

EXPLORING AMARTYA SEN'S DEVELOPMENT FRAMEWORK AND THE INDIAN ALLIANCE.

Mumbai Workshop
13-16 MAY 2003.

Rumi Khosla, Jane Samuels, Nick Hall, Smita Biswas, Michael Mutter, Alison Barret, BK Agarwal, Sheela Patel, Celine D'Cruz, Sundar Burra, A. Jockin, and people from the alliance of SPARC, Mahila Milan and NSDF.

Day 1. Morning Session.
Byculla Area Resource Centre.

MD 1

Sheela – **He is asking how you came to work here. Actually she will give a very nice answer. Rehmat, you tell us about our relation. You are not well. ok.*

Laxmi – *In the beginning we did not know each other. In 1985 there was an order from the supreme court saying that all the slums should be demolished to create a 'beautiful Bombay'. At that time we felt..*

Sheela – *no, no how did we know each other in Nagpada?*

Laxmi – *We knew Sheela didi at the Nagpada neighbor House. She used to run a CC program. Our children were there since they were small, for four or five years. In the Balwadi.*

Sheela – I used to work at this Nagpada neighborhood house which is a community center which is about three streets this side. On that side, main road near sahil, there is a place there which is a community center, from '74 I'd been working there as a social worker.

Nick – employed by the government?

Sheela – no, no, it's an NGO. In 1980 in that place I started a sponsorship program. And all the children of the people who live on the pavements – one child from every family was sponsored to get every family inside. So all of them were involved in that. Laxmi is talking about how she came to know about it through the sponsorship.

Laxmi - *we came to know didi through there. She was there for some four or five and left in '84. whoever they helped just took the help and sat. they didn't do anything. Didi felt that if they kept on helping, these people will stay where they are and that is why she left there. We did not meet them for a year, then we met them. They asked us that there has been an order from the supreme court that these dwellings will be demolished, what will you do? we said we do not know anything. Then we came here with didi. (they said) we have a small office and you will have to come there. They brought us her. There was so much grass there and only the office was here. Now it is so beautiful, at that time it was a simple office. Then – what are you going to do after your huts are demolished. We said we do not have any knowledge. Our lives have been spent here and we were worried about what will happen to our children's lives. Just then didi came and we felt that ... has come and something or the other will definitely happen if we go with them. Then we talked about the huts.*

* Text in italics means that the speech is in hindi.

Smita – she said that they were working with the kids but ... Sheela was working with the kids but basically it felt like they were coming, taking the services, but there was nothing more happening. And they were continuing to live like this and there was no momentum. There was nothing happening except for getting whatever handouts they were getting. Then they heard that their huts, the pavement dwellings were going to get demolished and so they were really upset about this but they had no information or knowledge or anything about what they could do about it. then they heard that an office had been set up here and she was saying that .. there was grass till here it was really derelict but an office had been set up here by Sheela and they thought that at least if they join, they'll be able to get some information and they said that our lives have been spent here in this pavement dwellings but at least our children's lives might be better if we can provide some better housing for them. And so they started coming here and dealing with Sheela and trying to find out what they could do to help themselves and that's how the relationship began.

Sheela – The backdrop of this is that when we started providing them .. made all the kids go to school, worked out better health services, everything, every 15 days we had to watch the municipality demolishing their houses. So at some point some of us took the municipality to court in a Public Interest Litigation. At that time the trustees of that institution got very frightened. They said how can you take the municipality to court because they'll get angry with us and they'll raise out taxes and we are a Christian Trust and our status will be jeopardized. They said although you are the – I was the Associate Director there – they said even though you are Associate Director, you can do all this in your personal capacity but you can't do it in an organizational capacity. For those of us, like Celine, all of us who were working there, it made us realize that at some point institutions that are supposed to work for the poor begin to weigh the interest of their institutional survival more than the interest of the people that they work with. So they want to do charity, they want to help out as a means to get resources, but they will not shake the foundation of that relationship if it doesn't produce whatever you ideologically or intellectually believed as the end result of that development process.

Why were you educating the children, why were you improving the quality of their health. That was all to improve the quality of their overall life. But what happened? Every 15 days the municipality came, they just broke their houses down. They took all their belonging. Most of their belongings would be in little boxes. They would take the boxes away and then there was reverse thing where suddenly somebody would come and say – oh, the municipality is going to demolish out houses. Then they would go to the guy who is the demolition squad manager and negotiate, pay him a bribe. Those were the transactions. We saw all these things and here we are saying we want to emancipate women, we want to improve the quality of these people's lives. All this crap we used to talk but when the real crisis came, which they couldn't handle, the institution said 'we don't want to get involved'. So at that point many of us decided that we should get out of that place and we should do something else.

From 1982 we began the possibility of setting up SPARC. We designed a situation of what we think is SPARC on everything that we felt was going wrong in that institutional arrangement. That's how one of the first things we did was – we said we won't own any property. Because in a city the more assets you hold, the more physical assets you have, it becomes the basis of blackmailing you. You become vulnerable to those attacks. I am just giving you as a ...

Nick – It's interesting because one of the things in community Associations in England which are dependent on fund raising in one form or another they often

say that the first thing you should try to do as a community group is to acquire assets. That gives you some security against the variations and fluctuations in availability of... . that's not always the case but there is often a suggestion that if you own assets at least then you've got a resource that you can rent and that you are not vulnerable in that sense. Whereas you are saying the opposite which is quite interesting.

Agarwal – no but vulnerable to pressures here the State is interacting at so many points and they can pressurize you once you own property or you have assets. That is the view point which Sheela is putting forward.

Nick – you can't be vulnerable in other ways as well then.

Sheela – we believe that Eg if you look at what we are saying for community association – we are saying they should own it. You will see when we go to the new places where we build things. we are producing and ensuring that the communities themselves have assets.

Nick – but you are the community.

Sheela - I am not the community. And that's the distinction we are making. We are saying that as change agents who are the bridge between these groups and acting as catalysts, what are things we need to do institutionally. Because our analysis is that if we get consolidated every institution that we are watching operating in cities – a time comes when your attempt to get investment or to get projects is more to consolidate yourself than to fulfill the aspirations of the groups that you are working with. That's an ideological position we have taken. Of course, like you say – there are lots of problems with that position undoubtedly but I am just giving you the genesis.

Agarwal – it happens in India this former Prime Minister Rajiv Gandhi used to give the example – any schemes for the poor – one hundred rupees is ear marked for that, 80 rupees will go in the government machinery, salaries, jeeps. And only 20 will trickle down to the poor. That kind of syndrome they wanted to avoid.

Sheela – then we got this place and we set up SPARC in 1984. In July of 1985 the supreme court gave a judgment to one of the (there were lots of Public Interest litigations that went right up to the supreme court). The judgment said that – it was a 45 page judgment in which 25 pages lamented the problems of the poor in the cities – about three-fourth of it and then finally the judgment said – but the municipality has the right to evict people because it has a duty and an obligation to keep the city clean and that duty and obligation to the larger public over rides the right of the poor to reside on the pavements. So it said – with proper notice and everything, they can all do that.

That was the time when lots of NGO's all over Bombay began to talk to different community people. In December of 1984 when we had set up SPARC we decided that we would set up Society for the Promotion of Area Resource Centers. For us that means that – first of all we said that we would create people's organizations that would build their stakes in solving their own problems. And that in each locality we would set up an area resource center which we would start and we would hand over to communities to manage and that would be a geographical, physical and cultural space which was theirs. As long as we were needed to make that space available to them we would do that, but we would actually make that space available to people where people can start meeting together and identifying what their priorities were. That was the first thing. We said we will state Area Resource Centers.

The second thing we said is – we will work with the poorest people in the community. The poorest people in the city are pavement dwellers. The most vulnerable, the most marginalized.

The third thing that we said is – that we would try and find solutions to problems. They had to be acceptable to the poorest in those communities and we didn't care how long it would take to do this. However long it would take to do it, we would do it. But we believed that unless you find the solution to the most vulnerable; solutions that work for the better off can't be brought down to work for the poorest. But the solutions that work for the poorest can move up. So we said, even if it takes us forever, we will do that but we will not work with the better off, we will work with the poorest. And we would work with women's collectives as the center of this process. Those were our commitments.

That's how we started working with women's collectives here. And we began to talk to the women's groups. We went back to all the women we knew, some of whom are here, and their collectives and that's how we started this discussion. All these women – their first response was – our priority is housing. Like she said, our life has gone here but we want at least our grandchildren to be born in a decent place. But the immediate crisis was the demolitions. At that time all the information that they brought *I am talking about the census* .. all the information that we used to have here, didn't match with the information that city seemed to have about them. We went to the Municipal commissioner at that time – Mr Kanga. We asked him – we said Mr. Kanga how many people do you think live on this city on the pavements. He said – I don't know, all the Ward offices have that. So we said, we know that there are very large numbers in each ward, there will be a serious law and order problem if you just take everybody out. And where are they going to go and what do you think is going to happen? He says – no, no, no that will all be taken care of !

Then when the NGO's had meeting, it was very interesting. The people who would come to those meetings were the male leaders and the youth in communities. The strategies that they developed were that – we will fight the government we will fight the demolition.

Nick – physically..

Sheela – Physically. So they had plans where they would fill *chilli* powder in soda water bottles, all those typical things. It was like the imagery of the young warriors. When we came from those meetings and talked to them the women said – we don't want to fight with the police. Because in the day time maybe you activists will be there and there will be some law and order. In the evening when you all have gone home, the police will come and take all the men and lock them up. We have to go and bribe the police and get them out. So we don't want to fight with the police. And they said – actually we don't even want to stay on the pavements ! So why are we defending the pavements. We want to find a long term solution to get out of this place.

When we went back to these big, sort of, NGO gatherings, and we said – the women are saying they don't want to stay in these places. They said – no, no. That is giving in and conceding to the government. Because the government will only use this to evict them and .. things like that.

Finally to sort this problem out, we said – ok, lets do a survey. We said – lets survey all the pavement dwellers in Bombay. We went to the demography institute, to Tata institute, all the research institutions. We said – will you conduct a survey for us, of the pavement dwellers. They said – no, no, no. Pavement

dwellers are a transient population. You can't do a survey of them. They are here today, gone tomorrow, you can't do the survey. We said – but we know women who have lived there for 35 years, their children have been born and brought up here. This is wrong. They said – no, no, no, no, no, you are all romancing all pavement dwellers. Romanticizing them. This is not the case. And we got fed up. It was already July in '85. so end of July to end of August we did a census with their help of households in this E-Ward and on the three arterial roads. P D'Mello, Senapati Bapat and that Sewri Rhey road. Those three areas we did and in that one and a half month we surveyed 6,500 houses. And we demonstrated that there was a methodology and we produced a report. When we did that we realized that it was also becoming a place where the Shiv Sena and the Muslim League and all these different parties were also trying to use this to create communal rifts.

Nick – the fact that people lived on the pavements..

Sheela – with this insecurity everybody was going to meet everybody. Whoever gave them some 'I'll look after you, I'll take care of you' sort of things, they went. George Fernandes had this Union, they got involved... Everybody was also using this to get members. And all of them would go into *morchas* and things like that. When they came to us – we said all we can do is explain to you. Then we took this data and went to the Chief Secretary. That time Mr. Deshmukh was the chief Secretary and we went to him and we said – look, these are the people, this is where they stay, these are the numbers.

Now, because the pavement slums are in thin linear lines you think there are very large numbers. In Senapati Bapat marg Eg, they would say thousands of people are living there. Actually there are 950 households there. The minute you know an exact number the way in which you can plan for it changes. That was the imagery with which we started working with these communities.

Other people don't seem to be coming so we will start the introductions. *We will now introduce ourselves and explain to you where they have come from and what they are doing and all.* Will all of you introduce yourselves first and then they'll introduce themselves. Mr Agarwal..

Agarwal – *My name is BK Agarwal and earlier till August I was with the Government of Maharashtra. I have had relations with SPARC, when first the Railway line came to Mankhurd and the slums there were demolished. I helped SPARC to give them some other place and SPARC did a very good job and since then I have relations with SPARC. When I retired from the government, even though I was not related to housing, Sheela asked me that if ever we need help. So I am not working full time but whenever SPARC has some work I come and I have known them now for some 12-13 years.*

Sheela – *when we had done our jankalyan.*

Smita – Mr Agarwal just introduced himself saying that he used to work for the government of Maharashtra and ... would you like to say it yourself,.. sorry..

Agarwal – I was working with the Government of Maharashtra and when I was Secretary Housing, that was the first time I came in contact with Jockin, Sheela, Celine. Knowing what kind of work they were doing. There was this Railway Line, we have got a new settlement called New Bombay, Twin City. But there was no railway connection to the Twin city because on the alignment there were about 12-15,00 slums. Then I sought SPARC's help. Can you motivate these people to shift. Fortunately for us, at that time there was the prime Minister's Project, Rajiv Gandhi's Project at Dharavi, there were some built up tenements available. That

was possible and SPARC motivated them to shift and then not to resell them. It generally was feared that would happen. After that successful this thing, off and on, though I was no longer connected with housing, I have been in touch and then I retired last year from the government. So Sheela told me, whenever you have time and whenever we need some help with the government etc, we can use your services. I said, definitely. And that is how our association continues and I am here today.

Sheela – He represents really a small group of government officials with whom we have had a relationship since 1985. since we started. So I we met him when he was in Housing, we've kept touch with him, and used his advice or used his help to further the case of communities in government departments, in trying to get linkages and things like that for communities. So that we strengthen the fact that once, like he has this positive experience with the community. Usually what happens in government is that when they move then that's gone. That becomes a private personal experience. Now this becomes a public experience because his testimony helps us towards the next process. So it becomes a way of leveraging those experiences to further the process that we have.

