

Course Name: GENDER INCLUSIVE URBAN SPACES: ISSUES AND QUESTIONS

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Module 4.2 - Women and Self-Help Group Programs in Urban Locales

Hello, I'm Professor Thomas Isaac. Previously, I was teaching at the Centre for Development Studies, and then I became a full-time political worker. and was twice the finance minister of Kerala. Now, I am more engaged in academic work. We are going to discuss SHGs, self-help groups, which have become a permanent feature of the Indian landscape.

Every state in India has networks of self-help groups. And they play a very important role in providing credit to poor and ordinary people. But the general belief is that microcredit organizations are more effective in rural areas than in urban areas. Now, I would like to disagree.

In fact... Self-help groups were innovated in Kerala in an urban setting. In 1991, my hometown, Alleppey, was implementing a UNICEF-sponsored program, Urban Basic Services. And for the implementation of this program, they innovated what came to be known as neighborhood groups of women.

Each household is represented by a woman, and the households were identified using exclusion criteria to avoid any confusion. Very clearly defined exclusion criteria were used to identify which were the poor households, and poor households were linked in small neighborhood groups. This proved to be very effective, so it was decided the same network could be expanded to cover all towns and cities in Kerala. That's why it was said, in fact, it was more of an urban phenomenon. But then came a different stream: the People's Planning Campaign.

This was a campaign to mobilize people to effectively decentralize power. A very substantial devolution of power, finance, and officials—ministers— A very substantial

devolution of funds, functions, and functionaries took place in Kerala. An interesting feature of the decentralization was gender budgeting. Ten percent of the plan funds had to be earmarked for projects whose direct beneficiaries would be women and would be organized by women themselves. The challenge was to create an organization where women would be in leadership roles. The simplest solution was to form self-help groups. As part of this women's component plan of decentralization, a large number of self-help groups emerged across Kerala. Efforts were also made to organize neighborhood groups as subsets of Grama Sabha to make Grama Sabhas more effective. This was the experience of the People's Campaign linked with local government. The Government of Kerala then considered scaling up the Alleppey experience to the entire state. A committee was appointed.

To take stock of these experiences—the urban areas, SHGs, and the SHGs and neighborhood groups in the rural areas—and draw up a program. And, incidentally, I was the chairman of that committee. There are two or three very distinct features or very distinctive decisions this committee put forward. One, we rejected the idea of self-help groups and instead wanted to promote neighborhood groups. Now, self-help groups can draw women from anywhere according to your caste, your religion, and so on.

But that would be very divisive because the function and dynamics of self-help groups or neighborhood groups are such that they create great cohesion within the group. And therefore, to have sectarian criteria for organizing would be very divisive for civil society. And therefore, it was decided we would organize only neighborhood groups. All women in the neighborhood, all families in the neighborhood, whatever their religion, caste, or political affiliation, have a right to be represented in the neighborhood group. So, that is a very important decision we made. Second, the urban SHGs were getting federated at a higher level. In fact, initially, when self-help groups were extended to say, Malappuram after the literacy program, what happened was that there was a federation at the panchayat level, block level, district level, and many were arguing we would have a federation at the state level. So, we shut that down because we did not want a parallel structure within local governments.

So there will be no federation above the local government. Neighborhood group, then there will be ward level area development society, and then the panchayat level community development society, but nothing above that. But there will be a mission to help the groups. So this is the second important decision we made- to link the

neighborhood groups to the local governments. It's not a parallel structure to local governments as in many other states.

Third, but we insisted the groups would be autonomous. The power of the local government will be limited to approving the budget at the beginning of the year but otherwise day to day functioning the group would have to be totally free, independent. They are not appendages to the local government, to put it simply. So this was the three very important characteristics of the new neighborhood network of women that emerged in Kerala. So we had a clear vision what were they to do. One was microfinance.

They are the most important means of getting credit to say ordinary people, households. In many places, the SHGs or neighborhood groups are under the link to MFIs. In Kerala, we have bad debt. In Kerala, it won't be linked to governments, this Kudumbashree neighborhood groups, as they are called, won't be linked to MFIs. They'll be directly linked to the cooperative banks or other commercial banks. Now, this is important because having a middleman MFI experience is very bad. One, the rate of interest. Banks lend to the MFIs at a normal rate of interest. And there is no restriction on the rate of interest that MFIs can charge.

