



## Reader's Forum



---

### What Cool Mistakes !

---

I would like to share with MANUSHI readers a very disturbing experience we had with the Bank of Maharashtra. Our organisation, Mann Vikas Samajika Sanstha, Mhaswad and our Mahila Bank had decided to provide micro finance for women in collaboration with the Other Backward Caste Corporation. This collaboration has been formed by the government to give finance at low rate of interests to people who are entitled to the government schemes and programmes which are meant for the Other Backward Castes (OBC). As we have a self help group of women and majority of them are from this category, and since our Mahila Bank is known for a good recovery rate, the OBC Corporation contacted us that they would be interested in giving micro finance to women who are petty traders. They requested us to give a proposal, so that they could give us a fund for lending to women at low rates of interest. Our organisation was to be given a margin of five percent to meet its overhead costs. We signed a formal contract with the OBC Corporation and their Mumbai office issued a demand draft of Rs 4,50,000 in the name of our organisation. The Satara district office of this Corporation was to hand over the cheque to us on January 15, 2001.

That morning when we went to their office to get the draft, we were told by their clerk that the entire sum had been deposited in their own account by mistake. I was taken aback because it seemed impossible that a DD issued to us been deposited in another account. However, I was very certain that the Bank would never clear it. When we went to check with the Bank of Maharashtra, we were in for a surprise. They made us go back and forth, demanding that we get a letter of proof of this error from the OBC Corporation when it was clear from the Bank's own record that they had cleared the cheque for the wrong account. They made us wait till 6.30 p.m. when finally the Branch Manager made his appearance and repeated coolly the same bizarre explanation that the cheque got deposited in the wrong account by mistake. The most disturbing part of it was that no one from top to bottom was apologetic about this major bungling. They kept saying - 'we are so overworked, so mistakes are bound to happen'. The manager's tone was as though he was doing us a big favour. I reminded them that they were being paid handsomely for the job but the message just would not sink in. It was clear that they considered it the most routine matter, not worth even a token regret. I really lost my cool

and wondered whether this technique of siphoning of funds was being used to get cuts and commissions.

**Chetna Gala Singh**  
**Mhaswad, Dist Satara, Maharashtra**

---

### Of 'Scientific' Attitudes

---

I would like to share with MANUSHI readers an experience from my days as a post-doctoral at Harish-Chandra (formerly Mehta Research Institute) for two years. It has excellent housing facilities, excellent and world-class library for Mathematics, and very good computer facilities. But the place had severe problems as I saw them.

All the scientists, guards, mess workers were non-Dalit Hindus. Most of the sweepers were Dalits. Dalit population (and Muslim) in India is supposed to be as large as the joint population of UK, Germany and France. I know any number of Mathematicians from these countries, but know only two Dalit mathematicians. Similarly, I know very few Muslim mathematicians in India.

So, I wrote to some professors pointing out this fact. They responded kindly and said that if I wished, I could start a training programme for Dalit students. There are already programmes running in research institutes where they invite undergraduate students during the



summers to interact with scientists. If this can be done by the institutes themselves, then why is it that for Dalit students a post-doc has to take all the initiative? Should it not be the responsibility of those who have already established themselves?

There are already workshops for undergraduate students where the students are introduced to interesting areas. One thing I have noticed about these programmes is that most of the students are undergraduate students of IITs in large part because IIT students have easy access to information regarding higher education.

Most of the senior scientists I have talked to, complain that some of the best students go abroad for higher studies. Which means, they already have good enough vitae which get them abroad. People also complain about how students are not going for Ph.D because they are not getting jobs after their degrees on account of caste based reservations. Then why not target students from those communities who have promise of jobs, for these programmes? Does it make sense to

nurture the well-fed, say good-bye to them when they migrate to foreign lands and then sigh sadly at the situation? I have nothing against students who go abroad (I myself did my MSc at IIT Bombay, and Ph.d in the US and am doing my second post-doc in Germany). All I am trying to point out is that students from IITs are given all possible opportunities where as students from marginalised communities are not being reached by these programmes even at the undergraduate level.

Another absolutely unkind system I noticed was that, the non-academic and non administrative jobs (example - messworkers, sweepers, guards, bus-drivers and gardeners) were contracted away. Every two years the contractor would rotate the workers so that they couldn't demand benefits that one is supposed to get after working at a place for more than 2 years. This despite the fact that the institute pays the contractor for the entire job and the contractor pays the workers poorly. Why wouldn't the institute hire the workers directly? Because,

as some people have told me, once permanent, the workers do not work. In which case, shouldn't the scientists' jobs be also placed on contract basis? Regardless, some people within our IIT campus have tried to raise money for the workers to give on a monthly basis. This I feel is even worse. First pay them less, and then throw charity. It would be better if the workers themselves formed a cooperative to whom the institute could contract out the work. Who would do this? Not the institute, nor the senior faculty.

I am saying the following at the risk of losing my friends. I hated having the sweepers at the institutes come and sweep and mop my flat, clean my toilet. So I used to sweep and mop and clean myself. But my friends, some who even swore by the name of Ambedkar, did not mind having a Dalit sweeper do the cleaning. I am wrong. They did mind, but not enough.

Finally, many of my colleagues were upset at seeing astrology being pushed as a science, and there was a signature campaign against that too. I really wondered whether they would have been so upset had astrology been pushed into the universities as an art. I know any number of scientists who refer to astrologers.

I feel that it is their personal decision. It is quite disconcerting to know scientists who did not take any stand against nuclear weapons, who do not mind the ill-treatment of workers or the exploitative system of contracts in place at IIT, who would not even clean their own mess but who would take up arms against astrology as a science. I am no great fan of Dr.M.M.Joshi, nor the BJP, but that is irrelevant for this note.

**Uma Iyer, Bonn, Germany** □