Smita – Sheela did said that we worked with him when he was in the government but now that he has retired we are still working with him. This is a very good thing. Not only for him and SPARC, but other government officials and other people can see we have such a good experience working with the community, with you. Others can see this and learn from it and they can also do such work.

Jane – my name is Jane Samuels and I am here I guess to really listen to your experiences as to how you have been able to change your situations as to what it is you really need in your lives and will hear in the group about the people who are working to other greater understanding, to have better interaction, understanding to make more sense of how in the greater picture things are changing. And to look into the future as to how to make even more, better abilities to create your own ability to change your lives.

Devika – Her name is Jane Samuels and she has come from England. And she has come here to listen to your stories, your experiences ..

Sheela – *she specially wants to see what are your ambitions and what you want to do for your family or for the community. What do you want, how you want to do it, how much you have been able to do. That is what she wants to hear.*

Smita – *My name is Smita biswas. I have met you earlier. I was very fat and that is why probably you are looking at me. You have even come to my house in Ahmedabad. I used to work with the poor women in SEWA. Now I work in London and there the work is similar but at another level. Today I have come myself especially because a lot of theory is written abroad. How to work with the poor, if you do this then this will happen, this is what should not be done. All this is their theory. We all thought along with Sheela didi that they all think, but you are doing. You are demonstrating what could be right for you and what you want. We have come to listen to you especially – what you have done and how you feel about how the work should be done, how things can be improved not just for ourselves but for other poor too. When we go back and talk about this then may be we will get more information on what actually happens. That is what we want to hear from you. What is possible and what more should be done.*

Nick – didn't understand a word of that. ... you can not translate yourself. Maybe Mr Agarwal can translate for..

Agarwal – she says that she is Smita biswas. She was earlier working with SEWA in Ahmedabad and many of these ladies had come to her house also there. SEWA is another NGO. She also said that she was very fat so probably they might recognize here face but can't lace where they met her. And now she is doing something similar in London, but it's more on theory and principles rather than on the ground. Here she has heard that a lot of things have been done practically on the ground and that is why she has come here to study how things work out here and learn from them and their experience.

Nick – My name is Nick. I live in London and I've been in India quite a lot but not for many years. I worked in ahemadabad as well a little bit with Foundation for Public Interest. I am interested in how people live in cities when cities are not very friendly places for average people. They are friendly for businesses but not necessarily always for people. My work is trying to help and trying to understand how people in cities live and how they can improve their life and how the government of cities can talk to people better. That's the relationship between citizens, communities and governments. That's what I am particularly interested in. Another side of me is that I have worked as a volunteer in London in my neighborhood. Like this, It's a very poor neighborhood of London and there's a lot of people don't have any voice. I just happen to live in that area so I try, I suppose a bit like Sheela, to act as a interface between some of the poor people and the city authorities in Westminster. My work takes me all over the world in different countries.

Deviak interprets for Mahila Milan. (off mike)

Rumi – (off mike, very soft)*I live in Delhi. My name is Rumi. We think about cities, about poor. When Sheela met us she told us that if we want to see real work we should come to them. You just think. Come and see the reality and talk to our people. That is why we have come running.*

Agarwal – Mr. Khosla introduced himself that he is an engineer from Delhi who builds houses and when he came into contact with Sheela Patel there. When Sheela Patel had a look at his work she asked him to come to Bombay and see that you are building one kind of houses, see what we are creating. That is why he has come to Bombay, to meet people and to interact with us. To study our work.

Sheela – *first tell us your names and where you have come from. Then I or anyone will ask you questions and you answer those questions and we will tell our story.*

Laxmi – *My name is Laxmi. I have come from Andhra Pradesh. On the pavement of Sophia Zuber Road in Nagpada. There are 50 houses there and I am the committee leader in Mahila Milan from there. We have two kinds of savings. One for the housing and other small savings and I collect both. I am a Municipal committee member also, which we have here. Earlier we were the leaders in Byculla, now we are in 40 cities all over India and all we members also go abroad.*

Smita – My name is Laxmi, and I come from Andhra Pradesh but I now live in Bombay in a street called Sophia Zuber Road which has 50 pavement houses and I live in one of them. I am a committee member of Mahila Milan so I collect savings from the women in that locality. There are two savings schemes that are on in that locality, one is for housing and one is for our children. I am also a member of the municipality committee from local area, I am a committee member. I used to first be a member of my Byculla Area Mahila Milan but now we work in 40 cities in the country and I am proud to be a member of (that was my addition, she didn't say proud, she did say happily that she was a member of that organization.)

Sakina - *my name is Sakina and I have come from Hyderabad. I have been here for 30 years in the water Street Khatau Mill slum. There are 104 huts and I work for the savings, for the house, for the ration card. And I am committee member in the Labour committee.*

Smita – My name is Sakina, I have come from Hyderabad, I have been in Bombay for 30 years. I live in a street which has a 104 pavement dwellings and I live in one of them. I collect savings in my locality for house in the house saving scheme. But I also facilitate for people to get ration cards in my locality. She is also a member of the labour committee.

Banoo - *my name is Banoo, I also live in water Street, I am committee member of Mahila Milan.*

Smita – my name is Banoo and I live in a street here in this locality and I am also a member of the Mahila Milan committee.

Devika – My name is Devika, I actually work for SPARC, and I do various kinds of documentation.

Samina – *my name is Samina, I am from Bihar. I live in a hut opposite. There are 65 huts and I am one of three leaders. Earlier I used to do everything. Savings, give out loans, bring back loans, work for labor, municipality..*

Smita – My name is Samina, I live in a house/dwelling opposite here. Before I was the only community leader in that area but now there are three of us. I basically work in the Mahila Milan savings. I take savings from women, I give loans, I collect repayments from loans. I am also involved with the municipality committee and the labor committee.

Mustari – *My name is Mustari. I live in Water Street, there are 104 huts. I am originally from Gwalior. I am a member of the Labor committee and municipality committee.*

Smita – my name is Mustari, I live in another locality round here which has a 104 dwellings, and I come from Gwalior, (which is in Madhya Pradesh) I am a member of the labor committee and the municipality committee.

Shehnaz – my name is Shehnaz, I was in an area called Shanti nagar. There are 50 dwellings, I was a committee leader from that. Now I am at Mankhurd. 30 people have been given rooms in a Chawl in Mankhurd. It has been three years since we went to Mankhurd. And we all work towards the municipality, police station and the hospital. Specially the issues of land with the municipality, those are what we work for more. For the house.

Smita – Her name is Shehnaz and she used to live over here in an area called Shanti nagar in a pavement dwelling and she's a member of Mahila Milan but three years ago she has moved to an area called mankhurd where they have got proper housing ..

Sheela – transit housing

Smita – transit housing by negotiating with the authorities. And she works with the municipality in their dispensary, like working in health, but also particularly to do with negotiating with housing.

Rehmat – my name is Rehmat Bi sheikh. There is an area called Apna Zophadpatti which has 111 houses. I being the savings from there and take loans etc. If there are fights then I mediate those.

Smita – my name is Rhemat ben and (no ben's here) and she lives in an area where there is a 104 pavement dwellings and she is a leader of the Mahila Milan and she particularly works in savings and loan repayment collections but also helps out if there's any kind of unrest in the area or any problems, disputes, then she gets involved to sort it out.

Zahida - my name is Zahida, I too live in Jhula Maidan..I am also a committee member from jhula Maidan.

Sheela – Jhula Maidan is the road opposite, outside.

Zahida – *I collect the electricity money*

Smita – her mane is Zahida and she lives in the street opposite, Jhula Maidan here, in one of the pavement dwellings and she is a committee member and she also works to collect the electricity money from the people in her locality and she also works with the municipality. Not formally but interacts with the municipality.

Mehrunissa – my name is Mahrnunissa, I have come from Daund. (near Pune)

Sheela – we missed you. Three people. OK you start, tell us about yourselves.

Tamlin – my name is Tamlin, and I have come with my mother on this trip. I am in college, I am in ... and I am sort of filming

Subhash – I do the videography for all the films at SPARC.

Sheela – all the video discs that you will get this afternoon, he has done the photography and..

Indu – My name is Indu Agarwal. I work with SPARC basically to help in documentation. I do the audio and multimedia.

Sheela – all the transcriptions that you hope to get come from her.

Nick - ... to say why we are here.

Jane – because I know so little and because I haven't been here often, I can't recognize things. culturally is this mostly a Islamic community than these women.

Sheela – yes. In this location the majority of the members are muslims.

Jane – and they represent when they talk about their 104 pavement dwellers that all these different communities are all of this..

Sheela – no, there are mixed communities, but the majority in this area are muslims and that's one of the ..
She is asking that she can't find out from your clothes and dress what you are and she has not been here often, so she was asking. We told her that in this area there are mostly muslims, that is why in the Mahila Milan here, there are more muslims but that does not mean that in each area there are no hindus or Christians. And they all live together.

Banoo- *we all live together, there is no difference.*

Sheela – she is explaining that although there are a majority of muslims the hindus and muslims live together in amity in their settlements.

Banoo – *In Kanjur marg, Mankhurd, dindoshi there are mostly marathi people but we go to and fro and hold meetings*

Sheela – and that in the larger Mahila Milan network in the other areas, where you will go, where there are majority hindus, they have a very close and strong relationship with them.

But in our work I *am trying to explain* one of the very important quality, which we do not discuss, we don't trumpet it, we never discuss it, but it's like a sub-text in all our work – which is that the Federation is seeking a modern secular identity in which we are saying that religion doesn't play a public role. This is a very difficult position to have in this situation right now. It's a very difficult situation right now when there is so much politicization of communal practices and communal identity. A very important part of what we do is to produce a sort of a primary identity with the Federation and the community organizations which seeks to collectivize their individual aspirations. We are saying that your aspiration and what makes you come together is the fact that you are poor, that for many many years the state has not fulfilled promises to you and that all that you have done to wade back and wait for somebody else to do it has not worked so now you are going to go out and try and make the change happen. And that's what collectivizes you. You have a right to other identities. You have a right to an identity as a woman, as a mother, as a family member, as a community member, as a muslim woman, as a woman from ... like they said – I from this district, from this area. All those identities you may belong to a party... all those identities are there, but when you come to the federation, the identity that you agree brings all of you together is the fact that you are poor and that you want to change your life. And that's the voice that the federation tries to sharpen.

Nick – People come from all over India, I can see Bihar, from everywhere. That means they have come from one part of India to Bombay. When they arrive in Bombay, 30 years ago or 10 years ago, whenever it was, don't they naturally congregate, all of the people from Bihar together, all people come to their friends and relations usually because that's the security that they get. But here we've got a big mixture. Is that mixture evident even in the immediate streets around there. If you look at these little houses on the pavements, is the neighbors next to each other, are they family...

Sheela – *when they ask questions, I would like that one of you, through your story can explain what the answer is. Any one. They have lots of questions. If I feel then I would ask you. His question is – when you came here 30,40, 15,20 years ago, then when you came here, then how did you decide to come to Bombay, and how did you decide to come to this particular area in this particular slum/pavement. Third, do people from the same village gather in one place, in one area or on one road? Samina will you answer.* I explained Nick's question and I suggested that they tell their story as an illustration of the answer to this questions. The first is how did they choose Bombay to come and how did they choose to come to this locality. Because that's how I had to rephrase it. *why did you come to Bombay and why to Jhula Maidan and are all the people in your area from your village?*

Samina – *when I came to Bombay there were not as many huts, nor did the municipality allow the huts. Even if we put it up at night they would take it away.*

Smita – when I first came to Bombay, there weren't that many slum dwellings anyway and even whatever there was, it couldn't remain. Because every night even if we would go to sleep, in the morning the municipality would come and just dismantle it and destroy it.

Samina – *I didn't want to come to Bombay. I said that you have to beg in Bombay. My husband said – come to Bombay. it is good in Bombay because he did not have employment in the village. We could work on our own and eat. There was a Khadi bhandar there. When it closed down we were ruined.*

Smita – I wouldn't have come to Bombay because I'd heard that people beg on the streets and all. But my husband kept saying, let's go to Bombay because there'd be some livelihood opportunity. Because in Bihar where they worked there was absolutely nothing to do. They were involved in doing some work for the Khadi bhandar . they were weavers and khadi is the homespun cloth. They were working there but the khadi bhandar shut down and after that shut down their entire livelihood ceased in Bihar.

Samina – *we were dying of hunger. Many times we used to take salt and chillies, grind them and eat that and drink some water. But for how long can a person tolerate that. When we couldn't tolerate that, I had a child in my lap, my husband said, 'come on, I will not make you beg, I will earn and feed you and we will live there together'. So we caught a train from there.*

Smita – we were really really desperate and we had nothing to eat and no work to do. We used to literally eat just salt and chillies mixed together. But how long can you survive like that. So, my husband said, I promise you I won't make you beg but lets got to Bombay and lets try to make a life over there. So she was pregnant with the child and they got on to a train and they came to Bombay.

Samina - *the ticket for the train cost Rs.15. From Bihar to Bombay the train ticket was Rs. 15. we did not have that Rs 15 to buy a ticket. When the child was*

hungry, I had a small girl in my arms, and she would feel hungry. The tea seller used to come and he would see her screaming, then he would give my child a cup of tea. I fed her that and with difficulty came to Bombay.

Smita – that time a train ticket was Rs 15 from Bihar to Bombay. And she didn't have the money for that. She got on to a train and sorry, she wasn't pregnant, she already had a little girl, a very small girl, and she had no money to buy any food or anything for the journey, so the baby would cry and the tea boys, who sell on the stations or in the trains would see the baby crying and would donate a cup of tea for the baby and so she just fed the child that and that's how she got to Bombay.

