for disabled children run by SETU, 3 Schools – Shahin, A – one and Yash Baby, have their pre-school centres (also known as balmandirs), 1 Balmandir is run by a private organisation. |
| • | In Ashrafnagar & Ronak Park: 1 Balghar run by SAATH |



With regard to all the services on an average 17 of the 34 families who were availing the facility were aware of all the services being provided. The health-check up received the most number of positive responses from the group. Information about nutrition to lactating mothers and medicines were least known within the member families.

Some parents who were using the Saath Balghars said that they had taken their children out because the charge per month had gone up from Rs.60 to Rs. 75 and this increase was not something they could afford. Participants in the FGD who sent their children to the Ekta Maidan PSE specifically stated that they were not happy about the services and facilities.

Facilities



Taking an overall view on an average 88percent of the families have access to all the facilities i.e. water, drainage, cleaning, garbage collection, roads, street lighting and toilets. This would translate into 397 (on an average). A closer look shows that facilities like toilets, drainage and roads (both pucca and kuchcha) are there for 98percent of these families.

A positive indicator is that 98percent families have toilets, 58percent, 256 are constructed AMC support, 41percent, 182 constructed their own toilets. Only 1percent do not yet have toilets and have to use community toilets or open defecation. In a similar situation, 98percent households have drains, 83percent have been constructed by the AMC and 10percent by the families themselves.

The situation with the roads is that 72percent of them claim to have kuchcha roads leading up to their homes, only 28percent have pucca roads. 79percent, 357 of the houses have roads managed or developed by the AMC, 6percent, 29 houses have privately built roads. 64 houses were not aware of who had developed the roads or had no road access.

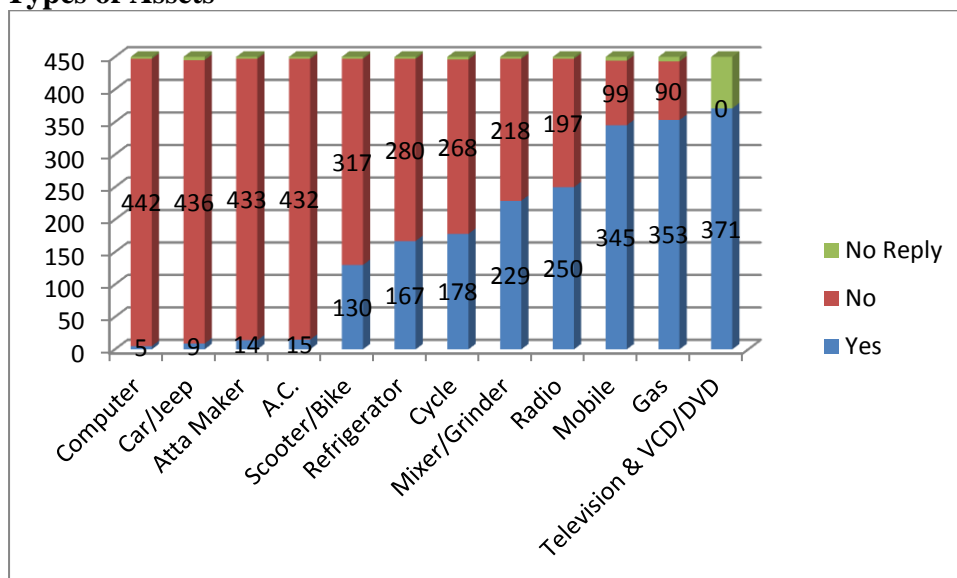
In the case of access to water the 397 families that have access to water again are further divided. 200 of these have direct water connection to their homes, which would translate into 44 percent of the families. The rest, 56 percent have access to a communal hand pump, public tap or depend on Municipal tanks that come around to the areas. Furthermore of the 397 families that get water – 39 percent, 156 homes receive water from the AMC, 53 percent, 212 families are supplied water from private agencies and the remaining 7percent do not have any fixed source of water.

Cleaning and garbage collection, mostly by the AMC reaches on an average 385 homes. 89 percent of homes have the AMC garbage collection service and 11 percent have private contractors or make their own arrangements. Cleaning services of the AMC reaches a lesser number of homes, i.e. 76 percent, the rest, 24 percent are privately contracted services or managed by household members.

The area does not have very strong street lighting. 64 percent, 287 have, and 36 percent, 163 do not have any street lighting facility outside their homes or in their nearby area. This poses

a security threat for them. 78 percent of the facility is by the AMC, the rest 22 percent have put them up at their own cost.

Types of Assets



Assets such as gas, mobiles, and television sets are own by 79percent of the families; 49percent radios, mixer-grinders, and cycles; 33percent own refrigerators, and scooters or bikes and only 2percent of the families own computers, cars, atta makers and air conditioners. The only luxury item, which is owned by 97percent of the families surveyed is a television set (with/without VCD or DVD players).

