



# BALA JANAAGRAHA GRADUATES PLEDGE TO WORK FOR BETTER WARDS

**“I** pledge to be a good Bala Janaagrahi and work with others to make my ward a better place to live in” pledged the 600 children from 24 schools who attended the Bala Janaagraha convocation. On Saturday, Feb 28 the Bala Janaagraha programme for the year 2003-'04 came to a close.

The function held at St. Joseph's Indian High School Grounds was presided by Smt. Rohini Nilekani, Chairperson of Akshara foundation. Special guests included Mr. Pramod & Mr. Singhvi of Rotary Midtown Bangalore.

More than 750 people attended the event; mostly children accompanied by community members, teachers and parents. It was especially heartening to see many school Principals and HMs make the effort to be there for their children.

The convocation started with the children's Civic exhibition at 3:00pm. The event was truly a community effort with Mr. Gopalakrishna and others from Ward 55 handling stall requirements, Meera Mukund, Seetha Ravi running the 2 hour event flow, Prof. Vijaya and Preetha from Ward 27 managing the 80-odd children who were performing, Shagufta, Asma, Smitha & Nanda setting up the awards & certificates and Janaagraha volunteers who handled the music, stage, seating etc. Ward Coordinators trooped in at 1:30 pm with their children to help them set up all the civic models.

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*Bala Janaagraha Convocation at St. Joseph's Indian High School Ground on Feb 28, 2004. Ms. Rohini Nilekani, Mr. Singhvi and Mr. Pramod of Rotary Intentional were the chief guests.*

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**I** am writing you in response to JT's connecting on on Globalisation. I find the essay very useful and enlightening on the connection between values, economic systems and political structures. Issues of democracy have never seemed so fresh and exciting to me as they have been in these months in India.

I feel suggesting that "the record of the US in regards to Democracy is "admirable" with the exception of the atrocities committed against Native Americans" is far from true.

We can put aside for the moment the institution of slavery (though 9 of our first 12 presidents held slaves, including signatories to the Declaration of Independence) and other social and economic systems that victimized several populations, including Mexican and Chinese bonded laborers.

The specific issue is democracy and the values of liberty and equality in the political space. American democracy began with the centrality of white, property-holding men. The US Constitution, not only held up white men as the sole voters, but in early population counts for congressional representation, **slaves were counted as three-fifths of a person**, a compromise made between the North and the South to maintain balance in the House. Thus began the legal structure of citizenship and personhood in the United States.

The 3/5 rule was changed with the 14th Amendment after the Civil War, and African-Americans had the new privilege of (third-class) citizenship, though without most of the rights. Through the rest of the 19th century Blacks throughout the Southern states were systematically denied the rights to vote by local and state governments (with negligible interference from the federal level).

**Poll taxes, literacy tests and Grandfather clauses for voting were instituted, and**

## A Different Perspective on AMERICAN DEMOCRACY

obstacles to voting.

The restrictions to voting were finally outlawed and eliminated with the Civil Rights Acts in the mid-1960s. Importantly, another systematic law that disenfranchises already marginalized men and women exists in 2004 with little opposition. **4 million**

violence was often the last resort for insolent "citizens" who wanted to vote. Though some African-Americans were able to succeed politically in the Reconstruction Period, these were short-lived victories usually followed by more stringent

**Americans cannot ever vote again because they have a felony conviction**, almost half of whom have finished serving their time. Local and state governments in the US continue to use whatever rules they can in this more "enlightened" age to restrict the fundamental rights of citizenship. Felony convicts are most strongly affected by state control, but they have no voice in that state.

I do not believe that the sins of the founding fathers must determine the complete moral fiber of the nation, and there is no country without its flaws. I bring this up because a romantic view of American democracy is too shaky of a foundation to build a house upon. There are many positive ideas and practices in the US, and those must always be highlighted, but not to the exclusion of the sometimes bitter truths.

- Elizabeth Clay  
Volunteer from US,  
now in India

## Don't Burn Biomass!

It was quite shocking to see that a lot of leaf, litter etc, was burnt within the ESI compound.

As you are aware this is wasteful and very damaging to our health and the environment.

May I request you to dispose of such material in a safer manner (composting etc)?

- Francis  
AGRO - Ecologist

## LETTERS

### INDIAN SCENE

## INFORMED AND VOCAL MIDDLE CLASS...

**I** would like to share my thoughts and impressions, after interacting with a large number of people representing the rich, poor during my recent visits to Nepal, Uttar Pradesh and Bihar. I had lived in UP earlier and it was the lack of positive changes that prompted me to record these thoughts, as the relevance of involvement of ordinary people in every day Governance is the core message and principle, we Janaagrahis convey to all.

