MMs Refine Milan Nagar House Design

As of April 2005, the first of four buildings of the Milan Nagar Housing project – Mumbai’s first project to resettle pavement dwellers – is almost complete. It has taken longer than expected to build because of its complicated design which divides each tenement into three levels, creating private spaces for different generations living together.

Since the costs of this design are fairly high, and many households don’t want ‘levels’, the Byculla Mahila Milan is in the midst of considering other options and making a mid-course correction. Mahila Milan leader Bano explained that the next building would have just two split levels, similar to the original design that the group had created some 18 years ago.

Shakoorbhai of Byculla added, “This present type of construction takes double, sometimes triple, the amount of time. So we are considering other designs because our priority is now to move in quickly and create a model that saves on money and time.”

FROM PAVEMENT TO PUCCA HOMES: An eighteen year old dream came true when Mumbai’s first housing project for pavement dwellers began coming up at Milan Nagar. The permission to get land and start building took eighteen hard years of work but finally the construction got underway. One Mahila Milan leader is always on site to supervise the work. Other leaders visit on a weekly basis to oversee work done and payments to be made.
These Slum Development Plans Have No Place for Slum Dwellers!

DEVELOPER Mukesh Mehta is in the news because of his plans to redevelop Dharavi, “the largest slum in Asia”. The plan which envisages global competitive bidding for the development of different sectors in Dharavi apparently has the backing of the Maharashtra Government.

Dharavi, spread over some 430 acres of land was invented by India’s poor who came from its different states to Mumbai, reclaimed the marshy land and made it habitable. Today, Dharavi’s six lakh people form a vibrant, cosmopolitan community. A people of diverse ethnic, linguistic and religious backgrounds.

A home both to the poor and the better-off. Here you will find an astonishingly wide range of economic activity – from those who make idlis to potters to tanners to manufacturers of airline cutlery and crockery. There are workers who make only Rs. 300 a month and there are a few entrepreneurs who earn even Rs. 300,000 a month. There are potters making Diwali diyas with smuggled clay which you and I buy at very cheap rates. Scrap and garbage recycling are major sources of income generation here. Alongside, we also know that at least 21 children of Dharavi are studying in medical college and more than 40 are doing engineering courses.

What will happen to all these people if Mukesh Mehta’s plans are implemented? More likely than not they will be pushed out of Dharavi as it transforms itself into multi-storeyed apartments and glitzy commercial establishments. The Government has agreed to give an FSI to the Bandra-Kurla complex, the planned international financial centre of the city to the Bandra-Kurla complex, the planned international financial centre of the city to the Bandra-Kurla complex, the planned international financial centre of the city to the Bandra-Kurla complex, the planned international financial centre of the city to the Bandra-Kurla complex, the planned international financial centre of the city to the Bandra-Kurla complex, the planned international financial centre of the city to the Bandra-Kurla complex, the planned international financial centre of the city.

The experience of more than 50 years of development in the Third World has conclusively proved that the top-down approach of paternalistic, sometimes socialists, States has not worked. Elites decide what is good for the people and predictably, these decisions do not work in favour of the poor. Has Mehta engaged in any consultation with the residents of Dharavi, much less the poor among them? There are more than 400 housing co-operatives of slum dwellers here but has Mehta discussed his plans with even one? When we try to make Mumbai like Shanghai, let’s remember China is not famous for democratic decision-making. There is another way in which Dharavi can be redeveloped — by adopting a bottom-up approach, through community participation, by drawing up plans that are people-centered, and by addressing the livelihood concerns of the poor. Mr. Mehta, we are not against global capital or skyscrapers or the pursuit of profit per se — but does all this have to be at the cost of the poor? That’s the important question to answer.

(Extract from article in ‘Good Governance’ by A. Jockin, Sheela Patel and Sundar Burra)
HE success of the Alliance’s first housing project for bidi workers in Sholapur, initiated in 1998, has resulted in more offers speeding the Alliance way.

