

# **STORIES OF ENTREPRENEURSHIP**

AUGUST 2005

## **Researcher**

PRASAD SHETTY

## **Associate Researchers**

PRAJNA RAO, RUPALI GUPTA, PRASAD KHANOLKAR, ADITYA POTLURI,  
NIKHIL KHADILKAR, SUPRIYA THYAGARAJAN, MAKARAND SALUNKE

## **Research Supported By**

SARAI – CSDS, SHORT TERM INDEPENDENT RESEARCH FELLOWSHIP PROGRAMME

### **Acknowledgements**

This paper is a part of a much larger work on the contemporary changes in Mumbai and I would like to thank CSDS-SARAI for supporting this initial phase of the project. This work is highly indebted to Rupali Gupte's unpublished 'Micro-Organisations' (2002), which not only became the starting point, but also set the tone for the methodology. Rupali also contributed to this work with writing a number of stories. I would like to thank Prajna Rao for not only participating in the research process, but also undertaking a large part of coordinating the project, without which the work would have not been completed. I would also like to thank Prasad Khanolkar, Aditya Potluri, Nikhil Khadilkar, Supriya Thyagarajan and Makarand Salunke for their contributions in the fieldwork and writing of the stories. Though there is a large amount of voyeurism in these stories, I also need to thank all the entrepreneurs who allowed us to peep into their lives.

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## **PROLOGUE:**

### **A Need To Imagine A New Structure For The City**

The city of Mumbai has changed tremendously since the 1990s giving it a new structure. This paper aims at helping us imagine such a structure.

#### **A Small-Scale Manufacturer**

Three friends, in mid 1970s, came to know of the State Government's schemes<sup>5</sup> to promote industrial activities and decided to set up an industry. They bought a plot in Ahmednagar and machinery with a loan of 12 lakhs from SICOM, (a government agency supporting private industries) and a working capital of Rs. 6-7 lakhs from Union Bank. The factory was set up at the end of 1970s. The three partners moved to Ahmednagar and would visit their families in Bombay once a week. However, the factory did not do well. The production was low and it was difficult to get skilled workers in Ahmednagar; people had to be trained in the production. Once they were trained they would move to other bigger companies like Bajaj and Telco. There was a strong Labour Union in that belt due to the sugar and bidi factories. Workers demanded high salaries but production was low. Till 1981 the income was only sufficient to pay some of the dues. In 1984 the partners were instructed by SICOM to take a larger loan and start a bigger project with computer-operated machinery if they want to sustain and make a profit. They proposed a project that included taking around 36 lakhs from SICOM and a 8-lakh seed capital loan from IDBI that gave loan for expansion of industries at 1%. IDBI saw the project proposal and told SICOM that for this project to be viable SICOM should either have to defer their previous loan or waive the interest on it. SICOM refused, saying their loan processes were correct and those could not be changed. The project was shelved. But in the meantime the older loans rose to 24 lakhs due to non-payments. At the same time there was a labour strike. The factory was closed for 3 months. In 1986 one of the partners suffered a severe heart attack and moved to Bombay. The other two had moved out of Ahmednagar earlier. They would now visit Ahmednagar periodically. By this time they had taken on a fourth partner who was a resident of Ahmednagar. One of the older partners abandoned the operation and stopped coming and the other died in 1991 from heart attack. Everything was lost except the loans. Soon the factory reached irrecoverable losses. All operations were shut in 1993. The plot was sold for Rs. 15 lakhs and some dues were cleared. The only remaining older partner in Mumbai had started another small industrial unit with one of his relatives in Thane, called Precision Tools, where they manufactured cutting tools for other larger industries. It generated enough money to help him pay off some of the previous loans. In 1998 he started a new organization completely on his own at Bhandup. He sought another loan. The only bank ready to give him the loan was the Janakalyan bank, as he knew the manager there. He secured a loan of Rs. 8 lakhs and bought a gala in an industrial area. Precision Tools now dissolved and the partners went their own ways. They split the machinery and capital between themselves. The workers also moved with him to the new place. Today, he is 66 years old and his workshop manufactures special tools used in the automobile industries, forging industries and pencil industries. His clients include Larsen and Toubro, Mahindra and Mahinda and Amforge industries. The workers are now aging and there are no new people to replace them as he says that most people now prefer service jobs like courier companies, etc. to manufacturing jobs. A couple of years ago, he went through a by pass surgery. On all these occasions the family had to borrow money from the relatives. Now he needs to take a loan of Rs 60,000 to renovate one of his machines. His loan is already cleared at 14% interest.

#### **A Machine Calibrator**

Larsen and Toubro computerised its machine department in the mid 90s relieving several employees from this department through the VRS (Voluntary Retirement Scheme) process. Through this scheme, the employees were given a lump sum amount to leave the job. One employee

If we were to look at the dominant urban development projects of the past and compare them with the present, we would perhaps be able to get an idea of what the changes in structures are. Mumbai saw series of dominant patterns in urban development since the beginning of the century: In the decades before the 20s there have been investments in large-scale industries, institutions and mass transport systems. The decades between the wars saw the development of mass housing and the apartment type to house the blue and white collared labour in the city. After independence, there have been efforts to increase housing and extend infrastructure away from the core city. Though slums existed since the beginning of the century, their proliferation was put into foreground only in the 80s when the city government decided to bulldoze them. The 90s however showed a

observes that while this amount was quite attractive, the employees realised that they were losing an important opportunity to get a loan using their salary slip. He had yet to send his children abroad for higher education and pay off his car loan. He along with his wife and children lived with his parents and brother's family in a house at Mahim (Central Mumbai). After leaving the job, he paid his bank dues with the money and sent his daughter to study abroad. With the remaining money, he wanted to start his own company of machine calibration. He had the knowledge of the process as he was employed for the same work for over 20 years. Also now there were agencies, which had come up to help larger companies to outsource their activities and smaller enterprises to get such outsourced work. They called themselves franchises and both parties had to give them a commission. He came across Sparton, one such franchise through a friend that would give you clients on an agreement that a sum of Rs.50,000 would be paid to them on a quarterly basis. So while all the software and networks were in place, the problem of initial investment still remained. He decided to invest on a cheaper place outside the city in Dombivali (north eastern city periphery). He bought a small 2-storey row house. The upper floor was used as his house and the lower floor he converted into an office and workshop. He also managed to raise money for the machines, furniture and other initial investments by borrowing from his friends. Soon the workshop started and while his contacts from his earlier job were useful to get him work, Sparton too proved to be a boon as a starting boost. Today after 3 years he had managed to gather a number of clients and recruits 5 workers most of whom are VRS candidates.

#### **A Soap Retailer**

A large migrant family of around sixteen members manufactured soap, since late 1960s, in their house in *Mazgaon* by acquiring raw materials from the wholesale market in *Bhindi Bazaar*. The soap were sold to the industrial labour in the area. The family head acquired a small shop front (2 m X 0.5 m) from the adjoining restaurant in the early 1970s. The agreement with the restaurant owner was informal and a meagre rent was charged. The shop and the restaurant were located in a dense industrial housing area opposite a cotton textile mill. By the late 1980s the mill closed down. The labour got scattered. The restaurant shut, and in its place came a bank. The family head retired and the soap manufacturing was taken over by the eldest son. The son soon realised that the family was growing and the sales of the soap were decreasing. By the nineties, a large number of branded, highly advertised soaps, which were also cheap, had entered the market. The soap manufacturer was unable to advertise or compete with these new brands of soap. The new consumers of soap had no image of his soap in their memory. The eldest son decided to shift from the manufacturing business to retailing business. He would buy branded soap from the wholesale market and sell it in his shop. He was able to acquire a new shop to sell soap adjacent to the old restaurant (now a bank). This was not through the profits, but through taking advantage of a distress sale of the shop. This new shop was earlier a tailor's shop which had lost business due to the branded and cheaper goods. The borrowings forced this tailor to commit suicide and his wife sold the shop. Our soap manufacturer took advantage of this situation and bought the shop at a very cheap price. He was also able to maintain the old shop because the law of the municipality gives the occupant of a place the right to stay if he/she has been using the premises for more than twenty years. Hence, though the restaurant owner (now the bank landlord) tried her best to vacate the soap manufacturer through elaborate legal processes, it wasn't possible. Today, the brother of our soap retailer who repairs electronic/mechanical household objects occupies this old shop. A year ago the bank moved as

complete change. Suddenly, if we were to realise, the city development agencies do not mention terms like industrial development, institution building, and mass housing anymore; but rather talk about informal sector rehabilitation, international schools, shopping malls, townships and even mobile phones. While the dominance of the government continues symbolically in the infrastructure sectors with mega projects that never seem to get completed; the growth in private investment and private control has become clear in the 1990s.

On the other hand, the Regional Plan<sup>1</sup> drafted by the Mumbai Metropolitan authority also records a shift in the employment patterns in the city. The Manufacturing Sector that was the dominant employer during the sixties and the seventies seems to be getting dissolved in the eighties and the nineties. The regional plan also ambiguously

the old restaurant premise was too small for the increasing banking activity. The restaurant owner tried to sell the premises, but the property price was too low for her expectations. The mill had closed and the area has become run down with no opportunities. On the other hand, the building condition had become very poor, as there was no investment on maintaining it by the landowner whose rents were fixed by the Rent Control Act in the 1940's. The other tenants of the building along with our soap manufacturer and restaurant owner have jointly agreed with the landlord to demolish the building and develop a new high-rise in its place<sup>6</sup>. But since the property prices are low, no developer is interested in investing. Our soap manufacturer has now realised that the new shopping malls and supermarkets are eating away his business even as a retailer. He has decided to shift his occupation again. He has entered into an informal agreement with the restaurant owner to amalgamate the two premises (his shop and the restaurant) and rent the larger premises to another bank.

### **A Soft Toy Maker**

In 1988 she married a man who had a family-run business, manufacturing plastic household products. She had learnt to make soft toys and would spend a lot of time making these toys at home. She soon started teaching other women to make toys. Later she was invited to a women's gathering to take toy-making classes. She saw a potential of making some money by teaching people this craft. She printed some pamphlets and circulated them through a local newspaper delivery boy. She got a few students and she would charge them Rs. 100 per session plus the material cost. She started preparing small kits for making toys with cardboard cut forms and would distribute them amongst her students. A neighbour at her mother's place, advised her to sell her kits as well as her toys in the stores. He also managed to find her some such clients to sell all the kits and toys that were already prepared during these years. The products showed a good response and soon the shop owners asked for more. She approached the neighbouring women to help her make these toys. They agreed on a payment per piece. Soon the whole building became an industry with various toy body parts being produced in various houses. Realising that she was not the only one in the soft toy business; she decided to re-strategise her marketing. She started advertising her toys as being made of imported fur that were not harmful for small children. She also started contacting large stores and other companies that were involved in the business. While Archies and other stores gave her some orders, companies like Bubbles that produce soft toys outsourced their work to her. Her workforce from her neighbourhood was becoming small for undertaking such an activity. Meanwhile, her husband's factory had shut down due to labour strikes. The family business broke and each brother walked away with his share. The husband decided to help her with her growing enterprise. They decided on investing the money they got from the husband's share in a small workshop in a slum, which they rented, with a deposit of Rs. One lakh. Then through their local networks, they found a tailor from UP who worked with a garment-manufacturing firm and had left that job after some differences with the manager. He was ready to work with her. She brought him to the workshop and gave him a tailoring machine to start work. He would live in the same workshop. The workshop was close to their house and all the raw material and the finished products were stored there. The enterprise started growing with the workshop and the workforce from the neighbourhood unable to handle the demand. The tailor offered bringing some of his relatives from UP. She and her husband agreed and rented another house in the same slum for the new work force to stay. They soon bought a Maruti Van to transport their raw materials. Their one room kitchen house was becoming too small to accommodate all the activities of

mentions the 'service' sector as the larger employer in the city.

While the change in the urban development projects and the employment structures give us a hint, the main lead for this paper comes from a peculiar characteristic in the train transport: while Mumbai recorded a population growth less than the national average, the number of train travellers and the densities in the trains grew much more<sup>2</sup>. Compared to the population, people were travelling within the city more than they did before the 1990s! For what and where were these people travelling? The pattern of work and production in the city had changed and while this change reflected in the urban development and the regional plan statistics of employment, it was experienced more acutely and accurately in the trains and the buses. And it is this change, which seems to be restructuring the city.

a household industry as well as the needs of a growing child. While they were confident of mobilising money for a new house, they were not sure if they could develop the same network in the new neighbourhood that would become the workforce. They started looking for a new house and chose one in a newly developed building. They thought that it would be difficult for them to mobilise the workforce in the new neighbourhood as it had a higher class staying there with most women members working. They decided to work with the same old neighbourhood, but shift their residence to a new place. Meanwhile the tailor brought his family to Mumbai and has shifted to a larger house in the same slum. He is no longer a mere employee, but a friend and an advisor. They have also bought a larger workshop and have hired several workers. The network in their old neighbourhood has slowly dissolved as several families from the older neighbourhoods shifted residences. Now all the work of making toys is being handled at the workshop.

#### **A Food Stall Owner**

There is a chai and food shop established on the pavement of one of the most expensive parts of Mumbai in Juhu. This shop seems to be the only affordable place for all the rickshaw-wallas, construction labourers, household servants and many others in an area teeming with restaurants that sell a cup of tea for Rs. 45. The man who runs the shop is from Varanasi. The political power of the migrants from UP and Bihar in the city became evident when the home minister for the state in the previous government was from UP. These migrants came to the city mostly in search of livelihood and stayed with relatives and friends who had come earlier for the first few days. Then through the contacts of these relatives and friends, they entered Mumbai's big informal landscape. This chai shop owner says that he came to Mumbai in 1985 to meet film stars in Mumbai, but had to take up jobs in order to survive. When his friends told him that good jobs are possible only if one knows English, he bought a '*Learn English in 30 days*' but couldn't manage. Then he worked as a delivery boy for a courier company in Tardeo for about two years and later took another job with a restaurant through a friend. He lived in a room in a chawl in Worli (the room was owned by his father who was employed with the Piramal mills in Worli before it shut). Soon he got sacked from work when the employer learnt that he bunked work to watch movies. After that he joined his aunt in Kurla who owned a provision store. She suggested that he should start a business, and that small jobs would get him nowhere in Mumbai. Having seen a sandwich stall outside the medical store in Dadar, he decided to start a business in sandwiches. Having been in the courier service he was familiar with various parts of the city, so looking for a site to set shop didn't take too long. He installed his shop in Worli close to an engineering college. He just required a box to install his shop and brought vegetables and bread from the Dadar market. He earned a profit of Rs. 70/- the first day, and the response to his sandwiches kept growing, so he stayed on for a year. Soon another sandwich stall got set up very close. The new stall owner had support from local goondas and also the police. Soon he shifted to Malad east, where he resumed the sandwich business, but wasn't able to earn as much as he was earning in Worli. Meanwhile, his father sold the room in the chawl to a taxi-driver for Rs. 1.62 lakhs. He had lent a lakh of rupees to his friend, Gupta, who got stuck in a case during the 1992 riots. Gupta ran a chit fund and after the riots everyone dispersed, and a lot of people had to be repaid. Gupta being highly indebted to his father brought him home and suggested that he should manage a Zunka Bhakar Kendra<sup>7</sup> in Juhu. Though he knew the local goondas and the Corporator through Gupta, he says that the hafta<sup>8</sup> is the one which works as security for him. His business flourished and he

bought a place in a nearby slum. He also got his wife and three kids from Varanasi. All three of them go to a school in Vile Parle. He also got his brothers to the city and helped them to set up their own shops. Gradually, he hired more staff (7, now) from his hometown for his stall and bought another house in a nearby slum for Rs. 1, 70,000/- to accommodate them. He also feeds them and pays them an average salary of Rs. 1750/- p.m. and a Diwali bonus. On one of his visits to a local doctor, he came to know that a nearby hospital requires service of tea and coffee. He soon contacted the right people and got into the hospital informally. He later spread his services into the nearby offices and banks. Now he spends time establishing newer networks and businesses and his staff manages the shop. He aspires to run a fast food centre soon, which will require an investment of Rs. 12 lakhs. He hopes to rent a place first which would cost him about a lakh as deposit and Rs. 5000 per month as rent. He doesn't want to invest on the main road for he thinks eventually he will get evicted. He has started paying Income Tax so that he becomes eligible for a loan. He has also opened an account in ICICI bank, so that he can withdraw money even from his hometown.

### **A Grill Manufacturer**

He came to Mumbai in the mid eighties and started working as an accountant in a transport company owned by his brother in law. Soon he registered himself as a driver. Within two years he familiarised himself with the way the business worked and he developed his own contacts with transport contractors, companies, drivers, workers etc. He wanted to start his own agency and for this he required an initial investment to buy trucks. So he turned to the Nationalized Banks, which then were ready to give loans to entrepreneurs to encourage small businesses in the city. One required three acknowledgement letters from government employees to access such loans. So he paid Rs. 5000 to three employees who worked in the Municipal Corporation and got his loan sanctioned. He bought two trucks that started travelling from Goa to Mumbai, which was the cheapest route, and it allowed for another important activity: alcohol smuggling. However, with larger companies in the transportation sector and demands of security becoming an important issue amongst clients, small operators did not make much profit. They could not afford the security, nor compete with the prices of large companies. He also recognised that expanding his business had become very difficult, as there are no more government supported schemes for small entrepreneurs and the finances were mostly controlled by private agencies. He had known of a person who worked in a grill-manufacturing workshop and was interested in opening up a workshop. By then the residential development in the city had begun and gated communities and private spaces for all kinds of companies had increased the demand for small grill manufacturers. So he decided to open this small workshop. The partnership was very informal with both partners having to invest fifty percent on the business without any paper work. He rented his trucks to a big transport agency on a contract of two years and received a lump sum amount, which he invested in the new business. Finally he set up a grill workshop in a slum at Andheri which they heard was going to get developed very soon and the slums were going to get demolished. The land was initially rented at Rs 500 per month and all the second hand machines also were bought on instalment. They then, bought the same land as it was next to a nalla, and the landowner was ready to sell because of its low real estate value. The workshop started soon. The nearby area had started developing with new housing, which gave him his first contracts for grills in the new apartments. His partner who was working in another workshop had managed to get 3 workers who were ready to work at a higher wage. With the increase in the number of

In the next section, through a brief description of the changing production / consumption patterns and



landscape of the city, I will aim to construct the context for imagining the contemporary city as a city of entrepreneur agents. I have further identified four types of agents that are a product of the new systems of production and consumption. These are the agents facilitating cheap production, agents involved in quality consumption, agents providing facilities for other agents and trading crises and agents involved in knowledge brokerage to build capacity of new labour and agents. These four sets of agents and their entrepreneurships are significantly shaping the landscapes of the new economy of the city. The proposed project aims at examining the nature of this new entrepreneurship.