The gap between the rich and poor appeared to have increased while no visible change in the ratio or upward social movement from the ordinary citizen groups was noticed. Hopelessness and an attitude of acceptance of the situation were the most pronounced expressions of even educated and young people. While some programmes like the Golden quadrilateral road work etc. produced opportunities for employment, the overall effect seems to be disappointing.

The most striking impression was that the education at all levels appears to have no impact in the mindset of people in general. Personal, professional and public ethics remain the same. Traders and Businessmen use the same method of patronage and percentage distribution as the preferred methods of attracting customers, rather than upgrading of salesmanship, goods quality and shop design.

Apparently the lack of upward mobility in the social scale have precluded the emergence of an informed and vocal middle class, which is essential for better interaction with Governmental and other agencies to promote meaningful integration with the Civil Administration and the people at large.

The purpose of airing these observations is to find the similarities/dissimilarities between the situations in those places and our own city, and state. (No reflections on the comparative standards of any section of society is intended in any manner.)

- A Sivasankaran (Ward 94)  
Member, Core Group, Janaagraha

..MISSING

# Scattered Phrases

**E**ach of us has a way of crystallising our experiences into words. Rather than organise these into specific topics, I have listed below some phrases out of my experiences over the past few years; some of them need no explanation, others require some elaboration. Think of this as the “kadalekai” that you pick up at the street corner: munch on it as you undertake other more pressing activities.

- ✗ Our first independence was that of the nation, the second will be that of the individual. This means that the task will not be complete until the last one is free.
- ✗ Freedom for the individual does not mean that each of us will turn out perfect. We must be prepared for people to make poor choices in their lives.
- ✗ Principles don't mean anything if you don't stick to them when it is most inconvenient.
- ✗ For a teacher to be effective it is not enough to be wise - it is also important not to forget what it is to be ignorant.
- ✗ There are no guards to bribe at the gates of history. And there are only two paths to get there, one of honour & courage, and the other of infamy.
- ✗ There is much talk of our indifference (in India) to the written record, and I have wondered why. Could it be because we are afraid of being constrained by the inability to embellish, that somehow the simple truth of the act could expose the inadequacy of the effort?
- ✗ Maybe it is good that our governments are inefficient while our people are politically immature. Imagine the damage that can be caused by an efficient government machine that acts without the balancing influence of an engaged citizenry.
- ✗ Politics in India is like cricket: it is a spectator sport.
- ✗ We are all shareholders in government, except that we can never sell our shares.
- ✗ In the alphabet of democracy, we have gone from “E” to “F”: elect and forget. We need to stay on the letter “E”, elect and engage.
- ✗ Everyone wants to be an engine-driver, very few want to be laying the tracks.
- ✗ While the idea of democracy is a “romantic” one - of free speech, fair elections and checks and balances, the actual “practice” of democracy is more mundane - the simple, regular, organised forms of local engagement.
- ✗ The need of the hour is not “passionate patriotism” - we had that 50 years ago when people gave up their lives for their country. The need of the hour is “practical patriotism” where each of us gives an hour or two a month, in balance with the rest of our priorities: family, work, entertainment.
- ✗ Nobody gets up in the morning saying, “I want to engage with my government today”. That government is most effective which is most invisible, allowing people to carry on with their lives: making music, writing books, enjoying friendship.
- ✗ It is true that our solutions in government are better today, that they are running at 50 miles an hour compared to 10 miles an hour in the past. But unfortunately, the problems are running at 100 miles an hour.
- ✗ Citizens don't pay their share of taxes because they say,

“Why should I pay you my money for you to cheat me; better I cheat you.” Compliance can only increase with credibility.