Sholapur is a city with hundreds of thousands of bidi (Indian cigarettes) workers, mostly women, working in cooperatives that roll bidis for various brands. Although a Central-State Govt. housing subsidy does exist for bidi workers, they have unfortunately not been able to access it. As a result, almost all live in rented homes in various parts of the city – while dreaming of a home and workplace of their own.

One of the reasons the bidi workers do not access the subsidy is that the government prototype for housing is too expensive. The subsidy barely covers half the construction costs and the workers cannot afford to put in the remaining amount.

In 1998, the Alliance held a housing exhibition demonstrating a substantially cheaper model where two-thirds of the cost was met by the subsidy. It then gave a loan to members of the Maa Saheb Bidi Kamgar Griha Nirman Sanstha for the remaining amount. As the construction got underway, members regularly saved towards repayment, the monies being deposited in the Sanstha or Society account.

There was yet another catch – you can’t access the housing subsidy if you don’t have land! In effect, the ability to get a loan to purchase land leverages a subsidy. Sholapur-Phase I therefore used a loan from the Alliance to purchase land.

As part of Phase I, 500 houses were built. All of them were registered in the women’s names.

Attracted by the success of the first project, the Alliance was approached by more than 2,000 other members of the same Union.

The Sholapur model-Phase I not only inspired 2,000 more members of the same Union to build similar homes, it has roused the interest of the Municipality as also the State Govt. in taking up similar projects.

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Their application and documentation was reviewed by a committee of SPARC, Mahila Milan and NSDF as also legal consultants.

This second group of bidi workers who owned small plots pooled resources and borrowed a large sum of money last year (on which they were paying a hefty interest) to purchase an extensive plot of about 70 acres. The Alliance got the plot transferred in the name of the Maa Saheb Union. Its members then entered into a development agreement with SPARC's sister-organisation SSNS, to start planning for 2500 more houses and some collectively-owned workshops.

This second phase is designed in CLIFF* (an infrastructure will bridge the cost of be repaid once the sub-whole process is also that it can be widely

The success of the Sholapur projects has roused the interest of the Municipality which would like to be involved. Groups in districts around Sholapur are also keen to learn from these projects, while the Labour Welfare Ministry plans to share this project experience with other States.

Two lessons emerge very clearly. First, that it is critical for the poor to have access to bridge finance because very often subsidies only come through after the project is complete. And second, it is only with the help of organised communities like the NSDF that isolated groups can access subsidies.

FLOOR SPACE INDEX
This limits the amount you can construct on one site. For eg., if FSI is 2.5, it means on a 1,000 sq. metres plot, you can construct up to 2,500 sq. metres area.

TRANSFERABLE DEVELOPMENT RIGHTS
is a market mechanism that gives builders an incentive to construct rehab tenements for slum dwellers. For instance, if a builder is constructing rehab tenements on plot A, he has the right to construct additional units on the plot to finance the rehab element of his project. Alternatively, he can finance this construction by selling the TDR so that it can be used for equivalent construction anywhere to the north of the plot.

SLUM REHABILITATION AUTHORITY SCHEME
Under the SRA Scheme, slum dwellers in Maharashtra who can prove they have been living in a slum since 1.1.1995 are eligible for a free 225 sq. metres tenement. Part of the land is used to rehouse existing slum dwellers in multi-storeyed apartments, the remaining is used to build apartments to sell on the open market. In this way free housing for the poor is cross-subsidised.

WHAT IS CLIFF? CLIFF (or Community Led Infrastructure Finance Facility) is a financing mechanism that provides organizations of the urban poor direct access to the venture capital they need to show their capacity to develop creative and sustainable solutions to problems in slums. These approaches are almost by definition, experimental. They test out ideas on a small scale, then seek to scale them up, so that large numbers of people can benefit. The finance helps cities plan on basis of long-term pragmatic solutions rather than short-term or isolated pilot projects.
Setting High Standards for Highrise Housing

“UR’S is a very different community-driven design,” said Ravi, site engineer for Oshiwara Project-1, “they’ve got just one room with no separate living spaces.” He was comparing the 225 sq. foot Alliance-designed and built apartments for MUIP-affected households, with neighbouring ones put up by a private builder.