Samina – when I came from there, the whole day we would live in the open and at night hang up some plastic. We would tie it up. We would go to work since morning and get Rs 10, as labour. I worked in a womans' house, everything; dishes, clothes, sweeping, swabbing, knead the dough, clean the spices, the wheat and came back in the evening. She paid me Rs.10. I would manage in Rs.10. then I met a woman from my village. She employed me in three houses in the same building. In one house I got Rs 50, in one Rs 300 and in one Rs.200. then I got bold and began working better. My husband was also working in Two Tanks Mill and we ate well. We could eat well, but the municipality would not give us any place to live.

Smita – she is saying that when they first came then she used to literally just sleep out. Stay in the open during the day and then at night just take a few plastic sheets and some rope and tie it together and that's how they would sleep. She started working I initially as a maid in somebody's house and worked from morning till night and do all the domestic work in that person's house and would only get paid Rs 10 a month. Which even in those days ...

... - day?

Sheela – no, no, month. I thought day, she said month.

Smita - .. in a month, which even at that time 30 years ago was nothing.

Sheela – she probably accepted because she got food. *Why did you take that? Because they gave you food?*

Samina – she would give me food only once. I was there the whole day, go there at 8 in the morning and come back at 8 in the night.

Smita – she used to work from 8 in the morning till 8 at night and only get one meal. Not even two meals but even for that she worked at the rate of Rs 10 a month. When she met another woman, a middle woman, who got her a job in the same building but in three different apartments again to do domestic work, but there she got paid a more realistic rate. Rs 50, Rs 300 and Rs 200 from the three different apartments. And she worked very hard and so she could keep those jobs. Therefore they were able to eat well but they had absolutely nothing by way of housing arrangement. Her husband also got some sort of labor work in a mill. So they were able to at least feed themselves, though there was nothing in terms of housing.

Samina – then I used to tell my husband that we will not stay in Bombay. He told me – see in Bombay, we somehow manage and work hard and eat. If we go to the village we don't have the opportunity to work and we go hungry. It is better that we live here, earn and eat. We will not beg. This is because I had told my

husband that he is taking me to beg. I had heard that a lot of women beg. I didn't want to come to Bombay. He had said we will not beg but work hard and eat.

But on the footpath, when everybody made huts on the footpath, the municipality did not let us live in peace. We would earn from the Bai's (women) after hard work, and ask for Rs 200 or Rs 100 from them. We would build the hut, get plastic, get sacking, bamboos and build. Then every fifteen twenty days he would come and clean out everything and take it away. This was the routine.

Smita – she used to sometimes tell her husband – let's go back to the village, but her husband would always say at least here we are able to earn some kind of livelihood. If we go back to the village we have absolutely no chance of earning anything, so let's just stay here. But he would keep reminding her that – see, you had kept saying that I am going to make you beg when you come to the big city, come to Bombay, at least we are not begging here, at least we are able to earn our own livelihood to a certain extent. So let us remain here. So they decided to remain. And they were able to earn a steady amount by doing this domestic work for various different people. But always the problem has been housing. The municipality has never let them live in peace. Right from the beginning from when they made the house on the pavement, literally they would buy the plastic sheet, they would invest in ropes, tin, pieces or whatever to make the house, bamboo sticks, but every 15-20 days the municipality would just come and demolish it and all their money that they had invested in making that would also go and their peace of mind because they just never had any security in terms of their house.

Sheela – One of the things that I want to raise over here is, the first tenet which we felt was wrong here which is that – every individual constitutionally has a right to work, earn, build assets and do all those things. And here because the city and the state had not anticipated the impact of such problems the city development process has no planned mechanism for people to come and stay here. We've actually done a small study in which we've said that for the 25-30 years that they have been living on the pavements – if you look at the money that they lost in due to the demolitions, in terms of building money that they bought and put there. If you look at the money that they have to spend every year to water proof their houses Now you'll see that between 15th of April and 15th of June huge amounts of plastic sheets come into the city because all the poor people buy between ten to fifty yards of it to waterproof their houses. Then through the year the sun just destroys the plastic so it can't be used the next time. So if you look at the investment that they use per year to maintain this soft housing, it is equivalent to the loan that they would have had to take for a government house for twenty years. So we are saying that one of the things that the State is breaching in it's duty and responsibility is that by not planning for them, their readiness to contribute to their own housing is breached.

Ok, Samina, how did you come here then? did you come to Jhula Maidan from the first?

Samina - how I came here, I first came to Jhula Maidan. I got down at Jhula Maidan. I built next to the toilet. When I came from there, I got down at the sandas line (Sandhurst Road) at Jhula Maidan. There was a cobbler next to the Toilet and he used to look after Zarina (Samina's daughter). I would leave her behind when I went to work.

smita – basically right from the moment she got off the train she came to this area, to Jhula Maidan. And she used to know somebody called moti??... no the cobbler! The cobbler who used to sit there and do his trade was very helpful to

her because he used to babysit her daughter when she used to go to work. And apparently she built her first hut right next to the toilet.

Samina – *earlier, when we saw the police, we would run. The police has come.*

Celine – just a minute. *Tell us why you settled next to the toilet?*

Smita – why did you build your hut next to the toilet?

Samina – *There was no other support that I got there. I got support there. A person goes and settles wherever he gets some support.*

Celine – *why did you go to the toilet and not on this footpath?*

Samina – *there was nobody on this footpath. Goonda's, thieves, bad men all came at night. And I was a young girl. When I came here I was not an old woman. I tell you the truth. As it is. I was a young girl. If the husband and wife are sleeping alone and if some other man comes and lies down next to you what can you do?*

Celine – *the other man could not come next to the toilet?*

Samina – *quiet! I am telling you.*

Sheela – she is saying there were other people there.

Nick – what's so funny..

Smita – Celine is asking – why next to the toilet, why not on the other side of the pavement, why not anywhere else? And what she is saying is that – that is where I got my first place that I could find which was secure. But on the other side of the pavement there was absolutely nobody living whereas this side there were other houses. If I had lived on the other side, can you imagine I was a beautiful woman thirty years ago, I was a young woman. And basically there would have been thugs or thieves or some other man decided to come and lie down next to me and my husband, then what would happen? That's why we decided to stay on this side.

Sheela – *now tell us how you came to this side.*

Samina – *when we came to this side, from next to the cobbler we built a hut near the church. Next to the church I had built a hut. I was there for at least 15-16 years. Then the old man in the Church, the father died. Then a Marathi Father came. Bastard. A bastard father came. That bastard father got 8 huts demolished from one side. And – when I was there he did not come for fear, but when my husband was there he would tell him – hey, if you go here and there I will stick a knife into you, I will do this, I will do that. He was a coward, and used to tell me all the time, come we will take a hut somewhere. Then I bought this hut here, for 2,000. since then I have not gone anywhere.*

Smita – she said that then finally they moved to a.. made a hut next to the church over here. First there was a priest, he was ok. Then he died and then a real bastard, (and she used the word) a real bastard priest came along who was a marathi priest, and he demolished all the 8 huts that were next to the church. Then they used to continue living there but always being hassled by this complete bastard. He was scared of her, the priest, so when she would go he didn't say

much to her, but he would really hassle her husband who was also a big coward and so ..

Sheela – her husband is since dead, all of us are commenting..

Smita – her husband who was a big coward would get threatened by the priest often and he'd say oh if you keep staying here I am going to stab you with a dagger and things like that. So he used to keep saying, let's move, let's move and she'd say shut up, let's just stay. Then finally they got a place over here on the street opposite for Rs. 2000 to make a makeshift house on this pavement and so then they moved in and have been here since then.

Sheela – *whom did you give the money to? the 2000?*

Samina – *those who took the 2000, ... the three who went by the bullet*

Sheela – paid protection money, 2000.

Jane – I wanted to ask a slightly different question. Is that OK.

Sheela – you ask me then I will make sure she answers you.

Jane – I have been told and I have been hearing a great deal about the women's saving circle.

Sheela – that we will do later. *She was asking about the savings and I said later. Somebody else. Ok, how did you come here to SPARC, with us? That's the part of the savings whole story.*

Samina – *How we came with SPARC – because we do not have a house. We joined SPARC for the house. Even then we were not willing. These people came and we used to curse them. We used to say – oh these pretty girls will all come and they will run away with our children. They would tell us to send the children with them for a picnic. They would feed them something and bring them back. We said – no, no she will run away with our child. Leave it. we did not get any water. We were very dirty. Very filthy. Why should we be clean. Now see, we are wearing such nice clothes. At that time we used to buy one handaa (a metal pitcher) of water for Rs.5. In one handaa water how can I bathe two three children, or I bathe or the husband bathes? or to wash clothes in the house. So we were very dirty.*

Smita – she is saying that when we were living like that then we heard about all these *chikni chikni* young girls, which means like all these flashy young girls who were all obviously from well to do families and they were all clean and pretty and all these .. which is these two basically she is referring to – would come and ...

Sheela – we were five six of us.

Smita – five six of them all of the same variety would come and say – give us your kids and we'll take them to picnics and we'll ... this was their adopt a child scheme. And they were scared because they thought maybe they will take away our children, feed them God knows what. Maybe they'll never bring them back, but at the same time they lived in such squalor and dirt literally. She said they had to buy a bucket of water for Rs.5. And with one bucket is she going to wash her three kids, herself or her husband. So then they said, ok let our children go so that at least they get some thing.

Sheela – *then what happened?*

Samina - *then – Sheela did would say – oh, ... listen to the story, we have become so big through this story!..*

Laxmi – *I remember even we had to listen to her curses.*

Sheela – she used to stand outside and curse everybody who came here, saying all this is nonsense.

Samina - *I said earlier, we used to swear..*

Smita – she used to swear at them and ..

Samina – *when a person’s heart is burning – you eat well, drink good water, live in a good house and your heart is good. But we live in the hut and even that hut is taken away by the municipality. Today the municipality does not come to demolish. Why? Because the municipality and I are all together and work together. It does not come to demolish any more.*

Smita – she is saying that before we didn’t understand. Sheela had started this office but I would stand outside and just shout at everybody and swear at them and tell them not to come and all. You guys all live in nice houses and have clean water and clean food and all that. We had nothing and even whatever house we had would be destroyed by the municipality. But now that doesn’t happen any more. The municipality does not destroy our house any more. Because now us and the municipality are together, we work together.

Sheela – she is jumping the stories. *Ok Rehmat, after we began to work together and the first demolition we had...*

END OF MD 1

MD 2

Rehmat - *...then everybody began coming her, there were meetings. When we came together then the organization became stronger. When we were strong we got the notice for the first time, in the apna Zophadpatti area. They never used to give notices. First time they gave a notice. They would just come and demolish and take away the vessels, the food and throw away things. all this they would do. The notice was put up for the first time, because we had an organization. Then we prepared. We came and informed did about the notice. Didi told us to be aware, they could come at any time for demolition.*

Smita – she said that the society had formed, the organization had formed and we kept coming and going and we were getting stronger and we were becoming members and we had a lot of interaction with our organization over here. But while this was going on our houses were being regularly demolished. At that time we never got any notice. They would just come take away our utensils, take away our things, sometimes break our house, but there was never any notice. For the first time actually after the organization was formed and we were already getting stronger, that was the first time that we actually got a notice from the municipality saying that your houses are going to be demolished. So we came to Sheela did in the organization and we said what should we do? They advised us that you should be very aware and you should be careful.

Rehmat – *then the leaders from each area came together. The leaders of the slum committee and the people gathered in our area. Then we sat there gossiping, joking, drinking tea and having snacks. All the people were gathered but they did not come that day. When they did not come, we were there till 4 pm and then dispersed. Then we had a meeting here and discussed. They did not come today so they will come tomorrow. Then we prepared for the next day. We were prepared and they did come the next day. They came directly along with the police, for the demolition. The public was standing at the corner. We stopped them at the corner and our didi's asked them about different things. they said that they have come to demolish the huts. They said – you will not break the huts, we will demolish them ourselves. And whatever rubbish is there you can take it away and we will put our goods aside. First time this happened.*

Smita – the day of the demolition, they knew that date, they all got together, all the people from the area were together and they were ready waiting for the police to come along for the demolition. But that day they were all prepared but nobody came. Then they thought, ok, they will come the next day and the next day again they all got together and they were prepared and then the police did come. But they stopped them at the cross roads itself before they could actually enter into the locality and a few of the leaders from the community went and talked to the police including some of the people from SPARC. And they said what have you come here for? So the police said we have come to demolish the homes because we've given a notice. Then they responded by saying – you don't demolish the homes, we ourselves volunteer to demolish our own homes. You can take away all the rubbish we will keep our good things, our possessions and all we will look after and we will demolish our own homes.

Rehmat – *It was the first time for us that we demolished our huts ourselves. Otherwise they would break the huts and take them away. First time, our children went and dumped the rubbish in their trucks. Now take away all the garbage. This was the first time.*

Smita – This was the first time that we did our own demolition. Always the government the police had come or the municipality had come and destroyed our homes and we had no say in it. but this was the first time we did it ourselves and all our children took all the rubbish from the homes and stuck it into their cars, into their police vans and said – take away all our rubbish.

Rehmat – *Because the organization was there, it was strong and the women were united for the first time we were able to stop the demolition. Since then our huts have not had a demolition. If there is any work we go to the municipality ourselves, if there is a problem we call them over and they come.*

Smita – *at that time you yourselves demolished your houses yourselves?*

Rehmat – *we demolished them ourselves.*

Celine – *then we put them up again in the evening.*

Rehmat – *In the evening we put them up again. But they had gone and till now we have not had a demolition.*

Smita – that was the first time that we were in control. We demolished our own homes and they went away with all our rubbish and that same evening we built our homes and ever since that date they have never come back to destroy our homes again. She is saying it's because of our collective strength, it's because of

this organization that we've built up and now we deal with the municipality and we liaise with them but they have never ever come to destroy our homes again.