The new entrepreneurship has a new history, new requirements, new structures and new methods of operating and perhaps requires new methods for conceptualisation,

apartments, they were able to get a large number of jobs over a small time. Over a period of time they developed contacts with contractors who now hire them for work such as fencing, compound gates, grills, small wrought iron furniture for interior works etc. all over the city. Further, they sell the scrap metal to scrap yard merchants in Goregaon, Dharavi and Vikroli. Today the workshop has 10 people working where 5 are experts and others are younger boys from the nearby slums who are helpers, who would eventually get trained to become experts themselves.

#### **A Baker**

After completing a course in catering at SNDT University, she specialised in craft bakery and confectionaries from Sophia College. Her father runs a well-known bakery in their neighbourhood, which is an upper middle class area in the western suburbs. He bought her some equipment like an oven, a beater etc. for her to experiment at home. The family was quite well to do and could afford such experiments. On one occasion, she baked some cakes for a society function. Soon, she was asked to bake some cakes for birthday parties and marriage anniversaries in the building. On the insistence of her mother, she decided to advertise her cakes. Her father printed her some leaflets, which she circulated through the local newspaper distribution network. The word also spread around through friends, relatives and neighbours. She started getting calls for small orders through her networks. Soon she got busy and had to put in an average of four to eight hours, baking at least two cakes per day. The orders expanded. Her busiest periods are during Christmas when she has to deliver some eight orders per day. During this time she works round the clock. She makes a profit of about fifteen thousand rupees per month and says that her business is growing with more number of people coming to her from distant places. She believes that while there are competitors like Birdy's by Taj and others in the area, people prefer to come to her, as they prefer home-made products these days.

#### **A Home Based Caterer**

A teacher at the Besant Montessary School was approached by her neighbour, who took voluntary retirement from her bank (Bank of India) in June 2003, to start a side-business in catering. The teacher agreed with the proposal. They spread the word amongst acquaintances and friends and got their first order for a birthday party at one of the branches of the Bank of India. They decided upon a menu that fitted into the budget and bought all the raw materials required from Apna Bazaar. Since then they have acquired several orders. For non-vegetarian items they go to the Versova wholesale meat market at 9.00 a.m. to get fresh goods and a competitive price. They share the expenses and also the work between their own kitchens. The remuneration is kept aside in one of their houses and is used for the next order. If a big order has been placed and a lump sum of about Rs. 10,000/- Rs. 20,000 is received, then they share it amongst themselves. They have hired a maid to help with the cutting of vegetables, meat, cleaning of utensils and other odd jobs. They have purchased a few large vessels and storage cans for larger orders from the wholesale market at Andheri station. They restrict their purchases to a minimum for they do not own a separate space for storage and have to use their own homes for the same. If there are leftovers of the raw materials, then they keep it aside for the next order or share it amongst themselves before the goods perish. Over a period of time they have procured all kinds of orders for parties, occasional home food – traditional Maharashtrian style, pooja food for priests, ice creams, day-to-day food for large marriage parties, etc. They plan the work such that a lot of preparatory jobs are done the previous days and only the final cooking is done fresh. They generally charge double the

which need to move beyond the convenient bracket of “Small and Medium Enterprises” that rely on hard data like initial capital, type and quantity of production, number of employees, square meter area for operation, annual turnover, amount of water and electricity, etc. The new method needs to perhaps investigate into many more soft areas like conditions of establishment and entry point into the enterprise, methods of acquiring finances and other resources, security of the entrepreneur, conditions and value of the labour, type of networks, strategies and tactics for sustenance, types of negotiations, etc. to be able to grasp the details of the new economy.

amount spent on raw materials to balance out for gas, travel for shopping, etc. They also charge extra if the items include ghee or if the items consume more gas.

#### **A Data Entry Person**

She divorced her husband after he entered into an extra martial affair and started living in a rented house with her two children. She was informed by one of her friends about the new jobs of data entry that had flooded the Indian shores from abroad, especially America. Many organizations in America needed to enter raw data in specific formats, which involved large labour costs in their own country. With the proliferation of computer education and the Internet in India, these jobs were now being transported here because of English language skills the country possessed and the cheap labour available here. She visited a data entry division in Andheri. She was informed about the pay scales and the hierarchies she could climb up to in this division<sup>9</sup>. All she needed was a computer and a moderate Internet connection. She then started at the bottom rung of the data entry scenario. She was paid a starting salary of Rs. 5000 per month. Her routine included receiving raw data from her higher-up and entering the data and passing it back on to the higher-up. There were penalties for mistakes. Mistakes exceeding a stipulated amount would result in no payment for that month. Thus strict quality norms were adhered to. Slowly she moved up the hierarchy of data entry persons as her convent education ensured a minimum error entry. Over time her salary increased from Rs. 5000 to Rs. 40,000 per month. Though some of the rules of the Data Entry operation insisted that people should take up this work as individuals and not increase the size of their personal operations, she invested in more computers. She bought the garage space in her society. She hired more people to take up the data entry work. She now became a proprietor of this parallel Data Entry organization. She could afford to send her children to the best schools in the city – the so-called international schools with exorbitant fees. One of her children is studying to be a radio jockey and the other computer engineering in one of the private colleges in the city. Both plan to go to the US for further education.

#### **A Skilled Labour Contractor**

A friend graduated with a degree from the University of Mumbai in 1994 and started looking for jobs. She would attend an interview for a secretary, or join some classes that guarantee an airhostesses job, or learn typing and basic computers, or even try some cooking classes. While the family's ambitions remained restricted to getting her married, she struggled to get a job where she could get some money for the father-less family. Finally she started taking tuitions for small children in the neighbourhood. As two years passed, the family was getting desperate to get her married. Meanwhile she fell in love with a man from a different community and they got married against the wishes of her family. The following year they had a daughter and the man went to the Gulf. When he came back he was tested HIV positive. My friend divorced her husband and came back to her family with the daughter. She again started her tuitions. After a couple of years she realised that her tuitions would not be enough to raise her daughter. She started to look for new jobs. It was the year 2000, and the BPOs were settling in India, as there was a large labour surplus that could speak and write English. My friend started looking for a job with the some BPO companies, but could not get through because of her accent. A neighbour asked her to contact a man who was arranging jobs for a number of people. She contacted this man – he was a skilled labour contractor providing services to the corporate sector. By this time the contractual labour policy that allowed people to be hired on contracts was already in

place. He placed her with the Airtel as data entry personnel with a salary of Rs. 2500 per month. She learnt that Airtel did not want any unionisation of staff and wanted freedom in hiring and firing staff and this contractor was performing very well. Soon there was a gossip in the department that the contractor was earning Rs 2500 on every personnel he had provided and the actual salary of every data entry person was Rs. 5000. People who tried to raise this issue were sacked from their jobs. Most of the employees in the department were in a similar situation as my friend – they were in serious need of a job. There was one girl who had recently lost her father; another was a young girl living in a slum whose mother was an old household maid; another had an unemployed father; another had recently come to Mumbai and was living with her relatives, etc. Most of them came in touch with the contractor through some neighbourhood or family links. Some of them had contacted the contractor directly after seeing an ad on a railway platform wall, which said: ‘URGENTLY NEED MALE AND FEMALE PERSONS FOR OFFICE WORK. ATTRACTIVE SALARY IS ASSURED. PLEASE CALL 9820912744’. Such ads could be seen everywhere in the city, on railway platforms, inside train compartments, in buses, on trees and walls on the streets etc. Sometimes these are even distributed along with newspapers. I tried calling several of them and found similar offers between Rs. 2000 and 4000 for eight hours per day, for six days a week. Sometimes, there were contractors who were ready to give work on task basis that one could take home. The payment here was on unit of work completed. I found several kinds of labour demands, from making papad and achar to entering hard data into a soft format.

#### **A BPO Worker**

My friend worked with Airtel for six months for Rs. 2500 per month as a data entry person. She then applied to a BPO: Intelenet that was close to her house. In the same month, Intelenet was taken over by the Housing Finance Institution, HDFC that wanted to diversify its activities. Incidentally, Intelenet had a large work order to become a back office for some American Credit Card company, and required staff that could handle such work. The accent for this job did not matter, and with six months experience at Air Tel, my friend got appointed for this job with a salary of Rupees 10,100 per month. This was her highest monthly income so far. Her working hours and holidays were adapted to the other continent and she would go to work at strange hours. Though she stayed very close to her office, an office vehicle would pick her up everyday. There were also several corporate office behavioural patterns that she was new to – there were parties at five star hotels, there were special days when everyone had to do something strange like wear a red dress, etc. Moreover, she was getting to know a lot about American Credit Card Holders and their problems: there were people who had got credit cards from their spouses and were now divorced and nobody was ready to pay the bills! I think she had started enjoying her job and the office environment. There were several incidents she would narrate: about a colleague’s suicide attempt, about a fire in the office, about some foreigners visiting her office and examining their work and then visiting fashion street to buy cheap clothes. Then came some cost cutting measures by the company. They changed the office timings to accommodate the possibility of workers to be able to get the last trains (of the day) and stopped door-to-door escort service. Now the employees had to assemble at some railway station and then they would be picked up from there. This measure did not disturb my friend’s schedule as she lived very close to the company office. But it put a lot of scepticism in the minds of a lot of her colleagues who used to otherwise think that the BPOs were the best things to happen to employment. People who had real problems of travelling during odd hours started complaining.

This phase of the project undertakes a documentation of forty such cases of entrepreneurship written as

stories. This paper is not an empirically argued paper as it would be impossible to do that for the task undertaken. Rather, it aims at exploring the different aspects of the current urbanism through writing stories of several individuals. These stories present several complexities of the city that the empirical argument would have otherwise missed. The stories are written by many people and are quite voyeuristic in nature. Quite often, they are written without the knowledge of the subject. While this was one of the reasons why no names are mentioned in the paper, the other reason was that the names themselves gave an intriguing pattern in caste and religious structures that I did not want to pursue in the current work.

When the complaints grew out of proportion, the company sacked a number of employees. The company could afford this with a large labour market in the city, with skilled people, just waiting for any job they could get. By now it has been four years since my friend joined Intelenet. She does not find the job very secure and has decided to enter into a joint venture with a friend. They have both decided to buy a TATA Sumo pick-up car on a loan. Their plan is to rent this car to Intelenet on a contractual basis for Rs. 45000 per month. Since they have been working within Intelenet for some time now, they have established very good relations with the officers who deal with staff transportation. It was on the advice of one of the officers that they decided to take up this venture. Their mathematics is very simple: Rs. 4000 for the driver, Rs. 10000 for the fuel, Rs. 8000 for maintenance and Rs. 4000 for the loan. They would still save about Rs. 19000. They further plan to invest this in buying another car within a year.

### **An LIC Agent**

Born in a fishing community in Katpadi, Karnataka, he left home at the age of nine and came to Mumbai (1948). A friend working in Times Of India got him a job there with a monthly salary of Rs. 165. His job included delivery of around 125 letters every day to offices in and around Ballard Pier. He went to a night school in the Fort Area from 6.30 p.m. to 9.30 p.m and passed SSC examination in 1954. He was then promoted and now drew a salary of Rs. 350 per month. Soon he joined Siddharth College. He slept in the office premises after it closed at 10.00 p.m. The security guard allowed him to sleep here in return for Rs 2 per month. There was a caterer nearby who made two meals and prepared tea and refreshments for workingmen at Rs. 35 per month. He had an arrangement with a laundryman who would wash his clothes once a week. He also sent Rs. 10 every month to his family back home. The senior clerk in the office offered him a house at Sandhurst Road with a deposit of Rs. 750 and Rs.9 per month as rent. He bought the house later at a pagdi<sup>10</sup> of Rs. 7000 through several borrowings – Rs. 3000 from an uncle in Kuwait, Rs. 3000 by a loan from his office and remaining Rs. 1000 from the Mogaveera Fund<sup>11</sup> of which he was a member. The house was a 20 X 12 ft. room in a chawl on the 4<sup>th</sup> floor of the building. It had a mori<sup>12</sup> with a water connection and a common toilet for 10 such rooms. He got married in 1965 and in 1972, he applied to a housing society in Mahalaxmi, which had 240 houses built and a relative helped in release of a loan through Syndicate Housing Finance. He bought the house for Rs. 8,000. He also sold his Sandhurst Road house at Rs. 10,000 later. A colleague suggested him to take up a part time job at the Life Insurance Corporation (LIC). He took it up and got the entire Times of India office insured under the Salary Savings Scheme. He also sold about 150 life insurance policies. The Officer of the Corporation conducted competitions amongst the agents and had them awarded by dignitaries from the Development Office. In the 2<sup>nd</sup>, 3<sup>rd</sup> year, he got promoted as the assistant branch manager managing a business of 3.5 lakhs per year. He visited other banks and offices during their lunchtime and would pay the in-charge a commission to get the policies sold in their offices. He had started this in his wife's name, but as the taxes increased due to high income, he started an agency in his own name. He visited other bigger insurance agencies, and collected their leaflets and copied their strategies – making booklets on summaries of all policies and their advantages, letterhead formats, etc. He gradually got upgraded as the Branch Manager Club member and then the Zone Manager Club Member and then the Chairman Club Member which are statuses allotted to agents having completed a certain benchmark of lives insured, sums issued, premium amounts, etc. He later purchased land at Udipi and built a 2000

sq. ft. house worth 18 lakhs with a loan from LIC and his brother. As the taxes became heavier, he started one more agency in his daughter's name, who has become the Divisional Manager Club Member, while he himself got upgraded to a MDRT (Million Dollar Round Table – is a group consisting of insurance agents across the world). Since the last 10-12 years he has installed computers in his office and has hired staff to handle all the computer work and his daughter oversees their work. He has over 5000 clients today under the salary savings scheme throughout Mumbai. He travels with a three-route pass by train. He oversees personally the daily record of collecting premiums and sends letters by courier service – he has signed a contract with the Vichare Courier Service<sup>13</sup> to despatch 10 -15 letters per day.

#### **A Real Estate Agent**

With the rise in the construction industry and availability of easy finance, one breed of agents showed a big increase in numbers. This was a breed of real estate agents. One estate agent confirmed that while there were agents that have existed in the city since several decades, the new real estate agents would come from any section of the society – unemployed youngsters, office goers needing additional money, or even retired persons. This estate agent worked as a sales officer for Glaxo and retired in 2002 at the age of sixty. Some years before retirement, he got the idea of becoming a real estate agent, as it required no investment and he had seen some friends who were estate agents doing very well. He bought himself a handbook for Rs. 400/- to learn about the various procedures involved including registrations, stamp duty, etc. He started contacting real estate agents, friends, and other relevant people to spread the word about his newly acquired status of a self-employed real estate agent and to learn about the property rates, market fluctuations apart from the technicalities. He soon sold a bungalow. A friend approached him with an interest to buy a house. After acquiring the budgetary details and the other requirements i.e. a 5-6 BHK bungalow in JVPD Scheme, he contacted various Estate Agents in JVPD Scheme who showed him various properties and on selection of a property, the deal was initiated<sup>14</sup>. Since there are so many real estate agents<sup>15</sup> in the market, it becomes imperative to establish and maintain as many networks as possible through circle of friends and acquaintances, and other real estate agents. He even travels to New Bombay if there is a good project and simultaneously meets the local estate agents, exchanges cards and develops a professional relation. He has been able to maintain such networks right from Colaba to Borivali to V.T. to Thane. He has even sold a project for a friend in Poona. He doesn't own a vehicle and mostly travels by local train. A good service includes negotiating for a good deal for the client, the legal paperwork; follow up after sale of the property, ensuring possession of the property, etc<sup>16</sup>. For all the paper work, he goes to an office in Bandra that only produces stamp duty and registration papers. They prepare all the necessary papers along with three copies at an average of Rs. 5,500/- to Rs. 8,000/-. A lawyer would charge Rs. 20,000/- for the same work. He does not operate through an office and does not have any staff. He uses a cell phone to do most of his networking and travels by train as and when required. He doesn't refer to the newspapers for realty rates because there is always a variation of 20 – 30%. He gets all his market information from other agents with whom he shares a good rapport.

