

**A STUDY OF *KUDDS* IN MUMBAI
Home to Goan Male Migrants**

A Thesis Submitted to the Goa University for the Award of the Degree of

**DOCTOR OF PHILOSOPHY
IN
WOMEN'S STUDIES**

**By
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2020

DECLARATION

I, Aida A. P. Dourado, hereby declare that this thesis titled *A Study of Kudds* in Mumbai: Home to Goan Male Migrants, is the outcome of my own study undertaken under the guidance of Prof. Shaila Desouza, Head, Department of Women's Studies, Goa University. It has not previously formed the basis for the award of any degree, diploma or certificate of this Institute or of any other University. I have duly acknowledged all the sources used by me in the preparation of this thesis.

Aida A. P. Dourado

Date: 16 January 2020

CERTIFICATE

This is to certify that the thesis titled *A Study of Kudds* in Mumbai: Home to Goan Male Migrants is the record of the original work done by Aida A. P. Dourado under my guidance. The results of the research presented in this thesis have not previously formed the basis for the award of any degree, diploma or certificate of this or any other University.

Shaila Desouza

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Date: 16 January 2020

This work is dedicated to my husband, my children and to all the families in Goa and
Bombay, connected to the *kudds* specially the 6 *kudds* under my study at Jer Mahal,
Bombay.

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ABSTRACT

Introduction and Rationale for the Study

Women's role within the home has stereotypically been seen as a primary one, however much this essentialist image may be linked to other aspects of discrimination, dependence, subordination and invisibility (Kabeer 2007, Palriwala and Uberoi 2008).

In the 'home' that I had grown up hearing about, namely the *kudd* or home in which my father lived in while he was in Bombay (now Mumbai), was a home in which my mother or any other women were not present. This doctoral thesis titled Study of *Kudds* in Mumbai: Home to Goan Male Migrants', originates from a curiosity about the *kudds* particularly after I married and started my own home. As a social scientist, I found very little recorded information about *kudds* and yet growing up I had heard numerous anecdotal narratives from those who had lived experiences in the *kudds*, particularly from my father who sadly passed away in the year 1994. Feminist standpoint theorists making a case for the study of the marginalised argue that the origin of research should begin with lived experiences (Hekman 1997).

This study of *Kudds* in Mumbai: Home to Goan Male Migrants apart from being a rarely researched topic has a very personal connection with this researcher and engages with the struggles of marginalised sections of the population who were forced to leave their native place in search of work opportunities in order to make a living. The *kudds* or 'homes' in the nature of community housing were established in these new work destinations as a result of male migration from Goa.

Significance of this Study

We anticipate that an ethnographic study of the *kudd* or community housing system can be of tremendous value to the development of new housing frameworks in this fast-developing world where migration for work seems to be inevitable, and where there are pressures on land. Inflation today has made ownership of property and housing rents unaffordable to many that existing alternatives might be of great value.

Further as a student of Women's Studies, the intrigue posed by the existence of alternate frameworks for a 'home' where women do not play day to day stereotypical roles and where men do all household chores as well as their income generating jobs adds to the significance of a study of value the rationale for this study.

The limited research available on *kudds* and the recent increase in the trend of migration from Goa to Portugal and countries in the European Union, make a study of this kind more significant.

Objective and Scope of the Study

The objective of this ethnographic research was to study the *kudd* system of community living, to explore the context in which the *kudd* as a system was set up and the structures within which it continued to function as it continues to operate even today in India and other parts of the world too.

Using some of the theories on migration such as 1) The neo-classical theory of migration, 2) The new economics of labour migration theory, 3) segmented/ dual labour market theory, 4) world systems theory, 5) network theory of migration, 6) cumulative causation theory, and 7) institutional theory context for migration of the residents of the *kudds* was analysed.

This study has explored the functioning of the *kudd* system of community housing which has become an iconic feature in the culture of the Goan Catholic community and which has been perpetuated till today.

Through case studies conducted in Jer Mahal, Dhobi Talao, Mumbai which houses 23 *kudds* from Goa, comparative insights have been drawn to even understand the role of women in the sustenance of the *kudds*.