Rehmat – *it has been 15 years and we are squatting in peace. Because of the strength and the organization. Otherwise we would have dispersed here and there.*

Smita – it has been fifteen years now and we have that security. We are living here feeling secure and it is because of our collective strength because of this organization that we have, this federation. Otherwise if we were on our own god knows what would have happened.

Sheela – I just want to intervene at this level to point out three four things. First of all when they would narrate their stories of how they dealt with their demolitions, the things that came out very strongly (like I told you before) was that the demolition squads usually comprised of quite drunk day laborers who were probably from other poor settlements, who were actually given a charge to break the houses and pilfer whatever was there. That was like their bonus, to do what they wanted with that. And there was this relationship of bribery between them and the communities. The communities had to bribe them and basically they were so frightened of them that each person just coped with their own thing. They just coped with their own process. Defending their own house.. so in that process, it never worked in terms of defending the settlement. When there was a discussion of how to protect it, by everybody else coming over there, there was a greater of community feeling. There were more people. In terms of critical mass. Otherwise it is a sight, if any of you have ever seen a demolition site, it's worth looking at. Because you have about 10 vans of these quite drunken men with axes and sticks who come out. Who are the demolition squad. And then there are the police who are supposed to maintain law and order, but in the eyes of the poor they are basically there to protect the demolition squads. So this makes them extremely fearful and vulnerable.

The thing that our involvement along with their.. created the transformation and the change, we believe is – 1. You created a new system where communities went to each other so there was a system by which any community could call anybody else if they thought they were facing demolitions. So lot of people came. And instead of everybody looking as if they were having a fight or anything, it had to look like it was a party, everybody was drinking tea and eating food, it was like this festive occasion. The idea was to diffuse the feeling of fear and tension. Then when the demolition squad came, the people who were incharge of the police protection – who were often senior inspectors, would be told by us that you are here to maintain law and order, that means if somebody is stealing something from the poor persons house, also you have to stop that. If there's violence and people from there come to beat the poor people, also you have to attend that. You cannot take sides. You are here to... So it changed.. our presence as a observer, participant changed the nature of that relationship of the state presence in that relationship between the municipality and the community. 3. they refined their strategy which is – by dismantling their houses they could actually hide away the real goods that produced. And so the whole truck cleared away all the junk. It was like a spring cleaning exercise. Like a 180 degrees from where it was before to what is was now.

Celine – the other dimension was – if you ever spoke to a woman about explaining what happened, it was all about herself. Her house, my children, my good. It was all about protecting her own things. And the whole shift in the strategy became, it is our community, our goods, out things and we have to look after it collectively. And we can. And that completely empowered them. The

demolitions continued, they didn't stop. But from dealing with it as individual families, they started dealing with it as a collective and that was the major shift.

Nick – I have to ask a question of all these stories. It's very interesting. But I haven't heard .. these sound like very stable communities.

Sheela – they are.

Nick – what about people coming in. There are constantly people coming into the city, do they come to your little street with a 104 households. How do you exclude them?

Celine – *he is asking, so many people come to the city everyday. You have the settlement, you have some organization. Even 30 years back there was something, the Apna Zophadpatti was living together. But when new people come in they must be having more problems than you. Tell us about them. Where do they go? In your settlements or where?*

Shehnaz - *that way, the new settlements that we have, we have our organization in 35 settlements. Apart from the 536 we have the organization in more new settlements.*

Sheela – no, no,no...

Rehmat – *when the new people come there is no place for them. They live on the railway stations or under the bridge. They are cleared off from there, their place is demolished, the sweepers on the bridge come and send them off. Then gradually they get some house work and live in some garden and then when they save some money they buy a hut.*

Sheela – I'll explain what she says and then I'll say something else. What she says is that when somebody comes into the city – first they just hang out somewhere, near the station, under a bridge, in a garden. They get pushed around, pulled around. Then they understand how the city functions, where are the settlements and then they negotiate a location for themselves. Like Samina said she went and bought this house for Rs 2000.

Your question is a very classic question – how external imageries are about communities. In India or in our experience of most in formal settlements, in Bombay in the last three decades, in the late 60's and the early 70's and then later around early 80's – if you look at our census – these were the two major times when people came into the city . And as they were explaining, that's the mode in which they operated. But the interesting thing about this whole things is that these are live dynamic, but very very stable communities. And what you have is that when new people come, either because of the kinship or other things they get accommodated in stable and absorbed or new settlements get formed. Then in defending and managing to survive those settlements they become communities. That is a very interesting characteristic that we in our work as SPARC, Mahila Milan and NSDF, use as our start up asset.

Nick – Are they more stable even than the people who are living in permanent housing, do you think?

Sheela – *he asks that are your organizations stronger than the organization of people who live in buildings?*

Slight discussion on the nature of the question.

Sheela – My answer to that would be that they are more well organized and stable because they can't do without it. when you live in a building you don't need that degree of organization to survive. *I told him that our organization is stronger because that is our need. It is not a need for those living in the buildings.*

Celine – *Even the rich do not need to come together because they can buy anything with money.*

Sheela – *From this I have another story to tell them. When we began Mahila Milan, SPARC, NSDF, we began because we had a need for that. But now the situation is such that we are not happy without the organization. How did that happen? what happened. We will talk a bit about that.*

I am telling them that we all got together because of need. But today our relationship goes beyond need where each of the leaders, here and everywhere else, feel compelled to come together and meet and associate out of a need to socialize with this community. So there is a transition from what was a need based organization and collective into becoming a new social menu within which we interact with each other. What you are asking me about the sustainable stability of this process comes out of that. That many of these community people and the others who have moved into buildings will stay in this organization because of this new socializing culture.

Celine – *why did this become and addiction for us? why is Mahila Milan an addiction for us?*

Sheela – she is saying is akin to being Intoxicated.

Shehnaz – *It is because of the municipality. If the municipality had not demolished the houses, the organization would not have formed.*

Sheela – she says we have to thank the municipality. Because they demolished the houses we had new relationships.

Laxmi – *we also needed somebody to give us company. We got a strong support and that is why we became strong. Earlier nobody would support each other, nobody would bother about the other. They were not united. Now everybody is united and we have become bolder and are now moving ahead.*

Celine – I think what laxmi is saying is important. She says it was a converging of the both the energies. It was SPARC the outsider who came with strength, we were building on our own strengths and it was these two strengths coming together that make this whole process strong and empowered.

Sheela – so there was this sort of building up..

Celine – and both of us were being empowered in the process. It wasn't just Mahila Milan

Shehnaz – *and the people who do not have proof, the municipality comes and serves a notice on them. Because it can't check whether they have a ration card or not, a voters card or not. they just give a notice and the person comes to Mahila Milan. We say that they have all the proof, go and submit it and the demolition for your hut will be stopped. They go and give the proof and the demolition is stopped.*

Sheela - *how did we begin the ration card. Tell us about that.*

Smita – Just a minute. She is saying that now what happens is that the municipality would just come and give a demolition notice. But now that we have a collective we tell the person – but you have the proof, you have a right not to be demolished, you have a ration card, you have lived here, you have proof to show that you have lived here for x number of years. Go and show all this to the municipality and they will stop the demolition. We tell them to do that and so they go with the ration card and they prove that they have been here this length of time and so the demolition is stopped. Then Sheela say – but how did that process of getting the Ration cards even happen? Discuss that.

Sheela – I'll just explain for those of you who don't know about that. Just like in Britain you had the ration card during the war, we have the same system here but apart from providing subsidized grains and fuel; until the fact that there are now other forms of identity, it was a very important identity, it was a way of locating your identity and things like that. And for a very long time pavement dwellers were not given a ration card because they were considered transient. You see the Catch 22. You are poorest in the city but you can't access subsidized food because you are considered transient.

Nick – do they get the right to vote?

Sheela – yes. The right to vote and the ration card are the two most primary forms of identity in the city.

Nick – their right to vote is based on their residence in the pavement?

Sheela – No. It is on .. how would you define that?

Agarwal – every time before the election they revise the electoral roll so these enumerators go round. Nobody is to be excluded. Then the pavement dwellers also are censused and included in the electoral roll. For that they show the proof of the ration card, that look I have been living here for so long, I have got a ration card, I am drawing the ration. Each document supplements the other as proof of residence. There was a electoral identity card introduced in the State also about ten years ago. Now it is not a must. But at that time they were issued on the basis of the ration. So now most people have two proofs of identity. The eviction card and the...

Sheela – so even if you wanted a passport, you wanted to buy a house anything, you used a ration card. Even when you went to post bail, you needed a ration card. *So, nagpada*

Laxmi – *In Nagpada, we did not have a ration card at first. We would go and ask at the rationing office but they would not make it. there is no proof of residence on the pavement and we can not make a ration card. They might be here today, there tomorrow. Then Sheela did took a few people with her and put all of us into an ambulance and took us to the rationing office. We were 10-15 women.*

Sheela – I used to drive an ambulance..

Laxmi – *they got frightened. Why are all these women coming out of the mabulance and coming into the ration office. Stop, stop! Then our did went in along with 3-4 women. Why have you come? These people want a ration card. Some are here for 30 years, 25 years, 35 years. They all live here. They do not go here and there. We are responsible for them and we know them. Then they went in and talked to the inpector, filled out the form. First 10-15 people in*

Nagpada got the ration cards. Then one more area and gradually in three other areas.

Smita - We used to live in these pavement dwellings so of course we had no permanent address. Before we were never allowed to get a ration card because they would just tell us, you have no permanent address, you are transient. Then one day Sheela got them all into an ambulance, nice choice of vehicle, but anyway – lots of women, she said, got into this ambulance from this area and they went to the ration card office where they gave out the cards. These ration card officials saw one by one, all these women coming out of this ambulance so they were a little bit disturbed...

Sheela – and most of the had little babies and our colleague who is not here, leena, she pinched some of those bottoms so the babies started crying and there was chaos and mayhem in the ration office. Everybody got very nervous. It's like this – wild bunch of screaming and .. and women were screaming and shouting .. Smita – then Sheela took a few of the women and went inside and talked to the officials and negotiated with them and told them that they do have a permanent address, they are not temporary, I can vouch for some of them have been here for many years and explained to them that for 20-30 years some of these women have lived at this location. And so they got their ration cards for them and that's how they first started getting ration cards.

Laxmi – then we made an organization here and chose leaders from each area. Initially some did from SPARC would go and talk to the rationing office and then the leader would take 15-20 people everyday and say we have come from SPARC, we have been there for so many years. They would take the address from here and the leader from each area made the ration cards for their areas.

Smita – after we got the strong organization what we did is – we assigned area leaders in each locality and we would initially go with somebody from the SPARC side also but also the area leader from the locality and go for 15-or 20 women who didn't have ration cards. Almost on a daily basis to the ration card office. And get them the ration cards by vouching for them. First the SPARC person who would go would vouch for them to say that – yes, they've lived at this address for so many years. But now we can go ourselves, the area leaders themselves can go to the ration card office and get ration cards for the other people living the area.

Sheela – during this period one of the things we did is – we went and contacted the civil supplies office in the state government and shared this experience with the senior officers, who at that time were campaigning to get this accessible to the really poor and there was a move to set up ration committees and consumer committees. So we got Mahila Milan representative involved in that. And that is Sakina.

Alison – when was this?

Sheela – it was between 1984 and 1987.

Nick – that's a critical feature isn't it. Because them giving ration cards de facto accepted residents and completely overthrew all of the presumptions that were in the planning. Didn't government officials realize that they were contradicting so many other aspects of the legal and planning and everything by allowing these ration cards to be given?

Agarwal – they knew the implications but then you know, also had, after certain time as Sheela says if the critical mass develops, political leadership also then

look s upon these people as vote banks. That pressure was also there. In fact there are lots of complaints of corruption of people getting false ration cards also. Because this then became a route to get a plot of land, encroach on a plot of land and this thing. later on. But that is why the political leadership .. in 85 the Bombay Municipal elections were in the offing.

Nick ...?

Sheela – I went with the ambulance in 1982. Before SPARC was started. This was in my earlier avatar.

Nick – was it a long campaign to get the ration cards..

Sheela – yeah, yeah, yeah. The first 50 ration cards took us one and a half year.

Nick – yeah, but even that’s not very long in changing the law in effect.

Sheela – the law is always there. Sundar why don’t you talk about that. How we interpret the law.

Celine – Ration card is a document that every Indian citizen has a right to and even if you are a foreigner who has lived in the city for say more than three months you can go and apply for a temporary ration card. So everybody has access to it. The pavement dweller was never given a ration card because of the fact that .. the myth that they are mobile. And we went and told the rationing office that it’s not true that they are mobile. These guys have been here for the last 10-15 years. Once you are able to prove that, and one office accepted it and you set a precedent, then the next office couldn’t say no. because if one office has given it then we’ve got to give it. And that’s how government works.

Sheela – and that’s another very very innate aspect of our work which is – we’ve made a lot of investment in this precedent setting. Takes us as much time, we will do it and then because there is such critical mass of communities waiting and watching these things happening. It just goes like wildfire. Today we do this between states. Eg, Sundar can maybe talk about how he and Jockin were in Bangalore and the slum communities in Bangalore weren’t getting ration cards.

Sundar – In fact there’s so much prejudice (law aside) against slum dwellers, pavement dwellers in the middle class bureaucracy. We went to see this Controller of Rationing or something in Bangalore because a number of the people we were working with didn’t have ration cards. This fellow got so angry – he said, Bangalore is a ‘garden city’. These people are coming in a wrecking it. They have no right to be here. And he says I don’t care what you do, but I am not going to give ration cards. It’s that level of ..