The stories are not written for any comparison. Hence, there may be no comparative frameworks for the stories

#### **A Multimedia Projector Maintenance Agent**

In the mid 1990s, Videocon entered into an agreement with Toshiba, Japan to market the new multimedia projectors in India. It was a time when the Indian industries – small and big were all entering into the competition and

from which one could evolve a pattern. Rather, individual storywriters were free to explore the area that they would find interesting with the specific case. Hence one may find that while one story focuses on the networks related, some others focus on physical environment and still other focus on certain macro-environments. As this is a preliminary stage of a larger project, the stories are intended to reflect on as many varied characteristics as possible.

marketing products required high sophistication. This sophistication in marketing brought in the age of Power Point Presentations with a simultaneous requirement for equipments that could handle these presentations. The multimedia projectors in the market were expensive. We, in the Institute for Architecture, had an experience where we smuggled a four lakh worth machine from New Bombay into Mumbai to avoid an Octroi Tax of about thirty thousand rupees. It was the first time I met this man in his mid thirties who came to demonstrate the use of the machine. He was one of the twenty-two employees from Videocon who went to Japan for a training programme in marketing, maintaining and servicing the multimedia projector. After coming back, he visited several institutions and corporate offices to market these products. He was able to sell some 26 projectors in the first six months. Since most clients were Institutions and Corporations, where many people handled the projector, the bulbs of these projectors invariably got damaged. These bulbs being extremely expensive, the clients started complaining. Though at that time several agents were marketing cheaper bulbs, Videocon agents were forced to use the expensive Toshiba-made bulbs due to the agreement between Videocon and Toshiba. Until 1998, the small sized, portable Toshiba multimedia projectors had competition only from the other smuggled brands. But soon, several other companies came into the Indian market. Several small maintenance agencies also started business using smuggled spare parts that were also cheaper. Toshiba projectors did not stand a chance with other projectors, as they were not only highly priced, but the company-provided maintenance was also expensive. As the demand for the Toshiba projectors started decreasing, the relationship between Toshiba and Videocon also severed, and Videocon stopped marketing and servicing Toshiba projectors in late 2000. I met the maintenance agent again in 2002, when we made a phone call to him on his mobile phone to repair our multimedia projector at the institution. He told me that he was no longer a Videocon employee, but would come and repair our projector. After the Videocon-Toshiba break up, he found himself shifting to another wing of Videocon that dealt with Televisions. There was also a cut in his perks. He decided to start an agency with another employee to service the projectors as they were both receiving a number of calls for projector repair. They decided to use cheaper spare parts and provide service at half the price that Videocon gave. They both started marketing their agency by visiting various institutions and corporate offices offering their services. In mid 2001 both of them left their jobs at Videocon. They operated from their houses and had to cut costs in all sectors, as they did not have the cushion of Videocon reimbursing their travel and food. Moreover, travelling within the city increased, as they not only had to visit the clients, but also spare part dealers. The mobile phone bills also increased steeply. But they realised that the demand was very high for this specialised service. The security of a sustained salary not being there anymore, money came in sporadically. They started getting used to borrowing and credits. Within six or seven months, things started stabilising and contracts with institutions and corporates started getting finalised and they soon found that they were unable to handle the volume of jobs themselves. In early 2003, they rented a small room in Vikroli in a slum as their workshop cum office and hired two persons through their informal contacts. These boys were college dropouts and were informally trained in computer hardware. With the boys also having knowledge of computer hardware, the group decided to extend their agency into offering services in computer maintainance. They also started selling assembled computers. The group soon hired four more persons and now the enterprise consisted of eight persons. While the boys would take care of the computer wing, the two partners would take care of servicing multimedia projectors. One of the

employees is hired to run errands for the enterprise as several trips are required not only to gather and handover products and spare parts; but also deliver invoices and collect cheques. They are now in need of a larger space and are contemplating on whether to buy it with a loan or to rent it. With cheap and easy loans, the buying option seems better as this would be a fixed asset. They have also hired a chartered accountant not only to maintain accounts and pay their taxes, but also to help them with acquiring a loan.

#### **A Garment Trader**

She worked as a senior accountant with Mafco and travelled about 35 kms everyday by train to her place of work in south Mumbai. She was part of a large group of regular travellers in the first class compartment who also determined priority in 'seating' in an overcrowded train. She used to visit garment and textile exhibitions regularly that were organised across the city at different times of the year. At one such exhibition she came across a garment shop owner who was based in Indore, but had no connections in Mumbai. Highly impressed with his stock, she decided to explore the idea of venturing into textile retail. They struck a deal where she would buy his material at a reasonable price and sell it further with a profit. She would show the ready designs to her travelling friends who were her primary clients and then place orders based on the demand. The pieces ranged from Rs. 150 to Rs. 400 for salwar kameezes and Rs. 1000 onwards for sarees. As she was getting used to this process, she started looking for other traders from other parts of India in different exhibitions. She made deals with traders from Bhuj, Ahmedabad, Jaipur, and Lukhnow. Her business was growing and in 2000 she decided to leave her job and open a boutique. She was also offered VRS (Voluntary Retirement Scheme) by her company, which meant that she would get a large amount of money. She left the job and invested the amount on buying a small shop in the newly developing area in the Western Suburbs. The remaining amount was mobilised through a loan that her husband took using his salary slip. The shop started and she got a reasonable response as the demand for 'ethnic goods' in the city was growing. Since she had made good contacts with all her suppliers across India, she could get material from them on bulk and pay them as the sales were completed. She also started including other handicrafts in her shop, which she would gather from her continuing exhibition visits. She now thinks that she has invested in a wrong place as a large shopping mall has come up along the street and people prefer to visit the mall directly and not frequent the street. She wants to sell this shop and buy a place within a mall.

## **AN EMERGING**

### **STRUCTURE:**

#### **The City Of Entrepreneur**

#### **Agents**

Contemporary reconfigurations of the production pattern are most evident when one finds classified planning documents

#### **A Vegetable Vendor**

One of the characteristics of the entrepreneurs is that they not only work in the interstitial spaces and gaps that get created through the difference between a cultural hangover and the developing landscape, but also undergo a tremendous improvisation of their business processes. This becomes evident in the case of a vegetable vendor who is able to survive in one of the richest neighbourhoods in the city where the shopping malls have dominated with cheaper commodities. This vendor says that he is able to sell vegetables at a higher profit than before because he is able to give three additional facilities: firstly he gives a house-to-house service, which the families value more these days as they do not have the time and depend on their servants to do shopping for grocery and vegetables. The house-to-house service ensures a satisfaction amongst the customers that they have themselves bought the commodities. Secondly, he gets newer types of vegetables that are more fashionable in today's markets. He says that there is a demand for red, yellow capsicum, mushrooms, broccoli,

of the government or cheques of a multinational bank being produced in a neighbourhood slum<sup>3</sup>. While such examples raise questions on government, multinational, and the informal sector, they foreground a significant characteristic of the contemporary urban condition – the new entrepreneurship that is rapidly growing in the city. The intention of this paper is towards beginning a discussion to examine the nature of new entrepreneurship.

baby corn, baby potatoes, etc. This has helped in increasing his clientele. The third facility, he is very proud of is that he is able to provide fresh vegetables. He is not threatened with supermarkets which sell cheaper and well packaged goods, for he thinks nothing can compete with day-to-day fresh vegetables and fruits. This vegetable vendor came to Mumbai in 1989 from *Mauul* taluka in Pune and worked with his father's friend for two and half years only for food and a place to live. Every morning, he would go from Bandra (where he stayed) by local train to the wholesale market in Dadar for vegetables and Byculla for fruits and then travel back to set up shop in a residential locality in the suburbs during mornings and in the afternoons he would vend vegetables door-to-door. In 1993, he got married and decided to start his own business. He did not have a shop and simply started door-to-door vending in the same area that he would vend earlier. While the other vegetable vendors from UP who set up 'permanent' shops resisted his door-to-door vending, his customers supported him and warned them to keep away<sup>17</sup>. He had become an anchor for the newcomers from his hometown and thus very popular. BJP approached him to join the party and he has been affiliated to the party ever since. In 1997, he bought a double-storied house (each storey – 7 x 14 sq. ft.) in a slum at Rs. 1,40,000. The house, however, was built in 1993, and he managed to get a ration card of 1993 through his party contacts. This makes him eligible for a free house under the Slum Rehabilitation Programme<sup>18</sup>. He has now diversified his activities and has recently, bought two cars on loan from Apeejay Finance and hired them to courier companies<sup>19</sup>. He also organises a Chit fund service. He says that the mobile phone has been a boon to his activities and uses a Nokia 3310 with an Orange (billing) connection<sup>20</sup> that has helped increase his efficiency in multi-tasking of vending vegetables, maintaining his vans and his party work.

#### **An Interior Designer**

After his two-year part time diploma course in interior design, he worked as a design consultant for a company called Krital Industries in Matunga which specialised in plastic furniture. Later he decided to start his own enterprise along with a partner (who was a family friend, client and worked in London). The enterprise was called 'Nnivas Kitchens' and was started in August 2003 with an office cum shop in Bandra and a rented factory in an industrial gala at Vile Parle. While the office has three interior designers with salaries of about Rs. 7000 per month, the factory has around 20 workers. All the design and drawing work takes place in the office and execution of the furniture in the factory. The office also works with several associates. This is an important way of organisation in small professional services. Most of the associates are friends who take a percentage of approx. 15-25 % of the project fee. Having many associates ensures sharing of workload and also more projects and more networking. Most of the associates do not have their own offices - they operate from home. Other actors involved are suppliers of materials (natural wood, stainless steel accessories for kitchens, etc). The networking is done with the help of advertisements, interviews with magazines like Home Review/House Layout and exhibitions in India and abroad. The interviews with magazines usually take place at the exhibition venues. As for advertisements in the newspaper there are ad-agencies that regularly approach them for putting up the ads. An 8x5 cm. advertisement in the Bombay Times would cost about Rs.10000 and almost double the amount for an ad space of 8x10 cm. He advertises the firm as the first enterprise that designs, manufactures and supplies Plastic modular kitchens in Mumbai with all the designs customized and no standard details. The average annual turnover of a firm is about Rs. 50 lakh and almost 20-30% of the earnings go in paying taxes



(service tax, VAT, Sign Board Tax, maintenance tax, etc). Two Chartered Accountants work for the firm to manage the accounts. The business has doubled since its inception. Salaries of employees have gone up by 50% and responsibilities have increased. The aspiration of the partners is to have atleast 5 branches in the next two years. The Indian partner holidays on Mondays as the shop has to work on a Sunday, and a typical holiday involves a long enjoyable drive to Lonavala or any close place outside Mumbai.

**An Adventure Sports Organiser**

After graduating as a bio-medical engineer he shuffled some jobs with engineering firms and finally attended a full time management course, as bio-medical engineering did not have a good career scope. Later he joined some advertising agencies and soon got fed up of the routine and decided not to take up any jobs more. While he had access to Internet on his corporate jobs, he had started research on treks and travels and had decided to start an adventure sports agency. He wanted to target urban professionals who he knew wanted to spend their weekends and longer holidays in places other than Matheran, Lonavala, and Goa. He travelled extensively on reconnaissance trips to North India looking for ideal camp sites and places. He travelled to Delhi, Hrishikesh, Sikkim, the Himalayas, Bandhavgarh creating networks for food, accommodation, local and regional transportation, manpower, market information, etc. He travelled mostly with his savings and in the second, third years with borrowings from his wife who was a Media Planner with an Advertising Agency. In 1998, he started smaller adventure treks to the Western Ghats. His clientele mostly included corporate contacts through his wife by word-of-mouth and internal corporate mailing lists sourced by his wife. In 1999, he started his own firm, Odati Adventures from his father’s rented office (1.2 m x 2.2 m) in South Mumbai, from where his father formally practiced Law. He has hired a boy to run errands, and another person to lead treks and manage purchases. His first big trip was with his wife’s friends whom he took for a Tiger Safari to Bandhavgarh, in UP. His investment into the business implied purchase of outdoor equipment like tents, sleeping bags and office equipment like computers, etc. His outdoor activities, esp. rock climbing and waterfall rappelling became very popular with high-end corporate executives and large family groups. So he decided to invest more into outdoor equipment<sup>21</sup> required for rock climbing and waterfall rappelling. For smaller trips within the state, he hired private cars depending upon the size of the group and had bad experiences in the absence of bills, no paperwork hence no accountability, unpunctuality, etc. He has now tied up with New Jolly Tours & Transport Services (contacted through Yellow Pages) and pays a premium instead of a discount to ensure regular and better services for his clients ‘who will pay a little more, but not compromise on quality.’ He however dislikes entertaining the Corporate Offices, even though the pay<sup>22</sup> is good, because although the itinerary for the camps organised by Companies for their employees suggests outdoor locations, they do not imply outdoor adventures/activities and more often than not are employee-evaluation procedures in disguise of a Fun Trip. In 2004, Standard Chartered bank was going to launch ‘Manhattan’ (a new credit card in India) and wanted an association with a Travel and Adventure Club, which would organise adventure travel as an additional service to its clients. Since our tour agent knew an officer in the company, he got the association. This proved to be a marketing advantage where his clientele increased – they paid him directly. As a marketing strategy, he invested heavily into gadgetry and high-end technology like a 2-way radio, Global Positioning System, and plenty of books. He realised that his clients were becoming extremely ‘brand and knowledge conscious’ and wanting

**Decentralised Means Of Production and the “Cheap” Production Agents**

The global demand for cheaper markets of material and labour along with several responding post-liberalisation policies have seemingly contributed to the reconfiguration of the

production pattern. The Deindustrialisation Policy articulated in the State Regional Plan, the Central Government's disinvestment and foreign investment policy, the Contract Labour Policy and several other policies aimed at opening up of the commodity and labour markets have all substantially rendered this reconfiguration.

The Formal industrial sector in the city had been able to establish an amount of security amongst the urban labour. However, the Formal industry underwent a systematic dismantling since the eve of liberalisation. The State's Regional Plan that proposed moving the heavy industry outside the city further supported this dismantling. Foreign investments entered the city specifically because the labour had become unthreatening as well as cheap. In this new system of production, the security of the labour did not acquire any

to be part of 'sophisticated' processes. His future plans include expansion into unique activities (like Heritage Cycling to Goa, Jeep camping, mountain expeditions, etc) and investment in safety equipment as per international norms to be able to target clientele from European markets.

#### **A Health Consultant**

She completed her Bachelors in Home Science with Honours in Food and Nutrition and joined a gymnasium 'Fitness Trends' as their chief dietician for a salary of Rs. 5000/- per month. After six months, she left for the US and joined the Culinary Institute to study Food Technology and Hotel Management – both part-time courses. The courses were expensive but she took them as she thought that a double degree from the U.S. would boost her career. Alongside, her cousin asked her to join his business of selling Organic Food. She helped him to set up a *Smoothie* bar (*smoothie* – a mixture, in the right proportion, of fruit, yogurt and ice). When she returned to Mumbai after two years, she noticed that the 'rage of health and good living' had crept into Mumbai as well and wanted to set up *smoothie* bars close to gymnasias where she would design *smoothies* that could replenish the body or design them as meals for a low cal healthy diet. She approached Talwalkars and set up a juice bar for them in Thane. Talwalkars undertook many more activities along with running fitness programmes to achieve their turnover targets<sup>23</sup>. The juices were initially made popular by routing them via the in-house diet consultant who would recommend 'health juices' to the clients as part of their diet. She worked in Talwalkars for 9 months and later joined a new firm called 'Amoretto's' in Delhi. She was hired as a 'Beverage Designer'. She also struck very competitive deals for their bulk purchase with milk companies like Nestle, Gagan and other manufacturing companies at a B-to-B (Business to Business) Food Fair called Aahar which is organised annually in Delhi and Mumbai. She also got a lot of other contacts through the Internet and the Hammer Book, which is like the Yellow Pages of the Hotel Industry in India. Within a year, she quit and came back to Mumbai to get married and joined Mocha, Mumbai, as a Beverage Designer. She designed mixtures called 'magic ingredients' which were then assembled at the outlets. Along side she was toying with the idea of opening a health spa that would provide not only diet counselling but also beauty treatment. She took help from a friend who had worked at premier weight loss institutions. She bought beauty equipment (like laser machines for treating skin diseases, pimples, etc), cosmetics and lots of books. She signed up for certificate courses on Massage Therapy, Acupressure, and Aroma Therapy at one of the sprawling beauty institutes in Khar, which teach these courses in a single day. She spent about Rs. 12,000/- in printing brochures/pamphlets, which she requested the local newspaper vendor to circulate in the neighbourhood. She also sent emails to all her friends and relatives. She advertised her 'Rejuvenation Clinic' as a personal attention service that offers privacy (i.e. one client at a time) and that is open in the early mornings and late evenings so that working women have access. She has hired two girls on a daily-wage basis, who come between 7.00 a.m. and 11.00 a.m. at a day salary of Rs. 100/-. She also has hired a full time clinic manager whom she trained for a month. She made 15 clients in the first month itself which included not only working women, but also high-end clients like celebrity wives, etc. who prefer personalised attention. She charges Rs. 1000/- to Rs. 1500/- for a basic beauty regime, and currently manages about 12 regular clients and some walk-ins. In six months, she hopes to manage 30 clients with each client per day and other walk-ins, which would fetch about Rs. 50,000/- per month. This sector shows another character: The brands get generated through individual persons names and not products. Products are generally varied and customised for

institutionalisation. The labour was left with no choice, but to fend for itself in such an environment. They were forced to become entrepreneurs supporting the new production systems. On the other hand, the seeming opportunity of enterprise is actually a necessity of the new economic order for cheap production. Other kinds of agents scavenge on the unsustainable bi-products that this new economic order creates.

The owning of the means of production no longer remains centralised with a single owner. Commodity production seems to have left the assembly line within a single factory space and shifted to multiple production units located around the globe. All links of the classical assembly line have been opened up for competition without the fear of resistance from organised labour. On the other hand, labourers compete with each

clients. Nalini Yasmin (hair dressing), Shahnaz Hussein (herbal cosmetics), Dr. Batra's (weight loss), Anjali Mukherjee (health food) etc. have all become important brands in the industry known for the service. This is perhaps the way in which specialisation and local innovation comes back in this economy and overlaps with standardisation and corporatisation.

#### **A Network Sales Agent**

In the competition for selling, one of the aggressive and attractive strategies adopted is of chain marketing that uses local networks. A friend introduced a retired man to Modicare. The friend explained that Modicare is company set up in 1996 that has been manufacturing cosmetics, soaps and other products for household uses. The company uses the strategy of network marketing through individual sellers, thus eliminating the retailer and the distributor completely, (who otherwise would have take up 30% of the profits). It works on the principle that one agent will create more agents. For every sale, the buyer becomes an agent who can further sell the product. And for every sale, the company gives the agent 10% of the selling price. Also, once such an agent ascends in the ladder, the agent does not have to sell anymore but will earn merely on the sales by other agents, and also receive a royalty every month which can go upto a lakh rupees. As a bonus, the company also arranges trips abroad to achievers and invitations to glamorous local events. There are annual meets held where the company issues, feedback, etc. are discussed. As a sales agent, one can operate from the house or office without having to set up any other kind of infrastructure. Initially, an amount of Rs. 5000/- needs to be invested in the Modicare kit that includes all the samples of the products. The friend also told the old man that he has himself used the products and the old man should be assured with the quality. Also, the company has employed a policy of returning the entire cost on unsatisfactory results even after the product is used 25%. The retired man being attracted to the idea of such a benevolent company and decided to spend the first Rs. 5000 to buy the Modicare kit. However, he has not been able to sell most of the items and now has lost interest. The strategy did not seem to work after the initial hype for this man showing that local networks have a saturation point for marketing. Everyone he was contacting was either involved or had known of some chain-marketing scheme and did not want to invest on it anymore. Moreover, the products were priced higher to pay of all the agents who had replaced the distributor and the retailer.