Research Questions

1. What role did the *kudds* play in the lives of the members and their families?
2. How were the *kudds* managed particularly in the absence of women members?
3. Did women play any role even if it was from a distance?
4. Since the membership to the *kudds* was restricted and permitted only to “Goans”, what role did this *kudd* system play in perpetuation and representation of cultural practices?
5. How have modern day lifestyle changes and other developments impacted in the *kudd* system.
6. What theoretical framework can be used to discuss the *kudds*?

Methodology

This study was undertaken at Jer Mahal Estate in Dhobi Talao, which houses 22 *kudds*. Of the 22 *kudds*, 6 *kudds* namely the Majorda *kudd*, Raia *kudd*, Macasana *kudd*, Chichinnim *kudd*, Nuvem *kudd* and Fatradem *kudd* were selected for case studies.

On Choosing *Kudds* for Case Study

While six *kudds* housed in the Jer Mahal Estate were selected for case study, a more detailed case study was conducted in Majorda *Kudd* as access to the members was significantly easier. Case studies of the other 5 *kudds* were used to draw comparative insights. The five other *kudds* selected were 1) Macasana *Kudd*,

2) Chichinnim *Kudd*, 3) Raia *Kudd*, 4) Fatradem *Kudd* and 5) Nuvem *Kudd*. All the six *kudds* selected are connected to Salcette taluka, in South Goa. Other *kudds* were also studied to draw parallels and comparisons such as some *kudds* in Matarpakady, Dockyard Road, Delima Street, Marine Lines and Girgaum in Mumbai. The selection of *kudds* for the case study was not an easy task. But as my father who worked on a merchant ship had been a member of a *kudd*, I was able to contact key respondents in some *kudds* in the Jer Mahal Estate. My sampling method did not include the selection of people to be interviewed. Using the snowball and availability sampling methods, I contacted available respondents through word of mouth. My selection of *kudds* was largely dependent on the accessibility of respondents.

Methods of Data Collection

For this study drawing from Silverman (2013), qualitative methods were used as detailed briefly below:

a) Semi-structured Interviews

The interviews of respondents were mostly semi-structured, open ended interviews. Some respondents had multiple interviews and had to be contacted several times and on different occasions. Fontana and Frey discussing the less structured approach of interviewing state that this method is more honest, moral sound, and reliable, because it treats the respondents as an equal, allows them to express personal feelings, and therefore presents a more ‘realistic picture than can be uncovered using traditional interview methods (1994:371).

In semi-structured interviews we are able to go in depth into a particular topic research and even get information on sensitive topics. Here the interviewer is often a silent observer, taking notes as the respondents talk, but at the same time keeping track of the interview. As I used this kind of an interview method, I was able to get facts which I would not have been able to get in a structured interview. Reactions of respondents were often very encouraging. Many appreciated the fact

that a female student was researching a men's *kudd*. Many stated that till now no one had ever done this. My interest in the *kudd* made them happy as though they were waiting that someone will come and ask about their life in the *kudd*. They told me that through these narratives they felt that they were once again living in the *kudds*, reliving those happy and sad, cherished memories once again. By this I do not imply that the research process was smooth sailing, at times I was put in such situation, where they doubted my arrival and were hesitant in answering to my queries.

b) Open Ended Questions

At the start of my research, I had a set of fixed questions that I thought I would follow. But as I stuck to these questions, it was very difficult for me to get answers to the question formulated by me. Thus, seeing the difficulty in elucidating the answers from my respondents, I framed on the spot open ended questions to which I did not have much difficulty. But each respondent had different set of questions, seeing the willingness of the respondents.

c) Oral Narratives

Respondents narrated to me their lived experiences in the *kudds*. Through their narrations, I was able to know various aspects which are not much known or heard of too. According to Connelly and Clandinin, The main claim for the use of narrative in educational research is that humans are story-telling organisms who, individually and socially, lead storied lives. The study of narrative, therefore, is the study of the way's humans experience the world (1990:02).

d) Participant Observation of Celebrations

Participant observation according to Robert (2009) is when the researcher is not just a silent spectator, but when the researcher actively takes part in the item or the ritual that s/he wants to observe. Participant observation is a special mode of observation in which you are not merely a passive observer. Instead, you may assume a variety of roles within a case study situation and may actually participate in the events being studied (ibid.:111)

During celebrations and feasts in the *kudds* such as the centenary celebration on 5th of October in 2014 (100 years of the Majorda *kudd* from 1914 – 2014), the celebration of the Feast of their Patron Saint as well as celebration of Our Lady, etc., I participated to observe how it was organised. Participant observation has enabled a deeper insight into the who and how of organization of the *kudd*, including the kind of expenditure incurred. During the course of data collection for this study I stayed in the *kudds* for varying periods on fifteen different occasions.

