

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

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Day 3. Afternoon Session
Sahil

MD 11

Michael – now that we are getting to the central questions within the 7th July..

Nick – what are the central question in it? I can't remember now.

Sunder – did we get copies of that ..

Michael – we should have certainly have

Jane – did you not receive copies?

Nick – yes we did. Because they were on the invitation that you replied to that..

Sunder – oh, oh yes.

Nick – if we could all be looking at it, today and tomorrow. Just to remind ourselves the purpose of our ...

1.10

Romi – essentially I am saying that we have been discussing the role of individuals and that also creates some kinds of a confusion because of the thing that is it the opposite of the collective. So I am trying to put the question in a different way.

I am saying, yes, of course, the collective is very valuable and is the way to go forward, but how do we address these three questions? And are they being addressed in the processes that we are witnessing. I mean we are very well aware of the support they are giving and the agreements that are taking place

Alison – it might be worth giving a little background on why you think the differences are important. Like our discussion in the car, that it goes to the individual rather than to the collective, otherwise we don't know why ..

Romi – I think the nature of human beings is such that differences are inherent in human beings. Because we are all born with different experiences, with different aspirations, with different ambitions, with different circumstances, because we are not identical. We shouldn't assume that there are no differences. Let me put it that way. Maybe Sunder can keep us ...

Michael – Celine, how do you recognize differences within community .. and aspiration

Alison - culture, identity, words,

Sunder – in the first part Celine, become aware of difficulties.. oh is that differences, sorry, .

Romi – so this whole question is very important because you know – what is the level of difference that actually threatens the collective. So if we actually wanted to know, like yesterday we were discussing the issue of different religious backgrounds and Celine said – well, that's not something that we would like to emphasize. So, potentially we are saying that there may be something's that's more .. might actually threaten the collective or undermine it in some sense, would actually be emphasized.

Michael – at the moment things have developed around the power of the collective. But you are right. That can't be easy to achieve in turn so , question three is – at what level would you say that ...

Celine – I would look at the collective here as the Alliance, a partnership between Mahila Milan, the federation and SPARC and the differences in that relationship is what would bother us the most.

Michael – and it's Mahila Milan changing all the time or is it..

Celine – and it's changing all the time because there are so many risks that all the three partners are taking all the time.

Michael – specially with new tensions.

Celine – with new projects, with money, with scaling up, with relationships with the politicians, with the city. So that's where there are differences. So SPARC would view something differently from the federation. Eg, say, if Jockin these days hob nobs a lot with the politicians and that's a sense of worry for some of us inside SPARC. What are the implications of that, what does that mean, how will it get institutionalized, for the federation and SPARC. I would say those are the differences that would be more of a concern, than religious differences between inside the community or class differences inside the community. Those don't really bother us.

Nick – how does ... slum federation jointly like..

Michael – or, how does a new slum group?

Celine – through word of mouth, they hear about you, they come, they check you out.

Nick- yeah, but how do they get in? who agrees that they should be allowed to join.

Celine – they meet any, like .. they'll meet a Mahila Milan leader, they'll meet another Federation leader and say – now we also want a house. So they'll say – ok, you want a house, you start savings. How do you start saving? You come to the Byculla office from time to time for a meeting or tell us when we can come to your community for a meeting. and that's how the relationship begins. And then you make demands on the community where you help them to collectivize their information and their knowledge, and say, now – come with a list of people who live in your settlement, what kind of jobs they do. Who will do the savings, who will collect the money, who will do the book keeping, which kind of bank account. So that's why you begin to do things that bring them together as a group.

Alison – In a community are there many or how many or what is the .. who is not included in the collective? In the community. I mean, if somebody comes from a

new settlement and says we want to start a savings, they start savings but actually only 75% of the residents of an area ...

Celine – that’s normally the case. Yeah.

Alison – so can you explore that a bit more for us because - people don’t join, let’s say they are not actively excluded but they don’t join. What are the issues that make them not join.

Celine – the bottom 10% who don’t join are the very vulnerable ones, it could be a widow who has no time of the day to want and come and waste her time with you because she is busy struggling and surviving. Or it would be a person who is working all day from morning to night, has never even heard of the federation. He just comes there sleeps, wakes up early in the morning and leaves. It could be somebody who consciously thinks that his political party will deliver and therefore he doesn’t need to waste his time with the federation. And they have another lot who doesn’t trust at all. They say it’s a waste of time, why should we go? Let them deliver and then we’ll see because there are so many people who come and go and nobody’s delivered up till now. That’s the lot of people..

Alison – so there’s a group at the bottom who are the most vulnerable and they don’t join the party. Join it. and then there’s others sort of scattered in terms of ..

Celine- who are testing out, watching them out..

Alison – but also scattered.. there are some rich? Residents who don’t bother because they are ok,

Celine – no, in fact the rich ones jump in because they think they will get more out of it. if they come into something that is lucrative like this, of getting a house. Because they have the money to put in, they have the money to save, they have larger amounts to save. So they feel they will go quicker up the ladder.

Alison – and as time goes on more and more people join?

Celine – and that’s where the federation puts the stops and say – No, we want the very poor to save. Because we know the very rich can open a bank account and save any way. That doesn’t help so unless everybody saves we can’t move ahead. So that’s the kind of pressure the federation puts on the community. But while that is happening you are also exploring all the issues that the community prioritizes. So they may say – water, housing, drainage. And depending on that the federation then makes a conscious choice of what it wants to prioritize with the community. That choice, the way that decision is made, is totally on the ground, with the women, with the leaders and it’s mostly listening to the women’s groups that that decision gets made.

Alison – you seem to be suggesting that you being more and more people in as time goes by, that you might start with 75%..

Celine – see, one of the thumb rule is – we have never spoken to three or four or five leaders in a community. We always tell the community – if you want to talk to us, you have to come as a group, as a collective. You have to be one head of the household of every family, only then we will talk to you, otherwise, forget it don’t waste our time. That’s the negotiation.

Jane – Celine – I think, one of my observations of looking at individuals in the community, individuals of the people participating in the federations, who join the

federations and going back to that question – becoming aware of differences in the community. Well, if you look at the building that we looked at today and on the outside it's all one building and then you walk in and there's all the different people are able to explain and to express themselves quite differently in each of their rooms, and you walk into a room and it's a Christian family and right next door there is a Muslim family and the way they express that is the Christian family has Christ and Mary up there and the Muslim family has Mecca and all these in view.. That's their inner spirit.. but that's just one example of differences. That it could be .. that's because it's such an obvious one. People tend to immediately decorate the inside of their houses with what is most important to them. What guides all of their spiritual and values, their principles, the way they live, the way they decide to raise their children, the way they educate their children, that's what's illustrated on the inside of the rooms the minute you walk in. Now, it seems to me and maybe you can then explain to me your opinion in that. That when people are really destitute and really have nothing and they are struggling, it almost takes them back down to (I don't know you'll have to tell me if this is true now) whether the common factor is that they are desperate to find some place to live. And so maybe what you are saying – they no longer have any character, then there is no differences. The only thing that all these people have is their common sense of poverty. And so you bring them all together and then when they come into this building – once then they have their.. they join the saving circles, they join the federation, whatever. And then they get in a position where they can get their room, then suddenly – once they are stable enough in their room, then they can start being the person who they are. And within that. That's what I am thinking...

Sunder – I'll have to respond to that. In fact use one of Amartya Sen's old concepts which is a nice way of putting it. Sheela was referring to it the other day. That is of multiple identities. That at the same time one may be a woman, a Muslim, one may be a pavement dweller, whatever. One may be from Bihar or from UP, so, you have different identities along different axes. What I think we are trying to say is that in fact the creation or the formation of the community based organization is along the axis of homelessness, of vulnerability to eviction, demolition the poverty of your family and so on and so forth. Now, this by no means obliterates or stamps out all the other identities. I didn't exhaustively list the types of identities we have. I may be a member of a political party and so on and so forth, IN fact, I think very consciously, Celine correct me if I am wrong, very consciously we do not try to downplay these other identities. But the rule is only – that particularly with respect to being a member of the political party that you don't bring in that political partisanship into this organization. Nor, can you use this organization for those political purposes. We do not see, actually just to go back a little. You know, the secularism of Nehru, in India – there has been a tradition which has been critiques also by some sociologists like Ashis Nandy that I the Nehruvian Secular model you are faintly ashamed your religion, (Romi I don't know if you) faintly ashamed of your ethnicity. You are just supposed to be an Indian and so on and so forth. Actually the Gandhian model was quite different. But that is just as a backdrop.

What I want to say here that the celebration of your festivals, the celebration of your ethnicity is encouraged, we participate in all those communal identity rituals and so on. And we say there is nothing wrong with these.. there is no trying to stamp to out those things. All these things can link together. Everybody can have multiple identities, who so far as the organization is concerned, it is this particular identity. I don't know if I have answered you.

Jane – I think you have, but I won't pursue it more than this at the movement, but if I think the question is – I mean this was an example really of one identity,

the differences that people might have at individual level, so going back to the question, how does the federation, SPARC become aware of the differences in the community? Are they recorded, are those differences acknowledged, or are you not acknowledging those.

Sunder – just before responding to that or asking Celine to respond to that I must stay to you that in these communities of the poor, Celine tell me if I am wrong, if you take issues like marriage for example. Amongst Muslims, it will be amongst Muslims, amongst Hindus, there will be caste, there will be ethnicity, there will be the Biharis will be marrying Biharis. So all those types of things are going on all the time. Their cultural identities remain actually quite intact during this whole process of collectivization.

Jane – right. This is what is assumed was probably true. What I think just for the purposes of these questions, for the purposes of this exploration, this is, you know, this is not a sort of judgment or a criticism at all it's just purely to see ... I thin this is what the purpose is, what is. the direction of this is that if – do you actually – is there a way of recording the .. you see when you look at individuals at this level, you do see these differences. And you are saying that they are allowed to continue, are they.. well at the level of SPARC, do you actually record or engage in those differences at any level or as an organization, as SPARC, which is just directed at the homeless side, do you not record those differences.

Celine – I think you acknowledge those differences but strategically you don't use those differences to organize. You strategically decided which difference you will use to actually highlight and bring into the open and which differences you are going to choose to ignore and put under the carpet. Because this whole business of the Muslim women in her community, you could choose to be vary cautious and over cautious about all the Muslim men and keep checking out if they agree with what we are doing with the women. But we chose not to do that. So we were aware that difference is there, we were aware that we were in a highly volatile locality where the Mullahs had a big role to play but we chose not to take that route. We could have taken that route, but we chose a route where they were not going to interfere. So you chose demolitions, that was something that the Mullahs had no solution for, but was very important for the women.

19.14 Similarly the difference between the man and the woman, we chose never to emphasize it. because by emphasizing it we were going to create more problems in bringing the community together. So strategically we chose to ignore, so not that they are not there. Not that those differences are not .. that the man doesn't oppress the woman and all those things. but you choose not to look at it or to look at it differently. Eg, when we were trying to get the community to decide that all the houses should be in the name of the women, we didn't say it's the woman's right and all the houses have to be in her name. But we said – listen, you guys, after you all die, you all put everything in the name of your wife, why don't you do it when you are alive, what's the problem. None of them had a problem with that. So it's how you position those differences in a way that they didn't threaten them or that actually made that relationship more equal. And all the men said – yes. It wasn't an issue. but lots f the women's groups would find that like serious issue, because you decide to highlight on that. So I think it's how you position these things.

sunder – to add to .. I don't know if Sheela was mentioning it the other day, this was a important thing for us that there are large numbers of Muslims in the Federation. I don't know what the percentage is, or whatever. We had riots in Bombay in 1993, one of the worst set of Hindu-Muslim riots ever. But what Celine and Jockin and other say is that in those areas of the city where the Federation

was strong either there were no riots or the riots were substantially very small, quickly controlled. And there was a lot of inter-communal .. there were many inter-communal attempts to quell these things. so what I would like to say to you is that the kind of Federation building, collective building is in a way a secularization of other identities without threatening them. Ie, it is another route or another way in which people can relate to each other, in a secular manner.