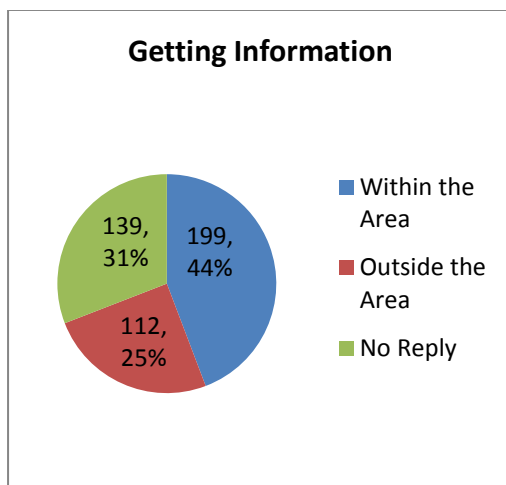
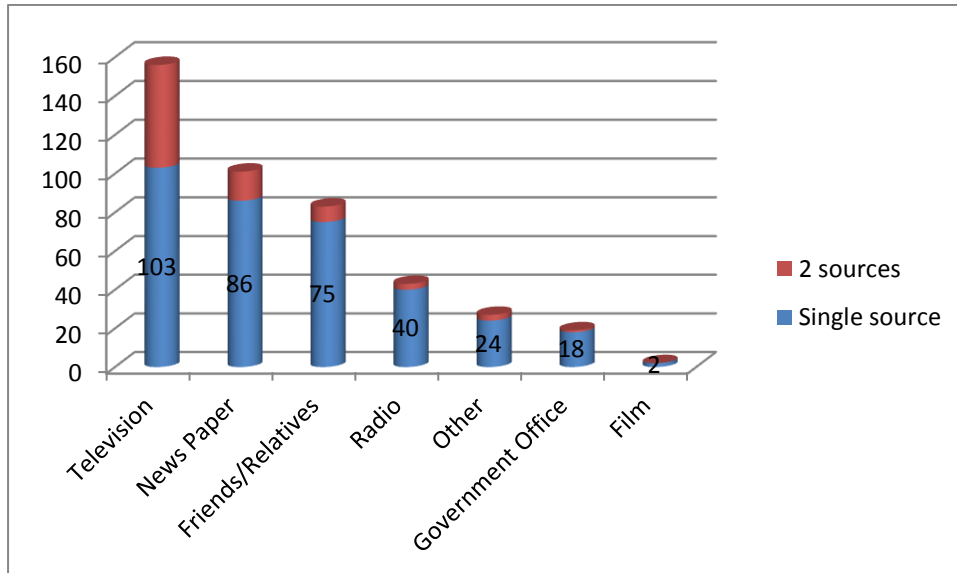
Certificate/Documents

Certificate/Document	Yes	No	No Reply
Election Card/Voter ID Card	425	19	5
Ration Card	371	78	1
House Document	323	118	9
APL Card	246	200	4
Driving Licence	219	225	6
Mamta Card/Immunization Card	101	341	8
BPL Card	9	425	16
Other	8	120	322

95percent of the families have election card or voter ID card; 82percent have ration cards. 255 families have either an APL or BPL card. Those with BPL cards are however only 9 families. The families that mentioned owning vehicles are 139, however 225 persons have driving licences. The Mamta card is with only 101, 22percent of the families. 118, 26percent of the families do not have any house related documents, which could be *dastavej* (land ownership).

The Source of Information

77percent rely on a single source of information. Television, newspapers, radios, friends or relatives, external sources, government offices, and films are mentioned, in a descending order as single sources. 18percent rely on two sources and only about 1percent relies on more than 2 sources for information they require. Television in all cases seems to be the major source of information for this population followed by the newspapers and radios.



44percent get their information from within the area. Their major sources of information are various NGOs, or other private organisations etc. 43percent spend between Rs. 1- Rs. 300 on availing information, 5percent said that they get it free of cost, but in this segment a large segment 48percent, 217 respondents did not respond to the query.75 who do avail information from various sources are satisfied with the information, as it is mostly a means to an end.

The survey did also pose the question on whether people were aware about government services and schemes, which applied to them. Of the 67percent, 301 who replied positively only 13 percent, 60 knew about government schemes. 32 of the 60 persons knew about saving schemes, disability, widow pension scheme and health benefits. This number further reduced when asked about how many were actually participating or taking the benefit of any of these schemes. This number was 42 persons, of which 20 were in Saving schemes and 7 in others.

These numbers do indicate that a large part of the population is either unaware of the various services and facilities that are available from the government, or that they have no need to avail of these. However, the FGDs did bring out that people were mostly unknowing of what services they could avail and what was available to them.