Sheela – hostility.

Sundar – as opposed to the electoral rolls under the Indian electoral law, if you are ordinarily resident somewhere your name has to be entered – without any reference to the legality of your dwelling or otherwise. That’s a central law. So that the enumerators can not use this type of excuse saying, you are living on a pavement, you are illegal. If there is evidence to show that you are honorary resident somewhere, that is enough to get your name on that list. What has happened is that in this State a protection that has been given to slum dwellers and pavement dwellers has been linked to the electoral rolls. As time passed by they kept extending the date of the electoral roll which would give these people protection. And the latest is – if your name is on the electoral roll of 1.1. 95 today the law says that you can not be demolished if that space you are occupying is

needed for a public purpose, unless some resettlement, some thing is offered to you. In the State of Maharashtra, these were earlier administrative orders which have now become, taken the shape of a law.

In fact just another small example, when we went to the State of Orissa and again we had the same problem of poor people not having ration cards, there was a rule in bhubaneshwar or in Orissa saying that a person could get a ration card only if he or she owns some property in the city. Which effectively knowcked out all slum dwellers who are by definition ..

Sheela – that can be contested actually.

Celine – but every state has it's own way of dealing with ration cards. It's not like a national policy.

Sheela – but it is a national policy..

Celine – but they deal with it differently in different states.

Sakina - In my area for Ration cards, we used to have an Indu didi whom we took with us. The officer there told us – why are you running after the slums. They live sometimes here sometimes there. They can not be trusted. She heard that and came back. Then Jockin got angry and scolded her. Then she took Sheela didi's letter saying that these people have been here for so many years and so on. They will not go anywhere, they have children and grandchildren. Then, I began to get ration cards. I used to take the people who had certificates. There was a Mr nayak, a very nice man. I made cards for 35 people. Then there was Sadak chhap child who needed a photo pass. He came to me and said – please get this done for me. I have to go abroad, I need a passport. His name was Palash. He told me, if you get my work done I will pray for you. I told him not to worry, I will take you. I took him and told Mr nayak that he is an orphan and no one knows his parents. We have all looked after him. He has a great need to go out but he does not have a ration card. He told me, ok. I filled the form and then told him that he need a card urgently. He told me to come the next day and he will give a permanent card. And the next day he got his permanent card.

Smita – she's just narrating the whole story of the ration card experience. First she went with somebody called Indira didi who used to also work for SPARC. When she first went with her to get ration cards for these women it didn't really work. (I didn't understand. Was this after the first 50?)

Celine – once it was institutionalized she was made in charge of looking after all the ration cards in the city.

Sheela – that's the second phase.

Smita – this is her second phase. She is describing her experiences of being incharge of ration cards. She's had this experience where she went and basically got no where even though there was somebody from SPARC with her and she was unable to get ration cards. And they had to come back and get Sheela to write detailed letters, SPARC to write detailed letters about each person who's applying for a card about how long they've lived here and how many children they have, what they do etc, and with all that detail go back to the ration card office and then she was able to get ration cards for those people.

Sheela – but the thing that's closest to her heart is this story.

Smita – She has this one particular story about a little boy because SPARC also has another organization called sadak chhap that they work with, which is with street children. There was one of these street kids who really needed a photo pass because he really needed to go abroad to earn a livelihood. The boy approached her and said – did please can you help me to get a photo pass because without this I can not get my passport and with out passport can't go abroad. She took this little boy with her and went to the passport office and there was a lovely man called Mr. nayak who was helpful and she said to him - can you give this boy a thing. Not only does he need a photo pass but he also needs it tomorrow because he's in a rush. They made her fill some forms and everything and the next day she was able to give this his photo pass. His ration card. And therefore he could get his passport.

Sakina – then he got his passport and embraced me and told me that I am his mother and he offered me Rs.200 but I refused. I am not going to take a bribe. Your work has been done, pray for me.

Sheela – *tell us about the committee*

Smita – just to finish off that story – that boy was very pleased and he treated her like a mother..

Sakina – then, seven children here did not have a card. This was the fourth month. I took all the seven lame boys with me. Ramesh, Babban, babban was about to get married, suman, I took all of them. I talked to the lady there and told her – madam, see these boys have grown up with us. I cook for us. They don't have a mother or father. They need a ration card. Because the Ration inspector when he came for the checking would say they did not have anything. She said, ok. Then she talked to Babban and Ramesh. They talked to her in marathi. Then they filled the forms and said that they will come back on so and so day. I told Babban not to go there. I told Ramesh and suman to stay back. Then madam came and talked to Jockin and the ration card for the seven was made.

Smita – that set a precedent for the kids to get ration cards. So then she gathered up seven other kids, who really came to her for ration cards. She went to see this woman in the ration card office. The woman took the details and came here, gave a specific time when she would come here. She made sure all the kids were here. The woman interviewed the kids then talked to Jockin and since then the kids have all got a ration card.

Agarwal – the first part she didn't tell was that the boy who got the passport he came and thanked her and offered her Rs 200. She said I need only your blessings. I won't take this money.

Celine – and there is precedent where people normally pay a bribe to get a ration card, you have to pay a middle man or a local politician Rs.200-300 to get a ration card. Just two three things I want to say with regard to Sakina. I think what is coming out here is – once you've cracked the system and once you feel you have control over it, then you are able to manipulate all the different cases that are so called difficult cases with the system. What was happening on the other hand with the rationing system – for the first time they met a bunch of people who did their homework and went to them. So it made their work less. So we would do this survey, this business of what she is talking about collecting information and putting the survey together of every family on the street. Taking that information, going to the rationing office, the houses that had ration cards gave in writing – we have ration cards, so we don't want a duplicate. It was all

that work less for the rationing office. So when the rationing inspector actually came to the site Mahila Milan took him around and at one shot he finished all those houses instead of coming for individual houses. So it benefited them, it benefited Mahila Milan.

Sundar – to add, Sheela has already spoken about the way in which a ration card is a form of ID. If you look at the city of Delhi, we had this former prime Minister, VP Singh in the early 90's who actually became very popular with the slum dwellers. Because what had happened to us was that they were using this ration card .. they were denying ration cards to slum dwellers saying that you were illegal. VP Singh came along and said – your entitlement to a ration card should not depend upon whether you are legally living somewhere or otherwise. Even today people who got ration cards in 1993, then again in 1998 somebody started a drive and more people got ration cards. But the thing is that this ration card is also being used – it is a fact that there are a number of Bangla Deshi's, illegal Bangla Deshi immigrants in India in some of the major cities. Where you have these communal parties in power they want a drive to evict these people and do all kinds of things. Now many of the Bangla Deshi's have also managed to get ration cards and to get their names into the electoral rolls. So people are worried about this whole ration card thing because even non-Indian citizens can bribe their way through and get in. that is why more and more control is being exercised over the issue of ration cards.

Sheela – *ok, now we will talk about our first housing training from where Mahila Milan has learnt about everything – house, land, design everything. Who will talk about the exhibition we did here. Who will talk about that?*

Smita – they are going to now talk about the housing exhibition and the housing training.

Laxmi – *We formed the organization on the question of demolition of our slums. From there 536 people used to come here for meetings. In the meetings they chose 35 leaders. One leader for every fifteen houses. Of the 35, 11 leaders were chosen to work specially towards housing. Later we added four more leaders to it.*

Whenever we would go to the government to ask for house or land they would say – these are poor people, if we give them a house they will sell it and if we give them land they will sell it and move away. They do not have any proof. If we went to the bank to open an account they would not open an account because we did not have any proof. Then didi took proof for all of us and opened an account in Bank of Baroda, we are poor but we are not begging. We will deposit Rs 50 every month. That was decided. First 536 accounts from the pavements were opened in Bank of Baroda. We began to deposit Rs 50 every month.

Smita – housing was their big need. So what they first did was they elected.. self-chose 11 leaders and now...

Sheela – one minute. After the crisis of the demolitions from all the settlements in this area with whom we were working and whom we had enumerated there were these six settlements in this area which actually now comprise of 536 households who came and said now we want to go further. Now we've finished the crises, now we want to do something about housing. And they formed their own association. That's the nucleus of this process. They elected the 35 leaders amongst themselves, from there was a committee of 11 which has now expanded to 15. And all of them are part of that committee. Including this man who is hiding behind. I am just giving this as a backdrop.

I'll just finish it. And then as the discussion began we said ok, let us go and meet all the different people that you need to talk about. So we went to the government, the government said we don't give land to pavement dwellers and we generally don't want to give poor people houses because they sell those houses. Everywhere they went, there was this denial that you could do anything with the poor. So they said Ok, let us demonstrate our commitment to housing by putting aside money. they said we'll save money and they said, we'll save in the bank. At that time we decided to save in the bank because there is a tradition in slum communities of somebody saying – I'll collect the money and I'll help you and usually that person runs away with the money. By opening individual accounts in the bank, this was a starting of a demonstration of intent. And we had to work very hard to get these 500 odd houses a bank account in a bank. But at that time we managed to get it in this particular Bank of Baroda.

Laxmi – after opening the 536 accounts we thought – where is the land. The government has lots of land but it does not want to give to the poor. Government says we don't have land for the poor. We sat and decided, there is no land for us, but Bombay has so much land what should we do? Didi used to show us the way. There is lots of land for the poor, but the government does not give it. it was our job to look for land and government's job was to give it. Everyday 50-60 of us would go to look for government land, municipal land or authority land. We came here at 11 and go without ticket in the train saying – Mahila Milan Zindabad, Mahila Milan zindabad (viva Mahila Milan)We went with the didi to look for land.

Celine – so one of the second exercises that we walked through was the business of finding land in the city. Because then if you went to any bureaucrat and you asked them for land, they'd say there is no land in the city. We spoke between ourselves and we said if we go to the city this is the response we are going to get. So the first things we did was to actually check out all the vacant lands in the city and we used to go ticketless on the train, pretend like we are having a demonstration so we didn't have to buy tickets. We did a survey of all the vacant lands in the city. And that's how we saw that there were lands that were available, which we could ask the government for.

Laxmi –first didi took us to Goregaon. There was nothing in goregaon, there was just stones on the hill. The people from the Mahalaxmi who were dumped there were sitting in the sun. People said we can not come so far, we work in the city. If we come here how will we eat? Gradually we came to borivili. There in Charkhop the government had built squares and left them. People did not like it there also. Then the second day we came to Kurla. On the Sion-Koliwada. There Dharavi people caught us. Why have you come here? We said we have come to look for land. They said – we don't have land where have you come from. We told them – don't fight, we have only come to see. That is what we said. There was land only for 250 houses. We had decided that we will all go together.

Celine – while we were doing the land search we were also looking at the existing resettlements that were happening in the city. The first group of pavement dwellers, 300 families were moved from mahalaxmi station to this place called dindoshi which was near the film city which was 35 kms away. We went and saw the land they were shifted to and it was really bad. It was on a terrain, there were lots of rocks, people were just taken and thrown there. It was not really a solution that we wanted and people got happy with. The other example of resettlement was Charkhop which was a World Bank sites and service project. we went there and we saw the kind of houses that government had put people into. Once again we saw that it wasn't really meant for very very poor people. If you got the lottery you hit the jackpot, otherwise you didn't get a house. Meanwhile as we were going on this search, we saw some land in Kurla. We moved on to

Dharavi which is one of the bigger slums in Bombay and when the people of Dharavi saw all of us coming there in large numbers looking out for land, they got a little upset and they said – what are you looking for land here, we ourselves don't have land in our slum.

Laxmi – then we went to mankhurd. There we saw the land. At that time they were giving us land but people said who will come this far. But to fight for the same land it took us 15 years. After that we decided on how our house should be. How big it should be. We are the labour in it, we are builders in it. We made an exhibition here with that.

Celine – then we went to makhurd and we saw a land that was not developed and we realized that the government will take another 10-15 years to develop that land. but anyway we focused on this particular land in our minds and we said ok, now the next step is to actually design our houses and to see what is an affordable house that is within our means and that in terms of design also suits our needs. So we had a house model exhibition in this compound where all the communities, all the pavement dwellers around this area in E-Ward put up four different designs.

Laxmi – we built houses with cloth. We are all illiterate women. We do not know what 10x15 is. This saree is of 5 meters and if you put it like this it will be 15 meters. Nobody know what is one foot. Then a small mangalsutra (chain) in the neck is of one foot. All the women gathered here, made four houses models. Of those the water Gulli model was like this, with a loft. We asked everybody who likes which house and they should put a slip in that. In the Water Gulli model two families can live. One below and one above. People liked that and put most slips there. We presented the same model to the government. It was cheap, at that time it cost Rs 13,000. Now you can't make it for that much.

Celine – We built these models of cloth and bamboo and as you know all of us are illiterate and don't understand measurements, like professionals do. So we used our saris which is five yards, put it on the floor three times and decided that would be the length and breadth of our house. That was 10x15 sq feet. Then we took out mangal sutra, which is a chain that most married Indian women will wear, their black beaded chain. The muslim women of course don't wear that. Which is about one foot and they used that as a measurement scale and they used mats also to decide the kind of spaces they wanted to divide inside their house and they worked out four different models. One was a mezzanine like this. It was based on water Street where shakoor and Banoo lives and if you look at the pavement house (I don't know whether we get a chance, Sheela is that part of the thing to look at some of the houses around, you'll see the houses have a bunk outside ..

Sheela – we saw when we walked here..

Celine – so you noticed there' a bunk outside, there's bunk inside the house, there's a little loft on the top so you have privacy. The old couple sleeps out, you have the young couple sleeping on top of the loft and the children squat all over the house. People convert that small space into different spaces at night. They took the same concept, stretched it and made it into 10x15 feet. And most of the people who came to the house model exhibition, all the pavement dwellers voted for this house with the loft. She said that was the most popular design.