Each Alliance tenement has a separate kitchen, common room, bedroom, toilet and bathroom. The corridors are five feet wide and built to allow in maximum light and breeze. There’s an internal courtyard for large gatherings.

For those not in the know, MUIP or the Mumbai Urban Infrastructure Project is a road-widening project undertaken by the Government of Maharashtra, which involves the resettlement of some 30,000 families that lived along the affected roads. In June 2003, the Alliance was given the sole contract for survey and resettlement of all these families.

The Alliance also undertook to construct 800 tenements as part of this project. Construction work was handled by the Alliance’s sister-organisation Nirman (SSNS) and financed through bridge funds provided by CLIFF (Community Lead Infrastructure Financing Facility.) Like in other Alliance projects, much of the brickwork, plastering, and painting was taken up by MM contractors.

The Oshiwara project is an important milestone for the Alliance because for the first time it has taken up the challenge to complete such a large project within a short span of time. Federation leaders regularly accompanied project-affected people to view the tenements. Preference of floors is given to people who are not well or are elderly with the rest of the floors and flats assigned by lottery.

Although many communities were not part of the Federation before this project, they subsequently opened savings accounts with MM to pay for increased maintenance costs. As the Alliance stresses, poor, vulnerable families must plan as a collective so they may benefit in the move from informal to formal housing systems.

Oshiwara is just one of the sites that MUIP-affected families will live in. But the hope is that communities, seeing the high – and yet financially feasible – standards of Alliance houses, will make similar quality demands on private developers through MMRDA, the nodal agency coordinating the project.

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Alliance Takes Up Most Ambitious Project Yet at Oshiwara

The neighbours were watching. When it was clear that the Nirman-constructed Oshiwara Project-I of 800 households was going ahead smoothly, the landowners of the adjoining site approached the Alliance with an even more ambitious project.

Their proposal was for the Alliance to build tenements for over 2000 households – the Alliance’s largest construction project in Mumbai! Discussions led to a Memorandum of Understanding being signed in August and foundation work began shortly after.

In what is named Oshiwara II, tabelas or buffalo sheds figure prominently among the encroachers. In all, 372 slum dwellers on site will be given tenements in four buildings, many tabelas need to be shifted, and negotiations are underway with three printing presses on site to exchange their land for free space in new multi-storied buildings.

Since large parts of private land have been encroached upon, the landowners are keen on partnering with the Federation which can negotiate with residents who have encroached the space. This is one of the Federation’s key strengths: the ability to negotiate with slum dwellers on site, and protect their interests, while simultaneously taking into account the other’s point of view.

Problems regardless, work is today proceeding apace on six of the planned 24 buildings at Oshiwara II. Three contractors have taken up construction while subcontracts for brickwork, painting and plastering will be given to community contractors from NSDF. The contractors have built transit tenements for their labour, provided a medical dispensary, and reserved space for a creche for the labourers’ children – all requirements set down by the Alliance.

The Oshiwara projects show that the Alliance is clearly setting a trend. They demonstrate to landowners and government authorities and, what’s more, to financial institutions, that the Alliance makes a reliable development partner. Branch officials from NHB and ICICI who have been closely following the Alliance’s work at Oshiwara have agreed to give a large loan for this construction.
PSDF Opens Doors for Homeless

AUGUST 2004, the Federation approved a housing loan of Rs. 6,96,000 or Rs. 24,000 each for 29 members of the Pondicherry Slum Dwellers Federation. These members live in a slum called Swamipillaithotam, which has been affected by a road-widening project.

Although 134 families live in the slum, the government has agreed to resettle only those families who can prove they own their structure. Those that rent their homes – even if they have been living there for decades – have to pay Rs. 24,000 to purchase land. Fortunately for these families, a nearby factory has agreed to loan this amount to its workers from the slum.

However, 29 members of the PSDF benefit neither from the government’s plans (because they rent rooms) nor from the factory (since they do not work there). For them, the Federation is the only route to loans. They have been with the PSDF for the last five years and have collected Rs. 3000 in their house savings accounts which they will offer as down payment towards the loan.