- ✗ In any institution, the quality of decisions is determined by the quality of information. This is one distinguishing characteristic between our public institutions and the well-run private ones, and explains why so many talented government officers are not more effective as agents of sustainable change.
- ✗ We need the right plumbing in government for good quality information to flow. And we need citizens to open the taps of information, because the system will not do it on its own.
- ✗ When we build a house and install the plumbing, what is the colour of the water that first comes out? Brown and dirty. How does it get clear? By keeping the taps open. Similarly, we must keep the taps of information open, so that the quality of data keeps improving.
- ✗ Participation can only work if we keep aside our suspicions and past experiences, like our chappals outside the temple.
- ✗ Good quality public governance can only happen with equal measures of supply-side reform and demand-side participation. The wheels of government need to engage with the wheels of citizens, for the engine of democracy to move forward.
- ✗ Let us not look to expose, let us look to empower.
- ✗ A well-run city should be known not by the quantity of its infrastructure but the quality of its participation. The first will follow from the second, in a manner that is fair and reasonable.
- ✗ In a true democracy there cannot be a single great hero. Rather, there will be millions of champions. True democracy is not the playing field for those with ambitions of greatness.
- ✗ Community champions exist everywhere, they are like the oil wells of energy. Janaagraha is like the pipeline that connects them, getting them to know that they are not alone.
- ✗ There is no substitute for personal experience.
- ✗ Let us not be afraid to make mistakes. Let us only ensure that we make new ones, as we learn from the old ones.
- ✗ The more I know, the less I know I know.



**Ramesh Ramanathan**  
Campaign Co-ordinator

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Phone : 23542381/2, 23542977

Fax : 23542966

E-mail : [communications@Janaagraha.org](mailto:communications@Janaagraha.org), [info@janaagraha.org](mailto:info@janaagraha.org)

Read Janaagraha Times on the web at [www.janaagraha.org](http://www.janaagraha.org)

## Abhaya's Second Step

Following its inauguration on Feb 1, 2004, the first meeting of the executive committee of Abhaya Federation was held on Feb 21, at the residence of the secretary. All executive committee members were present.

The 54 Ward areas, as demarcated the Eicher maps brought out by janaagraha, were assigned to members for follow up action:

It was decided to increase the membership and identify three

Sri Y Damodara	No's	10, 12, 13
Sri K B Gopala Rao	No's	3, 7
Sri L M Niranjana Murthy	No's	1, 2, 6
Sri S Rajanna	No's	11, 14
Sri K S Narayana Shastry	No's	4, 5
Sri Nanda P Rao	No's	8, 9

persons from each as adhoc representatives

It was also decided that future Executive Committee meetings are to be held on the 1<sup>st</sup> and third Saturdays of each

month, at the residences of the members by rotation. Sri S Rajanna accepted to organize these meetings.

There was a general discussion on various other topics pertaining to future activities.

- L M Niranjana Murthy, Secretary, Abhaya

## BALA JANAAGRAHA CONVOCATION

(Contd... from Page 1)

6 stalls were set up by schools from the participating wards, all competing enthusiastically for the best Civic Project award, judged by Swati and Ramesh Ramanathan. All the Awards and Mementos were sponsored by Rotary Bangalore Midtown.

The programme was superbly MC'd by Ms. Mallika Balu of Surana College who kicked it off with a welcome to the audience. Sunita Nadhamuni, coordinator of Bala Janaagraha gave an introduction to the year-long programme, followed by Father Moses, Principal of St. Aloysius School who talked about the importance of such activities for the children.

Then began the children's programme - 20 minutes of laughs, songs, strong speeches and skits. Shivkumar from the Sajjan Rao school gave a spunky speech and won the hearts of the crowd. Auden school children performed two hilarious skits on water issues and classroom elections. Aditi students appropriately & melodiously performed "We are the World". After that were inspiring addresses by Smt. Rohini Nilekani who emphasised the importance of the programme for every child in the city, and Rotarian Mr. Singhvi, who said that partnering with this programme brought energy and purpose to their club.

Mimicking an Oscar Ceremony were the Awards in Excellence, sportingly conducted by Swati & Ramesh to celebrate the high achievers in various aspects of the programme. The Best Ward Vision went to Government High School of Ward 85, Best Civic Project went to Auden Schools of Ward 54, Best School went to Sri Sajjan Rao Vidya Samsthe of Ward 50, Best Community went to Malleswaram Swabhimana Initiative of Ward 7 and Outstanding Bala Janaagrahi went to Harshita Ramnath of Ward 54. All awards were received with huge shouts from the school supporters and the event had the excitement of cricket match. Vincent, the Janaagraha volunteer interviewed all the winners in their moment of glory.

The Special Edition of Janaagraha Times prepared with long days of hard work by Eshwar Daitota & Suresh with contributions from many participants was released just for this event. Ward Coordinators of all 7 wards then gave Certificates to students representatives of schools in their ward. Mount Carmel College girls all dressed up for their graduation party graciously accepted their momento with their head, Smt. Usha Kumar. All the 15 partner institutions who worked hard to make this programme a success were acknowledged with momentos and the evening ended with the national anthem.