Laxmi – At that time mr sundaram was in MHADA, the government officer. He was invited and they came to the exhibition. The same model was used in the jankalyan society, when the Belapur line was put (the project affected people

there) did not have a society, Mahila Milan made a committee there and gave them a land in Mankhurd. The same model house was made for the 105 people. But now because it takes up more space that scheme has been stopped and the building system has begun. We will not get that kind of house, but in buildings.

Celine – based on this model that all of us really liked, meanwhile we started working with the Railway slum Dwellers Federation, they also like this model and they made their first house model based on this design along the railway tracks at jankalyan..

Sheela – that’s the ... scheme he was talking about.

Celine - ... where the first Railway people were resettled. I think one of the important things in this land finding exercise which Laxmi failed to mention was – even the development maps that we walked through, we saw there was a discrepancy. So there was land reserved for low cost housing on the map but on the ground there was something else. There was a factory. That’s the first time, even people like us – we came from the outside realized that something like this can be manipulated. That it’s not sacrosanct and that you could push for change and it’s not such a hopeless case where you say there is no land available.

Sheela – actually that was our first political lesson. Earlier we also believed that there are all these rules and regulations and that if you follow the rules and regulation properly you will get it. then you realize that there was nothing for pavement dwellers. Generally everything that was touted for the poor was actually not in place. And that all the development plans that seemed to allocate spaces for the poor were actually merrily doing other things and that in the final analysis.... of how choices were made for who lived where and who got land and that unless the poor understood the process, that is was a political process and that they could stake their claim politically, this was not going to happen.

Nick – when you were working in the municipality did you recognize that ...

Sheela – no, he was not working in the municipality, in the state..

Nick – did you recognize the political dimension of allocation and decision making as a civil servant?

Agarwal – yes, yes, definitely. Because there is nothing more important to the people than housing. And whatever affects the people, the political class, their antenna is such that they are – whether it’s ration cards or housing or any other, transportation. These are the things which the political class is very conscious of. In the early 80’s this development plan – every 18-20 years we had a development plan. In ’84 a opposition party came into power. And then what they did was – they chalked out a strategy of raising funds. Originally proposal of the plan has to go from the municipal corporation to the State government and the state government approves it finally. So they put a lot of things under reservation and then they expected the ... to come running to them and say – why don’t you change it. they made a lot of money in the process, only in the proposal stage. Then it came to the State government. That was the time Sheela is saying that we came to know that these manipulations are possible. Because ultimately corporation’s decision and the State government’s decision are political. It goes right up to the State cabinet, the highest level and all the people concerned, specially the Bombay Ministers and all they took a very keen interest in these reservations. As they were manipulating – here SPARC also realized that with our pressure also we could get changes made.

Sheela – that was a very important change. The other thing is that – the pressure goes up, some policies get made, but only those people whose constituencies are organized and who reach out to that resource get it. That is how the elite always capture those resources. Because the organizations of the poor are also controlled by the elite, by and large. The other important thing which we will discuss in the afternoon is, which we will talk about is the whole intervention of NSDF, which we will discuss later.

There was a very big change in the way in which we as middle class professional people committed to all the things that we said we were. How we got socialized into the culture of the federation and abdicated political choices to them. That was also a very important decision that we made.

Celin - *now who will talk about saving? shakoor*

Sheela – *Shakoor bhai first introduce yourself.*

Shakoor – *my name is Abdul Shakoor. I am a community leader in an area called Water Street.*

Smita – My name Is Abdul Shakoor, I live in Water Street and I am a committee member.

Sheela – *how did you come into this? where did you come from and where you were... some background*

Shakoor- *Actually I come from Sholapur. In 1973 I dropped out of school after studying till 8th grade. My mother was here in Bombay even earlier and she told me that since I have dropped out I should come to Bombay and begin working. So I began working as a salesman in a cloth shop in Bhendi Bazar.*

Smita – I come from a place called Sholapur city which is in Maharashtra, in the same state but not in Bombay. My mother used to live in Bombay. I studied till 1973 till class 8th. Then I stopped studying. So my mother told me, why don't you come over to Bombay since you've stopped studying. So he came to Bombay and he got a job in a cloth shop.

Shakoor – *at that time I did not have the house in Water street. Actually we lived on the pavement on thandi Sadak. Earlier I had come here twice or thrice and saw how we lived and did not like it. I would go back to Sholapur. Then my mother would call me back. I have taken a hut in water Street, you can come and stay here.*

Smita – he used to live on a pavement with his mother and he heated it, he didn't like it at all.

Sheela – he used to stay in Thandi Sadak, on the way from Sahil we came from this road here, that place is called thandi sadak. It's a colloquial thing because it's a cool.. lots of trees, so it's called the cool street.

Smita – his mother used to live in a pavement shack over there and because he didn't like it he used to keep running away and going back to Sholapur and then his mother called him back and said I found a small proper dwelling in Water Street so come back to Bombay.

Shakoor – *when I came back here, the owner of the cloth shop came himself and bought a hut for me for Rs 500 and adjusted it in my pay. Then it was worth Rs500, today it would cost Rs 60-80,000.*

Smita – the man who used to own the cloth shop where he worked, got him this dwelling and charged him Rs500 for it which he used to take in installments from his salary every month. Now the same place which he got for Rs 500 is worth Rs 60-80,000.

Shakoor – *because I was a bit educated all the people in the area came to know me. Whatever work was there they would come to me to request me to do it. I used to say that I do not want to do it because earlier there were a lot of political leaders who would collect money and go off with it, and they got a bad name. I did not want to dirty my hands in this. But they would request me again and again. I gradually came forward to do something.*

Sheela – this is before there was an association with SPARC

Smita – so before there was anything just because he was more literate than the people who lived around him, all the community people would come to him and say to help them with their applications or whatever small work they had. But he used to say – no I am not going to get involved because people who do this kind of work have a very bad name usually. They collect money to do work on their behalf and then they disappear. I don't want to get involved in this. But then they requested him so many times that he said ok and he started doing a little bit of work for the community.

Shakoor – *the municipality would demolish the houses frequently. People would go to some leader and talk to him but nothing got done. In 86 when there was an order from the supreme Court that the pavements of Bombay should be vacated and the people should be thrown out then more people came to the slums. Some political leaders came or others, many people came. Then, we have an Apna Zophadpatti next to us. They were going to look out for some land. Some people told me that we should also go with them to see. I said, ok, we will see. So we came here and joined and when we heard Jockin bhai we understood that really we should ourselves come forward and work. Only then will we get something otherwise not. In this way some 8-10 men from my lane began coming here. From all the other lanes women came here.*

Smita – he started getting involved in this work and then was the big demolition drive of 86 which we have heard about before and so people then really started getting organized and they were talking about this and all of this and then that's when he came over here and he spoke with Jockin and he realized that there were other community people who had started already going to look for alternative sites on which to relocate. There was all this activity going on. He got involved in this activity and not only him, but he brought 8-10 other men from his locality to come and get involved. Because what he saw is that were other people coming here and interacting with Jockin and the people here but they were mainly women from the other areas. But he brought 8-10 men from his area.

Shakoor – *in this way the exhibition etc took place and we used to sit here and see that people always needed money. Because if anybody needed money then he would pawn some gold or clothes with the marwari (money lender). We thought that we should begin some small saving here. Because we had begun to save Rs 50 or Rs 100 towards the house and putting that in the Bank. We thought that because we had the Mahila Milan organization we could do small savings ourselves. In this way we began savings here.*

Smita – when they started coming here they realized that one big issue was also money. Just for daily, money for any purpose. Crisis and consumption. And people were already saving for housing, that process had already started and they had had the housing exhibition and there was a big drive towards housing. But they also had consumption needs which they unable to meet. Like if they needed to sleep on the pavement for a night sometimes they didn't have the money to pay off the local people because they would have to pay protection money or whatever and they would have to go and pawn their stuff. Anything they could pawn in order to get even a small amount of money that they needed in times of emergency or for consumption purposes. The decided – why not start a savings group for such a purpose over here, specially with these Mahila Milan women.

Shakoor - when we began savings, we wondered how the people will keep track of the money. So we cut paper colour wise. Green colour for Re.1, Red for Rs. 2 and in this way we put coloured paper worth Rs.100 in a plastic bag. If someone came we would give them another bag with their name on it. if she saved Rs 5 we would put tokens worth Rs 5 in her bag. We began in this manner.

Smita – because we were mostly illiterate, we had to think of a way in which to keep count of the money, to keep track of the money. So we made these plastic bags and we cut pieces of colored paper and we had different bits of colored paper to represent different amounts and when we would collect money from each member of the savings collective the person collecting from would also have a plastic bag. Eg if she were saving Rs 5 we would give her a yellow piece pf paper which represented Rs 5 so that she could put that in her plastic bag and we would keep one piece of yellow paper representing he savings in our plastic bag. So it was like a double .. she had a check of.. whatever she had collected she knew her balance and we knew what we had taken from her.

Shakoor – once savings began we decided that the money from the savings we would use only after our houses are built. We will not touch that before then. But the very next day laxmi's husband was taken away by the police. She needed Rs 100. She came to us and told us about it. so we said ok, all the people in the committee decided that we should give Rs 100 for the bail money for Laxmi's husband and she will repay the money as a loan. She took the Rs 100 and the polic released it. Then in a couple of days she repaid the Rs 100 and also Rs 2 as we had decided an interest of 2%. She repaid Rs 102.

Smita – Initially they decided when they started the savings was that they will keep the savings and leave it intact until they get their houses. Because they have their house savings going on. Once the house is achieved, they will use this money after that. But immediately the next day Laxmi's husband was taken into jail for whatever reason and it was required to pay Rs 100 in order to free him. She immediately came to the group and said this was her situation. So they decided as a collective that they would give her a loan of a hundred rupees in order to free her husband, which she could then repay. From the collective savings. So that's what they did and that was the first loan. She took the money and freed the husband and within four or five days he was able to earn and repay the money, but he repaid Rs 102. So they kept an interest amount of 2%.

Sheela – called it a service charge.

Shakoor – in this way we learned that by keeping our money like this we will lose out. Instead if we give it out to people, then it will save people pawing things with the moneylenders and they have to get money sometimes even at 12-15%. We

were just talking a service charge of 2%. That is how we began to give loans in the whole area. In the beginning we would give out a maximum of Rs 1000 as Mahila Milan loan.

Smita – they realized that if they just keep this money like they had originally planned – to just keep it till they get the house and then use it – then it is just lying inactive and it's not being useful. Whereas if they use it to give loans, then they can circulate the money and they'll be preventing this pawing which was going on and secondly they were paying a service charge of between 12-15% whereas service charge they would charge internally is much less. For all these reasons they started giving loans within themselves and the highest loan amount at that time was Rs.1000.

Shakoor – After 4-5 years of this we had some Rs 80,000 rolling with us. Then a man from the Rashtriya Mahila Kosh from Delhi came to us suddenly. He saw our savings and he felt that here the people do small businesses and he began giving us RMK loans. So we began giving loans up to a limit of Rs. 7000 to people. The saving increased so much that each month saw a turn over of at least 2-3 lakhs of rupees.

Smita – In four or five years they suddenly found that their fund had grown to Rs 80,000. The rolling over fund. Then somebody from Rashtriya Mahila Kosh came, It's called RMK for short. (It's a government of India program located in the Welfare Department to give working capital loans for micro-financing.) then RMK person was impressed with the work that they had done and so gave them a bulk loan which enabled them to increase their individual loan amount to Rs. 7000 per member from the Rs 1000 that they had originally got.

Shakoor – this beginning was made only in Byculla. Other than this wherever we worked – in Airport or around the Railway slums – they also felt that they should also do the savings. Now it would be difficult to keep an account of all the savings. It has grown so much. Now all over Bombay in Bangalore wherever we work we are doing savings.

Smita – It really took off like wild fire. Their turnover then increased to 2-300,000 rupees a month but that was just Byculla. Now, throughout Bombay and all the other cities that they are working savings has become a very very popular activity and it's hard to even keep track of what the turnover is per month for the entire network now, of the federation.

Shakoor – when the bag was lost, a woman found it and she took out money from it and put it in her own bag and withdrew money from here. The other woman came and said that she has lost money from her bag. When we checked some Rs 50 was missing from her bag. The other one had taken those Rs 50. this was very confusing. So we decided to begin a Mahila Milan Saving Book. We had gone to Kanpur and there was a similar saving called Dhun Bachat. We brought that and then we began a Mahila Milan Saving Book.

Smita – She's (Laxmi) brought all the savings from today morning from her area. ... Originally they had these plastic bags with the colored papers but then there was a confusion once because somebody lost a few of their colored papers and another woman had stolen it and took those papers and made a withdrawal from the other woman's money. so then they realized that maybe this is not such a fool proof system. They went to kanpur and met another savings group and learnt from them about these pass books, having savings and loan books. They decided that maybe they should shift over to a proper pass book system. Which is what they have.

Shakoor – *From just this area, in Byculla on the pavements there is a turnover of about six to seven lakhs a month.*

Smita – now just in the Byculla the monthly turnover of savings only is six to seven hundred thousand rupees a month.

Shakoor – *this is the chart.*

Nick – Doesn't she have to have protection when she is walking in the streets?

Sheela – *he is asking- when you walk on the road with this money will somebody steal it from you?*

Laxmi – *once somebody slashed my bag with a blade. I saw it when I came here. Since then I am more careful.*

Runi – *you put the ten rupees here, in the book. Where do you actually put the money?*

Sheela – this is this. (opens a tin box full of cash)

Rumi – Oh, it's kept here. Why is it not banked?