Fortunately, since it is the 100th anniversary of local leader Kamraj, under a special Kamraj Yojna, Rs.40,000 is being offered to each slumdweller who wants to build a home and has the necessary land patta (deed). By loaning money to these families to buy land, the Federation will ensure that they can take advantage of the Kamraj Yojana to build new homes for themselves.
All-India Slum Dwellers Debate Interest Issue

HALO MANKHURD’ was the roundup call of the National Slum Dwellers Federation's national convention this year. And from across the country, the world and the city of Mumbai, slum dwellers responded as they streamed into Mankhurd for NSDF’s Fifth Annual Convention, Oct. 1 to 3. There were 20,000 participants from Mumbai alone. More than 400 delegates came from 42 cities in eight states ranging from UP in the north to TamilNadu in the south, besides 50 and more delegates from abroad.

The two main issues on the agenda were: Electing a central committee of leaders from all the federated states, and to present each city’s annual report of targets and output.

Each of the three days was packed with discussions, including an important internal debate on the issue of interest during the first day’s session. Since the savings and credit programme began, federations have been charging 1% interest a month on loans, but not distributing any interest on savings. When many members questioned this policy, the national leadership threw it open for nationwide discussion.

Three Mahila Milan leaders, Savita Sonawne from Pune, B.L. Mary from Bangalore and Sanjukta from Orissa, chaired the enthusiastic debate. Ultimately the people decided against interest distribution because that money would help cover operation costs of the MM whose functions went beyond savings-collection and loan-disbursing to taking care of all aspects of community welfare.

To make sure that everyone could understand all the happenings clearly, there were simultaneous translations in Tamil, Marathi, Telugu, Kannada, English and Oriya. For the international delegates who couldn’t understand English, there were translations in Nepalese, Bhasa (Indonesia), Swahili (Kenya and Uganda) and Xhosa and Zulu (South Africa). Clearly a polyglot of cultures and languages, but that’s how it’s always been and will be for the NSDF...

Sab Sambhav Hai

Traditionally, on the second day of the Convention, NSDF invites government officials to meet the slum communities from all over the country so both may appreciate each other’s contribution towards improving the lives of the urban poor.

For the huge turnout at the NSDF’s 5th National Convention, there was simultaneous translation in six Indian languages and five international ones!

एन.एस.डी.एफ. के पांचवें राष्ट्रीय अंतर्राष्ट्रीय अधिवेशन में कई संस्थाएं अंगी संस्थाओं के संग नेताओं के संग समझ लेते थे: भारतीय और पांच अंतर्राष्ट्रीय भाषाओं में हाथों हाथा अनुवाद चल रहा था!
K.K. Kashyap, then DIG of Maharashtra Police, was a Chief Guest at the NSDF convention along with Mumbai Police Commissioner A.N. Roy.

This year the Chief Guests were Maharashtra Director General of Police K.K. Kashyap and Mumbai Police Commissioner of Police Anami Roy. Two very senior officials – ex-Chief Secretary of Maharashtra D.M. Sukhtankar and ex-Director General of the Maharashtra Anti-Corruption Bureau S.S. Puri – were also present.

In a speech that touched everyone with its commitment and passion, Mr. Roy, who pioneered the community policing scheme in Pune and is now a committed supporter of the Alliance, said it was critical for the poor and the police to begin to change their stereotypes about each other and work together. “Why should the poor always be blamed for crimes they have not committed simply because they are poor? I want to work for a situation where a poor man or woman is not frightened before he/she enters a police station. Wherein they know they will get justice.”

Mr. Kashyap promised to support the NSDF as well as the police force in setting up similar Police Sahayak schemes throughout Maharashtra State.

Of all the events in the National Convention, this is the most special – for there are no other events or platforms where the poor and city officials come together in this manner. Indeed, the very air seemed to vibrate as federations from across the country and world, visitors, officials – all recognized the power of a strong and organized collective. Sab Sambhav Hai! (Everything is possible) was the slogan ringing in all hearts.
How Did You Do It?