I might state here, that while participant observation was the chief form of observation employed for this study, there were times this researcher was not a participant but merely an observer. Direct observation was another method used for example, when I attended the *kudd* Annual General Body Meetings and Seafarer's Days. Observation was also a tool used to note day to day realities during the 10 visits made during the data collection period. Each visit lasted for around 5 to 6 days.

e) Focused Group Discussions

Hennink (2014) states that a focused group consist of 6 to 8 participants, but can range from 5 and 10 too. The groups are pre-selected and have shared, similar backgrounds and experiences. Focused group discussions were held by me, with members of two village *kudds* that is with the Durga Club of Chichinnim and Majorda *kudd* as the members were in their 70's and 80's and they felt comfortable speaking in a group with people whom they considered their friends and shared a similar background. I was able to observe gestures, smiles, frowns, and other non-responses which were valuable to my understanding and often contradicted the verbal response. I was able to uncover important information which I felt had been missed out in an individual interview.

f) Alternate Methods such as Photos, Letters, etc.

In the *kudds* several photos, letters and other documents had been systematically maintained and preserved well in the wooden and aluminium trunks, what they call as 'pett'. Documents like the rent file, electricity bill file, details of the purchases of large objects like grinders, repair work done or the pest control expenditure files, monthly rent registers for the period 1902 to 1918, death benefit booklets from the year 1922 were preserved and have been used in forming my analysis of the *kudds*. Letters, most of them written in Romi Konkani were either requesting for accommodation or trying to explain the reasons for permanent membership. Some others are addressed to the manager asking for the dispersal of death benefit society fund that needs to be met for the expenses of the husband's death requested by the wife. The letters showed me that there was good organisation and management of the *kudds*. These letters are all filed right from 1902 onwards and kept for further reference as told to me by the present manager. Apart from referring to texts in libraries and archives, I have relied upon even photographs that were found in the possession of members of the *kudds* and also those taken in the course of data collection.

Organization of the Thesis

This thesis consists of 6 Chapters as detailed below.

Chapter One

The introductory Chapter 1 is divided into four sections. Section 1, discusses various aspects on migration. Many researchers perceive immigrants as people who were uprooted from their homes and country, and were compelled to endure a process of incorporation into a new socio-cultural scenario (Sahoo et al.2007). According to Larsen (1998:257), migration of one human group from a destination to a new destination is not a new phenomenon and that prosecution, politics, economics, employment, social conversion, remittances, better lifestyles, better education facilities, crises and diseases are only a few examples on the long list of reasons why people have been migrating from one place to another. Further

Keeley (2009) explains the various types of migration that is whether they were seasonal or periodic in nature.

In this way, the world became populated and the original inhabitants of the world dispersed (Moses 2006:38). The number of people migrating and the trend of migration may vary even in a particular country, differences exist even region wise. Migration is thus both a global and, at times, very local phenomenon (ibid.:12).

According to Gold and Nawyn (2013:12) migration is a complex concept and there are several theories that attempt to explain the concept of migration. These theories are more complementary in nature than mutually exclusive or contradictory (Massey et al.1993, Portes 1999, Faist 2000, Todaro and Smith 2006). Some of the theoretical considerations concerning the understanding of the concept of migration through various theories are discussed in section one of this Chapter. There are various theories that have been explained such as: 1) Neoclassical theory of migration (Todaro 1969, Lewis 1954) which states that an Individual takes rational decisions in migrating to a different place, 2) The new economics of labour migration theory which disagrees with the neoclassical theory stating that it is not an individual decision to migrate, but a decision taken by the entire family or the household (Stark 1991 and 2003), 3) Worlds systems theory (Massey et al 1993, Sassen 1988, Skeldon1997, Silver 2003, Wallerstein 1974) which argues that migration changes the social, cultural, economic and institutional conditions of both the sending and receiving societies, 4) Network theory of migration (Dustmann and Glitz 2005 and Massey et al 1993), where migration leads to further migration, 5) Cumulative causation theory and 6) Institutional theory which explains how institutions were set up to bring a balance between the employers of labour-receiving and migrants of labour sending societies (Massey et al 1998).