Jane – would you say then, in a sense you have answered the question of what level of difference is dangerous to the collective. What you are saying is that you've strategically avoided differences that you thought would undermine the collective. Because you thought this would actually stop the process by which they would be able to get this housing. And you felt that that was true.

Celine- Lot's of examples. Like if you go a traditional community, you always have two or three male leaders who monopolize everything. They've made money through the years because they have been the in-between between the politicians and the communities. People bribe them to get a ration card, to take somebody who is sick, to the hospital in the middle of the night or to procure whatever they need for their community. Now, it would be very easy to alienate them as in a – 22.50 he is bad, he is a slum lord, he is cheating, he is making money, he is this and he is that. And the federation decided, no, too bad. In fact he is providing a service to the community and he is a resource. It's just that he's used his skills in a way because he's not known any other way to do it. and the moment you strengthen his hands by building this collective force in the community he gets neutralized. So you don't say – you are bad. But you organize 20 other women who learn how to go to the ration office and get the ration card. So he doesn't lose face, he is still there, he is still an asset if the community wants him but many others have learnt it. so you redefine that relationship without making it an issue. But many times what NGO's do is – kill the bugger, so he saboteurs what you do, he hates you, he will never allow you to work in his community, then you nass it up.

Sunder – In other words, I think the things that Celine is saying come out to really a strategy of negotiating conflict and differences. It's not a .. we do not confront these in stark oppositional terms because we feel that that doesn't lead to a resolution of the differences. But if you negotiate it, if you side step it, if you withdraw from it for some time and wait for ... you know all these strategies are what are employed in order to deal with these situations.

Celine- and I think here it is very important to examine our own middle class moralities and what we bring in to these situations when we enter the situation. Because we judge according to what we think is right and wrong. So if some community leader cheats and steals and tells a lie, for us it's the biggest sin committed. But in many situations in fact, the federation uses that community leader to go to another city and do an audit of another city. Just doing that he doesn't lose face, but he realizes his mistakes he changes that situation and it's not such a big deal. So I think what values you put to these things that happen and how you use the not so nice experiences to turn them over and set to make them experiences of learning.

Nick – it's interesting what you say because it suggest that you have got very very deep understanding of the nuances and the subtleties in relationships within a community, that you can identify potential trouble, let's say, or opportunities indeed. And that's the interesting part in a ways is what process do you go through to assure yourself that you haven't missed an opportunity or a potential trouble maker. And that you have captured the sort of vibrancy and dynamism

and diversity within a community. That you can then strategically capitalize on. How are you sure that ..

Celine – when you are in tune with the process you are sure that you doing that. Cambodia is an excellent example. Everybody there is cheating, stealing and lying every two seconds around you. And it has nothing, means we are in admiration of all of them because it's such a skill. It's like a survival skill that they have mastered over the years. With so many aid agencies around them, if they don't do that, they are going to have a hard time trying to decide if they want money from CARE or DFID or UN Habitat or where to go .

Nick – exactly. I have the classic example running a housing project in Kenya. It's a big, big, big project in Zambia. And they say is community empowerment and community enablement. That's the top line goal. And they asked the community what they want and they all say – water. They are not stupid, because they happen to know that this Aid agency has got 10 million dollars for a water program. Because that was the only way they could get into that engagement process first – by having it attached to... community people are very smart and they will ..

Do people join the federation who haven't joined the savings groups originally along the railway line. As they come in they will join those groups, Knowing that actually rehousing is going to be a big issue and rehousing is actually what they want. How do they mediated for...

Celine – 27.56 when we started in 89 even we were not sure whether we will be able to give people houses and people themselves were not sure whether we would be able to deliver, but the whole focus was on – we will do our homework, we will strengthen our internal capacities and that in itself will help us move forward. Because the past solutions have not helped us move forward. The logic that we used was – last 50 years no politician has delivered. You have not done anything about all these things. So let's try a new way. And everybody was ready to try it because for the first time there was an essence of truth there which said that it's not a shortcut through this whole process. It's bitter medicine which you have to walk through and it's going to be hard work, you are not going to get a house as of tomorrow, the Pavement Dwellers have waited 15 years. And I think something like – once we told that to the community, the community trusted you. Because you were not there telling them, you can give them a house tomorrow. They all trusted the process because we said – we will not deliver. You have to work hard towards getting this.

Sundar – in fact if I can put what Celine said in terms of using this lens of Sen's work, I see this really as the promotion of agency amongst the poor. Without these building blocks of the savings and credit groups, of the Housing cooperative Society, of the Apex Federation in that area. All these institutional arrangements exist which allow people to participate in decision making and when they reach this critical mass, this level of strength in terms of how many people are you talking about, how many people are you representing in the city. That is where then you influence public decision making. I think this can be usefully described in that way.

Nick – almost might describe it as 'ever expanding collectivity'. Because you start with the individual, go to the family, go to the community group, the federation and then to the municipality level. You are forever expanding your power, your collective understanding of the range of individuals who are involved.

Sunder – Except for the first part of what you said is – I don't know that we start with the individual. The individual gets involved along the way. But we start really with the group. But yeah, otherwise..

Michael – but what is a group? It is a collection of individuals.

Romi – May I go to the board.

I'll just try to densify these three questions and I think just imagine that .. let's say that there's a community of 500 families. As I can see it, there are two kind of welfare packages that each one of these families is interested in. One is a welfare package which is let's say, the housing issue, which is what actually makes the collective. But there are whole lot of other welfare packages that don't relate to the whole collective. So they may be shared by two families only. Let's say whose husbands are drunk. Then these three families share another welfare package – which is to with – they have a much lower savings rate than anybody else. And these two share another problem that they've got chronic illness in the family. We've got within the common collective welfare package a whole lot of differences. This is what I am talking about. The issue is that when you form the collective round this and you don't address this the collective is historically liable to beat her up. This is not the first time a collective has come, so you go back to the history of collectives. Because of the acceptance to take on board only the minimum common program and to take the package which is shared by everybody and not to address this which is what I am talking about. So that what happens is that when this collective moves forward and you do get the houses and nothing has been done historically to address these issues, it's too late to take it up because the collective is already beginning to break up and these differences are .. after this collective which has formed around one common minimum program, is able to achieve that program and because the ability of the collective to address differences has never been addressed, which emerge here very much bigger, because of the nature of the evolution of human life.

Again Sen's point and his question is this – that because you didn't make this a base of your .. and these are actually to do with the five freedoms, ok. So when you categorize these different smaller welfare packages, they are breakable, they can be broken down into the five obstructions. Each one of this may have economic obstructions, this may have social obstruction this may have political obstruction etc, etc, etc. But because you have a mesh it all of it gets included. And my concern more is – what we were discussing this morning in the car, is that the fragile nature of the collective in the trajectory of time and in what seems to me you actually in the case of the federation you are reaching – a qualitative change is going to take place. And the fact that let's say – you might feel that the federation is becoming like... starting to play politics to get to the next stage of it's development etc.

So I think it's very important for the collective right from the beginning to become aware of the differences and to record them. Not necessarily because they threaten the larger objective at all actually but because these things are going to surface later.

Michael – As I understand it, aren't those kinds of issues addressed.

Romi – they may or may not be addressed. Depends on the way that community is organized.

Michael – but I have heard of them being addressed.

Nick – yeah, some of them are, but they may not be. That's the point.

Smita – but can we unpack a little bit. When you are saying welfare package, ok, can we unpack what exactly it means. Because to me, in this community process which is different from any other process and that's what distinguishes it. It doesn't mean any kind of .. what it essentially means is some tools for people to be able to fight for things for themselves. It's a process so – once you have been part of that process for whether it's housing or anything you have those tools under your belt, in my estimation. Therefore you can then access your own individual, your sub-group is then able to go and get the, you know, a better livelihood because they have those tools under their belt because they have been part of the bigger process. To me I think that's the biggest benefit. If we can unpack what the welfare package means, because it doesn't mean accessing resources necessarily, it means accessing negotiation and accessing ways of being .. it's all these intangible things which being part of the federation has taught them now and then they can form smaller collectives for their individual needs if that's..

Romi – but then we are dealing with very nebulous way to think about it. We are saying that – we think that the process of forming the collective and fighting for the certain right will give you the ability to be able to sort out your smaller differences. We are just assuming that. Because we never looked at this process. It's not observable.

Smita – but isn't it – because eg, now, we went yesterday to that place, right. There was it not observable that now that they are in that permanent structure and they live there, they are talking about school, they are talking about getting training for livelihoods. Isn't that evidence of the fact that because they know that when you are organized together you are able to access that we've achieved housing now our other need is livelihood skills training, so they are .. it was the federation leaders who were saying that – yes we are making a list of all the people, what skills they have and therefore what skills training we need and we are going to go and access it from whatever institutions that give that kind of skills training. So they know that process now, that that's how one does it. Similarly they are talking to different education establishments about setting up a school on their terms. They are negotiating what language the school will teach, whatever. To me that's evidence of the fact that one process has triggered off other needs which may be – it's a sub group. Not everybody has a child who needs schooling in that community.

Romi – alright. If you get into a situation like this that you have let's say 80 families in a block of flats, and you start discussing then – medium of language in school. And you find that 25 of them want it in Marathi. And the balance of them want it in Hindi. And there is only one school. So what will happen is it will get converted, the majority decision will prevail in a situation like that. There is only one school, the medium language, they discuss it among themselves, but actually 30% of the people wanted a different language but in fact you can't have it.

Smita – it would be interesting to ask Jockin. I think they would decide to have either two schools or two parallel systems going on. Because I think that's what Jockin was saying they were doing yesterday.

Romi – again my point is that this negotiation that's going on for the differences is what we are talking about essentially.

Alison – and it's something's not solved by the collective. It's what you are sort of trying to unpack. What are the issues that collectively ..

Romi – how is it observable and

Alison – collective and not immediately solvable because they are within that, the differences. And the collective how does the collective actually deal with those differences as differences. Can they solve them, can they solve minority problems, can they deal with those things.

Romi – because when you have, one collective of 500 families and then – they get rehoused. Actually they have fragmented the smaller collectives. So there comes a point when the federation on top is going to have a mind boggling problem of how are you monitoring all this going on. Is it actually working?

Michael – surely the federation isn't putting itself up as a model of all life, of a whole society, of a replacement of free will or to be anything else on your own. It is just a help. To provide a degree of improvement in a certain set of circumstances.

Romi – which is why I label them welfare packages and said there's difficulties that need help from outside. Other thing no.

Michael – 40.47 but does it matter?

