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State of Wellbeing in a Low Income Settlement of Delhi: An Empirical Investigation

Summary

This report presents the finding of a survey of 100 low income households in Shiv Vihar JJ Colony, in West Delhi, during June 2016. It looks at incidence of disease, access to water and sanitation as well as perceptions regarding safety and security among respondents of the survey. An interesting finding is, while, there is a presence of MFIs in this locality, and many residents are MFI clients, an association with MFI is not correlated with incidence of disease, involvement in disputes or perception of safety and security among the residents.

Introduction

India is rapidly urbanizing as large cities such as Delhi, Mumbai, Bangalore etc have become drivers of growth with promises of higher earnings and better life. A fair proportion of the population in these cities comprise of people who have come from other parts of the country and are engaged in low skill jobs and services. They may be involved in small trade, transportation, odd jobs, daily wage labour, construction labour or low rung employment in the private or public sector. They form the lowest income strata of the cities. Many such people live in clustered communities which are characterized by narrow streets, poor drainage and low night time lighting. Often these are located in close proximity to dumping grounds, naallahs, and similar landmarks. As a result they suffer from infectious diseases.

People in such communities also suffer from “social disorganization” and get involved in criminal activities. They are themselves also the victims of such criminal activities. Particularly, women and children living in these communities are most vulnerable to crimes against them. People in these communities live in dwellings which lack water and sanitation facilities such as drinking water source within their house, toilets and bathrooms. As a result they need to venture out for things such as procuring water or even relieving themselves. Such venturing out, particularly by women, potentially leaves them vulnerable to crime against them. There are many anecdotal evidences that suggest a relationship between lack of water and sanitation facilities and crime against women.

Shiv Vihar JJ Colony is a low income settlement in West Delhi located near Najafgarh drain. This area is characterized by small shanty town like dwellings, unhygienic conditions, overflowing drains and garbage piles. During June 2016, M2i conducted a survey of 100 respondents in this area to gauge their perception regarding sanitation, incidence of disease and safety.

Findings

As can be seen from the table below, the respondents in our survey trace their origins to several different places. The most common states, which respondents traced their origins to, were UP, Rajasthan, MP and Bihar. 85 of the 100 respondents belonged to these States.



Bihar	15
Delhi	13
HP	1
MP	16
Rajasthan	20
UP	34
Nepal	1
Total	100

Only 10 of the 100 respondents had been living in the locality for less than 5 years. 29 had been living for between 5 and 10 years, 45 for between 10-20 years, 16 had been living for over 20 years. Thus, 61 of the 100 respondents had been living in the locality for over 10 years. The following table presents this distribution.

Categories	Frequency
Less than 5 years	10
5-10 years	29
10-20 years	45
Over 20 years	16
Total	100

The predominantly high proportion of people who say they have come from other places supports the view that people who live in low income colonies or slums are likely to have come from other parts of the country in search of better livelihoods.

97 of the respondents were dependent on common source of water such as community tap to meet their household water needs. Thus, they had to venture out in order to get water for their daily needs. However, most of the respondents (91/100) did have toilets within their houses, which they and their family members used.

The respondents reported significant incidence of water borne and mosquito borne diseases. 26 respondents reported that someone in their family had one of the following diseases during the previous year – Jaundice, Typhoid and Dengue. The incidence of Dengue was highest with 15 reported incidences, followed by Typhoid (10 incidences) and Jaundice (2 incidences). One respondent reported incidence of both Dengue and Typhoid.

55 out of 100 respondents said that they did not like their locality, with 18 stating that they did not have a single good friend. Of these 18 who said they did not have any good friend in the locality, 13 had been residents for more than 10 years.



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How many good friends do you have in the locality?	
None	18
One or Two	49
Three to Five	27
More than Five	6

Further, 68 respondents said that women in their houses did not feel secure in the locality. 65 respondents said that women in their household had unpleasant experiences in the locality, with several having multiple such experiences.

Did any woman member of the household have any bad experience outside the house?	Frequency
No	35
Once	8
Twice	13
Thrice	19
Four times or more	25
Total	100

The following table presents the nature of these unpleasant experiences.

What can be the reasons behind any bad experience that any member of your family can have outside the house?	Frequency
Eve teasing or harassment of women	50
Theft or snatching	56
Related to filth and garbage	31
Bullying	6

Several respondents had experienced more than one of these unpleasant things.

What can be the reasons behind any bad experience that any member of your family can have outside the house?	Frequency
Eve teasing or harassment of women as well as Bullying	24 (36.9%)
Eve teasing or harassment of women as well as Theft or snatching as well as Related to filth	16 (24.6%)
Theft or snatching as well as Related to filth	9 (13.8%)
Theft or snatching	4 (6.2%)
Eve teasing or harassment of women as well as Related to filth	3 (4.6%)
Eve teasing or harassment of women	2 (3.1%)
Eve teasing or harassment of women as well as Bullying as well as Theft or snatching	2 (3.1%)
Eve teasing or harassment of women as well as Bullying	2 (3.1%)
Related to filth	1 (1.55%)
Related to filth as well as Theft or snatching as well as Bullying	1 (1.55%)
Eve teasing or harassment of women as well as Related to filth as well as Theft or snatching as well as Bullying	1 (1.55%)
Total	65 (100%)



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Effect of Association with MFIs

Microfinance Institutions (MFIs) are organization that provide financial services to the economically underprivileged. In Shiv Vihar JJ Colony, several large MFIs operate. In our sample, 31 respondents had borrowing relationships (either they or their spouse had a loan from a MFI) from MFIs while the rest 69 did not have any relationship with MFIs.

Many of the largest MFIs pursue twin objectives – of generating financial as well as social returns for their investors. Financial returns take the form of profits and dividends whereas social returns – which are not so easily defined, take the form of reduced vulnerabilities, and improved quality of life for the clients of MFIs. MFIs utilize the group concept to enforce credit discipline. In its most common form MFIs employ the joint liability mechanism to ensure credit discipline. We were interested in looking for evidence to see whether association with an MFI countered the effects of alienation and social disorganization that communities like Shiv Vihar JJ Colony experience.

We looked at whether there was a significant difference between MFI clients and non-clients on the following:

- Incidence of jaundice in the household
- How many good friends do you have in the locality?
- How many disputes have happened within the last one year which have included members of your house?
- Women members of the house feel secure in this locality? – (Yes/No)
- Did any woman member of the household have any bad experience outside the house?

In our sample we did not find differences that were statistically significant.

Conclusion

People in the Shiv Vihar JJ colony have inadequate access to clean water. They are also susceptible to vector borne and infectious diseases. There seems to be a sense of dissatisfaction among the residents, which shows in a lack of liking for their locality. This dissatisfaction does not seem to be any lower for those who have been residing in the locality for over 10 years. There is also a sense of insecurity among residents of the locality particularly with regard to the safety and security of women in their household.

There is a presence of MFIs in this locality, and many residents are MFI clients. However, an association with MFI is not correlated with incidence of disease, involvement in disputes or perception of safety and security among the residents.