## Janaagraha Calendar

(MARCH 1 - MARCH 31)

### SHG Meetings

- Mar 5 : Ward 54, Srinivasanagara (12.30 pm) @ Aanganawadi Centre, Manjunatha Colony, BSK III Stage.
- Mar 7 : Ward 55, Padmanabhanagara, Nethravathi TCG (9.30 am) @ Kasturba Colony, Herannagudde.  
: Ward 55, Padmanabhanagara, Gangothri TCG (10.30 am) @ Herannagudde, BSK III Stage.
- Mar 9 : Ward 100, Sanjayanagara, Sahna TCG (1 pm) @ Representative Muslim Colony, Boopasandra.  
: Ward 54, Srinivasanagara, Ganga TCG (4.30 pm) @ Manjunatha Colony, BSK III Stage.
- Mar 10 : Ward 55, Padmanabhanagara, Om Shakthi TCG (4 pm) @ Kumara Swamy Layout, Pipeline.  
: Ward 55, Padmanabhanagara, Raja Rajeshwari TCG (5 pm) @ Representative House, Chickka Gowdana Palya, Subramanyapura Main Road.
- Mar 11 : Ward 55, Padmanabhanagara, Chamundeshwari TCG (3 pm) @ Representative House (Lakshmi), Opp. Anganawadi Centre, Ittumadu.  
: Ward 55, Padmanabhanagara, Mother Theresa TCG @ Bhavani Nagar, Opp. Kadirenahalli Park, BSK III Stage.
- Mar 19 : Ward 100, Sanjayanagara (1 pm) @ Muslim Colony, Boopasandra.

### MRM Meetings

- Mar 6 : Ward 74, Jeevanbeemanagar (4 pm) @ Ward Office, III Main, Defence Colony - Mr. A.C. John (Ph : 25281200), Mr. Akshay Mallappa (25254140/9845026308).  
: Ward 96, Hebbal (10 am) @ Sumangali Sevashrama - Mr. Y.H. Rao (Ph : 23434183/9886311757).
- Mar 10 : Ward 67, Koramangala (5 pm) @ Koramangala Ward Office - Mr. Gurudas (25710674/9845616791).  
: Ward 68, Ejipura (5.30 pm) @ Koramangala Ward Office, behind Sukh Sagar Hotel - Mr. Anil Kumar (Ph : 25537619).  
: Ward 78, Vasanthnagar (5.30 pm), @ KSV Nilaya, Behind Photo Flash, Millers Road - Mr. Krishna Murthy (Ph : 22286411).
- Mar 18 : Ward 94, Kadugondanahalli (5 pm) @ Association's Office, Pillanna Garden - Mr. Shivashankaran (25463188/9845948988).
- Mar 20 : Ward 50, V.V. Puram (10 am) @ Ward Office - Mr. Venkatram (Ph : 57602856).  
: Ward 72, Domlur (5.30 pm) @ Ward Office - Mr. Rama Moorthy (Ph : 25267918).  
: Ward 73, Vimanapur (4.30 pm) @ Domlur Ward Office - Mrs. Sunitha Nadhamuni (Ph : 36718064).  
: Ward 100, Sanjayanagar (6 pm) @ RMV Club - Mr. R.C. Dutt (Ph : 23416906).
- Mar 27 : Ward 54, Srinivasanagra (10 am) @ Ward Office - Mr. Y. Damodara (Ph : 26721457).

**MRM** : Monthly Review Meeting

**SHG** : Self Help Group

**TCG** : Thrift and Credit Group

# Urban Poor: Success Stories of Micro-Credit

**S**JSRY is the third campaign of Janaagraha. SJSRY is an urban poverty alleviation programme launched by the central govt. in 1997. Its goal is to improve the economic condition of the urban poor.

Increased self-employment with the help of training and loans is a step towards sustainable economic betterment. The program helps groups of ten to twenty people start small micro-credit and savings groups within their community and facilitates the sanction of loans for individuals.

Many NGO leaders, officials from all major banks and representatives from government are working together for the common goal of helping the poor improve

their own situation with a small but well-placed helping hand, under this ambitious program.