A VISIT to Lallobhai Compound on the third day proved highly memorable for delegates. Here, assisted by NSDF, 10,000 families from slum and pavement settlements around Bombay who have been affected by the Mumbai Urban Transport and Mumbai Urban Infrastructure Projects (MUTP, MUIP) are being resettled.

Ten thousand new, freshly painted flats, shining in the afternoon sun was an awesome sight indeed. Besides, there was the imposing commercial complex for hundreds of shopkeepers. People eagerly flocked through the flats, stepping out only to admire the layout of open spaces and corridors, then accosting Jockin with questions, ‘How did you do it?’ ‘Who’s building the houses?’ ‘Where do you get the money?’

Jockin explained slum dwellers’ rights to alternate accommodation under the SRA (Slum Rehabilitation Authority) Scheme and NSDF strategies to prepare people for resettlement. His message was direct, “You don’t need to oppose development projects because better roads, railways and airports make the city more efficient. At the same time, it is critical to recognize that the success of these projects is rooted in the participation of the very people it affects. In short, the poor must be involved in designing solutions that work for the project, the city, and the poor.”

Left, Ugandan officials were keen to understand how resettlement proceeded. Below, 10,000 houses were built at Lallobhai Compound in Mankhurd for families affected by MUTP and MUIP projects.
Community Contractors Take On Jobs Nationwide

The subcontract for the construction of Bharat Janata tenements (at Dharavi in Mumbai) has been given to a company set up by three community contractors – Muthu, Shanmuganand and Usman. Both Muthu and Shanmuganand have supervised the construction of five buildings in the neighbouring Rajiv Indira society and also built several community toilets. Confident that they now have the skills to manage a large project, they applied to the committee of Nirman (SSNS) and the Bharat Janata Cooperative Society for its construction contract – and got it.

They are part of a new and expanding tribe of community leaders who are taking on construction all over the country. A pair of Mahila Milan leaders – Meena Ramani and Lizbeth Naidu – have together built six community toilets at various sites across Mumbai and have recently completed a 40-seater toilet block in Hyderabad (AP).

Then there’s Rehmat Sheikh, a veteran Mahila Milan leader who’s become famous throughout the Federation for her many construction contracts. She hires older boys from Sadak Chaap (the street children’s federation) as her labourers and has built ‘5 star’ toilets all over the city. Right now, she’s in the midst of completing the construction of a three-storey apartment building in Pune.

The way the community contractors have gone about building their own experience is like this: First, assist on the construction of a community toilet, use all the knowhow gained there to take on the next toilet contract single-handedly – only then graduate to larger housing projects.

Since many of the community contractors need initial start-up capital, the Alliance provides both technical and monetary support for community contractors to become financially independent.

感覚 & 香料

OLAR GOLD FIELDS used to be a mining town, but now almost all its residents travel to neighbouring Bangalore for work. In an innovative effort to support small-scale livelihood activities within KGF, the Federation initiated the Agarbatti (or incense sticks) Fund. Although a number of people, particularly women, wanted to be involved in this home-based income-generating activity, they could not afford the start-up capital required to buy the wooden stands with which sticks are rolled.

The Federation came to the rescue – using community labour they got the stands made cheaper, then loaned members the money to buy the stands… Not only are many more agarbattis being rolled now, the working women are on a roll too!!
Developing the Next Line of Leaders

Through regular exchanges, older and more mature Federation leaders identify and mentor emerging settlement-level and city leaders to tackle increasingly complex issues. They also make sure that women’s participation is encouraged and nurtured.

For the past two decades or so, the NSDF has found this organic and informal method the fastest and most efficient way to transfer knowledge, experience and strategies from one generation of leaders to the next.

However, the last few years, with increasing demands from local and global communities to scale up activities, NSDF has begun to formalise its structures. Regional committees were formed at NSDF’s National Convention ‘04 with city leaders voting two leaders each from their area. In all, 70 leaders, the majority of whom were women, were appointed.

Two months later, a national committee – comprising five leaders, three from Mahila Milan and two federation leaders – was elected. Regional committees will meet monthly, and the national committee, every few months.