Sunder – Two ways I want to respond. Two things I want to say, One is I think, I would not be able to say the extent to which this is done, whether there is a 100% coverage of differences in relation to the say the examples you sort of gave, but I would say there is substantial addressal of these differences in the sense that (I was mentioning I think yesterday, or I was told yesterday when I was with you all at that resettlement site) I was talking to one of those people about monthly maintenance dues and one thing he said to me is – I was saying how are you all managing it and he said very clearly – here in our group we do have widows, we do have people who for some reason or other are just not earning any money and we are managing through the rest of us helping. At some future time this person will be able to come back into the thing. that is a sort of example of addressing those differences. Then, here Celine you will be able to say better than me- the impression I have is that in the case of women whose husbands are drunk or abusive or something like that, there is some degree of community pressure. I mean, would you say that.

Celine – but I don't understand that is being asked as a question to us or whether this is happening or whether you are asking us, how to measure what is happening.

Sunder – Firstly – is it happening. That is the ..

Celine – Is it happening, yes it is happening and I think all the examples so far that you all have seen – because you have not been spend quality time you won't see the nuances. But of course it is happening. But it is happening in the environment only where the federation exists, not in environments where the federation doesn't exist. But how to measure..

Sunder – that was not the point..

Romi – No I don't think it's a question of measure 43.10 it's a question of the awareness, how much do these differences count and are they ..

Sunder - here because of this savings and credit link this Federation link, this homeless link, that Laxmi who is seeing those 20-30 households or 50

households, knows intimately what the issues are and that becomes public information. (of the individual) and that becomes information which people use to help that family, you know.

Celine – but something must have triggered this

Michael – and the savings process continues after they move to the new show. So that process is a continuum between where they were and where they are going.

Celine – but Romi what triggered off this question, because maybe if we go back there then we would be able to substantiate what you are saying, but I am still not ... if you ask me it's happening? I'll say,. yes it's happening. But then how to get you to believe that this is happening.

Sunder – but can you give stories, can you give more...examples, that kind of thing.

Celine – any amount of stories where all this is happening every day. So many examples. Like Laxmi's first loan was to bail her husband out, it was her individual problem, the collective made a decision. Everyday there are issues like that. Her son doesn't go to school for .. fails the second year in school. It's a collective decision of what to do, whether to continue to invest in him or throw him out and let him take a job. Everybody decided these things as a group..

Alison – if she asks for that advise.

Celine – no, but I think all of us now have a culture, unfortunately it's become part of the SPARC culture also and that's why many outsiders we don't understand – that all your individual problems become something where you have to bring it to the group and say – now what do you do about it. because it's become like a pattern of problem solving.

Michael – well there is a tradition of that ... in many places. I mean it's following much of the tradition of collectivity of community

Sunder – because there is a social network that is established which goes beyond then just these savings, just the homeless, just..

Michael – but it's stimulating. An observable, generative process in this direction which is new.

Romi – let me put it another way – that are we confident – are you confident that the way in which the collective has functioned so far, will continue to function in such a way that these personal problems and differences will continue to be addressed in all replicable situations. That it goes to other cities. Because always the danger of the collective of becoming insensitive to ..

Celine – where the organization is weak this is not going to get replicated. And that's why for us something like daily savings for us – we call it like our life line. It's like the pulse of the organization. Because you meet everyday, you know people's problems everyday, you know what happened in the woman's house last night, you are able to address it, you are able to deal with it and that's why we say – no monthly savings, no weekly savings, because that doesn't do the job. It's only when you connect everyday that you get this immediate first hand knowledge or information that you can react to.

Romi – can we say that the collective actually addresses the problem of differences simply because it has the very elementary mechanism of sending a person round to the house to collect savings. I mean, I am being reductionist. Essentially I am saying that, one of the things we are talking about, if we are starting a federation in Delhi and Poona and if this process is not working well, you know this is not going to happen..

Celine – it's not going to happen, we know that.

Romi – so it's a very very critical component and the source of strength of the federation.

Celine – would you say that Jockin?

Jockin – yeah, yeah, 100%.

Romi – no, there's some difficulty with some federation that is being formed and you find that the savings procedure is not working.

Jockin – 47.41 that is very clear, if you don't have a ... see we have a problem continuously. Large number of slum people – first day everybody will say yes. The next day they will say – no, weekly saving, no, monthly saving. Somebody even, over smart, they give Rs 100 to a leader and tell the leader 'you put it every day Rs 2'. That is the worst organization to start with.. you are starting with corrupt practice. There is no transparency, there is no communication, there is no information flowing, there is no addressal system. It is not getting collectivized. You are fooling yourself. I always state, you don't take money from one pocket and put it in another pocket and be happy that you had a very good pickpocket. Take from this pocket and put it in this pocket and feel very nicely I have earned Rs 100. No. that's cheating.

These saving mechanism, which we, I don't know, Celine put it nicely, it's a bible, or a pulse. I say – even sometime I think, even if you are with your wife, but your mind works on the savings. Savings is like a .. this is an experience which we got back in South Africa. After 7 years, somebody lose this control, lose this ritual and the organization which was height of the country; suddenly some new director came in and found out it's almost fallen down. Fallen down to the extent of almost like – organization structure existing. But all the nitty gritty, payment, people, problem was not addressed at all. So in the last two years we are really struggling back, going there, pushing into it, putting it into the system.

Alison – did you call it a ritual, I mean it's an interesting word.

Jockin – it's not a ritual of a Sunday mass. We listen to the sermon and we say – our Father everything is over and you come out. Then whatever priest on the pulpit, you are bloody bugging off as soon as he comes. Here it is not that.

Alison – but then using the word ritual is quite interesting because then it means that something that actually supports the structure.

Jockin – I am only trying to differentiate between the kind of a ritual meaning for the sake of it. Like a Catholic, for the sake of a Sunday morning whatever happens I am in the Church.

Alison – but that ritual is totally essential to the church. If they didn't have the ritual the church would collapse. You as an individual may not. and in your way you are saying ..

Jockin – good to translate into those kinds of things. Or why the church is existing today because of there are various rituals of it, Saturday confession., Friday evening mass, Sunday mass. All those things have been in place.

But here a strong community work and that is why we are taking the trouble of going back to this organization, tell, no, it is to understand (I call it the information technology) everyday information has to be there. Very clearly somebody there to address your problem.

Romi – but then I have to ask you Jockin, that something goes wrong in South Africa and they ask you to come there and find out what's gone wrong with the federation. How do you find out? You don't know South Africa, you are not living there. Right. And you say, I want to get hold of the pulse of this federation, what would you do?

Jockin – I did it about two years back. Everybody was screaming and things went wrong. We went there, I said why don't you have the community meeting. The first, middle level leaders. I went to the leaders, I checked it, I asked first report – how many savings? 35. Daily how many sick, how many diarrhea, how many headache? All the headache, diarrhea came into – oh, we are not doing you know.. people got fed up, they are not saving daily. The next meeting I went to (this is practical I am talking about how did we went together) I went there, arrived, the next morning 10 o'clock we went to the community, I asked everybody – how is saving going on? What they call is Zuguzonke, means there is a daily saving. I said how is zuguzonke. Fine, everybody is fine! As a leader, when did you save? Three months back. Look at the community, it's completely gone, zero. In terms of trust, in terms of issues, in terms of no knowledge, in terms of what is happening to them, in terms of how many repayment, how many house construction, everything was collapsed.

Then we went to the middle level organization. Who were the leader – from here went up there. 52.50 then I asked all of them.. we have the system of chart.. where is the chart? This chart is written 8 months back. Oh my God! So last 8 months you are sick. Then every body reflected. Then we took about six months as the whole country federation went on reflecting. We had to go three to four times. Especially all the key leaders was brought to India back.. Only to go into the system back into three cities. Spent, and they said – no, we have to rebuild it. This is the pulse, if you don't have this, this is where very... so that exactly .. South Africa is going on now, now this is what they call Revival. It was all dead. Now they have set up a system for two years, reviving it, huge amount of money, they are getting from Miserior and others, putting into it. Completely every leader has to go back to down. If you are not saving, don't come. That's what my example. I at least see hundred to two hundred individual saving every day even now. Morning when I start 7 o'clock, I go to a place, I don't go for these things, to catch hold of – yes, fine fine. Every body's identity or .. how do I understand you? The books tells you. I want the book to tell me how you are – good, bad, very bad. The books tell me, Rs 10, Rs 2, Rs 1, 0. Oh! It tells me exactly..

Michael – that might really answer to the question how do you become aware of differences, because the saving varies from one day to the next.

Jockin – look at the person, or some people have loan repayment. You can see them everyday and there are some places, there are two time, three times a day. That's where you force as a leader to catch hold of that person and talk. What made you to pay three times a day? Are you getting better income or is the husband is bringing more income? What way you are improving you life? it reflects in the book.

Then you have an individual sit and talk. This is what every leader does it. Like Laxmi. Faster repayment. Somebody may be doing faster repayment in order to get the second loan. Once you finish this or you come near the 90. this is very very clearly crucial for us.

Nick – what size of group that Laxmi is collecting savings from? About 20 people?

Jockin - Laxmi collecting from 56 people.

Nick – 56. I am just wondering what the scale of the different units. The largest, the smallest units are about 21-22. the largest is about 250 to 300.

Alison – 250 – 300, one collector.

Jockin – one collector. Rehmat collects in half an hour time, 35-40 minutes she gets 104 people everyday.

Celine – once it's ritualized, then there is a pattern.

Jockin – see, the whole design of it also you have to look at it. the design of this, we didn't intellectually decide. There was no workshop, no meeting, no writing, no .. we started off. Otherwise you will think me, I am – oh, you have masterminded. No, we just started off saying that a person should not collection more than one and a half hours. It means that is a free service. You can devote free, without asking any enumeration, without asking any salary, without asking anything. To be a leader, one and a half hour you have to give it to the community. That is the reason. In one and a half hour whatever you can collect. Some people collect 200, some people collect 40. there are some leaders, those who are collecting, which is smaller group 20 or 21, two three settlements. And they go on mad on this. There is no salary, nothing. But you get a power collecting. See as a beggar, I would have seen every day Rs 100 only. But today Rs 1000 comes to my hand, goes Rs 2000. the feeling of that Rs 1000 is much more great.

Nick – so you have got a cascade of the size of .. not hierarchy, but knowledge as well. Because Laxmi or the collector of taxes is (not taxes, savings)

Alison – and Laxmi meets her colleagues everyday. She will meet the other collectors.. and there would be a leader of that?

Jockin – there are key leader, every settlement, every center, everyday all of them meet. At least for an hour or two hour or three hour. Not late night.

Alison – and that's the linkage of it.

Jockin – there are meeting takes place between 11 to 12.

Romi – between the collectors.

Jockin – between the collector.

Alison – how long do they meet for?

Jockin – people, one hour, two hour, three hours. In Byculla every day it's two-three hours.

Nick – everyday!

Smita – but Jockin how is this impacting on livelihoods, I mean, I believe you because I have seen it but like we really tried in Ahmedabad to do this with the leaders and we had daily savings but we had to give an incentive. Because we had to say 5% 10% whatever you collect is... you know whatever the percentage is, I can't remember,

Jockin – 5-7000 people in our federation today, without having any enumeration collecting this money all over India. Nobody's paid a penny. Laxmi's husband died, that's why we have to change to support her. She has been from the beginning, there's no other sources. Otherwise rest of them not getting paid. Look at Kanpur, nobody paid.. in Bombay also only 10 people.

Smita – ok, but are they really that poor?

Jockin – 13 people in Bombay were getting the support.