#### **A Homeopath**

Her ambition like most people of her age was to go into mainstream allopathic education but was very dejected when her twelfth standard score was not enough to get her into an allopathic medical college. That is when she turned to homeopathy, which accepted students at a slightly lower score. As the course progressed she developed an interest in the discipline. After graduating in 1991, she wished to open her own clinic. With the high real estate prices she did not have enough money to either buy or rent a clinic space. She asked her maid, who had been with the family for more than 20 years, if she could use her house in the slum. The maid gladly agreed at a rent of Rs. 400 per month for use of her space for 3 hours in the evening. The maid's house comprised of 2 rooms; one multipurpose room and one kitchen both overlooking a *nallah*. The family would start cleaning up the space as 4 p.m. approached. The family would move outdoors to make room for the clinic. They would arrange a table and 2 chairs, one for the doctor and one for the patient. Her practice picked up immediately. She got on an average of 8-10 patients per day. She charged her patients Rs. 10 per head and managed to save around Rs. 800-1000

other in this magnanimous competition. This competition has given birth to and nurtured the agents of production. Their job is to organise material and labour and give the cheapest possible bid in this competition. Franchises of large corporations nowadays are observed to facilitate outsourcing of their activities to smaller manufacturers. The reconfiguration of production has effectively removed the classical capitalist and the proletariat leaving the city as the city of agents.

The contemporary landscape of the city remains the largest witness to the city being taken over by agents. While on the one hand, the old industrial cadaver is waiting to change itself into multiplexes, call centres and shopping malls, the city on the other hand is characterised by overgrowing colonies of quiet labour. While these sweat shops could be seen within an industrial estate or even within a residential

after paying the rent and buying the required medicines. However a few months later she realized she needed some more training and decided to work with some doctors in her field. She did her training for one and a half years, after which she rented a space in a polyclinic in 1995. She had to pay a rent of Rs. 1000 per month. Practice was slow to start and she had to put together money to pay for her rent with a lot of effort. This was a time when her self-confidence was not high. Pressure was mounting from relatives for her to get married. This amounted to a stressful situation that did not allow her to concentrate on her work. She went through a mind numbing process of seeking a groom through the arranged-marriage procedures. These involved meeting sets of prospective grooms at the community club or visiting their homes. When none of the people she saw met her expectations, the pressure from relatives increased. She went into manic depression. She went through the process of attending free association sessions with the shrink to consuming anti depressants. Depression caused her to lose her confidence in her profession even more. She reported not being able to hear through her stethoscope and not being able to diagnose her patients. The problems were compounded when her parents, completely helpless in the entire situation, thinking they were only looking at their daughter's happiness and well-being, consulted some *pundits*. However six months into this state her parents pulled up their socks and decided to leave their daughter alone. This was a good decision as she put the process of finding a groom on the back burner and concentrated on her work. Her practice expanded with a large network of relatives and neighbours and spread by word of mouth to their friends and relatives. She then invested 25,000 rupees on a computer software called *Cara*, which classified her observations and short-listed drugs through inbuilt algorithms. This was a large sum for her at that time. The agency was taken up by one of her male doctor friends who had become a distributor of the software to supplement his meagre income as a doctor. During this time the family received news of a groom and she decided to meet the boy herself. The prospective groom shared her ideas and they met at his work place. After a couple more meetings decided to get married. Her income was not very high and she felt that she was not financially completely independent after marriage. This troubled her. At this time her father suffered from unstable angina. This was when one of her relatives introduced to her a Japanese product called Japan Life. This was a mattress, which had magnets in it. The magnetic waves generated by it were supposed to heal many illnesses like heart disease, diabetes, and other common ailments. The other angle for buying this mattress was chain marketing<sup>24</sup>. This proved to be a useful venture, but she soon realised that she was drifting away from her main discipline. What had started as a part-time job to make money, had become a full time obsession that left her very little time for her own work. She realized that she would have to choose between the two professions: her medical role and the sales job. She decided to quit the latter. She now concentrates on homeopathy and is glad she is giving it her full attention. She is an active member of the IIHP (Indian Institute of Homeopathic Physicians) and has helped organize and co-ordinate several conferences. She has started a study circle, which meets regularly at her home to discuss new developments in homeopathy. She is now getting ready to complete her post graduation.

#### **A Newspaper Retailer**

He came to Mumbai from Dhodegaon near Pune in 1971 and lived with his father in a chawl at Bora Bazar in South Mumbai. His father used to work in Gujarat Mill Store, a shop that sold bobbins, thread, etc. required for the then flourishing textile industry. Through a friend, he got a job with the Chief Agent of newspapers in Bombay. He worked as a retailer at Fort, in

apartment, the most poignant form of this is the slum, which houses a new industrial activity. The new industrial activity in the slum is significantly different from the earlier industrial activity. The slum earlier used to produce commodities that could be sold directly to the last consumer. Now we find the products of the slum fitting into to a larger production cycle. For example, Mumbai had a large informal soap industry. After liberalisation, the soap manufacturers could not compete with the multinational brands. They were not able to market their products or organise cheap labour and material. We find examples where these earlier soap manufacturers have shifted from production to wholesaling or retailing of multinational soap. On the other hand, productions of soap packaging materials are easy to be located in the slum. This has effectively terminated local innovation.

south Mumbai. At that time, he sold The Times of India, Economic Times, Navbharat Times, Illustrated Weekly, Madhuri, Newsweekly, Star & Style, Mirror, Dharmayug, Mayapuri, etc. When it started getting difficult to live in densely populated Bora bazaar, he decided to move to 7 Bungalows in 1976, where new residential buildings were beginning to come up. He set up his shop in a street corner next to a temple under a tree. Most of his on-the-spot customers were early morning visitors to the temple, as he had imagined. He began home delivery service soon after he set up shop and supplied newspapers and magazines to most of the residential apartments in 7 Bungalows, with extents of his territory decided mutually with other upcoming newspaper retailers. His earnings were always 25% of the cost of the newspaper or magazine. This was and is adjusted while buying the stock from the distributor itself. It's a day-to-day deal and the system does not include any facility for credit<sup>25</sup>. He has been selling newspapers and magazines in the same spot for over twenty years now. However, he doesn't own a license and has pays a BMC fine of Rs. 3000/- every time they confiscate his stock during the demolitions. He owns a *gumaasta* license, (for which he pays Rs. 600/- for three years) which records his shop in the BMC records, but it assures him no security of his shop. He also pays N.A. Tax (Land tax to the Tehsildar), which is about Rs. 300/- per annum and an income tax of about Rs. 3,000 per annum. He makes a sale of newspapers and magazines worth Rs. 3000/- per day, and with other outgoings included, he makes a net profit of about 10 %<sup>26</sup>. He has a staff of 12 boys, all of an average age of 20 years, who help him around with the newspaper delivery. He pays the part time boys (who deliver the newspapers in the morning) Rs. 300/- and Rs. 1800/- to two boys who have been hired on a permanent basis. He stays alone in a semi-pucca house in 'Sundarwadi Flower Chawl', in 7 Bungalows. According to him, the Times of India sells most because it is the age of small time traders in the city and the paper has more information for traders in the 'Classifieds'.

#### **A Transporter**

The sector of Market Research was growing very fast since the 1990s. A young man frustrated with the education system joined a market research organisation: Research International. The company shut down as the employer turned out to be fraud. He then joined the Indian Market Research Bureau for two years, which hired part timers and college students to conduct their field surveys. He rose to the position of a Supervisor for Corporate Studies, and earned 30% of the project fee. However, with the advent of international outsourcing, there was a requirement for computer literate and English speaking members in the research team. As he was not very good with computers as well as English, he did not see himself growing any further in this sector. While on one such project that involved 1000 interviewers of transporters, the idea of an inter-state transport business germinated. He started a business in transportation in 2002. His parents, pensioners in Central Bank of India and United India Insurance Company, made the down payment of Rs. 2 lakhs and lent two more lakhs for the registration. With the truck costing Rs. 12 lakhs, Kotak Mahindra bank loaned the remaining money and one of his business friends signed as the guarantor. Business needs took him to Goa and Karnataka, as the requirement of trucks was minimal in Mumbai – the supply was more than the demand. He had learnt that 4500 tons of coal required for Met Coke furnaces were required to be transported from Vasco to Hospet every day<sup>27</sup> and got involved with this. While staying in Goa with three other transporters, one friend suggested Nagpur as a prospective site for business. With parents aging in Mumbai, he decided to come back to Mumbai and work along the Nagpur – Mumbai route as the transport business would require him to be based in one of the two cargo

destinations. For two years now, he has been working as a sub-transporter<sup>28</sup> on the Nagpur – Mumbai route transporting metal balls of coils. He earns Rs. 15,000 per round and manages 3 rounds per month<sup>29</sup>. He feels that he's not been able to succeed in this business as he does not have enough cash rolling. He's currently looking for a loan of Rs. 8 lakhs and has not received any response from any bank. According to him the industry now is in a major low as the price of diesel has increased to Rs. 18 per litre while the transportation rates haven't moved above Rs. 650 per ton as there are more trucks than the demand. He has begun paying income tax from this year on, so that he becomes eligible for a loan.

**A Stationery Provider**

The industrial lands of Mumbai had indigenous land owning communities who along with undertaking white collared jobs in the British Administration also developed rental housing for the industrial labour. However, after independence the rent control act froze much of their earnings from rented apartments and the landlords found their property to be a burden. A son of a landlord acquired his father's job as a clerk after his father fell ill in early 1980s. This was the only means of real income for this landlord family. After six years the labour union called a strike for a hike in the wages. He joined the union and the struggle led to payment of worker's dues (he got Rs. 5000/- for his 6 year service). While working as a clerk he had begun a part time business in trading small items like shirt/pant cloth - pieces, small stationery, etc. He would buy material from Mangaldas Market in Crawford street and sell it to neighbours, friends etc. He began to get familiar with the market procedures. Through a friend he acquired know-how about book binding and also started taking orders for rubber stamps, etc. He had learnt that every department in the BMC (Brihan Mumbai Municipal Corporation) requires small stationary regularly that does not go through the tendering process, so he started taking orders for small stationery<sup>30</sup> through contacting officials at the BMC. A drafting-instruments manufacturer, who was also his relative, learnt of his growing networks and approached him for sales and marketing of his products in Mumbai. The earnings were low, so he took up a new job – as a printing press manager. In 6 years, his salary rose from Rs. 900 to only Rs. 2400. His part time business of supplying stationery continued. While visiting architects to supply sliders, he met an architect who was also the director of a school for architecture in Juhu. Pleased with the stationary supplied to his office, he appointed him to supply instruments for his students in the school. While doing so, he learnt that stationery was a huge requirement in the school. He contacted senior members in the school and the director agreed to let him set up a shop within school where he would provide subsidised stationery, and in return would not pay any rent. For the first month he took leave from his printing press job to make sure it was business enough and when sure, he left that job completely in 1998. For the first three years, he collected material from Abdul Rehman Street and came to the school. Now he has established networks with wholesale stationers across the city and for most of the items they send their own salesmen. International stationery companies like Staedtler, Mapped, Edding, etc. also contact him and offer him stationery at wholesale rates. He has hired an assistant for Rs. 2000 per month to go to the market and sit in the shop while he is not around. His problem is Finance, which he has not been able to generate due to the credit system in the school, which has stalled most of his money. He shares a good rapport with his suppliers, so he pays them as and when he gets paid. He has kept aside an outstanding sum of Rs. 30,000 that he rolls in case of an emergency. He doesn't pay any taxes and also doesn't have a license and hence he has not been able to get a loan from any bank.

**Aggressive Marketing Strategies and the “Quality” Consumption Agents**

The multinational has been able to shift competition in producing the goods from itself to the labour and the

agents and now targets the competition in selling the goods. Aggressive attempts in reaching the markets have forced innovations in selling of goods. Schemes that involve housewives as agents to sell products on a developing commission have become popular amongst households of the urban area. There are also instances where multinational corporates have formed coalitions with local establishments to sell their products. These typically use local skills and networks to market and sell commodities.

While these fierce competitions for selling have created several jobs in the city, it has also caused consumption patterns to change. Severe marketing strategies have forced the importance of the “quality” in the commodity. Round the clock service call centres for electronic goods, flexible stalks for toothbrushes, cameras integrated with mobile phones

#### **A Computer Dealer**

He is one of the persons trained from the innumerable computer institutes in the city after being frustrated with the mainstream education system. After completing the basic course on computer assembling from Zed (Computer Institute run by Zee TV and which has now shut down), he joined his friend whose father used to run a small computer assembling shop. He was paid Rs. 4500 per month and got 33% of the profit if the client came through him. He soon decided to start his own dealership after realising that it was easy and profitable to do so if the networks were right. He had already developed his network with people at Lamington Road (which specialises in computer hardware trade). He put up a small notice onto his building notice board announcing his new business. A number of residents decided to buy computers from him with the hope of cheaper service and also with an assurance that they would know where to go in case of any problems. He opened his assembling shop in his balcony where he stored computer parts. He kept getting more clients from the networks of his neighbours who bought computers from him. When he found that business was moving away because other competitors started giving computers on instalments, he also started the instalment scheme. There was no bank to support him, but he made a contract with one of the shops to buy material from them and pay later. Moreover, he also started the annual maintenance service, which gave him sustained income. After a couple of years in 2000 he moved to Kandivali from Santacruz where he bought a larger house to accommodate his family as well as his work and got married. His sister and his brother in law also stayed in the same house as his brother in law had lost his business as a garments dealer some years ago and was bankrupt. The sister and brother in law have also joined the computer business, which has now become a family business.

#### **A Labour Contractor**

A group of fourteen men shared a 9 feet X 10 feet room on Paras Road. Most of them were married men but their wives lived in their villages, bringing up the family while they themselves worked in the city and sent money home. The room could not accommodate all of them and was their address in Mumbai, where they also kept their belongings. Some of them slept on the footpath, some on the terrace, some in the corridors and so on. The son of an elder member joined the group in mid eighties and worked as a helper with another member who was a carpenter. In two years he then started working under a labour contractor as an expert carpenter. Later he along with a friend, decided to bring skilled labourers from his village of carpenters to set up their own team. They got their first job through a wood *polishwalla* who stayed next to their house on Paras Road. They telegrammed and called for some workers from the village and got in touch with the rest of the workers from other friends staying in Mumbai to set up a team. An uncle who owned a transport company lent them the first 1000 rupees for renting the machines. Then the business was set up on small instalments, i.e. after the first Rs 1000 was spent they asked for an initial advance from the client for the daily expenses. The workers being relatives, neighbours or friends allowed flexibility of payments. After the first assignment they managed to get a surplus for the next one, which was a small shop. After 5 years the concept of interior design had moved to houses where families wanted their houses to look like the ones in the magazines. Interior design had become a business and a specialization in the field. After a couple of years the two partners separated and the man from Jaunpur continued the business. His workload had increased and he required a heavy investment, as no one was ready to pay him before the job was completed. The pressure of money and work demanded him to take a

etc. are all representative of this “quality” drive. Innovation seems to have reoriented itself from saving energy to providing of such high-energy consumer goods. This drive for “quality” has created a type of consumerism that demands specialised services producing another set of agents. It is easy to find a housekeeping consultant, a computer maintenance agency, an interior consultant etc. in the city. The demand has moreover created a new type of value for commodities generating and manipulating an urban consciousness that searches for environmental sustainability, appropriate aesthetics and a stress free comfortable life. Shops selling organic goods, eco-friendly products, health food consultants, beauty parlours, highly equipped gymnasiums, advertisements for health equipments, furniture and fashion boutiques etc have become a part of the contemporary memory. These

loan. However, he was not able to get a loan, as he couldn't prove to have an income or produce a collateral because for all his works the workers are hired on job basis and are free to work with other contractors. He borrowed some money from some architects with whom he had worked. But he couldn't borrow money for long because it was difficult for him to pay it off every time. So he decided to fix up his fees on the basis of material. In such a case the clients had to pay off the material cost initially and he could quote a 10 % commission on the material from the material trader. With this, he would manage to get the initial costs until the job was paid for by the client and also payoff his loans in instalments.

#### **A Chit Fund Operator**

A tyre company in the northern suburb of the city shut down in the beginning of the nineties due to a labour strike leaving the families of workers in a condition of indefinite uncertainty. The labour believed that the company would start again. One such family of three members: a migrant father, his wife (the mother) and a daughter lived in the fringe of the city<sup>31</sup>. There were no savings in the family. The mother's relatives helped the family to survive for a short period. In a condition of insecurity, the father would take up occasional informal jobs, as fresh jobs were not available because of his age. The family struggled to survive with a young daughter who was getting educated. The mother, being uneducated, found it difficult to procure work. The family started a chit fund<sup>32</sup>. The family operated this fund and would invest the first month's amount that were collected from all members of the chit fund with a private financier and acquire some profits as interest on this amount. The family came from a community of businessmen (restaurant owners)<sup>33</sup> who required quick money without any collateral. Hence, there were lots of businessmen who became members of such a scheme. The scheme operated with informal networks and trust without a single written document. The businessmen could afford the high price of money, and in return the family benefited. Both the mother and the father were completely involved in this enterprise. The family was then able to invest in another house outside the city very soon. This house was rented for some time and the rents added to the family income. But the family went through a lot of hardships, especially when a member involved in the chit fund fled. At such times, the entire burden of that member would come on the fund organiser. There was another serious crisis. The niece of the father was getting married. And as a community custom, if the bride's family is poor, then the maternal uncle contributes for the marriage, which was a very expensive deal. The father of our family decided to sell the newly bought house for the wedding of the niece. The daughter was growing up and university education required much more money. The mother then decided to run tuition classes for very young children. The house was converted into a coaching class with ten students. The mother and daughter now run tuition classes while the father is employed as a supervisor of an industrial canteen. The most recent worry of the family is their own daughter's marriage.