And normally, it is around 24%. At times, even higher. And then, more than the group dynamics, the pressure—even sometimes violence—is used to extract repayment. In fact, this created a crisis in Andhra Pradesh. And the government had to intervene.

And therefore, in Kerala, we have never allowed MFIs to get linked. But on the other hand, the neighborhood groups—Kudumbashree neighborhood groups—are linked to cooperative banks or PSUs. Now, the interest is often subsidized by the government so that effectively the group would receive a 4% interest by the subsidy by the government, and then they are able to lend within the group at 12% or 10%.

The group gets a margin also but then the margin is distributed among the group members at the end of the year. So this was very effectively utilized during the COVID time to say, transfer money to the households in need. Normally, lending takes place only after the complete repayment of the loan taken earlier. Instead of that, the government said additional 2,000 crores would be lent to them and we persuaded the banks to lend.

And therefore you find that 60% of the households in Kerala did take money from the Kudumbashree neighborhood groups during this period. And entire interest was borne by the government, of this 2000 crores. So overall now something like 10,000 crores

microcredit is being circulated through Kudumbashree. It's a pretty huge amount of money. Now, second function is revenue earning enterprises.

Because it cannot be just consumption alone. Efforts have to be made to increase the income of the poor. And one way possibly is that have enterprises, women enterprises. I must confess this has not been very effective. And now learning from the experience, it has been decided, one, innovation is very important, that technology matters.

The productivity has to be high enough to ensure a decent income to the poor. Otherwise, it becomes a kind of self-exploitation. So, to do that, we must look at appropriate technology and the aspirants must be trained. And then there must be a kind of aggregation of the products so that you can market it more effectively which would require a supervision of the quality.

So kind of cluster approach is being adopted today. And I think we have sufficient experience now to scale up the cluster approach. Now this is, I think, more effective in the urban areas— possibility of enterprises. Like for example, say vendors selling various types of food products, tea, coffee and so on. That can be very effective.

They have a common kitchen which will supply the products to the vendors, women vendors, so that you have economies of scale. Things are cheap and women are guaranteed certain minimum income and customers, consumers are guaranteed quality food. Okay, this is something I think is going to be very important. Say the people's hotels, for example, it's an enterprise which has been eminently successful. They are supplying meals at Rs.20 to anybody who requires. And a meal, which would be Rs. 40-50, in a hotel, you get for Rs. 20. And if you are a very needy person and don't have money, well, at least 10% of the meals would be given free. Now, this has got a lot of spin-offs.

In some places, people are restricting the curry points. You cook only rice at home and then buy curry, so that your workload in the house is reduced. Some people have gone to a common kitchen. So that's their breakfast. That's the busiest time.

The woman has to go to the workplace, children have to be sent to school, and then in the midst of that, there is the whole cooking for breakfast and lunch. So this is really a crazy time in the day. So this common kitchen experiment—10-15 houses who see to each other, similar taste and so on—they have a house that will do cooking for everybody. Breakfast and curries. Rice, tea, etc. You have to make in your house.

That frees women from a substantial burden in the house. And Kudumbashree is also trying to implement a smart kitchen. They are going to lend money for buying household machines, a little bit of So this is an enterprise model which incidentally spins off into various types of other activities. Third, this is a broad platform of convergence.

So central government programs like MGNREGA or housing programs and so on are implemented through local governments. Anything connected with poverty alleviation, etc., Kudumbashree becomes the major instrument of implementation. Now there have been doubts whether programs meant for the poor would be misused, captured by the middle class who may be members of the group. And therefore, the committee I spoke of, this was a major issue of debate. That it should have only poor people identified through exclusion criteria.

I was against that. For the simple reason, the women leadership in the particularly urban areas, both rural and urban, particularly rural areas, do not come from the middle class. They don't join these kinds of groups and so on. But not the poorest of the poor.

They come from—poor people just above the poverty line who have some education and so on— and make the groups exclusively below poverty line households, would deny this women leadership to the neighborhood groups. And that would be very bad for the development. But at the same time, through very clear-cut criteria, you identify the poor. The programs which are meant for poor are given to them only.