Celine – I think it is positioned like this that your business is to give your time to the community. So you don't get paid for that. And something like collecting savings is hardly one hour. It's not a big deal. The second thing about payment is – you can't be paying 1000-2000 people to collect money for God's sake! That's what most NGO's do...

Alison – but 2 and 3 hours in the evening is quite interesting.

Jockin – Smita, the problem here is we don't call them collectors. That is the problem.

Smita – we also didn't, they were *Bank-saathi's*

Jockin – no, no. you want to be a leader, you want to do anything to your community, you want you house, you want your problem to be addressed, you want to earn something, you want to know what's your community's problem, you are saying that you want ration card, you wanting this to be done. Who want to do it? you want to do it, do it, otherwise gone! You do it. why should I? Whose problem is this? First question. It's not my problem, my whole people problem. Ok, fine. Who wants all these facilities? 'oh, we want, everybody want'. Who want electricity? 'oh, 50 houses'. Ok, 50 people sit and think about who should do it. the system which we started out with is – every 10 to 15 people we'll have one leader. But slowly all these five six leader put on to one leader. Remaining all of them say – we are all there for meeting and everything, but collection is so closely related, they put onto Laxmi. Otherwise Laxmi's area there four people has collected for first six months. In six months time, among themselves they decided, change it. And now if Laxmi goes, Laxmi travels every month, when she goes traveling she assign to somebody. That somebody carries on.

Celine – the perks or the kicks the leader gets is all this. your ability to make decisions for your community, to go on exchanges, to learn, to enhance your learning. I think all that are the kicks. You can get access to a loan for your son, for your family, so other people are earning in your family, public status. I think all these things are more important.

Romi – it may be possible that in different communities different systems work. I think one should accept it. but what you are looking at probably then is a very sophisticated monitoring system, which is a daily monitoring system.

Michael – the whole problem, not just housing.

Jockin – that’s what I am saying.

Smita – ok, but Jockin, just explain, how is Laxmi monitored.

Michael – How does she communicate. If she’s...

Smita – Like Laxmi suppose is – I know you have these, you are writing in the pass book and all. But there are ways of corrupting that. So how is that... do you have spot checks or just to go and ... how is that monitored?

Jockin – you have to understand the people those who are illiterate. If you ask one of the women what did she pay, three years before on that Diwali, how much money she paid. She will say – this was a yellow note, this is two rupees, I paid to Laxmi, when she was standing like this. this is number one. Number two – the money when it is collected, including Laxmi and everybody is illiterate. Nobody writes in the settlement. Just go there .. knock, knock... I think this is what we didn’t do with you all, otherwise normally I believe in ...

Celine – 16th morning they are supposed to go, Laxmi is going to pick them up at 7 o clock.

Jockin – good, very good. You go there, collect the money, bring it into the center and they put it. There are five books this money gets changed. One is the daily register. Another one is the register to be kept with her, written by somebody. Then this goes to the cluster register, it is transferred there. From there, there is another final total. Everywhere the total is being done. How many one rupee notes, how many two rupees note, how many five rupees note.

Smita – but suppose she writes Rs 10 in Vasudha’s book, but she comes here and says Vasudha gave Rs 8.

Celine – Jockin give those examples where things have happened like that.

Jockin – that’s what I am saying no, some of these kinds of things which has happened, some kind of a mistake. If mistake, very easily traceable in the totaling. See, if she consciously tried to make money. What is your total collection? Rs 100. all the four books has to reflect Rs100. Plus the individual books has to reflect Rs100.

Smita – but that individual book is not there in Byculla every day. It’s with the woman.

Jockin – no, no. she comes everyday. The pass book comes everyday to Byculla, enter and go back to the communities. Sometime, like Laxmi, you see, tomorrow when you go to see Laxmi, all their books will be there with Laxmi.

Alison – when she takes the money she writes it?

Jockin – nobody. She just goes to their houses, they give the money or sometime, only because maybe you are there, she will take the book – ‘aaahh, you come’, take the money, put the money here, take the book there. So we very strictly say – tomorrow, when you go there – you will do the collection, not Laxmi. Laxmi, just goes there with you. And tomorrow you will have a more collection because you are all going, whoever has not paid yesterday also will pay today. And by seeing, looking at this and coming, another person will doubly put

in the money there! So always, whenever the visitor everybody has been there, you can see this raise.

Smita – so you are saying .. across the federation this is not a issue.

Jockin – even if anybody make a mistake,. They do make mistakes, do cheat, do .. doesn't take more than 8 days to trace. If anybody would have mismanaged, they would have mismanaged hardly Rs 100 or 200, the person would have caught. Not beyond that. That's why daily.

Alison – is that .. people would ..how is it..

Jockin – it is reflected to the community. We just openly tell them Laxmi mismanaged Rs 200 last week.

Celine – see, Laxmi brings the books but the writing is being done by somebody else, so she can not ..

Alison – ok, so they would spot it.

Jockin – she doesn't write and sign and give it.

Michael – so that's the answer to your question, how she is monitored.

Alison – someone else does the books.

Celine – and also because it's daily.

Romi – two people are going round. One must be entering the book and then Laxmi..

Alison – no, one person goes round.

Jockin – everywhere only one person, the book comes to the center in Byculla. Like that all over Bombay, every federation, every unit, 20-30 unit. In one sector there are people from settlements who know reading and writing, they are sitting there. Eg, tomorrow ritual,. I'll say , you have to go and collect. After the collection, you have to go back to the hotel, have your breakfast, come back to the office, sit and account to them. They are the person who are taking account. They enter and they sign and they give the book to you. And you have to give the total amount there. When they write, this cluster, this much money, total this much and five kind of money comes in at a time. Saving, housing saving, repayment, Housing loan or Mahila Milan loan. And this person has to remember, sometimes somebody give all the five at a time. She is supposed to remember everything. 'aah, Sakina. Sakina Rs 5 saving, Rs 10 loan repayment, Rs 15 housing loan, Rs. 15 ...' and this person has to write in the column, enter and sign the books and give it to her.

80-85% of people, those who are doing collection – something around 4200 people all over Bombay, doing this, are 80% of them illiterate. They don't know how to read and write. Some people what they do is, they take their photograph. Within a months' time this photograph, they forget it. They know very clearly who is the person, what money, what they give, how they give.

Jane – I think I'd just like to say something, it is slightly different, reflection. I'd like to give a reflection. And curiously I am going to make a reference to somebody maybe you don't know but Jockin does, because we discovered we met

each other through somebody called well... D.. Martin Hildebrand. Now he is a anthropologist. A cultural anthropologist. And he works mostly in rural areas but he is just now beginning to work with cities. But a lot of his work documents a culture that people create in order to survive an environment. It's about sustainability, and it's about ... I don't know how much he talked to you about all the work that he does, but you've met him. So you've seen the sort of presentations he does, you know exactly what he's is doing with those people there. It's just striking me the more... first of all I just go how my thoughts have been going. Like we've been talking always the individual difference, noted how they are expressed, so on and so forth. But it seems like inherent within the culture of SPARC which is – is that there seems to be an underlying compassion for all these individuals.

Celine – compassion..

Jane – compassion. Yes, because for example, the difference – suddenly someone's husband dies, you automatically realize that this person now needs assistance, or it's included as part of the net, by which people are looked after. So we instantly recorded this difference. And you instantly, or not instantly, take account of this woman needing more assistance and need to be paid. This seems to be implicit in all what you are doing. Even though we know – like we asked questions just now.. how was her movements. (How to say the name) Laxmi. How are her movements recorded. In fact you have got it all worked out. It's all sort of worked out and if anything the sort of culture what SPARC is trying to imbue in people is a tremendous sense of self responsibility and self encouragement, self understanding, of .. ohm this, how to handle this money. When you talk about – you said how do you create incentive with people. I mean what Jockin is saying is quite clear – this is your life, you have to do this, you have to take responsibility for, no one else is going to do it for you. It seems to be sort of the underlining principle to how the culture of SPARC functions in order to find a way to get out of the situation they are in without having people just do it for them. And I am just wondering that perhaps in this situation if you go back to sort of martin's ideas again – these people come together in order to create their communities. If you use that as a model of what you are sort of doing and the federations are sort of like a little of these communities that are de-centralized (I've seized that word) but basically you have set up a culture whereby people can begin to learn how...

END OF MD 11

MD 12

Contd.

Jockin - ... it is possible they went with the women and they can't believe it that the women. Illiterate. And they said , no, not possible. But they did sit with them. Otherwise, Martin's question was – why don't you do the training. I always against the training. Some of these rituals doesn't require any training. Abut three months back we went to Cambodia. I am sorry for bringing up other countries, because that is the way I demonstrate what is happening. We went to Cambodia and things are not happening, because of NGO, the whole western world is there with them, running back with dollars and pounds and anybody, open her mouth, If I want to come and say, 'I have no toilet', you give me 5 pounds to go home. I come there, 'I don't have drinking water', I get 2 dollars. My.. this culture is 'no, I have to struggle, walk, come, bed, sit and put that I want a water.' In that culture people are allowing things to happen. So some of us, including the community leader I said, 'why not we do something' and we said we'll try to find some budget. So there was some money, I don't know which part

that money has come from. Maybe City Alliance money. \$10,000 was given as settlement and we said, you give it to the corporation, the municipal corporation, this money doesn't go there, by the time it goes, its only \$1,000 out of \$ 10,000. so we said 'no, we will take the \$10,000, invite the city administrator, city planner and the community'. I said let's go all of us and sit in the settlement. We went in the settlement – all the community was there, so we started documenting – what is the priority of this community. Somebody straight away – 'drainage'. Somebody said 'no, pathways'. Somebody said electricity, somebody said water. It took about two hours for us to pin down, what are the priority. No. 1. Sewer line. No. 2. Pathway. No. 3. Kind of a garden. Then No. 4 was water supply, No. 5 was electricity. No. 6 was housing loan. No. 7 was house construction. No. 8 was land title paper etc. So fine. Then we sat for half an hour, said 'what do you have today. Today we have \$10,000. How much is going to cost, this infrastructure, making paving road, and plus a sewer line. Because that is a priority. Then immediately – how much anybody can contribute. Is it equal, or everybody they wish... One of the oldest ladies, who is supposed to be not having any income, she immediately took out – I took that money, 5,000 reals in my hand. She straight away just came and gave me 5000 reals, which is about \$1.5. so we immediately decided, how do we collect this money. if those who have money they can give it now, those who doesn't have, they can write their name, put the amount. And they can give it by the time this work is getting over. So another \$1,200 was registered and when last week I went, Celine and me went on last Friday and Saturday, - completely road was paved, was done. The people have moved their houses two feet back, which ever need to be. Completely everything was done. Over! So they want me to inaugurate. I said, 'no, no, no. We'll get the mayor, Governor, everybody to come and inaugurate, we'll get the international people. We'll even try and get the Prime Minister to come there'. We talked about it and immediately they question came. Everybody was jumping around. This is very nice, see, we can drive now, the car is coming, motorcycle is coming. So I said, what kind of training we had it? Nobody opened a mouth. There's no training, nothing was done. Everybody, all the skilled person, everybody was from there itself. One of the engineers, we hired. was a person from outside who was helping them to see the level of water flow etc, etc. this was completely done. For such a work you don't have to have a training. Why do you have to have training for a saving? Which is culturally ours. Everybody saved. So this is how, it's another way of (I don't know) life...

Nick – are you saying in Cambodia they don't have a daily saving system, or they do?