Nick – can't you put it in the bank?

Sheela – *they are asking – why do you keep this in this box, why not in the bank? ... This is Mahila Milan's ATM.*

Rehmat – *we need it everyday. If somebody need a loan we give it out. For anything, medicines, ration...*

Sheela – what they do it, now that their collections have really expanded, every ...

END OF MD 2

MD 3

Continued ...

Sheela - ... bank account from which it is a transactions with external credit. But, this is literally like Mahila Milan's ATM. Anybody can come in the middle of the night. They can go to Shakoor's house, wake him up, bring him here, open the cupboard and take this money. that's a very very important aspect for communities because very often the process of savings as it gets formalized become inaccessible to poor people. One of the reasons they save is that they don't want to keep money lying in the house because then it gets spent on other things. but they want to feel that if there

S a crisis in the middle of the night, the can just come here and pick up the money. And it's a question of self respect. *Shakoor bhai talk about why they will take only from Mahila Milan and not elsewhere and how it is important for our self respect?*

Shakoor – *see, the saving in this month if 384 is the saving, the withdrawl is 365,000. this means that people put it with trust because they will be able to withdraw the same. That is why it is continuing. If we allow less withdrawals and not immediately they will have great difficulty. Because these people earn every*

day and eat. Whenever they need money it is an immediate need. That is why we do not put it in the bank.

Smita – He is saying, just look at the figures. The savings for April is 384 thousand rupees and the withdrawals are already 365 thousand rupees. This is 536 families savings.

Sheela – every area will have these kinds of things on their board. You will see when you go tomorrow.

Smita – since most of the people who are doing these savings are like daily wagers and they earn and they spend daily so if they don't feel that they have access to this money soon and whenever they need it then it is of no use to them. This is really important for them to feel that it is instantly accessible to them. That is why they don't even bother putting it into a Bank because whatever is coming in is pretty much going out by way of withdrawals.

Laxmi – also, the office here opens from 10 in the morning to 9 in the night. The one's who write the accounts are girls from our slums, even if they go home, there are Sadak chaap boys here, even they write down the entry. If somebody needs anything urgently, the banks will not be open till one. Our bank is open even in the evening. If there is a sudden death in some family, and they want to withdraw the money, they have 2000 or 4000 deposited. So we immediately the woman here, with her book. You need the money, go and get it. and even at 8 or 9 (in the evening) the money is available. If there is no one, they can call Shakoor bhai who will come and give the money. it is very good for the people. A bank is timebound, 11-3 or from 10-1pm. Our bank is better and that is why people like this better.

Smita – she is saying that formal banks have formal timings, 10-1 or 10-3 or whatever. Our bank has no timing. Anyway this place is open from 10 in the morning till 9 or 10 o'clock at night anyway. There's always somebody here who is able to give withdrawals and write accounts. Whether it's some of the literate women from our locality whether it's the Sadak Chhap kids, the street kids who also work here or just people who work in the office. Always somebody to give us the money and even if it's the night, they just make a phone call to Shakoor bhai and he will come and give the money. so our bank is always accessible to us and that is what gives the people the belief to save here.

Rehmat – by having money here people have a great convenience. Otherwise people used to borrow money at an interest of Rs.15 per 100 rupees. If it was urgent even at 20 rupees! Now we do not allow anybody to take even a rupee from a moneylender. Directly from here.

Smita – in terms of interest savings also, the service charge saving is also of much more benefit to us. Because before we used to be ...

Samina - ..

Sheela – she is saying that because Mahila Milan has mopped up all the loan, all the traditional money lenders now have lost their business.

Smita – they used to pay 15-20% ..

Sheela – that was not only extortionist, it was also terror. They would come and beat you up if you didn't repay.

Rehmat – *because of that people were not progressing. They were borrowing at interest and they could not even eat!*

Smita – people were trapped in this debt cycle for ever because they'd only keep repaying interest but they couldn't even repay the capital amount ever. And that would affect their going ahead in life completely.

Rehmat – *Now people manage to save properly and manage to get clothes etc. they are now saving on interest every month.*

Smita – since we have started our own bank people can save a lot in terms of interest and therefore use that money for other purposes.

Agarwal – *tell us the interest rate for loans per month*

Sheela – 2 percent per month on a receding basis. Out of the two percent one percent goes to the repayment of the external loans ie the interest rate to which it goes. And one percent is put into a community chest. Many times they will come and say – this person has died and ... so we don't have an external insurance system. That's like the local pool. Somebody dies – then that person's loan is written off.

Nick – if somebody else wants to join the savings and loan scheme..

Sheela – they have to get their whole community to agree to participate in the process. Nothing is individual here.

Celine – we don't entertain individuals. *He is asking if some new person comes for saving then what do you do.*

Rehmat – *if he is from some other area then we tell him – we will deposit your money, you can take out your own money. but we will not give you loans. Because you don't have a house, we don't know where you live*

Sheela – *I was explaining that the organization you are doing in other pavement areas, about that. Because mostly we do not work with individuals, we work with the whole street..*

Celine – *you tell the people – first collect the settlement, then we will come and hold a meeting*

Smita – she is saying that if somebody comes along here, like an individual then yes, if they know them, let them start saving but the loaning process will obviously take longer because they need to know that person and the person has to build up a savings history. The other side of it is when a group or a community comes to them and says that we want to start saving. Then they have a whole process of saying – first get organized, this is what we did, start your community organizing and then the savings activity is one part of the bigger exercise and they will share that whole process with them.

Sheela – just to finish this – for us, because saving is such a huge part of our process, a lot of people say 'oh, so you are a micro-credit provider'. And we have an imagery of what is called the micro-credit organization which the federation doesn't align with. The federation says that we are not out to deliver efficient credit. That is not the goal of our process. For us savings is like the petrol that runs the engine. It's the basis on which we expand the relationships of trust through these transactions. Because they produce accountability, they produce

capacity to transact, negotiate, aggregate. All the things that are the physical manifestations of this large critical mass. How do you prove that you have 100,000 or 500,000 people. In a way the savings process is like – the fact that you have this book is like a membership card in the federation. That's important.

The other thing we are saying is – we are not looking at savings as just a means to provide loans etc. We say that in the larger picture you have all these poor people whose real aspirations for an identity and growth in the city can not be achieved without having a secure place to stay and access to basic amenities and services. That's a long terms political process because getting land, getting access to amenities and services is not a technical or a managerial issue, it's a political issue.

How do you sustain large numbers of people to feel part of this group? Savings is one of those mechanisms by which we do it. you transact, you fulfill your immediate requirements. Ofcourse this provides lot of economic benefits to them but that's just a means to that process.

The second important thing for us that the entire process has to be managed by communities. All that is done by the federations and from SPARC's point of view we only have four people hired in our organization who manage the data base. But who gives the loans, what are the rules and regulations for giving the loans, who collects the money, who puts that money into the bank, who deals with the default, is done completely by the federations. The risks of that process falling apart is also increasingly managed by the federations and not by SPARC.

Nick – you are part of the federation as well.

Sheela – no. We are a partner to the federation. We are a separate entity institutionally.

Nick – In the decision made by the federation you say – are you in the room?

Sheela – yes, we are in the room when they have made their decision, we are not there when they make the decision. They make the rules and then they discuss the rules with us. That's very important because as professional, educated people we often tend to overpower their sense of logic and understanding. One of the very important parts of this process is to actually create a buffer zone. First create a buffer zone to allow this process to emerge. Because many of the things that they started doing in the beginning were completely unacceptable to the NGO community who wanted to constantly count the money and everything in the beginning.

Our whole thing is if this process has to collapse because they can't manage it – let it collapse right in the beginning. Let us not produce a very unsustainable thing that can only stay alive because of our intervention. Over a period of time, gradually, they began to understand that. Initially when we said – defaults, this that, they would get very irritated. Now gradually all of them can read the spread sheets and pick up who is doing what and respond to all that. But that for us is a very important aspect of how we differentiate ourselves from the large micro-credit industry. In which NGO's credibility's are based on the efficient delivery of credit. As a service in itself. As an NGO SPARC has no problem with that.

Smita – and there is criticism because you are not the most efficient service delivery.

Sheela – definitely. The issue is that.

Smita – it's a means rather an end in that process.

Sheela – our goal is to use that to build a constituency of the bottom 30% of the poor who also get left out over a period of time by other micro-credit institutions because the whole issue is of credit delivery which is efficient.

Jane – two questions actually. If this is the case and this is working so well, I know, I've heard this. Why is this CLIFF project, this CLIFF aspect, how does this.. maybe I just don't understand..

Sheela – that we will talk in the afternoon..

Jane – it extends into that. OK. The second one. How many people when they had done the savings originally began to ... the people to save to get their own homes? How many people have actually been able to do this.

Sheela – Now the federation has a membership of between 400-500,000 households. Or a 100-500,000 households all over India whose preliminary membership lies on being savers. That's what I was saying, it's an identity. About 25% of them are regular savers, others are sporadic savers and about 10% transact in loans. 10% of them transact in external loans. External credit. *They were asking how many of you do savings. I said that the membership of our federation is now between 3-5 lakhs families. They have to save to become members. Of that 25% save regularly and of them 10% take external loans.* That means external credit, not internal. Like Rashtriya mahila Kosh. There's the saving pool. Like more than 5000 rupees loan.

Rumi – it's a government scheme?

Sheela – government scheme. And now we get loans from other places also. The internal money management doesn't even come to us. It just circulates, like here. The money that goes through a bank account is money which they repay for external repayments, which we have to repay.

Rumi – if one of them wants an external loan they come to you for it?

Sheela – That's a very interesting thing. *when you give RMK or other outside loan then do you come to us first? How do you give it?*

Rehmat – *First they will ask in their committee which will discuss it. Then the leader of the committee will come here and tell us. He will bring the (applicant) and ask here and then the committee leaders decide.*

Sheela – *the money is given by the committee there?*

Rehmat – *we give it here. They bring them here and they sign the forms, the leader signs the form and then the loan is given*

Sheela – let me explain that. They don't care about internal external. I am going into that. **17.24 Whenever there is a need for a loan, if as part of her daily collection if somebody comes to her and says I did Rs 500, I need Rs 300 for this that and if it's part of her daily collection she'll give the loan directly there and then come here and report it. That will be written out as a local loan of the Mahila Milan. If more than a thousand rupees is required then they come to the local centre, like they'll come to this area and they will make a request. Because she doesn't have that money in her backpack. From Rs 1000 to Rs 10,000 that loan will be given by this local committee. What happens then is that the local committee every 15**

days make a list of all the loans that they have given which are to be treated as external loans. Which they don't want to give from their local pool. That list with the applications which they have already paid out, they come to us and then I sign a check which refinances their area center.

Rumi – where does that money come from?

Sheela – that money comes from a bank account which we maintain which transacts all these economic loans.

Rumi – you've got a bank which takes micro-credit from some other institutions..

Sheela – We've got a bank account. We collect this money from different places and it's in that bank account. One thing it does is – it refinances them for whatever loans they have given. Every 15 days they make a list of all the people who have repaid the money and they put that money into the bank account. And that list is given to us. And we tally that in our accounts. But I don't get involved in – should you be giving loan to this one or not. That is done by this local committee in each community center.

Rumi – that external.. your bank account is only for these five hundred?

Sheela – no, for the whole of the country. Everybody sends the money there. We give the money

Rumi –Everybody sends their money there. Your check accesses that bank account. How do other people access their bank?

Sheela – 19.49 **Imagine about 50 resource centers like one. Every resource center every 15 days to a month will send us a Demand draft of all the money that is collected which are external loans. And that money goes into that bank account. Similarly we make demand drafts of monies that they have given out as loans. So there is one bank account in which there are transactions of monies that have been returned and monies that have been given. That transaction tallies with the accounting of that internal external.** *You people go to the bank every fifteen days with the money, there is a list of that, Lopez? Show that.*

Rumi – that bank is funded from extra bank resources.. in the sense that the various loans

Sheela – yes. So Rashtriya Mahila Kosh – what we will do is – most other organizations will collect all the people who want the loans, make a list, send it to RMK. RMK will then send that money and then that money will be given out. What does Mahila Milan do? It gives the money first to the people, then we refinance them and then RMK refinances us.

Nick – you guys have been just acting as an intermediary to speed things up and ..

Sheela – that's right. Not only speed but provide the back stopping that is needed for the external.

Smita – RMK won't give to Mahila Milan directly. That is whole problem.

Sheela – they want to give it through NGO intermediaries. So we become that intermediary. 21.42 **But within our internal relationship with the communities, we have established these rules and regulations that have emerged from there, which give them that power, but which give us a monitoring function to support that process.**

Rumi – when the committee meet what criteria they use to decide. *Shakoor bhai if someone from your group comes to ask for money, he comes and asks for Rs 5000, how do you decide?*

Shakoor - *We have a committee leader for every 15 houses. That committee leader knows all the problems in those 15 houses. The leader will come and tell us that this person need Rs 5000, and we have to give a loan. So even if there is nothing as his savings we will open an account with Rs 10, and give him a loan of Rs.5000.*

Laxmi – *also I go to a hundred houses every day for collections. I know whether he is lying or telling the truth. Whether it is necessary for him, what business he will put the money into. I do the collection, I am a leader from the area, so I know. I will not give him a loan to buy gold, I will give a loan for his difficulty. Out of a hundred houses, maybe seventy give the money and if twenty don't even give the money, I know the problems. Why they are asking the loan, because there is illness, there is nothing in the house, he wants to do a business. The leader has this information. Then the community comes to know of it. this information is because of everyday visits. We come to know because we go to each house for our collection.*

Smita – For every 15 houses they have elected one committee leader. And that person makes the decision about whether to give the loan or not. but laxmi is reinforcing that by saying that for every hundred houses, they have one person who collects savings and that is of key interest. She herself is one of those people. And that person intimately knows every single detail of those families from whom she is collecting savings. She knows their personal and financial situation. So when they are asking for a loan she is able to vouch for the authenticity of it, which is what gives it that thing.

