



level, with new builds until recently having to fix rents and not being able to change them at all, even with inflation! Alternatively, the city – with a population of some 12–15 million (about the same as Sweden) has not an independent level of governance, and is instead managed by the State of Maharashtra. Some of the problems it faces can be understood a little better in this light.

SPARC's work began with women's savings groups, a method of building networks and communities of women that served to bring people together and so create the social capital for further development work: this is a long process, and the first pavement dwellers to move into permanent housing had been connected to SPARC for some twenty years. The commitment that the staff as well as the people themselves have had can be breathtaking. Such determination to bring change, and the perseverance to see it to its end is a rare quality.