

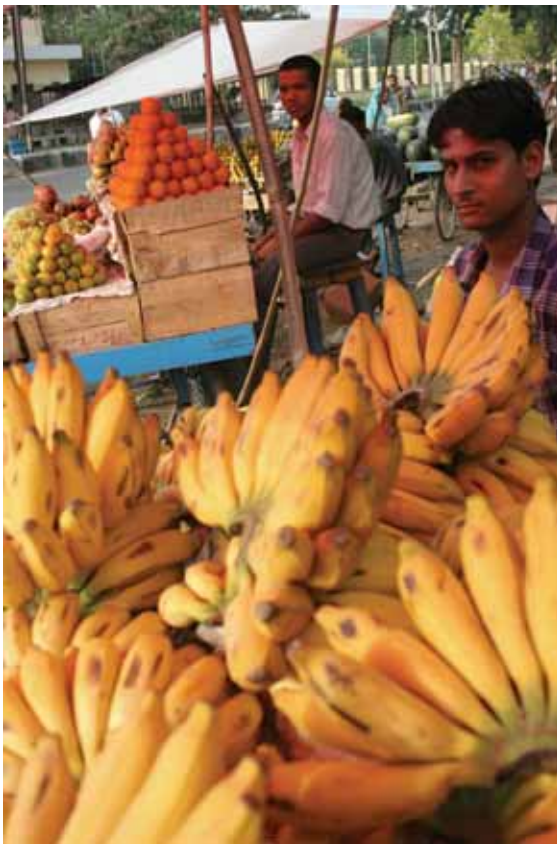
## NIDAN, BIHAR

If charity indeed begins at home, why is it that development agencies do not work in their immediate environments, wondered Arbind Singh. He observed that development agencies worked in far-flung villages, but overlooked issues of the marginalized in the cities where their offices were located. He put up a proposal to set up Nidan, an organization that would work with street vendors and hawkers in Patna. The year was 1995. The government of Bihar had undertaken a massive anti-encroachment drive in the city in keeping with a High Court order, and had made no effort towards rehabilitating those who were ousted. Their situation was made worse by the fact that they were not organized and did not have a collective voice.

Nidan was registered in 1996 with the core focus of organizing informal sector workers and

helping them access legal rights. By opening crucial windows of assistance, Nidan hopes to motivate people to come together and positively alter their situations of exploitation. The organization works with a range of informal sector clients – street vendors, rag pickers, sanitation workers, construction labourers, home-based workers and agriculture labourers.

Nidan stands apart from other civil society initiatives because it engages with the informal sector, one that most development organizations shy away from because of the inherent issue of exploitation. Nidan sees a lot of hope in occupations like vending, especially in the face of a government that can neither provide adequate employment, nor pay salaries to its staff. The modus operandi of the organization is a combination of advocacy and service delivery,



*Fruit vendors and hawkers mobilized by Nidan*



*Vegetable street vendor with her identity card*

another reason why it stands apart. While it provides some services through its own means, it constantly puts pressure on the government machinery to deliver, and persuades members of the public to come together and demand quality services.

Sir Dorabji Tata Trust has provided Nidan core support for mobilizing the hawker community and for scaling up its work in smaller towns near Patna. This support has been provided in three phases of varying periods and amounts, including the current phase of support for Rs 6.22 million.

Soon after Nidan's inception, the lack of institutional credit and the exploitative arrangements of informal credit emerged as an area of growing concern. Nidan added on to its agenda the savings and credit program bringing together groups of women to put aside their meagre savings and to help them access credit. Over the years, the savings and credit program has covered more than 19,000 members in approximately 1,800 groups. They have generated savings worth approximately Rs 10 million and accessed loans worth approximately Rs 16 million from the Rashtriya Mahila Kosh, banks and through internal lending. A thrift and credit cooperative, Sanchay, was set up in November 2001 with 3,353 women shareholders to meet the gap in credit requirements. Savitri Devi, for instance, took a loan of Rs 2,000 to enhance her teashop which led to some increased income with which she could bear expenses for her daughter's wedding.

In 1999, Nidan introduced a group insurance scheme, which has been fine-tuned over the years to cover a package of health, life, asset and disability insurance. The number of clients covered has quadrupled since its introduction in 2002, covering close to 22,000 people today. The social security efforts received a boost with the recent establishment of a charitable hospital in Patna, which provides resident and outpatient services to the poor, with special emphasis on reproductive health services for women. Nidan

is a member of Bihar FORCES (Forum for Crèches and Children's Services), a network dedicated to providing a range of essential services to children in the age-group of zero to six years and to their mothers.

Since 2000, Nidan has been working actively on promoting collective enterprises. Vendors who go from house-to-house purchasing used garments for utensils, rag pickers, women artisans and cosmetic sellers have been organized into cooperatives relieving them to a great extent from exploitation by middle agents. Swachdhara, a group enterprise for total waste management is on its way to being registered as a separate organization. The municipal corporation of the city has contracted out two localities of Patna to Nidan for total sanitation. The strategy includes, awareness generation of citizens towards their role in waste management, upgrading rag pickers to become door-to-door waste collectors, vermi-composting and recycling waste. At the core of this strategy is maintaining the dignity of the 160 sanitation workers. Identity cards, uniforms, cycle-operated waste collection vans, a regular salary and social security have replaced their earlier seasonal work of indignity and harassment by residents and the police.

The flagship activity of Nidan of organizing street vendors, has recently received a shot in the arm by the issuing of identity cards to 1,891 street vendors in Patna. The municipal commissioner and the executive director of Nidan attest the identity cards. In September 2005, a judgement was passed seeking an action plan to implement the National Policy on Urban Street Vendors, 2004. Nidan was given the responsibility, in keeping with the policy, of identifying vending zones, facilitating the creation of vendors' committees and issuing identity cards to them. The municipal corporation has terminated the contracts of those who were responsible for collecting vending cess. This had become a source of exploitation where contractors would forcibly extract 10 times of



*Self-help group discusses their savings and credit options*

the permitted cess. The local police would also harass the vendors by various means, which is now completely unheard of since the vendors' committees have direct access to the inspector general of police.

It is estimated that 40,000 families are being touched by Nidan's efforts through their work in the districts of Patna, Samastipur, Vaishali, Katihar and Muzaffarpur. The state of Bihar is often termed as formidable because of its politicized bureaucracy, criminalized politics and caste-ridden social structure. What is credible about Nidan is that it has innovated and modified its strategies to ensure results in the state. For one, its initiatives have been inter-linked, addressing a range of livelihood issues simultaneously. Nidan recognizes that in the absence of a dynamic system, there is no hope for replacing moneylenders and other middle agents.

Nidan has always kept the community at the forefront. The systems and procedures adopted are simple and are geared towards

quick results. For an organization in Bihar to be able to inculcate an efficient work culture, to be able to disregard caste considerations in its own functioning and to be able to assure safe working environment for women staff, are in themselves noteworthy achievements.

The organization faced a lot of difficulty in establishing itself, especially in gaining recognition with the departments of the state. Over time, its three-pronged strategy has proved to be effective – using courts of law, providing immediate response and rigorous follow up once a case has been taken up.

For the future, Nidan looks towards many more people's autonomous structures, which will take care of their own livelihood needs. Nidan hopes that in the future there will be many loci of growth that can take forward this impetus. Vendors like Kameswar Pandey, who are the foot soldiers and beneficiaries of Nidan's initiative, hope to press for 'below poverty line' cards, food rations and subsidized housing for the vending community.