Jockin – no, in this particular place this was the condition. This is out of, we looked out of 65 settlements, this settlement was having a much better, at least 80% of people were saving daily. Now after this whole thing was done, the saving has gone double! There is about 480 families in that area, this facility was provided only to 66 families. Now this will be extended to all the people. But while the work was going on even the other 400 people started putting saving, and everybody stated saving. And now they are expecting the similar process to be adopted in 17 more places. I think Cities Alliance has given 1000-800 or \$180,000 for this project. so we are trying to do in 17 places. \$10,000 each.

Smita – Is there a minimum amount that each household had to contribute for anything.

Jockin – that's why I am saying – no, it's up to you

Smita – and this did not cause any kind of hassle, it didn't cause any kind of internal..

Jockin – somebody came and offered 2000.. I think minimum, smallest money I think I have, three or four people 2000 real which is half a dollar. But rest all of them about five, there are people who have give 25,000 reals.

See, another very important thing in the whole process – lot of flexibility is there. Absolutely flexibility.

Michael – and people are willing to pay more proportionately if they feel like that, because they know they will benefit from the whole scheme being done and not ... that there's one house blocking the way half way down the road, ..

Jockin – almost all of them, earlier there were only 4-4.5 feet pathway. In this discussion we'll have to tell the community, who will move back, who will come forward. Today we have got about 10 feet in the beginning, it goes up to 8, then it changes into 6 then it changes into 4, like that. Completely the motor bike is the main means of transport there. It can go to your house. So everybody, the 66 families had this access to all of them. And they are all ..

Alison – interesting reflection on your third question – what level of differences? Because here is difference within their collective

Michael –we had asked three questions right in the beginning, just to explore how these things went.

Romi – tell me Jockin, when the collectors meet at the end of the day, what happens? I mean, is there somebody else who talks to the collectors, from the Federation, a federation representative, just to see how the thing is going...

Jockin – see what happen is that each one as they come, everybody has some story or the other to tell. Somebody will tell 'oh, so and so woman was bashed up by the husband yesterday night, her eyes were swollen....', 'somebody doesn't have food'. Then another young girl was there, ran away with one boy. This woman in the night went somewhere else. All this information just flows there. Then somebody priorities among our... in the team.

Romi – within the collectors..

Jockin – within the collectors, No outsiders. Sometime, like earlier about 5 years back Celine D'cruz is the heroine, who everyday is getting into this. getting all the stories coming and then she will use her own bad words and good words and to get collect this, record it and shout at them. I am doing till today. Everyday,. Wherever, I am in Bombay, everyday I meet, these Byculla collectors after 9.30-10. 9.30 or 10 we start. 15 minutes. What are the stories. Then we have another ritual, ok, how many books? 85. How many? 25. against how many? You didn't observe yesterday – it was written everywhere. How many houses, how much collection? Everyday it has to be recorded. If it is 100 houses, 'Rehmat, 104? Oh 93. How much Laxmi, 56? 28. What about 28? S immediately the next leader will ask – 56 houses, you've got only 28? No. then she will start explaining. 'Aah, 10 people have gone to village, one is like this, two people sick in the hospital.' This is what, the information, information about the issues, which comes out. This happens all over.

Michael – when you are traveling, say, to Cambodia for a week. Is there someone else who does those..

Jockin – no, among themselves itself, or somebody else, outsider like Shekhar or somebody (may sit or may not sit) but as soon as I come ..

Michael – but is that group expanding, as the federation expands?

Jockin – yes.

Michael – the people who will move between the groups.

Jockin – yeah. For example, Laxmi goes to Mankhurd, or Rehmat goes to other place. Another one goes to another place because all over Bombay somebody goes here and there.

Michael – and if there is a problem identified, that requires fairly major political sorting out of some sort. How does that filter up to whoever can ..

Jockin – yeah. They try to sort out within the group. If it doesn't get it, it goes to the higher team, there if it doesn't sort out it goes to another level, here it is not sorted out, it is 5-6, on the sixth level it comes to the sixth level person

Nick – which is you. (laughter)

Alison – it comes on your shoulders.

Michael – he is swimming in it.

Jane .. trying to keep his head above it.

Jockin – then it comes like it. OK.

Alison – it's interesting. Some of your time or quite a lot of your time is dealing with the internal stuff, the problems or the issues that are coming through the system, and another part of your time is dealing outwards to actually take the agenda for the board. Whether it's like your meetings you had the other night, or discussions with the external people or CLIFF or whatever. So some of it is sort of maintenance work on the community issues and some of your agenda is working what's in out...

Michael – and how come you get 25 hours in a day?

Jockin – see, that what. I am not working, no. I love this. I don't think you get a feeling if you are working for something or for some money or somebody. See, you enjoy what 100-120 people, doing exactly what I do but because of my English by my communication skills, or my maybe over ambitious to do things and ego. I get into a lot.

Michael – bloody big man! (laughter)

Jockin – no, no there are a 100 people doing the same thing. 100 almost 120 people doing the same thing, what I am doing from morning 8 till 11.30. Many of our leader so to sleep after 11 only.

Jane – what happens with SPARC .. I mean not SPARC, but with the organization, the federations. If there is something like a fire in one of the communities, or say a flood or something like that. And maybe say, 10 or 12 families lose absolutely everything. What do you, how do you address that? If a fire happens and they lose like .. 3 or 4 families lose everything or in a flood or something. And everything that they have is gone, Except what they have got... how do you deal with that?

Jockin – immediately the first saving scheme in which this is happened, that meets. They meet immediately. And they decide – these people need food or emergency medicine. They take care of it. then they decide, this is not within our capacity, so immediately they call on the nearest federation or which federation they belong to. That group comes in. I think by within 3-4 hours time this message would have gone right up to my level. The national leader level. Hardly 3-4 hours. It doesn't take much more time.

Michael – no matter where you are. You might be in London, you might be in ..

Jockin – yeah, yeah, wherever, wherever. That is why every time Celine shouts at me. Tring, tring, tring. Without that I can not survive. So when ring ring comes I said ok, go off. All of you sit together and have a decision. How people make a decision to give house. To that level they can take the decision. Ok, 6 houses burnt, we will build six houses. This is the pattern. This much money come from the federation, this much coming from individual, this is the loan we will take from there, this is how we are going to do it. it's all done. Straight away. Otherwise they will also understand – this fellow getting this employment. Somebody even try to go immediately approach the mayor fund. Go to the mayor, ask for – this is the burning case. All these decisions taken from that saving group up to the level of the nearest federation. Only when he federation – because we don't have any service program, SPARC and the Federation. No service program, no education program, no health program, no feeding program, no clothing program, so therefore these are the things which community has to take decision. It takes it and that has to be it.

Michael – have you ever attempted to set up a federation in Kerala or West Bengal.

Celine – yes, yes.

Michael – and now you know why I am asking. Because what you are describing is a natural communism approach. And... but it seems that those two places aren't naturally your home ground as it were. Certainly West Bengal, I mean, you know, and Kerala. Because they would claim that they are already doing what you are doing or ..

Nick – what are they doing..

Michael – well, I am sure they are not.

Jockin – in W Bengal 20 years back I was kicked out, I was supposed to be kidnapped. They brought the gun and said – you bloody bugger, out! I sad.... Other people also trying to do, I said nothing doing. Then finally after half an hour I said – bye, bye, I am going. I have never been to .. after that we never made an attempt. Now the Minister is asking us to come and work there, in W Bengal. Urban Development minister has interacted with us and seen, spent time with all our people in Pune and asking us to come and work there. Sunder – and in Mumbai also.

Jockin – in Mumbai also. But Kerala, the government of Kerala and other people through DFID, I think DFID was trying to impose on them to ... went twice thrice.. we went thrice, ... Oh my god. In 2000 and 98, 99, 2000 we went twice, thrice. But when we say all these things, this was very interesting, Kerala. The municipality, had everything in paper, what we are talking. But nothing was on the ground. We went to the ground, talked to the people, talked to many of them.

All the women got out and say we want to start the saving now. All the men, those who are sitting there say – bloody, what the hell these buggers are trying to do here. Why we need to have a saving scheme, why can't the state provide everything? This is the job of the job, your's

Celine – busy playing cards and saying ..

Jockin – playing cards and saying come on! And the women are begging – he's calling me sahib. We tried three times after that. Because the municipality was exactly talking the same language that I am talking! This leader, that leader, that leader, that neighborhood committee, that central committee, this is the process. So much money is going in this way, so much money is coming this way. We went to the community. Zero! Completely. This is their main project. and then we said 'why do it?' Unnecessarily break our head and the ... community was... how much energy and time to be spent.

Sunder – wherever there are these party cadres, right wing or left wing, there is not much space for civil society organization.

Jockin - but interesting is – the only city from the Mayor to the municipal commissioner and the last Municipal councilor; whole gang came and visited us, spent time with us. Did everything. All the councilors, all the 93 councilors, all the Chairmen, the Municipal Commissioner, the program Director, in 8 months time they came and visited and say 'you please come and help us.

Alison – this is Kerala, Cochin.

Jockin – Cochin corporation.

Alison – I mean, they have the structure of groups, but they are groups that meet when the government officer comes and calls them and they only sit and they save maybe weekly or monthly, and they are also a government group so they also expecting the loan to come.

Jane - 19.12 so, I mean it seems .. with all of this the values and the sort of, the aspirations of how much can be achieved by the federations. You personally have set the standards and you've got a tremendous charisma, you know, a very strong drive, very inspiring to people. If you were to take you out as a personality and these federations are all surviving on their own – what is the way in which all of these principles that you have explained to us; what happens in times of flood, or what happens if certain difficulties happen with all these individuals, if for some point in the representation of the people, the poor collecting the money and meeting, something that does go wrong. How do each of these federations get a leader like yourself who is so concerned, to review everything to such an extent.

Jockin – **Look at today. This is what, I don't know, my headache, my problem, we are working in 50 cities. I am not in the 50 city. Now, presently in the last one and a half years, two years, I am almost 15-20 days out of India, every month. I go to at least 3 countries every month. So I am not there. I am not running it. when I am there, I am there. Now today what is happening in Bangalore, we are constructing about 160 houses. Going on. I am not there, I have not gone there. I am not advising every day. The work is going on very well. There is a dialogue with the municipal corporation that is going on. Tirupur the dialogue is going on between this Federation and the corporation. In Orissa a big dialogue going between them. In Andhra Pradesh, they are calling us to come down. And this has all happened. I don't know, there are lot of**

people, much brighter than me are existing there. Women, particularly women, if you could meet that kind of women, you will say this is something wrong. You can have such a powerful woman, who is so strong, so good, so articulate. Completely uneducated. But they are there, they are the one who is running. I don't think I have running the federation. Even though I call myself the figurehead or the President or what not, maybe for the outsiders' consumption. Maybe for the political reason, maybe be for other reasons.

Now look at here, I am sitting here – if at all you are taking a bigger decision. 350 people are getting houses today and tomorrow. The federation is working, not me. If there is some crisis, it is just a mechanism. Maybe going, like today also – the house distribution, it was symbolic program. Taking it or taking. But look at .. decision is not kind of .. like that every where the federation is very much alive, very much doing all those kind of things. maybe somewhere qualitatively little bit difference. Somewhere you make more mistakes and move on, ..

Sunder – I think to elaborate on what Jockin is saying **the fact that such work is going on in different places without his personal presence or interventions, I think that's possible really because of the creation of capacity amongst these communities when you take on tasks.**

Michael – it's capacity by doing, not by training.