Now, that's nothing very unique. In the Gram Sabha, beneficiaries are selected for below-poverty line schemes. And Gram Sabha, everybody is there, but you have criteria to select, so that you know, you have identified who are the poor people, they alone are eligible for that. So, this is a kind of platform of convergence of all kind of programs of government. Therefore, Kudumbasri's budget, if you look, is huge, much larger than the formal activities they do.

And finally and very importantly, they are also instruments of empowerment of women. Now, if you ask me if that has happened or not, well, this is not something that is dependent upon neighborhood groups alone. But one thing that has definitely happened is, that women's place in the public space have tremendously increased. See, in a conservative society, the kind of public space available to women are very limited.

Limited like places of worship, Or taking children to school or hospital and so on. That's all. Otherwise there is not much public space. Now Kudumbashree has created a

neighborhood public space for women where they can go. In fact, the reason why the cohesiveness and sustainability of Kudumbashree neighborhood groups when compared to male SHGs is that this is a felt need for women to have a space where they can meet independently and so on. Therefore, whatever happens, they would come. Male groups or general neighborhood groups which we have attempted in Kerala, after some time people cease to come. But not with Kudumbashree. Not merely because there is a credit and saving operation that take place but it's also felt need to have such a space and now it has become accepted that women participating in Kudumbashree activities— society has come to accept— and therefore you find women in much larger numbers are active in various types of public movements and so on.

Secondly, which has resulted in the emergence of a new leadership at local level. Because, you know, meeting, they speak there, and organize, and give some experience so that it is from the rank of Kudumbashree the women electoral representatives, majority of them have come. Both for left and right. Because these women leaders become popular. So political parties try to attract them to their parties. So Kudumbashree has contributed to emergence of local women leadership. And thirdly, active campaigns against, say violence against women etc., this becomes a very important forum. I think this is going to play a major role. We have done exercises in crime mapping. Women themselves identify the violence against them through a discussion and so on. But ultimately, each one would be writing out in a form, what was the type of violence they faced, the recall period was three months, and which place, at what time, by whom— very simple format— about 14 types of violence.

So there would be a major discussion regarding violence. Then they would fill up. Identities were not revealed. And therefore, they could frankly express their experiences. And then it's a mapping.

You get to see which place is the most violent. Which area the kind of violence takes place. And suddenly we realized that it is the school children where the incidence of violence is highest. So in the panchayat, I was involved with them. Initially, men were all against publishing the data and so on, because there were three instances of rape, but nobody knew who.

But nobody knew about such incidents in the village. So initially, everybody was saying we should not publish all this. But then the data showed that the incidence of violence

against women declined as age increased. It was found that in all schools, 100% of them reported at least verbal abuse they were subjected to. That alarmed the parents.

So then it was agreed, okay, let us publish it. But once we have mapped the crimes, then Kudumbashree can intervene, or the local government can intervene to draw projects to address the problems. So it holds much potential for empowerment interventions, even if that has not taken place. But, This is a very important way of creating awareness, not only creating awareness but also enabling active intervention.

I think this is very important in urban areas because, clearly, violence against women is much more prevalent in urban areas than in rural areas. Because there is a kind of anonymity in urban areas, while in villages, everybody knows each other. So, public spaces are very difficult for women to move around in. Now, the crime mapping—the very fact of drawing up the map itself—becomes an awareness-raising program. And finally—

Initially, we were all thinking about having general neighborhood groups below, say, Grama Sabha or Ward Sabha. They would be the basic community organization. But we found that these were not self-active. Somebody has to go around and call them, convene them. That is a big problem—to convene these neighborhood groups.

They were not functioning by themselves. Over time, they became dormant. On the other hand, women's neighborhood groups, once initiated, run on their own steam. And therefore, an idea arose. Can these women's neighborhood groups be made

the grassroots-level subset of Ward Sabha or Grama Sabha? Of course, only 60% of the households are there. Fine. Let the 60% discuss the agenda of Grama Sabha or Ward Sabha in the group in detail and send at least one representative who would speak at the Grama Sabha or Ward Sabha.

It doesn't prevent any other household that is not part of this group from participating in the Grama Sabha. At present, many new meaningful deliberations take place in the ward or Grama Sabha. So, ultimately, these women's groups would evolve into basic community organizations. So the vision is much larger than what is made by SHGs. These neighborhood groups of women have not only a credit function but also a larger economic function, implementation of development programs, and, we feel, a key role in empowering women in Kerala.