#### **A Money Transferring Agent**

I had to urgently collect some money from Western Union. It was a Saturday evening and the Western Union main offices were shut on Sundays. I checked the Internet and found some 400 odd agents who transferred money within Mumbai. The website also gave their addresses and phone numbers. I looked up for the nearest address specifically providing the service on a Sunday. After calling up a few places, I found a place that was open on a Sunday. The next day, I visited the place in the morning. The place is called Adarsh Nagar close to the elite Lokhandwala complex in Andheri. After asking a few people, I managed to locate the



are run by yet another type of agents who deal with the by-product consciousness that the aggressive selling strategies have created. The consciousness for mangroves, leopards and the 'public green open space' in the city seems to have come from the competition of selling of commodities.

Western Union agency. It was in a slum with less than 6 feet winding streets and units on both sides. The translucent office door was closed from inside and had a large yellow-coloured Western Union sticker. I had to knock on the door. There were people living inside this office, because when I entered, the two young men were just waking up. As soon as I entered, they switched on the air conditioner and asked me to sit. One of the men went outside and the other made some phone calls. Then even this man disappeared. The place was about 10 feet by 12 feet with a floor above. There were two computers and a fax machine. About 5 minutes later, a young woman came and confirmed that she was the one who spoke to me the previous evening. She then, hurriedly went upstairs. Meanwhile one of the men entered – now dressed in the typical peon blue shirt with a large tag called BEST on the chest pocket. I remembered the name of the agency then, which was mentioned on the web page: BEST. Other than small signs of this name, the rest of the signage was just Western Union. While the space and the experience so far were making me nervous about my money, the large and frequent Western Union signages were the only assurances. The woman came down in a few minutes and gave me a Western Union form to fill. While I was filling the form, she made some phone calls to confirm whether the service was open on Sunday. I gave her the form and she asked me for some identification. I gave her my passport. She sent the man to get my passport photocopied. She then faxed my form somewhere and asked me to wait for 10 minutes. I started asking her about the organisation. She told me that the whole place was the office and the boss's cabin was upstairs. She went upstairs to switch on the air conditioner and clean up the boss's room. She was new to the place herself and had found the job through a relative some three months ago. Further she told me that actually, the organisation dealt with providing security services and her boss was an ex army official. She gave me a printed profile of the organisation, which also mentioned that they provided courier service, job placement services along with Money Transfer and Security. She then received a phone call and the person on the other side asked her to switch on the fax machine. The confirmation of my transfer and the receipt where I had to sign was expected through the fax. She told me that my transfer was confirmed. The amount was relatively big, and I was wondering if a place like this would keep such an amount. Meanwhile, the person who had taken my passport to be photocopied came and returned my passport. The fax had started by then. But the print came blank. Both of them soon realised that the fax printing ink was out. She asked the man if he knew any other place where they could receive the fax. The man lazily said he didn't. She then thought for a while and made a phone call to her boss. The boss suggested calling the main Western Union agent to ask for advice. The main agent gave all the details of the transfer and asked her to take a *kutchra* receipt from me. When she told me this, I did not completely understand, but agreed, as I needed the money soon. She then made another phone call. After the phone call she reluctantly told me that it would take around one and a half hours for her to give me the money and I could either wait or return after some time. I became very nervous, as I had already given my secret code and all other details of the transfer. I became more nervous when she told me that she may not be there later and someone else would give me the money. Without much choice, I decided to come back after some time. I came fifteen minutes early and was happy to find that the woman had not left. The other man who had disappeared in the morning was also there. But now he was in a security-guard uniform and was standing outside. The translucent office door was now completely open. The air conditioner was shut. She told me that her boss would arrive any moment with the money. After a few minutes the boss arrived. He was a hefty man in his late forties, wearing a

dark brown safari suit with two thick gold chains around his neck, one very thick gold bracelet and three gold finger-rings in the right hand adorned with various colourful stones. As soon as he came he started shouting at the peon for drinking water straight from the bottle and not using a glass. He then gave his car keys to the guard and asked him to park his car. He asked the woman to close the door and start the air conditioner. Finally after all this he sat and started talking to me. While I had all the questions for him, he dominated our conversation asking me rather difficult questions like what I did, where I lived, who was sending me money and things like that. I later realised that he saw me as a potential customer for all kinds of services that he provided. He started telling me about a new service he was about to start – that of local money transfer. He said with confidence that with one phone call, he would be able to manage to transfer money from anywhere between Kashmir and Kanyakumari in hours. He told me that there were several other money-transferring agents throughout India that he had contacted and they were focusing mainly on rural areas as the demand was high there and money transfer was not easy. He told me that he had started with an agency providing only security but currently there was stiff competition in this sector. Moreover, the security sector required mobilisation of a large number of people and sometimes this was difficult to manage. There have also been cases where the security guards themselves were involved in thefts and the police now insisted on strict disciplinary measures, proper training and frequent shuffling of the guards. He considers all these as problems and wants to focus only on money transfer. He has acquired the Western Union agency through the contacts of a friend and finds it easy and respectable, as he is working with a multinational. Finally he gave me my money and the woman gave me a hand torn half A4 size hand written receipt to sign. This was the *kutchra* receipt.

#### **A Crèche Owner**

A man lost his job from a film development laboratory in the mid eighties after an intense strike. This laboratory was a part of Mumbai's big film industry. He was the only person who did not support the strike as the owner of the laboratory had helped him on several occasions to raise money whenever there was a crisis in his family. The owner had given money to him when he underwent a heart operation and also during his elder daughter's marriage. After the loss of his job, there was no source of income in the family. They rented a room in their house to Anu Kapoor. He was very irregular in paying the rents as he himself was struggling to get into the film industry. However, after the success of Antakshari on Zee Television, he left the house during the late 90s. Simultaneously, the wife of the man had started several small activities like Tiffin services for people living in the society (she charged a fee of Rs. 200 per month) and selling farsan items to people in and around the society. These she made according to orders placed before hand. She also tried to sell them in the market but costs for those did not workout. At around the same time she also started accepting offers from people to take care of their children when they were away at work. These also came from people who she knew within the society premises. She did not have a fixed fee that she charged her clients and it varied from Rs. 100 to Rs. 200 per month. Somewhere in between she standardized it to Rs. 200 per month. The children were left in her care at around 8.30 am and were picked up around 5.00 pm. For some kids she was also hired to drop them to their school bus stops at around 1.00 pm and pick them up again in the evening. In the mid 90s the film developing laboratory started again and the husband started working again. He was now earning around Rs. 5000 per month. His wife then stopped the other services (tiffin and farsan) and only managed her crèche as this was

### **The New Organisational Needs and the Facility Providers/Crisis Traders**

One of the chief features of the agents involved in cheap production and selling of quality commodities is their

network that requires nourishment and sustenance. The agents of production and selling require information as well as require marketing themselves. It is difficult to find the owners of a tool manufacturing unit or interior designers in their workshop or their office. Moreover we also find that a substantial amount of their time is spent on the internet or the telephone or writing letters and invoices. These speak of them being involved in a network that supports their agency. This network in turn requires nourishment as the competition for producing and selling would not allow agents without networks to remain in the business.

The requirement to establish and keep this network alive has created yet another type of agents. The cable television operators, photocopy agencies, quick film developing and printing shops, neighbourhood computer accessories shop,

to her liking and involved a lot less labour. Today clients come to her from as far as Lokhandwala and pay her around Rs. 1000 per month. She handles around five children, though now she declines taking up responsibilities of dropping children to school etc. Her younger daughter has also since the past four years started working in a company that makes TV banners for cable companies (ads at the bottom of the screen) and earns around Rs. 10,000 per month.

### **Tuition Teachers**

Tuition teachers as a breed of entrepreneurs existed in the city since quite some time, but with the education system decaying and admission to professional courses being based on grades in some examinations, this profession has proliferated and shown a variety of forms in the city. There are school and college teachers who conduct tuitions for some weak students as a part time activity. Then there are unemployed youth who take up this activity as a full time money earning business. Invariably, they both settle in their own houses or in some occasions go to the students' houses to teach, in which case the fees are higher. But the most robust form of this type that deals specifically with SSC and HSC examination is the coaching classes, which in recent years have almost started a parallel education system. They aggressively compete with each other through large-scale advertising of their classes. Some of them also take up specialised activity like selling of 'ideal answers', 'ideal notes', 'mock examinations', 'test-series' etc. There are instances where students compete with each other to get into these coaching classes as even they have a merit list. I know a girl who teaches in one of these institutes at Rs. 6000 per month for six hours per day for two days a week. She is a science graduate with no specific teaching background, but she is given a specific course where she has to teach a group of 45 students. The coaching classes are located in residential apartments where a flat is converted with benches and tables or even in commercial complexes. The irony of the situation is that students attend these classes much more seriously than the formal colleges or schools. This may also be because they pay almost ten times more in the coaching classes than in the formal colleges and schools. The most expensive, however are the 'star-professor' run tuitions that may cost anything from 30 to 60 thousand per subject per year. These are professors who teach in formal colleges, have written several textbooks, set exam papers etc. The most interesting case I found, was however very different depicting the aspiration of parents towards their children becoming super humans. A friend was a tuition teacher for two kids from a family where both parents were doctors. This tuition teacher had to go to their house twice a day for three hours each for all twelve months even when the schools had vacations. They were made to compete in all competitive exams by their parents and required constant preparation.

### **Nursery School Teachers**

Mumbai had started seeing the rise of BPOs since the late 90s. A number of call centres had come up in Mumbai fuelled by the presence of a large number of young labour that wanted to earn fast money that gave them buying power. Wipro started a call centre in Powai. The only skill required here was fluency in English speaking, the rest was to be taught by these call centres. A job in a call centre paid Rs 10,000 per month. The only problem here was that the work was from 11.00 pm to 4.00 a.m. as these jobs were geared to suit the United States office hours. Though call centres offered escort services from home to office and back several families were unhappy about it. A girl had to leave her job from the call centre after her marriage, as her new in-laws weren't happy about the working hours. She had met her doctor husband over the Internet and they got married within

computer and Internet providers, mobile phone agents are all agents that are included in this category<sup>4</sup>. These agents not only facilitate the networks required by other agents involved in the production of goods and their selling, but also create a need for more urban facilities. These agents further reinforce the demand by increasing the accessibility of these facilities.

The job description of these agents includes not only providing of the facility, but more appropriately, these agents trade with crises of other agents. The Crises Trading is realised more acutely in the case of Chartered Accountants, small financiers and chitty fund operators. The kind of informality gets rendered on account of the dismantling of the organised sector, which also promotes the trading of crises. The need for funds without collaterals and security, keeping of accounts

two months of knowing each other. After leaving the job, she met her friend who was married to an MBA in a Gujrati family and had a similar experience. Both found their home-maker roles very boring and yearned for a job to keep themselves busy. They decided to start a nursery school as the doctor's wife already had some experience with her mother having a nursery-school at home. She knew that the area being a newly developed one didn't have a nursery school yet. On the other hand she knew that the housing complexes around had a number of such newly-wed families, which would supply the students she needed. So she decided to start the venture with her friend and their husbands decided to invest on a place to keep their wives happy thus preventing them from going back to the call centres. They took two months to buy all the toys, books, furniture etc. They also had some pamphlets printed and pinned them up on the notice boards of buildings in the nearby housing complexes. Today, two years later their nursery school called TINY TOTS runs in two shifts, morning and afternoon with 8 students per shift and each student has to pay Rs. 200 per month.

Another girl had a similar experience after marriage. Her parents who had been attending the SSY (Siddha Samadhi Yoga<sup>34</sup>) classes for more than a year, informed her of their new programme to start an infant school. This was their new ISP (Infant Siddha Programme)<sup>35</sup>. They were looking for young teachers for this programme and she decided to take up a job there. The school is called Shrishti and is a part of SSY's larger MRV programme (Met's Rishikul Vidyalaya). She got the job and went through a training programme to deal with the children, all expected to be from well-off families. The kids were admitted from the age of 6 months. This programme was called the mother-toddler programme, where mothers had to accompany the young kids. The school charged a fee of Rs. 8000 per child for a period of 6 months, three days a week for 1 hour each day. The school had two batches every day. There were two other teachers. Most kids were accompanied by their mothers, sometimes supplemented with a servant. She had to teach several craft activities, which had to be sophisticated enough because these were mostly done by the mothers while the kids, who were too young to understand what was going on, in the best of cases, watched, others crawled around in excitement and some others fell asleep. Some other activities included motor skill development in two categories, fine and large scale, drama, art and music appreciation. The front yard of the building was transformed into a garden where the kids were made to play in a "natural environment". The school had a live band that played everyday for the children. The band also sold Cds of the songs they played: a set of 10 cds at Rs. 500, which all parents were encouraged to buy. This is a time when several private institutions including so called "international schools" i.e private schools affiliated to international universities are stepping in to fill the gaps left in the state sponsored education system, which never matches the facilities and resources provided by their international counterparts in first world countries. This is also the time when one is seeing the "resurfacing of the ancient". Elsewhere, we had argued that there is today "an emerging phenomenon, which perpetuates a model or pattern of practice that is facilitating the resurfacing of ancient practices" and that "besides religion-driven fundamentalism, the quest for greater economic mobility has triggered a great interest in ancient treatise with the industrialist and business community in India seeking refuge in the security of ancient props"<sup>36</sup> This example of the phenomenon expanding to the education sphere takes this observation a step further. Here one finds that the ancient is now also a brand, which can be very effectively used to compete in the education market. The trust plans to start a fully residential facility for students above

for taxation purposes and consultations to avoid taxes are some of the large requirements of all agents that lead them into conditions of crises. The agents who deal with crises specialise in solving the problems that contemporary landscapes have created.

the fourth grade on the lines of a 'Modern Gurukul'. The ancient brand further expands the net of clientele. The infant programme admits children from the age of 6 months as part of their mother-toddler programme. They also have programmes for mothers during pregnancy, where myths of Abhimanyu's education when in the womb of his mother are an inspiration, roping in mothers, harbouring high expectations of nurturing super intelligent children in this global knowledge economy.

#### **A Godman**

*Bapu* is a trained physician and founded the Sadguru Shree Aniruddha Upasana Trust, a non-governmental organization based in Mumbai. He, his wife, *vahini* and his brother-in-law, *dada* are said to be reincarnations of some goddess and god. He himself is said to be a reincarnation of Saibaba. He is historically placed by his followers in one of the stories in the Saibaba *pothi*, thus authenticating the claim. The followers believe that *Bapu* visited the house of Dabholkar's nephew whose grandfather had written the original *pothi* of Saibaba and who now lives in Bandra, and asked him to give back some of his belongings accurately informing him where they were kept. *Bapu's* Trust is rich and has centres all over Mumbai. Several temples have been built by this trust as well. The Trust, on an annual basis, reserves halls in the city on Thursdays, said to be the day of Saibaba, where *Bapu* meets his disciples, who arrive in large numbers. The Godman preaches to his disciples on moral values and on good behaviour. The trust also has a large component of 'charity' and 'social service'. The organization is large and has several volunteers, all devotees of the Godman. After the recent deluge many of them were deployed on relief duty. Recently the Godman has been promoting 'eco friendly' Ganpati idols. Artisans in their centres are trained to use paper mache to make the idols, which the Trust then sells in three sizes — 6, 9, and 13 inches high, costing Rs 75, Rs 150, and Rs 175, respectively. The painting on the idols is done using food colours. Several publications are written and passed on between the devotees; most of the articles are experiences of other devotees of the miracles of *Bapu* that they themselves benefited from. These publications are funded through advertisements given by large businesses, which also happen to be devotees. One such instance was a computer institute that gave free registration to all devotees, subsequently charging a monthly fee of Rs. 5000. His devotees write several stories of *Bapu's* miracles in these publications<sup>37</sup>. Small prayer books are published by the Trust and circulated free of cost. The Trust also widely circulates images of *Bapu*. Some of these are Photoshopped with his wife, with a halo around them, wearing an enchanting smile, with his hand poised in a gesture of blessing. *Bapu's* photo appears on photo frames, on pens, sold for Rs. 40 a piece, on badges, that one can wear on one's shirt or sari and on stickers and laminated cards one can put anywhere in one's house. His wife appears divinely composed and dawns the mantle of a goddess. Further, devotees are encouraged to say "Hari Om" whenever they meet people or talk on the phone, so one way of distinguishing the devotees is when you hear a "Hari Om" on the phone replacing the regular "hello". With the growing number of devotees someone came up with a novel idea of ensuring that each one gets a blessing. Now one of the devotees takes the initiative to organize a small function at his or her place where people are invited, food is served to all and a puja is conducted of the godman's footwear called *paduka*. These are circulated among the devotees.