Alison – and trust..

Jockin – let me give you another example. My first enemy is my great friend Sunder Burra. In 1998 he started criticizing me like hell. In 97 he is talking about – Jockin, you will die, the way you are running here and there, the way you are running here and there. This is what he is saying that – how it is going to be the same? I said 'why? Please don't say that boss!' We went with him. The whole Poona toilet just completely managed by the women. 6 crore rupees. They had never seen 6,000 rupees. Neither Celine knows, neither Sheela knows, Mr. Sunder knows about it – how this crores of rupees went to the people and we just pushed them and pushed them. This is money, this is toilet, it has to be built there, it has to be built there. Today the whole capacity – negotiated with the corporation. People who doesn't know Rs. 6,000 wrote account for 6 crores. (crore is ten million). Sixty million rupees! (It's a million dollars) And this has happened in three years time. So I used to take Sunder, after that one year. Must see what is happening. I used to take him, he would come there and after, on the way back I used to tell, - how is happening in Poona? 'yeah, yeah, everything is happening.' You remember, what you told me? Very critically, very realistically he always questioned about it. But I used to try to argue and tell, no, no no. We are building the capacity of the team. Complete management, in the absence of any NGO, in the absence of no reading and writing, and they managed 6 crore rupees and constructed 158 toilets! Negotiated with the commissioner, negotiated with the administration, negotiated for money, negotiated for bill, everything was done. They built up their own capacity.

Nick – If somebody asks what are the rules of the federation. Are there any rules? Because one rule that sounded like – what you actually called a rule at the beginning was - no politics, with a big P. And the other one was secular, I think I heard. No religion upfront. And the third one was daily saving and rigorous recording of those daily saving. Other those three rules that will say are – without those you can't ..

Celine – the other thumb rule is – you never come alone, you have to come with your community. We won't entertain you as one of the leaders.

Jockin – see every individual comes. Most of the time it is an individual taken initiative, comes. As soon as they come here, first answer from the federation – How many families living there?
40.

So you are alone, where is the 40?

Oh, can't get 40.

Can you get 20? Can you get 15?

You start from this. At least 30-40% of your community get together and should come because that's a common issue. The issue you are coming here to address is a common issue for all, why it should be only addressed to you. That is one.

Another very important one is – NO corruption. No bribing for anything. Don't give any money to anybody. Including the leaders. First bribe...

Celine – it's like an announcement made on day one..

Jockin – no give, no take.

Alison – just go back to – coming alone, coming with everyone. Just explain your reasoning behind that. When someone comes alone ..is that the case, not just the starting the new organization but if there is a problem in the community and one person comes to tell you about it ...

Jockin – but that one person comes not with the one problem, comes with the communities problems. We don't have a ration card, we don't have a water connection, there's going to be eviction, there's going to be demolition..

Alison – then you say – come back with the community.

Jockin – yeah. Why are you coming?

Alison – just give me your background reasoning behind that.

Jockin – behind that it means, the issue is not one person's issue. This issue is related to all the people.

Alison – so everyone has to get together to come up with a solution.

Jockin – exactly. See, suppose we stop eviction, who's eviction you are stopping? The whole settlement. If you get a water, you are not getting a water connection..

Alison – so you are physically saying, this is everyone's problems, this is your ...

Jockin – exactly, what is wrong ..

Sunder – also it's a creation of capacity in the community and not in leaders, individuals.

Jockin – otherwise what will happen – this leader will come, got something, go back and go to everybody – give Rs 100, I have done this job.

Alison – so it's ensuring the community ownership of any progress.

Jockin – even – how do you put back the issue to the community?

Celine – This is the main essence of creating a collective leadership vis-à-vis sending two leaders and say, do it for the rest of the community.

Jockin – ok, another example. Suppose somebody comes, I want 5,000 loan. If somebody comes, whom I don't know, what are the saving schemes, I want to ask, from a different cluster, where there is no saving, nothing. Asks loan. What are the guarantee that person repay? How she is going to repay? Do we have a mechanism of giving loan to this kind of individuals, no, therefore send back the person. Unless you community tells, you need a loan. No matter, you don't have a saving scheme, we are ready to give you loan. But unless there is a community collective, ask for it. Take the responsibility for it. then the benefit should also go to the community, no.

Sunder – Actually this is really a philosophy of community mobilizations. In fact why don't you tell that story of yours, of the Philippines. Because those were two contrasting philosophies of community mobilization.

Celine- would that make sense now or ..

Alison – I think.. the reason I asked the question is not because I didn't know the answer but I wanted to pull it out. Because of the issue of the individual vs. the community, so

Romi – it does answer it substantially because what's happening is that the difficulties, obstructions that individuals are facing are dealt with at the cluster level, actually. And if they are overpowering or shared by many individuals, they will go to a higher federation. In fact although the federation itself is forming, getting the strength from a single collective action, lets say like, one major benefit package. In fact internally there's a daily monitoring mechanism. So what we were not able till today and why some of the questions about the individual and the difference. I think in a way – our all these three questions are answered by what Jockin is saying. At the savings cluster level, all this is dealt with, there is no need to record it, it's dealt in an oral manner. And if the differences, even, let's say between two families or the differences between five houses getting burnt and the rest of the houses not getting burnt need to be addressed at a higher level, they go up in the federation. So the federation consists of a number of saving clusters essentially. Then that federation itself is linked to a national federation. In order basically to enhance the collective strength.

Jockin – it's a kind of a critical mass at national level. Today when we talk about the politics of whatever it is..

Nick – well this is the issue. In a way you are a political movement.

Sunder – I would say it's a social movement rather than a political...we are talking of party politics. I am not a party politician.

(several conversations taking place simultaneously.)

Romi – how many federations are there?

Nick – but you are political,

Sunder – in that general sense yes, philosophical sense, yes.

Jockin – divided federations, the railway and ...

Alison – I think the issue about it actually being that .. and it being enjoyable and creating the trust and therefore the enjoyment in .. I mean, Laxmi's not going to do it, if she doesn't actually enjoy it. And that is something that I've not heard, really...

(Babble of sound)

sunder – In the community she gets respect if she is talking to you, she gets respect in the municipality...

Alison – and also I think it's an enjoyment. When the leaders sit together then she laughs and

Sunder – and also that sense that you are participating in public decision making and something bigger and you know ...

Jockin - ... 31 cities have the connection to the Railway. If we get one hectare of land in Bombay, 31 city gets to know that this can take land in their... and they straight away start talking to their ... arre, our Bombay federation has got land from there, what are you need my.. Hyderabad you should give the land.. done.

Romi – so 56 cities you have these groups....

Nick – (talking under Jockin and Romi) how about – do they all then participate in budgeting work that's done in .. this whole idea that communities of the poor groups make decisions which eventually filter up into the government budget for the whole city.

Sunder – right.

Nick - Isn't this process that you've going through out, savings groups debating amongst themselves about what their priorities are....

Sunder – the municipality is not organized to listen to these.... The infrastructure is there

Nick – the infrastructure is there to do that among the city, it just takes a change in the ..

Sunder - .. that's easier said than done

(back to Romi and Jockin)

Romi - ... slum or pavements

Jockin – slum and pavements.

Romi – and what does this cover, half the population?

Jockin – 35.... Slum population of Bombay

Romi – and you are expanding..

Jockin – no, this is – we are day to day connected. We have another 100,000 family, they are not following these rituals. They are not following the savings...

Romi – but they have discussed with you..

Jockin – no, no not discussed. They come and they ... and who all is trying to get benefit all these ...(noisy) not building there at all.

Sudden silence.

Jockin - .. see this, in *kacchhi abadi* also the people are contributing, getting the .. and that's the end of it.

Smita – service delivery.

Jockin – no savings, they are not building organization. They are not making the people responsible to .. look at Karachi, there's no drinking water. No where in Karachi the drinking water is easily available. Every house has to have a water tank. You have to store water for 3-4 days. And nobody is addressing that issue. we want there, we felt, they accepted it. we need to have savings and things.

Alison – did they do that daily, I didn't see..

Jockin – didn't even start saving. Many 99% don't have ..

Alison – have new agents of change in Pakistan.

Jockin – then we have our own problem, no. we can not ..

Agarwal – visa you don't get and .

Jockin – we had a big problem in getting a visa and then we got it, a visa without attending to the police. But you can not make it more than three days and second time when we tried to go ... bring them here, Pakistani's have been here earlier. All of them felt that we have to start saving and do it like this. That is the only place we don't have this kind of federation...

Alison – and Nepal..

Jockin – Nepal we have daily savings..

Alison – who could you talk to in Nepal?

Jockin – Lumanti. Lajna.

Romi – tell me something Jockin. Do you think that this process that the Collector is listening to these problems – do you think it's useful to try and see what kinds of problems these are. For the community. I mean, let's say for somebody in the cluster – say, you know I'd quite like to see what is this type of differences. Because I want to compare our problems with another cluster. How would you do it, in what way could one do that.

Jockin – I don't know. We have even some system of documenting some of the issues which have come from these areas, like, the husband wife dispute. One guy had 2 wife. In Laxmi's cluster only. And next to that is the Dimtimkar road, one woman had 2 husbands.

Alison –gosh, that’s stupid. One’s enough!

Jockin – she’s a bihari. We had to address.. it took six months for us to attend every week, once we set aside time to discuss al this. what is the problem.

Romi – but how do you record this? In the sense – I am saying that you’ve got one cluster in Byculla. It would be very valuable to know – when you were having a cluster in Poona, let’s say. or somewhere else or another part of India, whether it’s interesting to look at the differences or the similarities. Or does it become an academic study which is of no use. Possible it’s of no use at all.

Jockin – yeah yeah. Getting away from the academic stuff we could create a documenting process, what happened to this cluster.

Alison – I think even the time is more interesting than comparing.

Jockin – there’s a very clear difference between Bombay and Pune. It’s another different culture altogether. Even though the poor, their culture is entirely different. So the issues are somehow different there.

Romi – I think the issue is – how do we.. there’s a process going on. Right. A very valuable process. How do we create a knowledge out of it? it’s not an academic.. we are not doing it for .. but what we are saying is – there is a process going on and it is not being sufficiently being converted to knowledge. So how does one convert it? there may be some different way of doing, I’m not sure how it is done. It’s probably important to convert it into some sort of a knowledge for two reasons. (1) Because it should never get discussed as a political problem. So if one has some knowledge one says, ‘no, how can you call this political? Just look at it.’ this is the heart of the matter and this is the knowledge. So you can not misuse it, accuse it or ... and you know we are dealing – essentially what we are saying is – here is an oral culture process where, how do you convert it into a ... I don’t know, the cultural people will know about it.

Alison – but the journalist’s will know..

Romi – I don’t know, I am not, these are ,

Michael – or film makers.

Romi – maybe. I don’t know what the best method is, but it needs to be converted to knowledge of some sort. That may help us to break it down a little bit into some category.

Jockin – two way talks is interesting is, could b; Once somebody had to find put how – what is that. How do we prove this without ..

Romi – making it a PhD thesis.

Alison – or even 15 pages.

Jockin – I get very afraid of anybody trying to do any document. Because you come from some, your heads, ...change the whole equation to something else. Attract to study, attract to information, ... then your whole bloody two paisa analysis of this and that! And the whole federation gets screwed up. Because of the person, .. agitation, perception, how you’ve got it. Like for example, everybody was talking about it. We had this – you see one of the leader who.. even Shehnaz, they are all the prostitute areas here, related to families.