Kerala is urbanizing very rapidly, even though I still think it is below- Kerala is urbanizing very rapidly, even though I still believe that Kerala is behind Tamil Nadu in terms of the proportion of urban population. Now, Kerala's process of urbanization is distinctly different. Because traditionally, there has not been much difference between urban and rural areas in Kerala. Many say it's an urban-rural continuum or rurban in nature.

That is to say that Kerala is dotted by a large number of small towns and also the countryside around them. But if you take it, the population is dispersed. It's a dispersed settlement pattern. All over. And secondly, another feature is that non-agricultural jobs are very high in the rural areas as well.

You find that the labor absorption in agriculture is much lower because Kerala grows commercial crops. Then the surplus population gets accommodated into various types of agro-processing industries, services, and so on. And therefore, if you look at the occupational pattern, there is not much difference between urban and rural areas. Non-agricultural population constitutes the majority even in the rural areas.

So this was the feature of Kerala's urbanization. It has its positive aspects. Let's say with the services which are normally, in rest of India confined to urban areas, is available throughout Kerala. Say if you take educational institutions, educational institutions in most part of India is concentrated in the towns, and also health institutions.

But you find these health and educational institutions are evenly spread throughout Kerala. So, a kind of rural-urban divide is just absent. But from 1990s things have been changing. Many things have contributed to it. But one would be external migration coming in of remittances and the new middle class moving to the towns and so on.

So, there is growth of some of the towns in the larger cities. And for the first time in the history of Kerala, emergence of a metropolis, Kochi metropolis. Unlike, say, Chennai or Coimbatore, Madurai and so on in Tamil Nadu, which were big, large agglomerations even in the colonial period, Kerala never had any such agglomeration. Okay, Kochi was important port town, but it was not an urban metropolis in any sense.

But in the last three decades, things have changed. A very rapid expansion of Kochi is taking place, and it is attracting talent and money from all over. So, problems of urbanization have emerged. First, there is a movement of population into urban centers, and therefore, they require different types of services which are not readily available.

Second, it raises questions of connectivity and urban infrastructure in terms of roads and so on.

Third, sanitation has emerged as a major issue in Kerala. The kind of dispersed settlement pattern that was prevalent in Kerala, where houses are situated in the middle of homestead gardens, had very minimal sanitation issues. Now, this has changed with urbanization and rapid urbanization taking place. Sanitation has become an important issue to be addressed, and so on.

So, how do you address these challenges? Now, a distinct feature of Kerala is the presence of powerful urban local governments. Municipal growth has been significant; even in the colonial period, in the countryside, local governments were very weak, but the colonial powers needed urban sanitation and connectivity because they mostly lived in these areas. Therefore, it was very important that civic functions were undertaken.

Therefore, in the colonial period, you have municipalities. So, this is not something that has newly come. But as part of decentralization, more functions have been devolved to municipalities, and funds have been made much more liberally available. So, there is major support from the government apart from the resources mobilized by the urban centers. So, this local government becomes the fulcrum around which the urbanization process is attempted to be regulated or promoted.

Every local government is supposed to produce a plan of what is to be done. So, this becomes an important thought process of debate and discussion on what to do for the development of the local government and the urban areas. Now, in Kerala, we have discouraged development authorities for urban areas. Otherwise, you had a municipality, a separate development authority, and the development authority is the agency through which government and other funds are devolved. So, except for certain cases—Kochi and Trivandrum—because they had huge assets and so on, there are no development authorities for the cities and towns.

The local governments are the fulcrum around which the development process takes place. Now, the biggest failure of the local governments has been the failure to provide sanitation and to be free. Now, the kind of settlement pattern of the towns, which has been influenced by the spontaneous growth of the urban area— all the towns have grown from local centers into major towns. Therefore, it is not planned.

And therefore, it becomes very difficult to have any sewage system. That's a big problem. And streets are narrow and so on to have, even the major cities don't have sewage system. That's a big issue. Secondly, all the towns used to have a lot of canals.

Because waterways were the chief means of transport for people and goods before independence. Therefore, all towns have come up by the side of waterways. Now, because there is no solid waste management really taking place, these canals and so on have become gutters where everybody throws the waste in. So, this is a major issue.