#### **A Dance Teacher**

She started learning Kathak since she was 9 years of age as her mother and elder sisters were established dancers. However, after graduation in 1995,

she attended a computer course, which gave her a job at Biochem as a computer operator with a salary of Rs. 3500 per month. Meanwhile she continued helping her mother who taught Kathak at home to some children. After her marriage to a banker, she moved to Thane (North Eastern Periphery of the City), and her close colleague requested her to teach her daughter classical dance. So she started with 4 students, all of whom were her colleagues' children. They had another flat in the same building where she began her classes on a part time basis. Soon she left her job at Biochem because she was getting a good response to her classes and she couldn't manage her job and the classes together. Since she had now taken up dance lessons on a full time basis, she registered her institute with the Thane Municipal Corporation. She also made formal the affiliation of her classes to the Kathak Gandharva Mahavidyalaya, a 50-year-old esteemed private university for music and dance in Meeraj. She has now started attending a postgraduate course that includes various theories in classical dance including its history, etc. Currently, she has 80 - 85 students training under her. She takes morning classes at her residence between 10 a.m. - 11 a.m. and evening classes between 6 p.m. - 10 p.m. at a nearby school auditorium, of which she was informed by one of her student's mothers, whose husband is one of the trustees at the school. She pays Rs. 1500/- per month as rent to the Trust. The classes operate 5 days a week with holidays on Saturday and Sunday. They also have additional holidays during examinations at school. She charges her students Rs. 150/- per month and the fee increases by Rs. 10/- after every examination passed. Her senior students help her when she cannot conduct classes due to personal / health reasons. Every year, she organizes an annual program in December for her students at Gadkari Rangayatan, a well-known auditorium in Thane. She does it on a grand scale with costumes, professional musical accompaniment, stage sets, etc. all of which cost her about Rs. 25,000 to Rs. 30,000 for the costume hiring, musicians, singers and rent. She also encourages her students to participate in public competitions. She is proud that her students have won the dance competitions on Boogie Woogie, a popular dance show on Sony Television.

**A Computer Classes Owner**

A franchise called TechnoBrat announced several schemes for private parties interested in starting computer institutes. Under scheme A, an amount of Rs. 50000 was to be paid for getting the authorisation, registration and other legalities sorted out. The institute would be a part of TechnoBrat. In scheme B, Rs. 2 lakhs had to be paid and TechnoBrat would provide with computer infrastructure and according to scheme C, on paying 3 lakhs the interior work of the office also would be done by them. In return of this scheme the institute had to start paying 10% of the fees, which they collected from every student to the company after one year from the day, the institute was started. The individual institutes had to mobilise space and staff, while TechnoBrat would provide the authorisation and also some regulatory frameworks for running the courses like examinations, syllabus, etc. A couple got interested in the scheme and as the wife and the brothers-in-law had some knowledge of teaching computers hardware and software. They decided to rent a large flat in Thane (north eastern periphery) and took a loan from a private bank (whose manager was known to them) for the infrastructure. Since the husband was an interior designer himself, he got the interiors of the institute done and his brother brought computer parts from Lamington Road and assembled some six computers. They also got Internet connection from the local cable-wala, LAN hub, LAN lines, air-conditioning, etc. On the other hand to advertise the institute they gave

**The New Necessity Of Capacity and the Knowledge Brokers**

The new landscape of competition has an inherent requirement of people with new skill, knowledge and

capacity. The breakdown of the formal state run education was evident in the city with the increasing number of coaching classes. The coaching classes with spectacular fees prepare students for higher secondary certificate examination. The outcome of this examination determines the admissions of the students to the professional institutions of engineering and medicine. The education system not only gave up to the coaching classes, but also got structurally damaged because of the demand for new kinds of skills in the city, which it was not equipped to provide. The last set of agents is the people dealing with these issues. Computer hardware and software institutes are the most known agencies of training people and can be found in every corner of the city. Along with these, specialised institutes training people in Public Speaking, Spoken English, preparation for several competitive exams are also found.

small advertisements in Maharashtra Times and Loksatta as the locality was predominantly Maharashtrian. They also got some pamphlets distributed with the help of local newspaper boy and broadcasted an advertisement strip on local cable channels. Since they did not have any competitors in that area, they got three batches of twelve students per day for alternative days during the first course itself. They now needed some more teachers, so the brother who graduated from NIIT got some friends to teach thrice a week for six hours per day at Rs. 5000 per month. They advertised the institute as catering to students of all ages. They were aware of a number of house wives who wanted to learn computers to do some home based jobs and there were children whose parents wanted to get them familiar with the computer.

#### **A Cooking Consultant**

In 1968 she married and moved to Andheri from Dadar, where her husband lived in a chawl. She continued her job as a statistician for one year and simultaneously started attending various cooking and doll making classes. The family soon moved to an apartment building in Andheri. Her first daughter was born and she decided to leave her job to take care of her child. The new place was a 2-bedroom apartment and there was plenty of space, where on the persuasion of some of her neighbours she started her own cookery classes with her sister-in-law. She started teaching cake baking and paper flower making and her sister-in-law, a graduate of the J. J. School of Arts started teaching painting. She accumulated recipes from relatives who attended various other cooking classes in the city, modified them and standardized her measurements for them. Income from her cooking classes also helped her sustain the family through their financial crisis when her husband lost his job in 1983. She has been featured on several TV shows and in magazines ever since. The first TV programme to approach her was *Sunder Maze Ghar* a programme for housewives to help them manage their homes. Subsequently she participated in many such shows. Later in the 1990s, when microwave ovens came into the Indian market, most people used it for reheating. She did not have her own microwave oven. But she was convinced that it could be used for cooking as well. So she went to her relative's house that had a microwave oven and experimented with some dishes. Then she bought her own 'Samsung' oven. When the operator who came to demonstrate the working of the oven went to her place, she in turn demonstrated some recipes to her on the oven. This started a new relationship between her and the microwave oven company. They invited her for demonstrations of their product at various expos. She kick-started their series of cooking classes. This gave her the idea of starting her own microwave oven cooking classes. Soon she was known as a 'Cooking Consultant'. She was then approached by E TV Marathi to teach a 12 serial course on C.K.P<sup>38</sup> recipes. This was followed with Zee TV and Star Plus approaching her for similar shows. She was also interviewed on FM radio channels about her cooking classes. In another occasion a Chinese company approached her, with outlets in India to write a recipe book with exact instructions for cooking Indian dishes on the Chinese product. This was a case of a corporate using local skills. They asked her for 48 recipes and signed a contract with her but refused to pay her any more than Rs. 15,000. She was asked to spend money to buy her own materials. With the growing competition in the market for cooking classes her steady stream of students had reduced and she thought this was a good alternative and that she did not have much bargaining power as they would move on to another contender. In the process of communicating with the company she has now taught herself to use the Internet and send e-mails and faxes. She eventually wants to write her own book and is looking at this consultancy as an experience towards this. So far her set-up

The other types of agents dealing with brokering knowledge are the counsellors and trainers for job and education. These agents help labour find its destination. Training centres for 'personality development' prepares people in various areas: from developing an accent for call centres to behaviour codes in coffee shops.

While on the one hand these centres train people in the ultra-modern way of living, on the other hand, the metropolis also inhabits the phenomenon which hosts a revival of the ancient. The modern gurukul schools, the sathsangs, the bapus, the mahayogas, are all agencies, which are increasingly becoming the part of the changing metropolis.

But the most recent type of knowledge brokerage is in developmental research. One can find several professionals

restricts her students, who are mostly housewives, though recently this has diversified to include men, working women and youngsters going abroad for whom she has an exclusive package. This case of the neighbourhood cooking teacher growing into a cooking consultant exposes two important characteristics of the new economy: first the issue of corporates using local skills to test and use products that were developed in another context, and second the issue of a fast growing media that starts altering the city knowledge structurally. The increasing number of news channels and newspapers featuring events and persons from local neighbourhood changes the type of information, demystifying incidents and bringing about a small-town quality to the metropolis.

#### **An Education Counsellor**

With a Bachelors degree in Education from Calcutta University she started studying Cost Accounting but got married into a joint family and had to discontinue her studies. Within a year she had her first child and three years later another, and she spent all her time in managing the household. When her younger child got into a professional college in 1999, she had a lot of time on her hands, so she decided to venture into an activity that dealt with education. There was a big demand for education counsellors - The number of educational institutions in the city couldn't keep up with the increasing number of students, who wouldn't settle for 'second-rate education'. While other countries had opened up their institutions in a big way to foreign students, parents' double earnings or growing capacities allowed students to look abroad for further education as a viable option. She set up a correspondence with various universities in Australia, Europe and the US. They responded almost immediately and a contract was signed with fixed terms and conditions. Most of the correspondence was via the email, and the formal paperwork was couriered to her by the universities. Her job involved guiding students through the qualifying examinations, helping them make choices of universities as per their interests, aptitude and financial capacities. She would also help them through the application process that required a lot of elaborate formalities and paperwork. Most of this information is actually available on the websites of the universities but a lot of students approached her because the websites had so much information that confused the students. Initially she counselled students from her own social circle and then gradually started placing advertisements in the Times Classifieds. She got a tremendous response to the advertisements and she sent a lot of students to Australia, Germany, etc. For every student she sent, she received 10-20% of the tuition fees, as per the terms of the contract. She also regularly receives updates, brochures, etc. from the universities at their expense. For a student who approaches her but doesn't take admission into the university she represents, she charges a nominal fee for consultancy. She says that she has not been aggressive with her clients following up with offers and services like free couriering of applications etc. She keeps herself abreast with the development in the field of education and is currently looking for a site to open an international school in Mumbai for the University of Australia.

#### **A Personality Development Teacher**

She joined WIMA<sup>39</sup> in 1993 where she worked as a co-ordinator, which involved setting up meetings with eminent speakers who would give guest lectures on entrepreneurship. She regretted not having a masters' degree so she tried to balance that with short-term courses<sup>40</sup>. Soon she decided to start her own first course – an elementary course in English for housewives<sup>41</sup>. It required her to advertise, so she printed 5000 fliers and had them inserted into the newspapers that would be circulated in the



involved in researching on urban environments and providing for the state agencies or communities. The incapacity of the governmental agencies and the new need for communities towards research are some of the issues these knowledge brokers take advantage of. The main reason for their growth however seems to be the change in the funding structures for research and development that has risen from a type of philanthropic capitalism that we see these days. While it would be impossible to trace the root of such funding, what is increasingly becoming clear is that this funding is pimped by a set of agencies, which are growing very fast in the city, popularly known as NGOs.

whole of Andheri-West. From 200 phone enquiries she managed to register 10 admissions. Most of the students were affluent ladies with 'bottle-necked personas' who couldn't cope with their social life due to absence of English in their lives. Mothers with English speaking children studying in English medium schools, mothers-in-law who were threatened by their English-speaking daughters-in-law, women with high-profile husbands who wouldn't take them to parties, women entrepreneurs venturing out from home based industries to bag bigger corporate orders, etc. With the growing popularity she started another course – the Intermediate Course and the eventually the Advanced Course. Gradually she got calls from the corporate world inviting her to create separate courses for their staff. Later her husband joined her and they converted the enterprise into a full-fledged institute called 'Palms Academy'. They hired a space in a commercial complex in the western suburbs. From English language, they introduced courses in Personality Development and other foreign languages. She appointed the various resource people including professional trainers. They are paid, Rs. 150 to Rs. 500 per hour. Soon they diversified into translating documents for international companies setting up base in India – catalogues, brochures, manuals, drawings, etc. They also started offering short-term courses in Personality Development to young children from II grade to VII grade in schools. At the end of the course, they conduct dance and grooming sessions at the Renaissance Hotel. A year ago they handed over the administration of the institute to another person who handles all the activities, which has now transformed into a preparatory course for young boys and girls wanting to join BPOs and call centres. The couple co-ordinates between their staff and multinational companies, e.g. a German Pharmaceutical company which is setting up base here, and wants their staff to learn the German language, or an IT industry whose mid-management has to interact with their foreign counterparts, coffee shops (Café Coffee Day) who want to train their staff for Personality Development etc. Currently, she has been invited to Dubai as a consultant to the English Language Laboratory set up by the private business houses which run full fledged academies, to set up a new curriculum for language studies.

#### **A Development Professional**

He came to Mumbai in 1993 after his post graduation in New Delhi and acquired a job to teach Architecture in a private school<sup>42</sup>. The director of the school was ambitious and foresaw large opportunities in Urban Research<sup>43</sup> that were not only ignored by decaying government institutions but also thought as a waste of time by the private schools. The director formed a research and consultancy wing in the school and appointed him as the coordinator of the wing. While in the research and consultancy wing, he got involved in some of the most important projects in Mumbai's urban development. He had a sustained salary and housing finance systems were becoming sophisticated day by day. He decided to invest on a house and bought a house with a loan from a bank in 1996. The house was outside the city about 30 km north of the school and he would travel everyday by train. In 1998, he was promoted to the post of an Assistant Professor when the director of the school changed. The new director was very liberal and gave freedom to his staff. A couple of years later, all private schools in Maharashtra got a directive from the state government to implement the fifth pay commission's recommendations on salary structure. While this was an important directive to improve the conditions of the teachers and change the way the teaching profession has been perceived, the new salaries, which were three times the older salaries, affected the financial management of schools that were dependent completely on students' fees<sup>44</sup>. These were the years when lifestyle of the

school staff changed. They could afford to buy computers, cell phones and other such commodities. The coordinator of the research and consultancy wing decided to invest the new salary on real estate within the city closer to the school. He took another loan after an intense survey for the cheapest loan. This was also the time when real estate prices in the city were at their lowest. He sold his older house and bought a new one in one of the fastest developing areas of the city. While these were years that saw change in the school with a liberal leadership and satisfied staff, these were also the years when the school entered into its greatest financial imbalance. The sitting director was blamed for most of this financial imbalance and he was removed from the job. The coordinator of the research and consultancy wing was then appointed as an acting director until the time a new director was to be found<sup>45</sup>. Members of the management started showing concerns in the activities of the school. This has almost become interference in all activities: from staff selection to guest lectures and seminars. The new acting director decided to sincerely obey their wishes and orders, as he had to protect his job to pay his loans. But this interference shook his loyalty and commitment to the school and he decided not to continue with his involvement in the research and consultancy wing. On the other hand, he decided to start an NGO that would undertake urban research. Some other colleagues joined him and they registered themselves with their office address being the address of his new house. He started using the networks that were established earlier during his involvement with the research and consultancy wing of the school to get urban research jobs. His house turned into a full-fledged office. He has now invested on a new real estate property, which would be a permanent office for the NGO.

#### **The NGO Operators**

With so many new NGOs floating around in the city, one starts wondering about how these people involved with the NGOs survive with a 'non-profit' status, no proper salaries or no clear benefits. But most people I know from my profession or other connected professions are a part of some NGO or the other. Some four years ago, I met an artist friend who wanted to start an NGO with his wife and some other friends. He and his wife had just returned from the Netherlands where they were on an art fellowship. Within the next two months, they hired a lawyer and the NGO was registered. In another six months, I and some other colleagues were invited to make presentations on Mumbai's Urbanism to an international group of artists who were visiting Mumbai for a workshop organised by this NGO. Discussions with this friend and other members of the group revealed that the NGO was aimed at facilitating international networks for artists and developing the idea of 'socially conscious art practices'. Hence we were asked to present the 'under-belly' of the city to these artists who were visiting from the other 'southern countries'. The workshop was organised for some 20 artists and the space was a large bungalow in southern Mumbai next to the sea. More than half the artists were from abroad and the workshop provided them space to work, space to live, material, travel tickets, food and some daily allowance. After our presentation, I took my friend aside and asked him: From where did the money come? He replied promptly: from the Netherlands! During their stay in the Netherlands, they had managed to build a network into the various funding agencies, which support such socially conscious artist initiatives in the third world. They had also made several friends from the other parts of the developing world, who were the invitees for this workshop. I have been very closely following the activities of this NGO through their website as I realised that the website is one of the most important network agencies that requires to be alive for the NGO to exist these days. The website reveals the several visits by this friend to other

## **EPILOGUE**

### **The Entrepreneurship Of Crisis**

Most of the Stories of Entrepreneurship establish that the reason for the development of agents and their enterprise is not because the new economy

not because the new economy has provided opportunities. On the other hand, the new economy has put earlier labour and small entrepreneurs into a condition of crisis. And this crisis has forced them to enterprise. The crisis is seen in various forms: while in most explicit cases it is seen as a loss of job from a formal sector, in other cases it may hide itself as a need to survive the labour competition for new jobs or even as a need to sustain the cultural exuberance of consumerism.

While it was not the focus of this phase of the project, the issue that is getting into foreground from this work is the issue of labour. The new entrepreneurship has increased informality and hidden it in the name of contractual labour. Of course there are several other kinds of informal labour, but the contractual labour in its various forms itself is the most amazing type that has legitimacy of the formal sector

such organisations around the world and activities like painting roads to stop some civil injustice etc. The most recent involvement was in the World Social Forum where this NGO was the cultural coordinator. The NGO had responsibilities like arranging exhibitions for the works of artists, publicity and canvassing for the forum, internal management, preparing backdrops for various performances etc. The magnitude of this forum in terms of participation gave an idea of the number of people involved with such organisations throughout the world and the amount of money involved in the whole process<sup>46</sup>. Several other NGOs have begun businesses in the city; most of them supported by the ambiguous funding structures that have been floating around in recent years pimped through academic circles<sup>47</sup>. Two years ago, some colleagues and I formed an NGO. We were interested in urban research and found that the academy where we used to work earlier was not supporting our activities. Recently we were invited by the Municipal Corporation to bid for a monitoring programme. The Municipal Corporation had appointed McKenzie Consultants for improving their services. And these consultants had suggested several programmes for upgrading the service delivery systems of the Municipality. One of the programmes suggested was to monitor the solid waste management system of the city for which we were invited. I asked the Deputy Commissioner why we were invited, as there are several private agencies that have been doing such works professionally. The Deputy Commissioner replied that there were several reasons; firstly, the loan from the World Bank, which supported this programme, requires involvement of an NGO; secondly, NGOs turn out to be cheaper than the private agencies; and lastly but most importantly, the NGO involvement is considered far more credible than the private agency. Then I asked the Deputy Commissioner of why he contacted us specifically and how did he know about us? He told me that there were several NGOs that the Municipal Corporation was asking to bid. We were recommended by one of his friends who knew us from some other project. This friend of the Deputy Commissioner is known to have differences with 'mainstream' NGOs in the city and I realised that the new invitation was not entirely on our own merit. It was also strange that NGOs were now 'bidding' for work<sup>48</sup>.