Sheela – the other thing before we leave today we'll do is we will arrange for any of you who want to go with Laxmi on her round in the morning. We will arrange that.

In another way when we talked about deepening relationships, deepening the maturity of the leader to understand and represent the aspirations of their collective, it also gets deepened and strengthened by this process. Because you understand, they know and the interesting thing here is that when they started, most of them were illiterate. But they would come here to the office and they could actually close their eyes and say – first person this one – she paid Rs 20, this one Rs 30, this one 40. They had that oral tradition by which that was done very well. There was also all those things which were also very very important in embedding this community strategy.

Rumi – how did you decide on one leader for 15 houses

Shakoor – *we had decided from the beginning that there will be a leader for every 15 houses. So in the 536 we have about 35 community leaders.*

Rumi – *how many years since the committee formed..*

Shakoor – *since the beginning.*

Sheela – 1985

Laxmi – *even the new ones have the same committees. The committees we have since the beginning, they should also know about this. That is why we are forming similar committees.*

Celine – shehnaz *can you tell us why we do daily savings?*

Smita – *Alison is asking if you advise the people from whom you collect money? Do they ask for advise whether they should take a loan or not? Do they give advise to the people that they collect the savings from about whether they should take loans whether they should go for a savings route, sort of a financial advise.*

Rehmat – *there is no pressure on anyone. To save...*

Sheela – *not like that. They are asking whether you only collect or do you advise people in their problems. Actually that's what she answered in her earlier question, which is that – when I go to each house I know everything about what's happening in that home. So apart from giving an assessment of whether that loan should be given or not, they also know what other problems are there and they discuss that.*

Shakoor – *actually we have stopped the pathaan-s (money lenders. It is because of advise that people have begun to take money from us and don't go to the money lenders.*

Rehmat – *But basically we are saving so that when we go from here to there (the new place) and if we have a saving, then we can use that if we have difficulties. When we shift from here to mankhurd. There whether we have money to spend or not, how the circumstance is, we have to come till here. That is why we are saving a bit.*

Laxmi – *and there is difficulty here too. Some people do not have enough to eat, but want to do something. They say didi, we have this problem in my house, can you help us. We explain to the people – the saving that you do daily is money saved. Leave this money as it is and if you have a problem we will give you Rs 500-1000. run your house with that, conduct a business and run your house and save. Don't take from outside because you will have to pay a very high interest. You will keep on repaying the interest and the capital will be as it is. That is why take 1000-1500-500 whatever you need, from Mahila Milan. Only for those who are in need. Eg, we are hundred, but out of a hundred only ten will ask for a loan, not all. Everybody does not need, only that one with severe problems will ask.*

Smita – *she is saying that in her work she often finds, that because she knows the situation of the people and people come to her and say this is my problem, that is my problem she definitely gave them advise. OK keep you savings intact and take a loan for whatever purpose that you have.*

Sheela – *shakoor before that said that that is how the whole way of stopping the outside money lenders coming into the settlements got stopped in the first place by advising people by taking a loan (which laxmi reinforced) and 28.54 **then what Rehmat said is that you must go back and remember that the real reason for saving money is for our long term planning. That we know that we'll all be relocated and when we are relocated we have to look at how we are going to survive in that new area when we have to look for***

jobs, when we have to spend money for transportation to find new work. All that expense we need a buffer of savings to help us with that. That's the long term goal of why we are nurturing that savings. In the meanwhile if people are going to get better opportunities to do some business or to solve their other problems. Some people are also taking loans to pay up their old debts. **So you have a cycle. First it's for consumption, then it's to repay debts, then it's to start some income generating activity,** for marriages, things like that.

The last thing which I want to talk about is – *all these savings that are going on, how has that made a difference to the lives of the women?*

Shehnaz - *earlier we did not know what saving was.*

Smita – Sheela is just asking that – all this savings activity, what difference has it made in the lives of the women.

Shehnaz – 30.33 ***earlier we did not know savings, that we should collect. Whatever we earned we ate, took from moneylenders etc. when we began Mahila Milan savings with one or two rupees, everyone felt that we can also save some money. We can join Mahila Milan. This money comes in use for everything. For Ration, train pass, child's school, whatever the problem is Mahila Milan helps us even at mid night.***

Smita – 31.04 she is saying – before we didn't have any idea of savings. We used to just go and we were taken for a ride basically by these pathans and all. Now since we have started saving and we have our own savings collection we are able to access money for a variety of purposes, whatever is our problem, we can get money for that. Whether it is to fill school fees for our kids or to buy a bus pass, whatever is our need, we can access our own savings or loans for that purpose.

Shehnaz – 31.38 ***Our organization got strong because of this. Because this is saving money and forming organization. Money and organization together is our strength.***

Smita – this has made our collective strength much stronger and our organization much stronger. Because on one hand, yes, we have our savings but also it has made us a stronger organization.

Shehnaz – ***woman and man both work together .men also need us. If the man goes they will not give him anything. But if the woman comes she gets a loan faster. From Mahila Milan or even the RMK loan is given to the woman. Because woman stays at home and saves some money. the woman gives faster, the man goes to work and we have to look for him. That is why we give loans more for the women.***

Celine – *anyway nobody said why we do daily savings?*

Rehmat – *daily saving because there is no money in the house, but if the woman goes shopping everyday then out of her daily expense of 5 or 10 rupees, whatever is left 2or 5 rupees she gives here. Now if she has to give in the child's school and there is no money in the house then she will take from here. She will take a hundred or two hundred and pay for books etc. If ration has to be got, if the husband has not given, he might be a drunk etc, but if there is saving here then we can take five hundred or a thousand and buy the ration. That is how we do it. this is a woman's saving.*

Sheela – 33.22 **there were two strands that came out in the discussion. I will start with Rehmat. She basically put in a little pointer saying – why daily savings. What she was saying is that – because most of us earn on a daily basis and we spend on a daily basis usually the money that is saved – initially when women first began to save they began to save out of the money that’s left over from what they spend everyday. Unlike the middle class or the other people who are better off, who save from their incomes (I am saying this, she didn’t say this) they save from their incomes, very poor people save from their expenditures. If they have ten rupees to buy vegetables and there is 50 paise change, then that’s what they start saving. Out of that process, women actually have the security that if they need any money to buy their children’s school books or for their medicines or anything, they can actually borrow that money and give it away for that day and gradually pay it off.**

What shehnaz was saying was – that the very interesting feature of all the savings transactions here is that even if a man wants a loan he has to get his wife to advocate on his behalf to get the loan. The savings that are made in Mahila Milan, which they call compulsory savings, that they have to put some money in over there, is done in the woman’s name. That is the way that that gets strengthened.

Another point which she said is that the combination of the fact that they are all saving together and the fact that they have an organization – it builds on each other and it sharpens their organizational process.

Agarwal – and she also said that lending to woman is safer because she is always available while the man goes off on his job or other things. she is more trustworthy.

Jane – for her I just want to ask an individual question. Now that she has this – because this is in her name, she has this ability to save for her own choice of her own life, what’s the first quality that she feels, gives her ...

Sheela – very abstract question, you can’t ask this type of question, I’ll try and translate it in a simple...

Jane – what’s the first thing, once she has the savings what’s the first thing that she gives it to in her life. is it Eg, education for children, health issues, a priority that gives her the most sense of empowerment. So then it shows a significant change in this..

Sheela – I’ll do it but I will also argue with that logic afterwards. *She asks you – now your savings have increased and all that, so out of these savings what will you first use it for. Rehmat.*

Rehmat – *In the beginning we had taken it for ration or medicines.*

Sheela – the first use of her savings (that’s the thing which I wanted to say to you) what I was trying to say is – the saving is not like an end. What it does is – it gives her cycles of resources to use. And she is answering in that process, that the first time when she saved money she used it to purchase ration. Her household provisions. The interesting thing was that earlier she would buy on a daily basis (that’s what I am saying – the question has to be asked in a different way and answered in another way). I asked her – what was the first thing you did when you knew you had that savings and that you had the right... the first thing she said is – the first time she used the money from the savings to buy 15 days

provisions. Otherwise she used to buy on a daily basis. When you buy on a daily basis it costs you double the amount. She bought it for 15 day. And for medicines.

Shehnaz - *a lot of the savings – many men were unemployed, it was very difficult to get work in Mumbai. When the Mahila Milan savings collected and we began to give out loans, a lot of people took loans for small businesses, on carts, bananas, fruits etc.*

Sheela – 38.33 **then she says that the other use which we decided for these loans was that many men in our households were unemployed. They couldn't get employment. By getting loans to do petty trading we were able to get them employed. I think this is important, because in many of the credit programs in India people only give loans for women to work. And this Mahila Milan felt that it is important for men in their households to work both for the purposes of their family, but also for cultural purposes. That if men were not employed their self images went down and they began to be destructive in the house. So they said that for the larger good of the family and the community it was very important for the men to work. They felt that they would take loans and make sure that the men worked. It's a very important priority for them.**

Jane – I am just following up on this because this is interesting. What would have been after that?

Sheela – *after that what? First you took for this, then for that, then ..*

Rehmat – *after that we were saving a bit from everyday spending. By chance if he did not get work he will tell me to borrow. He does not know that the woman is saving. Mostly the woman saves on the sly. We give him 2-400 rupees using this one or that one's name. We take money from here, but we tell him that now he can have a business, we have borrowed from others. When we get the money we repay here.*

Sheela – she says that traditionally and even now many of the women save surreptitiously, they don't make a public announcement that I am going and saving. Because supposing the men are unemployed for some time and they need some money – usually they will ask a woman to go and borrow it from somewhere. What she will do is, she will either come and take it from here or take it as a loan from here and give it to him. But tell him that she has got it from out and make him repay her at that rate.

Laxmi – the woman says – did don't tell my husband that I am saving. If he knows of it he will ask for the money. Once she has some 10-15000 she will tell her husband first. Then she will say give my husband 2000. she even tells the husband.

Rehmat – many women are like that but many don't tell. When he gives (the money) every month, every month though there is a 1000 rupees saved, she will say Rs 200 is saved. If he asks for a hundred she will say I just got for medicines, where do I get from.

Sheela – what they are also talking about is that the tradition and culture of saving is with women. Women always steal and save. They save on the sly. They don't steal in a negative way. I am saying steal in a colloquial way they hide, they put away because it's ultimately up to them, in this culture it's up to them. A woman feels obligated to feed her family all the time. That culturally is something

that women do. So women do all kinds of things to put aside money to make sure they fulfill that, they feed their children. When Mahila Milan's thing happens they quietly put away, the leaders are told – don't tell my husband how much money is there.

Laxmi – *that day this one asked me for 2000, but I did not give. I told him that his wife had told me not to. He did not agree and went off in anger. I told her that you have told me not to give to my husband, if I give you will catch hold of my neck. You come yourself. Then she sent her husband who took 2000 after putting his thumbprint.*

Celine – these are all part of the games women play with their men.

Jane – can I make a particular .. you explained that in your life the husband has died. You don't have this whole situation of having to provide provisions so that he can work. So in this situation one of the first thing would be to provide food for your children. What would be her second priority then? It is for herself to do this work. She is in a different situation because she doesn't have her husband.

Sheela – that question which you are asking again is valid, but I would focus it in a different way. 43.30 **In her case she and many other women also are liberated where they actually come to a situation where they talk to their husband about how much money they have and they do it jointly. But that's a transition that women go through. What she was explaining before she discussed this was women actually saying – without my knowing don't give a loan to my husband. Many times the husband comes quietly and says Mahila Milan give me loan. So they say – go get your wife and come. So many men get very humiliated with that. But that helps them to understand that the power of negotiating lies with the women. That's also an important part of this process.** And what was Celine was saying – these are all the games that go on culturally in this process to give women the right to nurture these savings. In that process, she was saying – some people everybody knows and some people they don't know.

But your question is important from the point of view of what happens to women who don't have husbands. 44.29 *when women's husbands have died like Samina who do they take a loan for?*

Rehmat – *for the sons. The sons work.*

Laxmi – *for the children, to marry off the daughter. If there is no one to earn and you have some need. People come here, can you give us 5000, our daughter will get married and live comfortable. It will be good of you, we can't a loan from outside. Then we get her a loan from here*

Sheela – she says that the priority then goes on settling children. Getting daughters married, getting sons jobs, getting children married, getting them settled. Those become priorities. But they are saying those are priorities even otherwise.

Samina – *I had taken a loan. The car which goes poom-poom, I had bought with a loan from here.*

Sheela – she said that when her husband died, her first son – she bought a second hand car for 10,000 rupees which her son used to drive and earn money.

Nick – final one. If men are so untrustworthy, why isn't the Mahila Milan doing something to build their confidence capacity...

Celine – I don't think they are saying that..

Sheela – In fact they are saying ... the fact that they have all championed for their husbands to get jobs and get employment ..

Nick – this is indirect in a way, is there an organization of men that sort of ...

Sheela – they are all part of the federation – NSDF- in which the men are there. *Shakoor bhai they are asking – what do the men do? Do they have an organization?*

Rehmat – *It is the job of men to work and to provide. It is the woman's job to arrange her world and do everything. The man does not stay at home the whole day.*

Celine – the man is the provider and the woman's job is to manage resources coming to them.

Sheela – and that's what they are trying to sort out.

Rehmat – *whatever work there is, the woman has to find solutions.*

Laxmi – *The man and the woman are mutual supports. If the man does not allow her how will the woman come here.*