A. Jockin, visionary of the movement, continues to advise federations, at the same time encouraging them to take more decisions independently. Whereas he continues to constantly innovate and broker large scale city and state-level deals, he is consciously spending more time strengthening SDI and getting involved in international policy-making and advocacy on urban poverty.
New Leaders Emerge in Smaller Feds

HEN Mohan Sundaram and a team of the Pondicherry Slum Dwellers Federation visited Kanchipuram in August 2004, it was an important milestone for the PSDF. Although Pondicherry has taken care of federations in neighbouring Karaikal and Cuddalore, this was their first independent visit to a city with the explicit purpose of guiding a younger federation. It revealed the confidence the Tamil Nadu and National Federations had in these leaders.

In Maharashtra, Pimpri has also emerged as a confident regional leader, capable of mentoring newer feds. They have regular exchanges with communities from Sangli, Ahmednagar and Nasik to help them build their Mahila Milans, strengthen their savings systems, and gradually introduce them to key federation tools.

This ever expanding cadre of community leaders is the cornerstone of the federation process, with more experienced leaders guiding new ones who bring in fresh ideas, energy and drive.

If it's Good Enough for Officers...

HEN Dr. Srivastava from Delhi’s Centre for the Study of Developing Societies (CSDS) visited Orissa in June to evaluate the Alliance’s work on behalf of funding agency Sida, he was visibly impressed by the Mahila Milan leaders and their work. He was also keen on finding out on what it meant to the women to be part of a large collective.

Naturally, one of the main issues that came up in this connection was that of domestic violence. Not an easy topic to discuss, but some MMs spoke forthrightly of the ways they coped. “Because I am connected to this organization, I have the confidence to deal with issues in my home,” said one woman. “If I can talk to a big officer like you, I naturally have the confidence to talk back to my husband and mother-in-law at home!” said another.

A highly repeatable story comes from Rasulgarh, where the Alliance’s first housing construction project in Orissa is underway. Nearly all the men in the settlement get drunk regularly, and a large proportion of them beat their wives.

If it's Good Enough for Officers...
But when the husband of one of the MM leaders stole the group’s savings and spent it on alcohol, the women decided to take action.

Next night, when the man returned home, drunk as usual, he was confronted by a group of very angry women. They gave him a sound beating, then paraded him through the colony, wearing an embarrassing sign around his neck. And promised to publicly humiliate him in this manner each time he returned drunk.

...He didn’t stop drinking but did not create a problem again. Although the group had to start collecting savings from scratch, the experience strengthened their commitment to work together.

“It’s like rice,” mused a MM leader, referring to how members gradually gain confidence in themselves, “when you put it on the fire, it doesn’t immediately get cooked. You have to wait a little while before the water starts boiling.”

A ‘Power-full’ Connection

WHEN the MM leader from a slum in Bhubaneswar went to her local corporator to ask for electricity connections, she was turned away. The politician wasn’t interested in entertaining this poor illiterate woman who did not seem in the least bit useful to him.

But she didn’t give up. Together with a group of women from her community, she went straight to the mayor. “You recently went to Mumbai and Pune to look at the housing and toilet projects there, right?” she asked, “and I heard you were really excited.” The mayor agreed. “Well, I belong to that same Federation and Mahila Milan in Mumbai and we need electricity connections here. Can you help us?” The mayor immediately called the corporator and asked him to fix up a meeting.

Surprised by the call from the mayor himself, the corporator invited the MM leader to his house the next evening. She was furious. After all, everyone knows no woman would go alone to a strange man’s house late in the evening! Instead, next morning, together with another 10 women from her slum, she showed up unannounced at the corporator’s door.

He was shocked, but greeted them respectfully and invited them to have breakfast. “Why did you need to go to him to ask for electricity? I was going to give it to you!” he said. “Why did you need to go to him to ask for electricity? I was going to give it to you!” Of course, everyone was grateful to the Mahila Milan leaders when the slum got electricity...

The moral is: Communities, even if they are organised, initially need the help of large people’s movements to access resources due to the poor.