### **The Toilet Operators**

We were surveying public toilets in slums under the Slum Sanitation Programme<sup>49</sup> of the Mumbai Municipal Corporation. During our survey we assessed some thirty cases where these toilets were built and one of the cases was of Moti Nagar in the Eastern Suburbs. During the survey of this case, we found a three-storied toilet, where the ground and first floors had toilets seats and the second floor had a caretaker's room. We interviewed the caretaker and found that he was from Haryana and arrived two years ago with his family, urged by a friend who put him in touch with some Rana Sahab who offered him a caretaker's job at a toilet. In return, he would get a place to stay and also a salary of Rs. 1500 per month. Later during the survey we found that this Rana Sahab was involved in arranging caretakers for several toilets. Though we never met Rana Sahab, we found that in some places, he had been appointed as a contractor to maintain and operate the toilets while in others, he was involved in only providing a caretaker for a commission<sup>50</sup>. The programme had outlined that a local CBO should maintain and operate the toilet block. The money for this should be collected from the slum dwellers as monthly charges (who would be issued monthly passes) and also from other users who would pay for using the toilet per use. We found that in places where the toilets were near a road, as in the case of Moti Nagar, the pay users were more and the profits from the toilets were high. In some cases, the profits went upto

as well as the flexibility of the informal labour. However, the stories also reveal that the labour is not completely without teeth: the most powerful uses of political and communal networks are found amongst this group.

The new structure perhaps has to include the large labour groups and the innumerable networks that get created in the process of participating in this new economy. The new map of the city will probably be constructed with these entrepreneurs, labourers and their networks. The next phase of the project will aim at developing such a map.

Rupees 4000 – 5000 per day. In Moti Nagar, it was lesser, around Rupees 900 per day. We also found that Rana Sahab was involved in only places where toilets were close to the roads. We asked the caretaker for the President of the CBO. To our surprise, the President and most of the members of the CBO were not residents of the slum at all. After some time the president arrived. He was a Bihari and was in his early thirties. We asked him how he managed staying outside the slum and still being the President of its CBO. He very generously stated that he wanted to start a movement with various slum communities for their welfare and heads several CBOs in the area. The NGO responsible for building the toilet had approached him with this proposal and he had accepted it because it was beneficial for the people. When we asked him about how he earns his living, he told us that he works as a social worker for the Congress Party and some three years ago, the Home Minister for the state, Kripa Shanker Singh had hand picked him for organising slum communities in that area. We found that in the slum there is a large family of Bihari Rickshaw drivers, which is extremely influential regarding all decisions of the slum. The people in the slum complained about the intimidating attitude of Bihari family and characterised them as *goondas*. They also confirmed that the President entered the slum through this family. The only two members in the CBO from the slum were from this family. Though one of the key problems in the Slum Sanitation Programme was organising the electric supply and the water connections, the toilet in Moti Nagar had both. When we asked the President to show us the bills for these, he told us that they do not have any. He had managed to get these services through his political connections through paying bribes to the officials. The connections were not registered with the authorities and that was the reason why there were no bills. When we told him that this was illegal, he defended saying that he was providing service to the people and the Municipality should be grateful for that. We then sat to discuss with him the finances of operating and maintaining. He told us that whatever money came from collection of monthly charges from the slum dwellers went for paying the salary of the caretaker and buying cleaning materials. Then we asked him about the accounts for the pay users. He told us that the caretaker collected it to supplement his income and the pay users being less, the accounts are not maintained. The caretaker earlier had told us that all money collected from the pay users went to the CBO. We did not contradict the opinions of the President as it would bring the caretaker into a difficult situation, but we recorded the discrepancy in the response. We also conducted a loading survey in when we estimated a figure of Rs. 900 from the pay users per day. When we left Moti Nagar, the President urged us to incorporate a recommendation for his work for the next stage and suggested that there were a lot of slums in the area where he operated that required toilets.

## Notes

<sup>1</sup> Mumbai Metropolitan Regional Development Authority (MMRDA) (1996), *Draft Regional Plan: 2010*, Government of Maharashtra, Mumbai

<sup>2</sup> Travelling in the city and experiences of regular commuters confirm that there is a great rise in the train travellers since the beginning of the 1990s. However, the hypothesis of the rise in train travellers being much more than the rise in population much could be deduced by comparing some statistical evidence from unconfirmed sources. There has been no data to compare growing train travellers in any compiled form. The website <http://members.rediff.com/localtrain/current.html> suggests that in 1993 there were 49.5 lakh travellers each day who travelled by train. The website refers to the book: "Urban Transport in India" for the source. On the other hand the website of the Mumbai Metropolitan Region Development Authority's (MMRDA) website [http://mmrdamumbai.org/projects\\_mutp.htm](http://mmrdamumbai.org/projects_mutp.htm) indicates that in the number of travellers in 2001 (though there is no such date mentioned, and the website was accessed in July 2005, there is a mention of the World Bank funding a project based on this statistic in 2001. And since World Bank requires the current figures, we assume that this figure is for year 2001, even though it could be for before) as 64 lakhs. The website of MMRDA also gives figures of population for Greater Mumbai in 1991 as 9,925,891 and 2001 as 11,914,398. Comparing the two figures after some statistical operations, we could deduce that from 1991 to 2001, while population grew by 22.24%, the number of train travellers grew by 42.37%.

<sup>3</sup> My research experiences in the informal settlements of Mumbai city have shown such glaring examples of production reconfigurations. The planning documents CIDCO (City and Industrial Development Corporation), a Government Enterprise responsible for the planning and development of New Bombay outsources its printing job to a printer located in a slum within the inner city of Mumbai. On the other hand CitiBank also prints its cheques in a suburban slum. The working condition of labour is hazardous in these environments. Typically these are characterised by narrow alleys and unventilated and under lit workspaces with severe deficiency of physical infrastructure. In other cases there are several examples of packaging materials for multinational commodities, accessories for branded garments and even production of fried onions for expensive restaurants is outsourced to the informal sector.

<sup>4</sup> The Beta Phone system is perhaps the best example of the network requirement. The computer industry in the inner city of Mumbai uses this system. If a customer enters any shop asking for software or hardware, the shop is able to organise this product even if it is not available in that shop itself. There is a phone system that this cluster uses that is free of cost. This kills competition and sustains the product price. The fraternity of vendors thus protects itself. The cluster is thus internally well networked. On the other hand, the shops require networking with the outside to establish new contacts to attract customers to their shops. Hence invariably, when a customer enters this cluster, he/she knows which shop to go. This example requires two types of facilities, the Beta phone network for the inside, and other networks of mobile phones, Internet, newspaper advertisements for the outside.

<sup>5</sup> There were several schemes and mechanisms by the Maharashtra State Government to support industrial activities in the state during the 1970s: SICOM (State Industrial Corporation of Maharashtra) gave incentives and loans for starting industries in Ahmednagar, which they wanted to develop industrially. One of the conditions of SICOM were that one nominee director from SICOM would have to be on the board of the company. MIDC (Maharashtra Industrial Development Corporation) was giving 1-acre plot in Ahmednagar area for Rs. 14,000. WMDC (Western Maharashtra Development Corporation) had a scheme that gave soft loans on sale tax that ensued from the production. In addition to that there was the Maharashtra Government subsidy, which gave 25% soft loan on capital expenditure such as on machinery and building costs.

<sup>6</sup> Under the CESS building redevelopment regulation of the Municipal Corporation, if an old dilapidated building is to be redeveloped, then there is a provision of additional development right, which could be developed and sold, and the money acquired hence could be used to undertake the construction of the new building. The policy was articulated in mid nineties when the government realised that while there is a big threat to human life because of dilapidation of the old buildings, the people living in these buildings may not be able to afford a reconstruction. The government took advantage of the very high land and property value to design this regulation.

<sup>7</sup> The State Government of Maharashtra started a programme of providing the Maharashtrian staple diet of 'Zunka Bhakri' at one rupee for the poor in mid 1990s. Several small roadside stalls were started, which would have been otherwise informal. To encourage the private sector to get involved, the government allowed these shops with one rupee food to have other eating materials that could be sold at market price. They were also given some subsidy to produce the Zunka Bhakri and were also allowed to put benches, chairs, tables and other furniture in these shops.

<sup>8</sup> A commission given to government officials or local goondas to allow small enterprises to operate informally is called a Hafta. The Municipal Corporation officials charge around Rs. 250 per week for small roadside shops that have tables and seats, Rs. 100 for roadside mobile eating-places on hand carts that serve lunch and dinner and Rs. 50 per week from smaller eatery vendors who carry their foodstuff. On the other hand, the police officials charge Rs 450, 200 and 50 respectively.

<sup>9</sup> In a Data Entry Outsourced work, several hierarchies of workers exist. These posts included data entry personnel, tagger 1, tagger 2 and tagger 3 (tagger: people pointing out mistakes) Thus every entered piece of data went through a filter of 3 people tagging

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mistakes. For this operation one needed to work from home for which s/he needed to exhibit possession of the requisite computer and Internet equipment. The minimum configuration of the computer was specified and so was the Internet modem speed.

<sup>10</sup> Pagdi: A kind of tenure in which tenants live on rent, but they have to pay an initial amount for acquiring of the property. This initial amount is also called Pagdi

<sup>11</sup> Mogaveera Fund: A community based small saving scheme from where one could borrow loans. Later in the 80s, this became a cooperative bank called Mogaveera Cooperative Bank. The community is a south Karnataka Fishing Community called Mogaveera.

<sup>12</sup> Mori: A sunk/separated area within a chawl tenement with a drainage connection and sometimes with water connection. This works as a multipurpose wet area used for bathing, washing of clothes, cleaning of utensils etc. The toilets are generally outside and commonly shared amongst tenants.

<sup>13</sup> Vichare Couriers is one of the largest local courier services in Mumbai known for their efficiency. The organisation does not use any computers and uses completely manual services. The agency operates from the most informal locations in the city with a large network of courier delivery boys who work at almost all hours of the day.

<sup>14</sup> When a real estate deal is through and token money is exchanged, the estate agent finds out if the seller is a primary, secondary, tertiary owner, the mortgage status of the property, share certificates-if there are any dues to the society pending, etc. Once the agreement is signed, and the NOC obtained, the client pays for the stamp duty and registration. The buyer and the seller share the Society Transfer Fees. In case of rented properties, the agent receives 2 months rent (again negotiable); rent is determined by the market rate and whether the property is un/furnished. If the property is leased for 11 months or 33 months or 5 years as in the agreement, the agent receives another month's rent at the time of the renewal (at current market rate) or through mutual understanding an extra one month's rent + 10% at the time of the deal itself. If the property is purchased on loan, then the full payment is through clean money – sometimes, the full payment is paid part by black money, depending upon the clients' requirements – and the agent receives his commission on the total exchanged, part in white, part black. However, it becomes very tough to receive the due payment towards the commission, for a lot of clients do not appreciate the third party cost, in spite of getting all the work done, so they pay a small token instead. The agent cannot use force for that would cut off one channel of his networks, so a compromise is made in hope that more projects will be procured from that end.

<sup>15</sup> There are two types of real estate agent deals – one where there is a single Estate Buyer and single estate seller – who get their commission from their respective clients - In 'side by side', there may be multiple Estate Buyers or/and multiple Estate Sellers and they share the commission from their respective clients. The commission charged is generally 2%, however, for a good property higher commission is negotiated and in reverse, a lower commission is charged for a distress sale. The other type of estate agents work through a monopoly – while a building is being constructed, the builder asks for a deposit of around Rs. 15 lakhs (however that is negotiable depending upon the saleable area - number of storeys, rate per sq. ft. etc.), under the condition that all or 50% the flats should be sold within a deadline, usually six months. This is recorded in an agreement on paper. Again, all the expenditure on hoardings, advertisements, etc. are borne by the agent, in return he gets 2% on the sale of each flat. Even if a customer approaches directly, the agent gets 2% on the sale of the flat. If another agent brings a customer, then he gets 1% on the sale. If the agent has a good rapport with the builder, having worked on multiple projects together, then no deposit is expected – only faster sale of flats.

<sup>16</sup> In some cases, the charges towards the real estate agent are also part of the agreement, but it is not a necessity. The agent doesn't require a license to practise. Most of the remuneration towards the real estate agent is by word of mouth. The Estate Agent bears the cost of advertising in newspapers, magazines, etc. Only when the agent has a monopoly (by word of mouth only) of a property/ies ('sole sale agency'), does he invest in advertisements (in newspapers, magazines) – usually he publishes a joint advertisement for the multiple properties on which he has a monopoly. An advertisement in the Times costs Rs. 2000/- when paid directly. However there is an authorised ad agent in Dhake Colony, Andheri, who receives 20 % on the ad published by him. Since he has an arrangement with such an agent, he gets 5 – 10% concession on the ads.

<sup>17</sup> For some building societies, the vegetable vendors acquire a society gate pass, by speaking to the Society Chairman and are required to submit a photograph and permanent address, after which such a person is made the 'official' vegetable vendor for the society.

<sup>18</sup> The State Government of Maharashtra has facilitated free houses for slum dwellers who have been staying in Mumbai before 1995. According to this programme, a developer could develop the land occupied by the slum. Here the developer has to provide free houses to the slum dwellers and in return, the developer gets additional building rights. This works well in areas that have very high land value as compared to the cost of construction.

<sup>19</sup> There seem to be a big demand for carriage vehicles in the city from the BPOs and the Courier Companies. While a monthly rent of a car (24x7) to a courier company would be around Rs. 22,000 (for 3000 km. per month, and Rs. 4/- per extra km). Smaller cars like a Mahindra Pick Up, Tata Sumo, etc. are rented at Rs. 18,000/- per month and the same overtime charges. The outgoings for the owner includes Rs. 400/- every morning for LPG and two drivers Rs. 3500/- per month.

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<sup>20</sup> While the mobile phone companies themselves are in fierce competition with each other, the networks that get created because of these phones seems to have revolutionised the way exchange is done in the city. Almost all the entrepreneurs surveyed in this research use the mobile phone. They all also complain to be stuck to the number and not being able to shift to another cheaper service. These telephone numbers are lifelines for most of them and they cannot afford to lose it. On the other hand the mobile phone companies seem to have realised the importance of a constant number to these entrepreneurs. Some companies wait for three months for people to develop their networks and then start charging for services that came free with the phone earlier.

<sup>21</sup> The total Adventure Sport equipment set costs about Rs. 15000/- for a basic set that included about six Caribiners, 2 Figure-of-eight(s) from Austria (his cousin staying in Austria brought it for him on his annual visit to India), Ropes (Todi & Co. from Lower Parel, Mumbai), Harnesses, Ascenders and a Belay Device from Delhi.

<sup>22</sup> An average adventure trip would cost Rs. 15,000/- for 2 days, 15 people to Siddhagad, Western Ghats; Rs. 4,00,000/- for 3 nights, 35 people to Naneghat, Western Ghats and Rs. 80,000/- for 3 days, 40 people to Goa for J W Marriott, Goa

<sup>23</sup> The Talwalkars Gymnasium has turnover targets of Rs. 12 lakhs per month, per gym to set the money for rolling to cover running costs. In order to make more money out of the fixed number of clients, the gymnasium provided additional services like the diet counsellor, lockers, introduction classes, workshops, all of which were charged at an extra cost apart from the Rs. 12,000/- membership fee. They also tie up with art exhibitors, sports companies like Reebok, Nike, supplement manufacturers, etc. who display their products and pay the gymnasium a hefty commission on every sale. A display board for advertising would fetch the gym Rs. 15000/- per month. The gymnasium has also tied up with restaurants, so that customers get discounts on flashing their gym membership cards. The gym also has started manufacturing their own supplements, which are recommended by the in-house diet counsellors. They have also begun beauty parlour services for women and 'gym bashes', where health foods like salads and fruit juices are served along with 'good music' till late in the night. Since they're not discos, they don't even need to shut by midnight.

<sup>24</sup> The Japan Life mattress costs Rs. 75,000. (There were bigger types that were priced upto 1,25,000). Once you bought the mattress, you would automatically be inducted into the business chain. You would receive the title of BD (Business Distributor) then you were supposed to tell other people about the product and persuade them to buy it. If you succeeded to get someone to buy it, s/he would become your partner and would receive the title of BD. You would receive Rs 6000 on that sale. For each BD's sale you would receive Rs. 6000. Then if 3 BDs joined your team, you would become an AD (Advanced Distributor). As an AD, with each transaction of your member BD and their respective BD partners, you would receive a sum of Rs. 6000 each. Then if you had a chain of 9 BDs under you, you would be promoted to the post of MCD (Managing Company Distributor). For an MCD, for each BD transaction in your team you would receive a sum of Rs. 2500 out of the sale price and for a direct sale you would get a cheque of Rs. 26,000. This was a time consuming job, as one would have to make efforts at convincing people about the merits of the product, as it was expensive. This would require taking people to the head office of Japan Life, showing them presentations of the product and the business process and following up with helping the growing list of team members in their respective sales. She herself did well at this business. She recovered the Rs. 75,000 her father had invested in the product, and earned another 1.5 lakhs over this. However she spent a lot of money when Japan Life had a conference in Delhi. She spent her own money to sponsor 10-12 relatives for the Delhi trip in the hope that they would buy the product. None of them did so.

<sup>25</sup> The Printing Press Agency supplies its stock of newspapers/ magazines to the chief agents, who are five in all in Mumbai. These agents have distributors at various junctions from where retailers buy their daily stock and then proceed to their own shop. In this case, most of the newspapers download their stock transported by tempos or mini trucks at Andheri station at 5.00 a.m., from where his boys collect 1001 newspapers (estimated requirement for the day) and bring it to the shop by auto rickshaw. Magazines, however, are brought in the afternoon at around 2.00 p.m., so two trips are made daily to Andheri station. Payments are made on-the-spot to the salesmen. In case of larger newspapers like the Times Group, a mini truck comes directly to the retail shops at 5.00 a.m. and downloads the newspapers as per payment made on the previous day to the Times agent who has a make-shift stall, again at Andheri station. Most of the newspapers and magazines are bought from the agent on a return-basis, i.e. unsold newspapers and magazines are exchanged for new ones. They are never compensated in cash. In case the newspaper/magazine company has no such policy (of exchange), then the retailer buys limited copies; more often than not, lesser than his estimate, so as to avoid losses.