Agarwal – Kamathipura

Jockin – yeah. The main leader of the federation today is one of those.

Romi – former prostitute?

Jockin – former. Earlier she used to ... I know when I went to that settlement in the beginning, the minute hear the police, she used to piss there itself. Today she walks like this, like this only she walks. You go the police – ‘yes sir!, how, good!’ and the senior inspector, Assistant Commissioner of Police, first offer her tea, then only she will talk. Today she is a complete, you saw today she was there.

Alison – talk about unfreedoms.

Jockin – she was there today with us in Dharavi, whom I called her, asked to give her one chit. Shehnaz. Ex-prostitute. She is the only woman in the Kamathipura 14th lane, all the prostitutes, she used to be a prostitute, finally got a guy settled with him. Then she started a business of feeding the prostitutes. She could make very good roti and vegetable and she will make it, husband will go to them and give it, collect the money. Finally then they all come together, then we come, somehow then she is a routine leader and then she was working and finally she asked me – how do I .. what I do for a living? Then I said, why don’t you set up a small shop. She took 5000 loan and set up a shop. Immediately after set up the shop, small one. In the night 10 o clock, police came – ‘two cigarette’. She said ‘money’. they said ‘cigarette’. She said ‘money’. they said ‘no money, *can’t you see me*’. She said ‘*are you going somewhere, that I should see you*’. Next day the other big boss, whole night she was arrest until three o clock. Next morning, she came to me and crying. She said ‘what is these fellows are harassing me , I can’t, I am don’t earning Rs 50 , I have to give Rs 50 to this guy’. I said ‘what do you want to do?’ So all of us sat and what we ... oh, she should go to the police. She went to the ACP, Assistant Commissioner of Police, ... division. He phoned wireless, everybody in front of her, nobody goes there to collect any *hafta* (weekly bribe). There are seven shops, they will go and collect money for the seven, but she was the one who used to sit like this. And never demolished. Because he was saying – the police was saying – she was a prostitute, I have to change. If this is not provided, how is she going to change? Today she is the head of Municipal Committee. She goes to any municipality, she goes to anywhere, (on behalf of Mahila Milan), not alone. She helps that committee out, Municipal committee. She don’t know reading and writing. Nothing, zero. But she will go to Ward officers, ask him sir, only to write an application, if he say – write an application, she will say – you write it, I will sign it. I am not going out, you write it. they write and get it signed.

How do we put this. I thought. Without distorted version of her life, from day one till today. What she has done, how she has become leader. In the beginning she was the least person even to open her mouth. She was just like that. And today in a meeting or somewhere, most talkative! Not in the committee. In the police station, in the municipal office, in the engineers only. In the committee she will still be sitting and not big talking.

Romi – Celine it’s not a question of evaluating. What I am asking Jockin is that – how do you convert it into knowledge. Not..

Celine – how would you create another..

Romi – not, it’s created by the community, by the federation itself. Not by some outsider. And not for the benefit of any outsider but simply because there is a process and it requires communication and because you are going outside and

you're visiting places, the strain .. keeping the strain of not having knowledge base. And to have to repeat the most .. again and again itself ...

Somewhere I think in the processes itself, it can lend itself to some analytical structuring which you would understand. I don't think you would need somebody ... somebody would say – ok, they have.. mostly there are this kind of problems, or these kind of problems. These are the ones we can use and ... so there is a some knowledge being created, some kind of a slightly.. you are removing yourself from it and looking at it.

Alison – and different ones are being done at different levels, if it is this kind of unfreedom, it has to go to this level.

Romi – only ... because I think it's necessary for the process to be preserved without being interfered with. If anybody, an external agency creates knowledge out it, it will distort it. It's only half informed, partially informed, superficial.

Jockin – that's what I am saying you know. Most of the time it's worrying that how any kind of a document has to be – it has to be not with ... you are power hungry or you are knowledge hungry, you want to ... somehow this has to .. the whole commitment has to go back to the people. If we reflect with somebody it has to reflect with the ... what she said, what she was living.

Alison – you presumably use a lot of these stories or examples when you are talking to other groups.

Jockin – exactly.

Celine - These are lessons of the exchanges. The whole essence of the exchanges is that.

Jockin – every community, what is the knowledge I have, what did I learn?

Alison – so that knowledge is being circulates all the time internally,

Michael – and internationally

Jockin – these stories, these actions most repeated t one another all the time.

Celine – repetition is a very important part of this learning. Because you keep repeating and repeating these stories till it becomes part of their systems.

Alison – so there is a huge value in the knowledge. It's just that knowledge is recycled internally.

Romi – but you know, there are 15 Jockin's doing this. What I am saying is that – he is close to here, but when you take the scale of this operation happening and these stories being told, nowhere is then it becoming the common basis of knowledge.

Michael – may be we need a ... who uses these rich sources of .. as a daily television program.

Jane – 48.36.. there was this whole conference at the DPU which was about communicating and one of this things – this Rio group, I kept telling you about which ... it was all about how that group was communicating, this knowledge that they had acquired to each other and the whole thing came up with things using

the media. Using creating radio... doing all of these documenting things so they could ...

Romi – for instance, could the federation have a radio station? Just I am asking you. You are a national federation. Could the federation have a radio station?

Jockin - .. suddenly what is happening is , I always worry about this. today we have managed to build such a large network and even many of the politicians have come to recognize – I have been getting offer from top political bosses etc 'I want 10,000 people, 20,000 people. Even somebody was saying that anybody today in Bombay, apart from the big political parties, could gather more people as a non-political .. would be our federation. But if you have the radio station, the only thing is it's very easy, this movement could be broken by the political leaders. I don't know. Because then the politicians will start attacking, then we will be dealing only with the fight. Fighting and attacks and killings and what not. Even it will go to that extent.

Romi – so lets go a step further and say – how do you protect yourselves from being invaded politically? What is the mechanism you use? Suppose a political person goes into your federation area, and starts giving some promises, you want some election...

Jockin - at least 80% of our people know. They will say yes to you, this side. In one group itself. Let me put it today. Today we had four political parties in a function after you are left, coming for another program. The BJP was there, the congress was there, the NCP was there and Republican Party was there. In an election time, this one group will say yes to this fellow also, same breath they will say yes to this fellow and one of the fellow turned and said – what is this nonsense, you are telling everybody yes, then you are leaving me or what? How it happened in Byculla. Our women are so well and articulate. They'll, 'oh, hundred percent for you only!' and another woman from the same saving leader promising another person. All our votes to you only.

Romi – but how do they go? You don't know.

Jockin – no, voting we have not yet touched. Completely left at that time, first a month a month and a half. I also try to run away to some country here and there. I can't be in Bombay. You know political pressure is sometimes...

Agarwal – once they do that, then they will be in the political frame, then they will be vulnerable to attack from others.

Jockin – even today, if I try to do , or we try to align with any political party the federation will collapse in perhaps 24 hours. Whatever strong it were, whatever ideological angle you take and join any political party. This is what I believe. Because that much political education has gone to the people, and criticizing all political parties corrupt, and nonsense and this and that. I have a huge number of Shiv Sainiks, come out from Shiv Sena but in the part of the federation, leaders, key figures. Congress, district presidents. They abuse congress so badly, they will come and shout at. People worked with NCP, the congress leader. We have about 14-15 councilors. They come and say that 'I was bloody five years in the corporation, I couldn't do it, what I can do now'. And asking permission whether I could contest election. I aid, the minute you contest election, you are out of any post in the Federation. You can be a part of Federation. So many councilors, every day today we see, I at least along with others on an average of 5-10 councilors come to us. Today I was finishing one of the programs, the Minister

called me, Eknath Gaikwad, 'aaah, you have left me and do everything, you have to come to meet me tomorrow for tea.' I said, 'sahib, I will come'.

Agarwal – you are leaving me out of today's program. He immediately rang up within the hour.

Jockin- in the morning the Deputy mayor got to know that we are having that program at 11.30. and he got to know that I am going to go to another program. Before I went, 40 minutes earlier he was waiting there. I was so shocked. The deputy mayor of the city and he is waiting here for 40 minutes, I am here in the program. You know this equation. We've completely... I don't know what, something is helping us. Mainly we are able to avoid the politician because I am using, but this is a reality – we tell the politician to go to the Mahila Milan. I said, let them take a decision., I am only with you, I have no problem. When they go there, and the women are so bad, I don't think any councilor, any politician have a guts to talk to the women as a collective. It is impossible, that is my challenge.

Agarwal – they cut them to pieces.

Nick – you were saying, you didn't .. you were not sure, you could trust radio to be honest with the message and so on, but things like this get published, and papers like this one which Sundar has written. So what's the difference between this and the radio station?

Jockin - See, radio is, you turn, maybe at a time 2000 people are hearing. This document, in a city like thing, maybe two or four people of the metropolis have read.

Nick – yeah, it's true. But I mean, it's only and you could print 100,000 copies of this and circulate it. do you trust the words in here.

Jockin – I am 100% sure, this document – none of our people, who is part of the federation has read. Seen it. they might have seen it, ahh, very good. Because my photo is there, some black photo is there. Some other trees are there. 'Very good, this is federation'. Because illiterate. But the radio is converting everybody every minute. What would be the message? The message would be – like look at it, today in Bombay, we don't go for anything to a single politician in the whole of city for any favor. Anything, Not the municipal office, not with the councilor. And even women know, if the politician's sitting there, they won't negotiate with the officer, but come back.

Nick – what about the media..

Alison – do you negotiate with the bureaucracy but not with the politician.

Jockin – no, no, why do you – see some understanding we are very – he is like a policy maker. Making the policy but he is not the implementer. Why should we ... you negotiate with the person who is sitting there to implement. You don't go and talk to him. Because whatever it is – it is his eyes, his approach, ..it's only votes. You go to any woman and ask them – what are the

Alison – but then you at the more outward level or at a more ... you are trying to do the change ... do you negotiate with ...or through the bureaucracy?

Jockin – no not at all.

Agarwal – only bureaucracy. Yeah we go to him. Whatever the last thing we have achieved from here, this whole railway today we are doing, it started off with him. He was the secretary of housing. We used to go to him, not to the Minister.

Romi – but what do you see as the future of this movement?

Jockin – that's what I am saying no. I don't know. I am very clearly somewhere ... in the next three years, definitely there won't be a single pavement dweller around the city of Bombay. It means they look at the city with change complete. Railway we may get a kind of a 10% ... from the middle class housing. Yes! These poor people did contribute to the city. And we are working in a large, large, large scale of rehabilitation projects, such as all main fort area, Airport, all the crisis, defense kind of a Federation. An answer to the homeless issue, in a larger way of eradication of .. these are some big words, I am not choosing, I don't know have any other words, like I was just telling, I don't know.

We would maybe come out like – most of the time it is ideologically safe, change is ..it could be only the intellectual or the better off of the society. I would like to see the poor will be the agent of change in a society. This is what we would be demonstrating. Or we will be able to demonstrate – starting if we could do it, if we achieve removing of Pavement Dwellers in Bombay it is simple anywhere in India. So if you do it here, it would be done all over India. It means the poorest of the poor in the city, who are the pavement dweller, that level could be completely done by anybody.

Smita – Jockin, what would you say at the moot changes that you see in an individual's life through this process. Like, if you had to put the headline – the five top things – one is yes, the y achieve a house. You know the people whom we saw, yesterday were now in that permanent house. They've achieved that house. So one is a change – she's got the house. But what are the other changes that you think this process brings to a person's life.