I think the most important urban issue today. But, we have to take into account the challenges, that waste generation is increasing very rapidly and it is not manageable. So there have been very good practices, very stellar achievements by some of the local governments. So the approach that is developed today is something like this. First, we insist on segregation at source. Without segregation, you cannot recycle or do anything with the waste. The moment you segregate, that becomes wealth. Plastic can be recycled, wood can be used for burning, and paper can be used for pulp. So, segregation is the most important thing. It has to be done at the household level and the institutional level also. Second, at the household level, you process the organic waste at the source itself or create community composting centers. Or biogas plants at, say, ward level and so on, where we can accept waste from the households. Now, because the experience of bringing all the organic waste into one center—urban center—has been a total failure, the practice has been: they will open a trench outside the town in some villages, and they suffer everything.

So, people are not permitting it. It's good. Everybody is taking the position 'not in my backyard,' and that's good. Therefore, you do it: your waste in your own backyard.

So, composting, in fact, is the simplest method. Not even biogas. Biogas is slightly complicated. If you don't manage it well, you end up in grief. But composting—you can compost the waste in your own flat, in your own kitchen.

So, in fact, it's called kitchen bins. So, And leachate creation can be completely prevented if you are going to use coir pith as the medium for the inoculum. You mix the inoculum with the coir pith, then use the coir pith, all the leachate would be absorbed by the coir pith. So this is a very clean neat stuff.

And use the compost for your gardening, urban garden, urban agriculture. This is what Sunita Narain called the greenest technology— that you process your organic waste, use

it for your kitchen garden. But then non-organic waste, you have to collect, further segregate it, and then much of it can be sold as scrap. You get money for that.

And there are certain waste which cannot be recycled or done. Then you will have to treat that. But that amount would be much smaller. But how do we do this? The best experience in Kerala has been to adopt an enterprise model.

That same the rack pickers, they should be organized into an enterprise unit to whom a user fee will have to be paid by households and to whom all the additional income from sale would accrue. So that they get a decent wage and it's 15,000 rupees per month. Secondly, now they interact with the houses. Therefore, they should be clean and neat. There should be uniform.

This is very, very important. Not only just uniform, they should also know the science of composting. Why do they do it? Suppose you are— not just delivering inoculum or coir pith to the house, but they should be able to explain to the household the science of it. This is important to ensure a kind of self-esteem for the worker.

In a caste society like ours, there are certain jobs which are great and certain jobs which are bad— lower. And cleaning is one of such lower-end job. And therefore there is an inherent possibility of looking down on these workers and also they themselves internalizing it. So it's very very important, that's my experience, to break this out.

They should become technicians of waste management rather than collectors of waste, looking into the problems of the bins and so on. So, once this enterprise model is set, they can start auxiliary services—like leasing utensils and plates and so on for functions, undertaking green protocols for marriages and so on. So, there are a large number of related activities they can undertake. So, that's it.

So, I think now this is a very clean model, and at least 6-7 towns have completed it. There is a town in Sulthanbatheri in Wayanad—the cleanest town I have seen, but also the greenest town. All along the road, you have flowering plants, hanging or on the ground. It's a great sight to see. And through this process, everybody has developed a local pride in their town.

So, there's a new civic consciousness. Similarly, there are other places which have been very, very clean. But what has happened—like—still not addressed is the sewage. Because centralized plants are very, very difficult. But whether one likes or dislikes it, we should have septage.

Because in Kerala, everybody has a latrine. And there is a huge amount of waste that is generated every year by septic tanks. It is worse if we have a pit tank. But then all this ultimately ends up in the waterways. So, you need to have septage and mechanized suction for waste removal from septic tanks and so on required.

This, Kerala has not succeeded in. It has to be done. You could also think about localized sewage treatment plants, small plants. It can be DEWATS. See, in composting, you are using an aerobic technique.

In DEWATS, it is the opposite. It's anaerobic— don't allow air inside— but then there are these bacteria which do it. Then this wastewater, which is cleaned, would be run through a constructed wetland so it is cleaned up.

Successfully, one DEWATS system now has been set up in Alleppey town. We are experimenting with another— second— localized treatment plan, which is very different, not a DEWATS system. It's a miniature plan of treating the waste. Luckily Kerala doesn't have big slums.