In BMP, out of 1,02,749 identified BPL families, 1340 families had been assisted through bank loans (1085 USEP loans and DWCUA loans) up to 31 March 2003. For more effective implementation of the scheme a pilot project was envisaged with Alliance for Networked Kinship with Underprivileged Residents (ANKUR) platform initiated by Janaagraha. It brought together the four stakeholders of SJSRY viz: Government, Banks, NGOs and the Urban Poor on the same platform.

In the past six-months of the pilot project, the government and NGOs in the BMP AREA (100 WARDS), the Self Help

Groups have been formed. In the pilot project, 250 TCGs (Thrift and Credit Groups) were targeted and it was achieved. For micro enterprises components 450 loans were targeted and 415 loans have been granted so far and banks have already released 196 loans already.

Each beneficiary of the micro enterprise underwent Entrepreneurial Development Programme (EDP) training before receiving the loan to start his or her own business.

In order to evaluate the efficacy of the loan process at this juncture, we selected 40 beneficiaries and conducted case studies.

7 student volunteers met the beneficiaries & collected the information. A couple of such success stories are being carried here for the benefit of JT readers.

## TAILORING TO RETAIL OUTLET?

*Varalakshamma and her husband had always been working in the garments business. However, their combined income was insufficient to maintain their family and support their two children. Therefore, Varalakshamma rented a sewing machine and started tailoring business at home. She realised that her business would improve considerably if she bought her own sewing machine. However she could do nothing about it due to paucity of funds.*

*On being introduced to the pilot project under SJSRY scheme by the community organiser of Ananda Jyothi CDS, she was able to obtain a loan of Rs. 15,000/- with the support of Canara Bank,*

*Okalipuram. She brought a new sewing machine with the money and has been able to provide a fillip to her business. She earns up to Hundred Rupees a day now.*

*She desires to open a tailoring school to provide training to the ladies of the neighbourhood. She also wishes to open a brand new shop of her own to house her business which is currently operative from her house.*



## A CANDLE TO THE FUTURE

*Kusuma studied only to the ninth standard and thereafter was unemployed. With the encouragement of her aunt, Kusuma successfully sought a loan of Rs. 30,000 under the SJSRY pilot project. She used this money to set up a candle-making business and benefited greatly from the EDP training. Her net income is now Rs. 2,500 per month..*

*But for the loan sanction Kusuma's life would have been mired in difficulties. She says that her life is now running smoothly. She soon plans to procure sophisticated equipment in Mumbai for candle-making so that she is able to increase her production, and ultimately, her income.*

*- Girish Gupta, Co-ordinator, SJSRY*

**JT: How did you come to the idea of candidate disclosure?**

I call it the Al Capone story. The FBI could never nail Al Capone for murder or extortion. They nailed him for income tax evasion. I thought we've got to get these guys on some kind of technicality. So once they are forced to disclose the relevant information, if there is any discrepancy, then they can be nailed. "Sorry, we had ten cases against you; you only declared eight of them, so your election should be set aside."

Skeptics say, "Don't we know this guy's a crook?" Yes, we know, but there's a difference between everyone knowing a politician is a crook and he having to himself admit that he's a crook in writing. That's a huge difference. There are a lot of conservative elements in society who are very upset with what's happening in the country, but they're not going to get out on the streets and do things. But once they see this in writing, then they feel the need to take action. And that has started happening.

**JT: Is there evidence that candidate disclosures actually affect the outcomes of elections?**

So far, no. But they have had other kinds of positive impacts. One is that both the national parties have started a process of inner-party scrutiny. So the same forms that the Election Commission has prescribed, the candidate has to fill in and give to the party bosses before he or she is given a ticket. The parties are using this information in selecting their candidates.

**JT: So disclosures do have an impact, even if voters pay little attention, because parties use them to weed out corrupt candidates.**

Yes. Earlier, In Gujarat we had 18 or 19% of candidates with criminal records. In the next election, that rate came down to 9%. I anticipate this trend will continue.

Established political heavyweights with known criminal records will continue to be nominated and may we continue to win. But the up-and-coming, the new rising stars with criminal records will be weeded out. It will take time, but it will happen.

Did you see in the paper, D P Yadav was expelled from the BJP hardly four days after being inducted. That's because he's got 30 criminal cases against

done exactly what you're saying. They had not filed correct information. Now the Election Commission has started taking action against them. False disclosure is a no-no. And these guys are damn scared of it.

**JT: Another criticism is the disclosure requirement of a candidate's educational background. Some say this is out of step with India's democratic ethos, in which anyone of any educational background should be able to run for office.**

This is about disclosure, not disqualification. There seems to be a contradiction here, because if it goes against the Indian ethos, then why would people vote them out? Does the Indian ethos say that everybody should be ignorant and illiterate?