Jockin – see, **if you look at it in a macro level, how political system to be changed. You can see that is happening. At individual level people are believe that we could do something. Every individual thinks I can do something. All I need to do is work. The third, the major thing is that as a collective, as a group we can achieve, we can do something. And lot of personal gain for everybody.**

Smita – ok, but in terms of, you know how they talk of empowerment. In terms of say, what they say, empowerment, what do you think? that little thing of saying that they can talk now with the authorities, those type of things, you unpack that a bit, like what values..

Jockin – **the major, major thing is how the women were able to negotiate with – within the family system. With their husbands, with their children, with the nearby society.** Now nobody, some of the people if there are many good schools, when the Mahila Milan goes the admission is very easy. They don't have to go to... MLA doesn't get admission or councilor but the Mahila Milan team can go and get admission in school. There is a big donation, Mahila Milan gets hardly 10-20% donation. They go and ask to tell one reason why you need to pay Rs 5000. Why don't you take Rs 500.

Smita – and that is because of the strength of the collective behind them.

Jockin – the collective strength and the individuals as a group support one another. And this is what much more – I don't know – you call is empowerment,

which is very much part of it. There are so much, as an individual you pass and you ... see, look at these traditional Muslim women, who have never been out ..

Celine – basic cleanliness, you see cleanliness was such a bug shift that happened.

Jockin – anyway that we just forget, the women were biharis. Otherwise, many of the women who we are talking in this – when we started they would come literally stinking. You can't even sit! Sheela and Celine and all,. Slowly, slowly, we never told them that you are stinking or .. but I used to have fun, I used to say 'oh, very good, every Friday bath!' why not you don't have a bath, why only bath once on Friday. Tremendous change. Today if you ask them, see I was trying to sell and I got ...

How these changes occur is – you go to any house, any woman who wants to go to an exchange to any city, the husband will never allow her to go to the market.

Alison – ha ha, she can now go to Bangalore.

Jockin – she just go to Bangalore, alone, with some other women.

Smita – these are ... if they want to record evaluation , these are the type of things that would be useful to record. How do you think we should do it?

Jockin – you have decide it. no, that's me.

Smita – do you think it's useful to record this? all these things what you are telling you are seeing it everyday..

Jockin – about ten days back about 11 women from Ahmedabad had come. First time after the riots they came here. And two or three women were sitting, out of 11 were sitting and crying. I said, '*what happened?*' and she literally said, I can't believe it. first time after my marriage I ma coming to another city, I have never been out of city. I can't believe I can laugh, lie down, sit and ... I just,.. you know, it was touching, what she said. I warned this – no training, no come here to learn, therefore only look at hutment, no, no, no. I want this, you have to laugh, you have to smile, be free because you are first time out of jail for five days. then after five days you have to go to jail, so you have to enjoy, you can go back. and that is what made her to cry. I said, I never realized this.

Nick – don't you think you are a threat to the mullahs, to the religious leaders

Jockin – yeah, yeah

Nick - ... do you need personal security

Jockin – no, no. 'any mullah comes, I have 500 women (laughter).

Agarwal – they will pull his beard out hair by hair.

Sundar – actually one radical group came to really physically attack him but they we met by the pavement dweller..

Jockin – the women told me – you bloody sit here, *Buddha, Buddha* means old man. They told me 'old man here. All these women got up, with these rowdies and union leader, chased them away. The police informs everybody, no special security to SPARC. When I was much younger, 25 years back, that's when my .. when I was arrested by the police, that's what the communication method. It is

about 6, 5 o'clock in the evening. There are 5 - 6000 women gathered together. They closely waked to the police station. One of the woman just tore that blouse and told – this bloody inspector molested me. He did nothing! He was ... (laughter) I was sitting, I was just sitting, my habit is like that. I was just sitting like that. She did like this, another woman lit the cigarette, put it on her hand and said, this is the bloody inspector. This inspector says `sir, sir, sir please do something. By the time (laughter)... he took the key, opened me, locked in, I was out! And after that police never, never arrested me. But they arrested me on paper, at least 30-40 cases.

Michael – you might even be under arrest now! (laughter)

Agarwal – they arrest and immediately they show that it is on registered bail. On paper.

Every body talking among themselves.

1.10.11

Nick – we've got to wrap this up tomorrow, how are we going to – we need to have a decision about how we are going to do it.

Michael – Romi, it's ... you are the person on the spot on the 7th of July. What do you need us to kind of structure that conclusions could be reached.

Nick - .. we've still got all tomorrow morning.

Michael – I mean, do we attempt to broaden this ...

Jane – Into community led evaluations at least, potential res..

Romi – I think we can only identify some questions which, some directions in which we have to move forwards and others in which we don't have to move forward.

Michael – and we're really catching up..

Romi – some of the issues we have discussed – about convert to knowledge and why it's very important for the federation or the community to do it's own evaluation. I think there are certain things that we have established.

Michael – to tell a story. I think that's a way of describing what an evaluation is. To tell a story in order to transfer knowledge.

Romi – I think we also have established that it's too early for us to know whether this categorization of obstructions that Sen has given us actually meets with what their experience is.

Michael – but we can explore.

Romi – we can explore.

Nick – that's what we are here doing now, surely.

Romi – so we could possibly tomorrow do some ... we can ask if Jockin is there, we can say ok, are there issues of representation in politics, or facilities or economic opportunism, are they obstructions that they feel they are receiving and they are dealing with. We can go there some way but in the nature of

discussion, a;; we can say is that we are willing to believe to that some of this is valid. This is the only thing that we can come ... because the nature of the enquiry is too casual. It's only a discussion. So somebody will need to sit with the MM and say ok, now what is the stories you are having. All kinds of things. what are the kind of difference. They will say we won't understand it.

Michael – I think all our job is to draw, if you like, a comparison between what we are observing is happening here and what Sen has been putting forward on the other side. And say, well, hang on a minute, you now, this is similar. Or taking the same language as you were saying earlier. But we are not looking for anything definitive.

Romi – no we are not looking. We are also discussing, I think we should discuss also tomorrow and on the 7th some issues regarding alternate governance, that is there. The failure of the democratic system to address developmental issues of the community. How the community itself bypassing the..

Michael – I think that raises a very interesting question. A bit like the question that we asked Jockin before. How does the negotiation work, when he needs to go up to the Municipal commissioner level or whatever. And it's done at this level with the involved representatives of the municipality. So my feeling is that it's not alternative but it's strengthening the existing government.

Romi – yes, but that assumes that the federation leaders are agreed that we don't want to change the system. The system is corrupt, it is useless. Our ambition is not to change. Our ambition is to empower the community. To negotiate in this existing system. That's all our goal and maybe we can be successful, we are not, you know because it is not that the federation is saying – we are out of politics and we don't want politicians. They are saying something else also. You can go doing what you want to. You get your votes from us, whatever you like to ...

END OF MD 12.

MD 13
Contd.

Jockin - corruption in this country, nowhere in the World it will happen. In whole of city of Bombay, the ward committee is set up. Today we have Ward committee all over Bombay, who is the NGO representative there? I was the Congress, who lost the last election, I've changed, become a NGO, today I am sitting in the council. Not a single NGO in all of Bombay is a real NGO. It's all duplicated, fabricated, whichever the majority want in that municipal council, if the congress majority, one of the ex-congress guy comes as an NGO. And now he comes and tell me, I am an NGO. 'ok, what are you doing?' 'I am in the Ward committee' the whole ward committee is bloody corrupt. Wherever BJP dominates, there is a BJP. Whole of corporation is more than this transparent corruption. Completely transparent. Whole city of Bombay, 227 corporators doing this politically. There is no NGO..., there are 3000 NGO's in Bombay. 3600 NGO's out of which at least active, doing something is about 40-50 NGO's. they could not .. they asked me, they asked the Federation in four Wards, I said, nothing doing, we are not coming to the ward committee. They were nominated in E ward, And we said no, out. Not coming. Then they said 'these people are arrogant, they don't want to come', I said you call whatever it is. Out of 14 jokers, one Joker can't make any difference. What am I going to go, one of the women, even Laxmi or anybody goes there, they will give all bad words and

come. Everyday it will be a walk out only, nothing else. You can't talk anything, they will walk out.

Look at, this is where .. therefore why do you break your head and change the .. you know politicians are pick pockets very well. Why do you worry about, why do you have to talk. He is sitting next to me, and you have to be careful he is a pick pocket. That's all. If you don't want to do it. we need to .. you take care of your pocket, knowing he is sitting there. If you don't want to talk about him, you would have somebody and got this pocket out. So you don't try to change the political thinking or political process.

With the administration, they are there to implement and your chance of winning them, winning over is high. Without changing the system, you are changing everything the way you want to.

Alison – and you engage at all the different level

Jockin – right from the bottom, I could have arranged any meeting at the municipal .. the Assistant Municipal Commissioner, the Deputy Municipal Commissioner, all the Mahila Milan

Alison – right up to the Prime Minister's office in Delhi..

Jockin – uh, uh, uh.

Jane – I think also for the July summit, you know one aspect that also we could maybe just pursue this a little bit further, tomorrow, is this **what's just becoming a bit clearer to me is when.. the way I have been using culture. When you talk about it in terms of academic definitions you look at attributes of family relationships, you look at all sort of qualities which in fact you've addressed, the women have addressed implicitly in everything they do and have either challenged or readdressed them to create a culture, that is allowed them to .. it's at the very basic level addressing everything to do with the structuring of families, and freedoms and along all the .. at least all these different freedoms. And it might be interesting to, just to include that culture in that respect, and develop that a bit further.**

Romi – I mean how it's dealt with ..

Jane – how it's first of all its identified, and then how it's also, how crucial it is to understand it in order to ... **that is how the women are actually working this through, challenging it or enhancing and somehow making it work for them.. As family, as women in a family. It's absolutely the crucial first step in the savings group.. so I think if you look at culture from that point of view, it's a wonderful introduction. To look at how important it is, how you are building on it. but in a different, in a way that is actually inclusive of what everyone's personal views or independence actually very fundamentally in the relationships.**

Michael – absolutely.

Jane – we could develop that part.

Romi- I think we can sit today and chalk out something for tomorrow. We'll need a .. I'm just trying to think out some points which we can discuss tomorrow as a conclusion. We have just the morning tomorrow. We don't need more, fairly

expensive, covered expenses.... And we can also discuss a little bit about how you imagine that event to take place. What it's structure , the sequence of events... I think those are the things that we can ..

Michael –we are going to the savings groups in the morning at 7, we'll come back at what time do you think?

Alison – Seven or half past, ..

Jockin – an hour, or 45 minutes. Seven.

Romi – tomorrow, Laxmi's round,

Jockin – 7-7.30. tomorrow is also a holiday,

Celine – 7 o'clock be at the lobby. She'll come and pick you all up.

Michael – and we'll be back when?

Celine – in an hour. Less than an hour.

Sunder – and this, women's program, what time should people start? 7.30 from the lobby. To go to Willingdon. Sheela will directly from the Airport, by Aseena is also a member, so she can.

Jockin – all of you have to be very careful, today this whole road, everything is blocked. Id-e-Milad, biggest procession started now.

Agarwal – prophet's birthday today..

Alison – aah, prophet's birthday.

Jockin – yeah. Today all is jammed, you can go from here. This will be..

from Bombay Central and then through marine Drive,