People, whatever happens, poor people sell the land and move out to the countryside too. Because you sell 10 cents urban land, you can buy 50 cents outside. And so the slum people— it's not a Kerala phenomenon. Though there are pockets where poor people aggregate etc., that kind of slum is absent. But wherever there is this kind of thick population households, you cannot have septic tanks for everybody. I think it is very important to have localized treatment systems. So, this is an issue that has to be addressed.

And so, this is the biggest problem of sanitation. Where the solution lies is through participatory, local level interventions. So this is the approach that we have adopted. Second issue would be the urban infrastructure.

And now that's also becoming a problem. But the devolution of funds to local governments has given a lot of importance to the roads and road network. And there has been tremendous improvement in the quality of roads in urban areas. And major schemes supported by funds from outside, such as loan funds for major drinking water programs in urban areas, are also being implemented. Another major issue would be livelihood.

How do you ensure decent work, particularly for women? Urban unemployment among women is around 40%. That's nearly half the women who seek employment but do not get it. Therefore, after some time, they become discouraged from seeking employment

and get confined to their homes as housewives. But that is only a reflection of the high proportion of non-participating labor force, such as adult women outside the labor force.

It's a reflection of a high level of unemployment. So this is an issue that has to be addressed. Now, many services are required for urban areas. And perhaps the right approach would be to have small units of women, groups of women providing all the services as a package in every locality. Or production units for urban requirements can easily be organized by these women, and very importantly, skilled training so they can get decent jobs.

The most ambitious program in this respect is digital skilling, which is being attempted. Kerala, whether it is urban or rural, is better educated, has better healthcare, high life expectancy, and low infant mortality. So, the quality of life, you can say, is much better for ordinary people. But because the government is spending so much money on this, it doesn't have the funds to invest in infrastructure. We have infrastructure backwardness.

Recently, we have created special purpose vehicles. Who would borrow? Not the state government. These special purpose vehicles borrow to construct infrastructure. And something like 70,000 crores of investment is underway through the mobilization of resources outside the budget.

Now, once this infrastructure is in place, it will ensure reliable electricity through better transmission and distribution lines. Second, you are ensured internet connectivity. All households can have internet connectivity. The poor will be given it for free. Now, this would enable you, if you are digitally skilled, to work from home.

Because the world is changing. Working from home has become the norm during COVID. So if you are working from home, it doesn't matter whether you are working from your New York home or Kerala home. So this provides an opportunity for unemployed women. They are being skilled and getting jobs in the modern gig economy.

A major effort is being made for this. The skilling program. For example, now the public health system is being given additional support all over the world. And Kerala has a brand image. The German government has signed an MOU for 10,000 women nurses.

But they will have to speak German. So that is a skill that has to be given. We have an agreement with the national program in the UK for 2,000 nurses. But they would have to speak with the accent of the English person, and that is being done online. So the skilling

program for women is very important, as it would enable them to move into jobs that ensure decent wages.

So in the urban areas, this has become very important. And I think this is going to be addressed. So livelihood means not only self-employment in relatively low-paying occupations but also skilling them so that they can secure well-paying work in the digital world. So in the urban areas, you also need to develop cultural institutions for recreation, and this is something that has to be consciously addressed. With the kind of per capita income of Kerala, which is one of the highest in the country and is also rapidly rising because population growth is minimal,

and remittances are increasing, so per capita income is rising, and this is leading to a kind of consumerism—expenditure on consumer products that are not really necessary. So you find Kerala dotted with ugly big houses in which only two people or one person would be living, but that has become a status symbol. Not only houses but also cars or equipment you have. So this consumerism is also partly a reflection of the fact of your lack of cultural development. See, people should, on their own, spend more on cultural products and cultural consumption.

Now, cultural consumption can be... there are two preconditions. One is you develop that desire and aptitude. So your school system should address that. Secondly, there must be arenas for performance, galleries, major events, music halls, and theatres. It is with this vision that every district cultural complex of some 50 crores is being constructed today.

So, these are cultural areas, but not only centralized cultural areas; many attractive cultural arenas can also be created locally in urban localities. Yet, we have a clean city, but also a culturally very attractive city. So, heritage is becoming a very important thing—something around which this kind of cultural space can be created. That's also very, very important. So, I think we have to look at the potential as well as the limitations of urbanization.

And try to remove the limitations—that's being attempted. I wouldn't claim that it has succeeded, but I think that's the vision.