<sup>26</sup> A newspaper retailer's billing system includes a log of all residential apartments he delivers to, with details of their subscription, payments, etc. against which he ticks as and when a delivery is made. At the end of a month he has his database for each flat already worked out; he does the collection personally, also to get feedback on his service and newer demands in the market. The lump sum collected is carefully kept aside, for the entire 'day-to-day' business depends upon how well the money is rolled through the month. In case of need for money, he prefers borrowing money from his relatives and friends to avoid the paperwork at a formal bank.

<sup>27</sup> A new truck covers the distance between Hospet and Goa in 15 hours, while it takes 3-4 days for a six-month-old truck for the entire to and fro journey including loading, refreshment breaks and unloading. Each round earns a profit of Rs. 10,000/-, while the number of rounds decreases, as the truck gets older. The pollution and safety norms on trucks restricted overloading of the trucks. The limit allowed is 16.5 T, while trucks were overloaded upto 30-35 T, where a good profit is earned. A special unofficial pass is

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issued by the RTO employees at various tollbooths for varying rates as per location. (For e.g. Rs. 100/T/overload at the Goa-Karnataka border.)

<sup>28</sup> In a Transport Business, a sub-transporter is not a registered transporter and supplies to the transporter who procures contracts through bidding for tenders. The transporter usually has lesser trucks than required for the contract and sublets the contract to such sub transporters and charges a commission of Rs. 500 / - per truck which becomes his main source of income. He networks through his cell phone and all his agreements are done by word of mouth and no paperwork at all. However, a transporter is required to pay a deposit of Rs. 5, 00,000/- to the company and his direct earnings would be Rs. 950/T for his own trucks.

<sup>29</sup> In a transporters' routine, a typical work day would be the day the truck halts in Mumbai (Vikhroli, as parking is easy and his transporter is based there) and would involve him enquiring about events with his driver whom he has hired at Rs. 3500 / month (average market rate – Rs. 2000 / month) and cleaner at Rs. 150 / day (average market rate – Rs.100 / day) for maintenance and cleaning of truck, checking of tyres for next round, etc.

<sup>30</sup> The BMC usually gets its stationery by means of inviting tenders and signing contracts, but when in need of excess they are allowed purchase up to Rs. 500 / - per month

<sup>31</sup> In the northern fringes of the city the development control regulations of the city do not apply. Due to this, the area has seen extremely dense development (about 1.5 m space between two buildings that are four to seven stories high) with low infrastructure (the road condition is poor and the water supply is occasional) The area still harbours a huge population of labourers due to the proximity to work places in the city and cheap accommodation available in this area.

<sup>32</sup> A Chit Fund is a kind of saving system where around twenty people contribute a small amount every month. This amount is then auctioned to the lowest bidder for that amount. The remaining amount would then be redistributed amongst the members. All members continue to pay for around twenty months. The person who has already been given the auctioned amount cannot bid again, but has to keep paying the amount. The last person gets the entire amount. But the advantage is that the organiser of the fund keeps the first amount in the first month for him/herself, as he/she is also one of the members. Hence if there are twenty persons and the fund is worth 20,000, then each person pays 1000 each. Then this 20,000 is auctioned and the lowest bidder gets the amount. Suppose the lowest bid is for 10,000, then the remaining 10,000 is redistributed amongst all the members. That is their profit. The bidder gets money when he needs it but has to pay a big price. This is the kind of chit fund that is very popular amongst the business communities in the western coast of south India. There are also funds that do not auction, but the entire amount is acquired by winning a lottery.

<sup>33</sup> The restaurant business in Mumbai is dominated by the community of Bunts (mostly Shettys) from Southern Coastal Karnataka who migrated in the seventies and the eighties and worked in restaurants of the Saraswat Brahmins. The newer generation of the Brahmins were not interested in continuing of the restaurant business and these Bunts captured it. Even today, with Mc Donald's, Baristas and Mochas around, this community dominates the restaurant industry in the city.

<sup>34</sup> The Sidha Samadhi Yoga was founded by Rishi Prabhakar. It's representation on the internet is as follows : The Siddha Samadhi Yoga (SSY) programme, which encompasses Samadhi Meditation, is a starting point into a culture that has transformed the lives of millions of people worldwide. In ancient days, the Siddha Samadhi Yoga programme was known as 'Brahmopadesam', which dramatically altered one's outlook towards life and brought tremendous maturity in individuals. This scientifically acknowledged programme is simple to learn, easy to practice, is non-religious and can be used by everybody. Through this miraculous programme chronic diseases disappear, the mind settles down, clarity of understanding dawns, a loving heart opens up and a natural leader is born. Guruji Rishi Prabhakar is the founder of Siddha Samadhi Yoga and Rishi Samskruti Vidya Kendra. Rishi Prabhakar is an important teacher of consciousness, meditation and leadership in the world today. As an engineer and scientist, he has removed all the mumbo jumbo from the science of spirituality and presents it in verifiable experiential terms".

<sup>35</sup> The Infant Siddha Programme of the Siddha Samadi Yoga is advertised through a brochure that reads as follows: "At MET's Rishikul Vidyalaya (MRV) we believe that: "Learning is fun and is also the greatest adventure of our lives." MRV is a school where tradition and technology meet to offer a progressive and holistic mode of education to the children. The school follows an integral approach towards education where learning is a great pleasure. Here, every child is allowed to grow in unbounded freedom, play and creativity. The main focus of the school is to refine the overall personality of the child. MET's Rishikul Vidyalaya stands the ideologies of two programs namely the Infant Siddha Program (ISP) and Siddha Samadhi Yoga. (SSY)The ISP guides parents how to bring up children right from the stage of conception. It specially deals with dramatically improving the intelligence and well being of children between 0 – 8 years of age. It also deals with the over all development of the child covering the physical, mental, social, emotional, and spiritual aspects".

The activities of the ISP nursery school represented on the internet and their brochure read as follows:

The OGC is a unique concept where children are exposed to multifarious activities, skills and art forms to evolve them in all spheres. Here, the focus is to develop all round intelligence of children:

Verbal / Linguistic Intelligence (word /book smart), Logical / Mathematical Intelligence (number / logic smart), Musical /Rhythmic Intelligence (music /sound smart) Visual / Spatial Intelligence (Art / picture smart), Bodily - Kinesthetic Intelligence (Body/



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movement smart), Inter personal Intelligence (people / group smart), Intra Personal Intelligence (Self smart), Naturalist Intelligence (nature / environment smart)

Children here have the freedom to explore their own hidden potential through the diverse activities that they are exposed to. Children are exposed to following activities: 1) Rhythm & Percussion (Tabla), 2) Musical Instruments (Keyboards and flute), 3) Indian Folk Dance, 4) Karate, 5) Skating, 6) Chess, 7) Dramatics, 8) Computers, 9) Japanese and Sanskrit Languages, 10) Art and Craft

<sup>36</sup> Gupte. Rupali, Mehrotra. Rahul and Shetty Prasad (2004): Architecture and Contemporary Indian Identity, unpublished paper for the project of Architecture and Identity supported by TU Berlin and Volkswagen Foundation.

<sup>37</sup> Excerpts from the Sadguru Shree Aniruddha Upasana Trust's publication written by a devotee reads as follows:

I first heard about Bapu from Shri Gaokar. Bapu's Paduka and the idol of Shri Saibaba had been installed at his place. My son Mandar and I attend the Saturday Upasana there. After the Upasana a cassette of Bapu's discourse is seen and we always sit through the entire programme every Saturday. Initially, the opportunity to get a darshan did not present itself. For some reason even a visit to attend the discourse at Dadar did not materialize. But in the heart of my hearts, I was craving to get one, just one glimpse of my Sadguru. And lo! On Saturday Shri Gaokar announced that Bapu was coming to Badlapur on the 1<sup>st</sup> of February '99, the Gurupratipada day. I was overjoyed. I was already waiting for the 1<sup>st</sup>, counting days. As scheduled, Bapu arrived at 12.30 in the afternoon. All of us bhaktas were waiting for Him. Bapu first visited Shri Gaokar's residence. The Gaokar family then performed the padpooja. Bapu then came down to the podium and gave a beautiful discourse. Tears were streaming down my eyes as I heard the divine words. I was truly lucky. I had found the Sadguru in the human garb. What more could I ask for? What more could I ask for if I could sit at the feet of my Sadguru till I breath my last? I pray that this wish of mine be granted and everyone be blessed the same. Bapu blesses me with special moments and quite frequently. I am about to share two of them with you. The first one has to do with my son Mandar. All of a sudden a kind of lump developed on his thigh. This lump then seemed to grow over the next 3-4 days. I was really worried. We took him to the doctor, who examined him and told us to come back if the medicines he gave did not regress the lump. 3-4 days later we found that the medicines had made no difference. I happened to mention this to Shri Gaokar at the Saturday Upasana. He told me to continue with the medicines. He would pray before P.P. Bapu's photograph and so would I. I told Bapu, "If the lump is going to regress, let me see it shrunk by tomorrow". Before going to bed I applied Bapu's 'vibhuti' mixed with a little 'vekhanda'. The following morning the lump had indeed shrunk and over the next couple of days it was gone! Mandar kept telling everyone: "My bapu has cured me."

And now another incident: My brother Pravin is a Saibhakta. His love for Baba is tremendous. I spoke to him about Bapu and gave him the small upasana booklet and a photograph of Bapu. The day onwards he and his wife have been reading the booklet every morning after doing their namaskar to the photograph of Bapu. Pravin bought a flat at Lal Chowki-Kalyan in a building in a building named Neelkanth Veli. That day, i.e. the day of the Vastushanti and the Satyanarayan mahapooja, there were hoards of guests, and the cooks were busy with the preparations in the neighbouring flat. The pooja was about to begin and the cooks too began their work. To increase the flame he turned the knob of the cylinder. Somehow the gas traveled to the flame and there was a huge fire. The cook burnt his hand and in sheer panic came out of the kitchen. My brother followed him. When they went back to the kitchen the fire had increased. Immediately the set the alarm; "Come on, clear the place, a fire has broken out!" Everybody ran for their lives. Parents looked for their respective children while my elder brother accompanied by a few others went to fetch the fire brigade. Pravin and I the started calling out for Bapu. We shouted his name and begged for help. "Bapu, please come, Bapu please, Bapu, Hari Om" We kept saying. In the meantime the fire brigade people arrived with their fire engine; but there was this neighbour who kept calling us upstairs. "Why have you all gone down? There is no fire. Everything is fine here". We ran back upstairs. The sight was indeed incredible! All was well. There was no loss or damage of any kind. The guests were convinced that this could happen only by the grace of the Lord or the Sadguru. I knew it was Bapu Himself. When Shri Gaokar arrived in the evening for darshan, he had Bapu's photograph as gift. We then said the aarti. We installed it with the other idols of God. We offered flowers and burnt incense. On hearing the incident Shri Gaokar too, expressed his amazement and said. "Bapu wanted to come to you and He did, in the form of this photograph". With this kind of Bhakti for the Sadguru, what have we to fear? He added.

<sup>38</sup> C.K.P: *Chandrasynya Kayastha Prabhu*: A sub caste amongst Konkani Maharashtrian Upper Castes, which claims to be the first settlers in Mumbai Islands.

<sup>39</sup> . WIMA– an organisation for women entrepreneurs / self employed women which helped get grants, loans, land and licenses and provided information on technical expertise and relevant rules and regulations. This organisation has its principal chapter in Poona. Registration is open to all women interested in business at a nominal refreshment fee. Influential ladies from the Dahanukars, Bajajs, Vimla Patil, etc. were all part of the board of members and Sharad Pawar, the then chief minister was instrumental in the setting up of a lot of businesses by women.

<sup>40</sup> There are several short-term courses available in the city. The list that the personality Development teacher followed was: A part time courses that taught 'managing small – scale industries' (one month) at the S.I.S.I., Saki naka, and Import-Export at I.I.T.C., Bandra. Since her work timings were flexible, she was able to attend these courses. She also joined a Public Speaking course conducted by renowned Mr. Palekar who also conducted the same course for various management colleges in the suburbs. She also took up a course in Transactional Analysis, which was a corporate training programme for teaching professionals in the field of

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Human Resources. With an intention to pursue a career in English, she visited the British Council Library (BCL) at Nariman point, twice a week. She also conducted along with a team of professionals - some of their summer camps for children – 80-100 children per camp - which included fun and learning activities at a picnic spot like Madh Island, etc.

<sup>41</sup> The Elementary Course in English is a programme was for 3 months - thrice a week, 1 ½ hour per session. It cost Rs. 2500/- and no certificate was awarded since it was her first. She conducted the programme in the living room of her residential apartment (2BHK) in 7 Bungalows in the afternoons when her children were away at college. The course intended to develop a good foundation in English grammar and speech that laid stress on pronunciation and conversational abilities. The programme included reading aloud, writing, listening and speaking English with an interactive approach where discussions pertaining to their daily lives would be conducted. The course gradually introduced 'role plays' where they would rehearse mock-dialogues that could be used for various occasions like at the banks, open houses in school, parties, offices, corporate meetings, etc.

<sup>42</sup> Until 1992, there were three schools in Mumbai that taught architecture. In 1992 itself, seven more schools were opened in the city by private organisations, mostly involved with construction industry.

<sup>43</sup> The city underwent tremendous changes with urban resources getting highly contested amongst various interests. The case of industrial lands changing into shopping malls, mangroves changing into townships, etc were some of the transformations that required an academic enquiry.

<sup>44</sup> While the private professional schools had to increase the fees to sustain, there were strict conditions laid by the state government on the fees structure as well. While most of the schools have yet to implement this directive on salary structures, our school was the only one not to only implement it, but also to do so without firing any staff. This condition was only possible because of the way in which the management of this school was structured. There were three parts to the school management: the first group was the Patron, which was a philanthropic corporate supporting the infrastructure and the capital expenditures. The second group was the actual management with a board of trustees, which was an educational trust that had its affiliations to the Right wing political parties. This group was the one, which had acquired the permission to run a school for architecture. The third group was the academicians who actually ran the school. While the philanthropic corporate had invested on the infrastructure, an informal agreement allowed a part of this infrastructure to be used to support activities of the management. The management would rent the ground floor of the school for expensive marriages and other functions. Hence the management was kept satisfied for their part in the school. Hence when the burden of the Fifth Pay Commission came on the school, it was easy for the management to escape from the financial crises and leave it to the patron and the academicians. While the patron supported some activities, the academicians had to struggle with managing the finances.

<sup>45</sup> The rules of the state government over fees charged by private professional colleges changed in 2004. Now the schools could charge fees almost at their will, with some token monitoring by authorities. While this meant improvement in the school's finances, it also meant reducing the access to architectural education by most of the classes. The school started making expensive expenditures on infrastructure to lure richer students.

<sup>46</sup> I don't think there could have been any way in which the whole cost of the forum (World Social Forum) could have been comprehensively estimated, though there were some informed guesses, because of the way in which funding was structured and organised. Several groups were sponsoring various parts, like for example travel, accommodation, posters, pamphlets etc. for a number of groups were sponsored by some unknown local organisations. I remember organising printing of a pamphlet for one such group talking on housing rights. A friend who does other jobs for our school on a regular basis printed thousands of these pamphlets. He gave me a discount when I paid him. There was no way to comprehend such kinds of spending during the forum.

<sup>47</sup> At the same time when my friend's NGO was formed, another group was organising itself in Mumbai under the leadership of a renowned academician from the US. They called themselves associates or may be partners for urban research and things like that. Some other well-known people from the city were trustees of this new NGO. They maintain a very high profile office in one of the costliest areas of Mumbai and support some full time workers. While the website remains as ambiguous about the aims and objectives of the organisation as any other website of similar organisations, this group started organising events in the city. Summer lectures, winter seminars and even some monsoon events were organised by this group like fashion show collections. In the name of knowledge creation some of these NGOs have managed to support several instances of appropriation. I met another friend recently who was studying how open spaces have been encroached by hawkers within the city of Mumbai. An NGO, which wanted to file a PIL towards clearing these open spaces, was supporting this research through mobilising money from some local industrial houses. It was the same NGO that put a seven feet fence around a large maidan in South Mumbai for taking some dogs for a morning walk. I was shocked to hear its new agenda: clearing open spaces of the entire city!

<sup>48</sup> The practice of NGOs invited to bid for projects has its precedence in the World Bank sponsored works where in the name of making projects and programmes accountable and effective, NGO participation was forced. But then, the World Bank made master exposé of the NGOs when it started asking them to 'compete' with each other for participating in such projects and programmes. This left no difference between an NGO and a private organisation. While the World Bank imagined the NGOs would be involved in providing services like formation of CBOs, maintaining accountability, etc; we see, that in most recent experiences, NGOs have not shied away from undertaking even building contracting tasks.

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<sup>49</sup> The Slum Sanitation Programme is funded by the World Bank and has three important actors: the NGO, which develops and supports the CBO, the contractor who builds the toilet and the CBO which is supposed to maintain and operate the toilet. The NGO and the contractor jointly write a proposal to build a toilet and forward it to the municipality, the municipality assesses the proposal and approves it and the money for building the toilets comes from the World Bank. Some 350 toilets were built in the first pilot phase and the municipality of Mumbai wanted to extend the programme to build around 1000 more toilets in the city. This is when the World Bank wanted an evaluation of the earlier toilets and we got involved to evaluate the project and give further recommendations on how to improve the programme if there were any limitations.

<sup>50</sup> In a number of cases of the Slum Sanitation Programme, we found that this programme of the World Bank had given birth to a breed of new entrepreneurs. There were agents like Rana Sahab, there were caretakers who themselves were contractors, and there were the entrepreneur CBOs. In some cases we found innovative methods undertaken by the CBOs to exclude people from the slum and force them as pay-users as pay-users pay four to five times more than the 'legitimate' slum dwellers. They would do this by classifying slum dwellers into categories of 'owners', 'renters', etc. In one instance in Colaba, we found a militant Mahila Mandal, which only allowed monthly-passes for the CBO members and the rest of the slum dwellers were pay users.