Savings and Loans

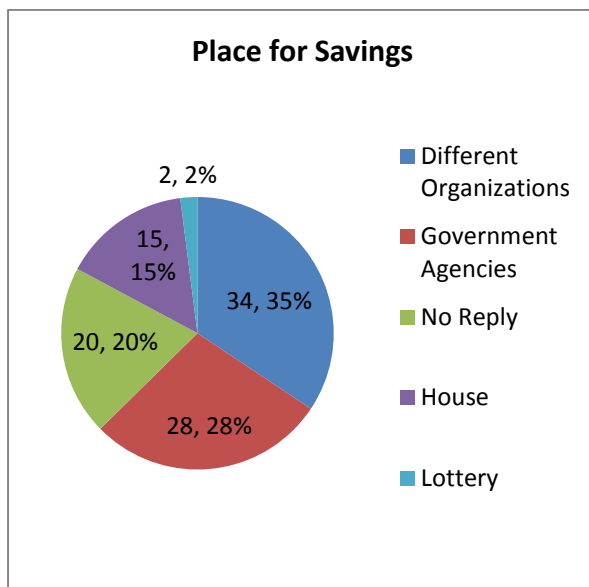
Sankalitnagar is not high on the priority list of formal banking institutions. It is only recently (mid-2009) that Non-governmental organisations have opened microfinance branches in the area. The only bank that had a branch in this area even prior to 2009 was the State Bank of India and recently the Dena Bank has opened a branch close by.

Mostly from Sankalitnagar, the people take loans from the Bachat Mandals (SAATH) and Mahila Bank (SEWA). There is also one organization called AMWA, which gives small amount loans and people have to pay some amount every day.

In Ashrafnagar & Ronak Park and Ekta Maidan people are not aware of how to access loans. One person shared his experience where he approached a formal bank for a loan to purchase a house. He did not have the necessary documents and in order to organize those he had further difficulty. The bank did approve his loan after all the documentation was in order, however the loan amount received was much less than what he had applied.

Overall people are not aware about options in banking, savings or taking loans. There is a need for financial education within these areas, to help people manage money better and also access institutions which will give them the best deals.

Savings



Speaking to people in the area there is a sense that most people want to save, they understand the importance of saving. An overwhelming 96percent of the sample population indicated this on their survey questionnaires. However, only 23percent, 99 households actively save money. 75percent do not save, or if they do, it is at the household level, mostly women – putting Rs. 5-10 away. This is not on a regular basis, because it is spent on getting daily groceries or in some cases used by their husbands to drink alcohol.

Of the 23percent, 99 that do save 35percent, 34 save through bachat mandals or banks, followed by 28percent, in government agencies, 15percent save at home and 20 made no response. The largest demographic that is saving is between 19-30 years, 34 people; followed by 31-40, 32; the number of people saving decreases as the age increases. The amount most

affordable to 80% of the households is up to Rs. 300. 11%, save up to Rs. 1000 and only 3% save more than Rs. 1000 per month.

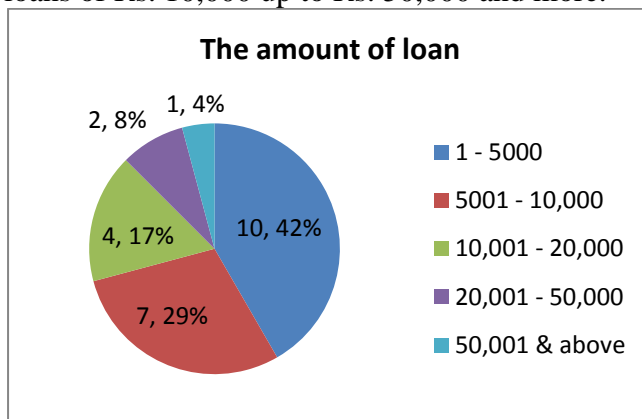
Current savings for 44 families are within Rs. 1000-5000, 29 have up to Rs. 1000 saved. There are 6 families who have savings more than Rs. 10,000 , as well.

There is a difference in people who save based on the areas, as well. For instance, in Sankalitnagar people save in microfinance schemes or in the Mahila Bank (SEWA). Many women from an area come together and organise a monthly *vishi* or kitty. A draw decides who gets the money for the month. In Ekta Maidan, Ashrafnagar and Ronak Park, people save in their homes. In Ekta Maidan, some families had opened accounts in the Bachat Mandal (Savings Cooperative), but closed them after a few months of operating them. Mostly the reasoning was that either they were not aware of how to manage these accounts or did not consistently save and therefore shut them down.