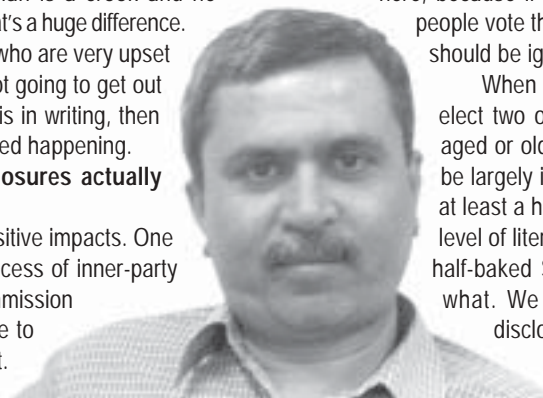
When I tour villages, I find that if you ask poor women to elect two or three leaders, typically they'll choose a middle-aged or older woman who is older and wiser, and who would be largely illiterate, and they'll choose a young woman who is at least a high school graduate. They are very clear that some level of literacy is important. This is a myth that many of these half-baked Socialists propagate in the name of I don't know what. We are not disqualifying anybody. It's only about disclosure. And if based on that, the people decide that

they don't want to vote for this illiterate guy, then the people of India are showing what way they want. I don't see the problem with that

**JT: How surmountable is the problem of corruption? How optimistic are you about cleaning up the country's politics?**

This is not a one man job. Candidate disclosure is a tool that ordinary people can use around the country. It's had a snowballing effect. Now there's a bill on electoral expenses. After 50 years, the government suddenly woke

up and passed a comprehensive bill on limiting expenses during campaigns. And these expenses should be declared every three days during the campaign. Any citizen can go and look at how much money the guy has spent. And then a lot of people around the country have started examining voter rolls, ensuring that they are accurate. So there's a whole set of activities going on tying to



TRILOCHAN SHASTRY

*Earlier, in Gujarat we had 18 or 19% of candidates with criminal records. In the next election, that rate came down to 9%. I anticipate this trend will continue.*

## CANDIDATE DISCLOSURES MAKE IMPACT

him. Earlier they wouldn't have bothered, but now if the guy is going to run for office he would have to declare those cases. And that would hurt the image of the party. So they just turn him out.

**JT: The disclosure is not only about criminal records.**

Candidates must also disclose their financial background. So now members of parliament are lining up in Delhi to pay off their outstanding dues. Now, any outstanding dues to public financial institutions, including the government, they would have to declare. They would have to say "I owe the government of India 30 lakh Rupees." So rather than having to state that, they're going and clearing up their debts.

**JT: You're suggesting is that this is a long term change it will really affect the quality of the next generation of politicians.**

It's a very funny thing. You never know, when change starts happening, when that magic critical mass is reached. I don't know when or if that might happen. It might happen much sooner than we think. Because people are sick and tired of this, there's no doubt about it.

**JT: Critics argue that disclosures will harm honest politicians more than dishonest ones, because dishonest ones won't provide a full accounting to begin with.**

The Election Commission took this report [ prepared by Sastry's ADR ] and asked the police and Intelligence Bureau to verify it. After one year – I don't know why it took them so long – they discovered that quite a few fellows had

improve the electoral process.

**JT: I've heard India's recent history summed up as "from Gandhi to Graft." How did it get this way?**

I don't claim that mens is the right or only view. During the Independence struggle, people who entered public life had to make some sacrifice. Either you were going to go to jail or get shot dead by the British. So there was a self-selection, and only a certain kind of person was willing to do it. They were good at resistance, but not necessarily good at governance.

During Independence extreme right wingers and extreme left wingers were all part of the Congress party fighting the British. But after Independence, this unity didn't make sense. In fact, slowly they started splitting off. Gandhi saw this. He retired six months after Independence. He said the Congress should be disbanded and we should have two political parties.

The system we inherited from the British – and this is not to blame the British – it was suitable for the British administration. And we just took it over. So there was no openness, there was no transparency, there was no accountability, and there was nothing empowering the people. You just administered. And that system doesn't hold people accountable. It didn't happen immediately after Independence, it took 15, 25 years. I think even in the United States, if you take an opaque government where nobody knows what they hell they're doing, they'd be doing the same things.

- Vincent Valdmanis, Volunteer