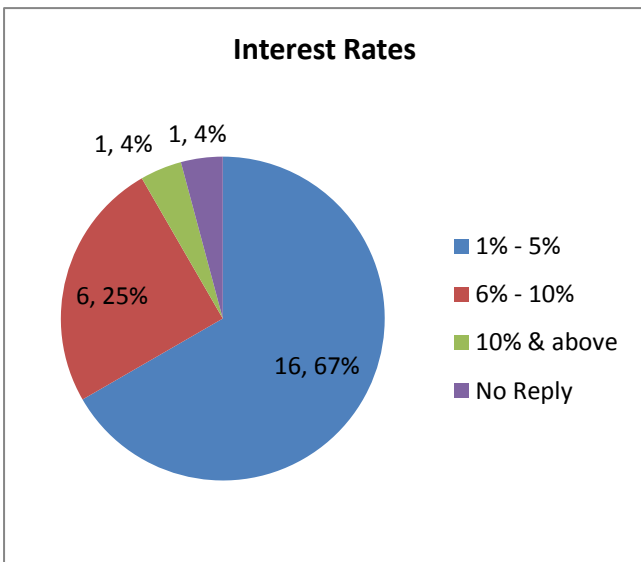
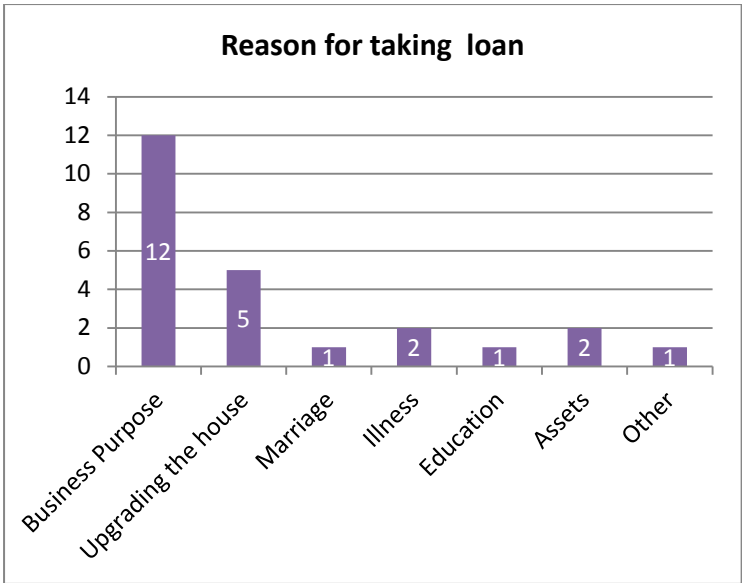
Loans

As seen above the habit of savings or the awareness of how to go about saving, has still not reached most households in all three areas. This brings us to look at those who access loans, for what reasons, from where and how much. The section has also attempted to link whether those who take loans for purposes of business, have seen a marked difference in their incomes.

Those who saved i.e.99 persons were further asked whether they could avail loans on their savings. 60 said yes, but of these only 24 had taken loans. The chart below shows the amounts of the loans taken. The largest group i.e. 42 percent, 10 people took loans up to Rs. 5000; followed by 29% who took out loans of Rs. 5000 -10, 000. The remaining 29% took loans of Rs. 10,000 up to Rs. 50,000 and more.



50% loans are for reasons of business – purchase of rickshaws, equipment, setting up shops etc., 21% loans for improvement of houses, the remaining 29% take loans for their children’s marriage ceremonies, illnesses, education, buying assets etc. It is interesting to note that 83%, 20 people get loans from NGO’s, the remaining 4 persons took bank loans.



The rate of interest for 67% of the those who took loans is between 1%-5% monthly, 25%, 6 persons are paying between 6%-10% and 1 person has taken a loan with an interest payable above 10% monthly.

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Annexure I

Household details of Survey

Sankalitnagar

Sankalitnagar is divided into wards. There are 10 wards in Sankalitnagar. The following table shows the details about Sankalitnagar. The team approached every 11th house in Sankalitnagar. The details are:

Ward	Total No. Of HH	HH approached
A	176	17
B	248	24
C	200	20
D	100	10
E	568	56
F	36	03
G	176	17
H	280	28
I	264	26
J	200	20
Nr. School		02
Nr. Nala		01
Nr. Pumping Station		01
Total		225

Ekta Maidan

Ekta Maidan is a very big area divided into societies. There are many societies, but for this study only 4 societies are selected which have total 1500 households. In this area, every 8th house was approached. The details of this area are in the following table:

Society	Total No. Of HH	HH approached
Gulab Park	100	08
Anjum Park I & II	1000	80
Kesar Baug	60	05
Azim Park	300	20
Total		113

Ashrafnagar & Ronak Park

Ashrafnagar & Ronak Park are two societies, which near to Sankalitnagar with 1500 HH. The households here are not organized in lane. So the team will be asked to select the households, which are not very near to one another. The detail of this area is in the following table:

Society	HH approached
Ashrafnagar	50
Ronak Park	62
Total	112