This section also discusses migration in Goa, India (Albuquerque 2012, Mascarenhas -Keyes 2011, Bartram et al 2014, Braziel 2008, Wilfred 1984) and the origin of the *kudd* system. Section two explains the methods and materials used in

the study of *kudd*. Further it highlights the significance and limitations of the study. And section three explains the organisation of thesis.

Chapter Two

The second chapter titled About *Kudds*: A System of Community Housing, details from secondary sources, the community housing system called the *kudd* system even if called by different names, such as *kudds*, clubs, kurs, Coors or cudds (Valladares 1958, Soares 1971, D'Souza 1975, Wilfred 1984, De Souza 1989, Larsen 1998, Carvalho 2010, Mascarenhas 2011, Albuquerque 2012, Mascarenhas 2012, Frenz 2014 and Patwardhan 2014) The history of the *kudd* system and the *kudds* housed at the Jer Mahal Estate at Dhobi Talao Bombay (Mumbai) are discussed. Jer Mahal Estate which is situated in Dhobi Talao, Bombay houses 23 *kudds*, of which 6 *kudds* were selected for case studies. Other *kudds* in and around Dhobi Talao and International Associations have also been discussed briefly. Finally, the federation of the Goan *kudds* in Bombay and its work towards the protection of the *kudds* today is outlined.

Chapter Three

The third Chapter titled presents the Case Study 1: The Majorda *kudd*, also known as the Nossa Senhora De Boa Morte Association. This chapter outlines the origin, history or formation of the *kudd*, the membership and rules. The chapter discusses the organisation and functioning of the *kudd*, the fee structure, cultural practices that are practiced on a day to day basis and other celebrations, like the 100 years celebration of the feast and the Our Lady celebration in the *kudd*. This chapter also details the findings from the documents made available to the researcher, like the visitor's book dating back from 2014 to May 2019, death benefit booklets, fee receipts paid to Taraporewala Parsi owner and now Rohan builders, letters written by the male members, their wives and their children for various reasons, and photographs.

Chapter Four

In chapter four titled: Comparative Insights from other *Kudds* in Jer Mahal namely the Macasana *kudd*, Raia *kudd*, Chichinnim *kudd*, Nuvem *kudd*, and Fatradem *kudd*. This chapter explains the history, the functioning, rules, management, celebrations and general observations about each of the 5 *kudds*.

Chapter Five

Chapter Five is titled The *Kudds* Today: Social Change, Politics and Threats. With the changes in time and needs there have been various developmental changes that have taken place in Bombay, which have not been so beneficial to the survival of the *kudd* and have led to its deterioration and neglect. Shipping companies negatively affected this system of community housing, such as the provision of tickets by the shipping companies from the place of origin, namely Goa, to the port of their assigned work. The shipping staff no longer needed to stay in the *kudds* like earlier times. Further, to add to the decline of this system, the shipping company now emails the call letters to the concerned person directly to Goa, so the need to visit the *kudd* to collect their call letters does not arise.

Further the US visa which had to be stamped every year was extended to every five years and to add to this, agents are now available to handle this work of visa extension. Medical fitness was compulsory to get back on the ship. These tests had to be done only in Bombay, so prior to the medical fitness test staff on the ship would come to Bombay and stay in the *kudd*. However, these tests can now be done in Goa, which is again a blow to the continuation of the *kudds* survival. As most of the staff on ships came from economically backward families, they were on the look-out for cheap accommodation and the *kudd* system came to their rescue. Further the change of ownership from Taraporewala to Rohan builders, has brought

about a scare among the *kudd* tenants. These and many other threats to the *kudd* system are discussed in this chapter including the change in the function served by the *kudds*, the rise in the price of land and the fear of the building lobby, to the youth of today being less tolerant of strict rules in the *kudds* and growing internal *kudd* politics that has affected this system.

Chapter Six

By way of conclusion, Chapter Six revisits the theories on migration that were discussed in Chapter One and attempts an analysis of the *kudds* using the framework offered by those theories of migration that were discussed. The *kudd* system is also viewed through the lens of cultural theory and family dynamics. The contribution of women to the *kudd* and the home in Goa is given a special focus here. This concluding chapter also includes a section on overcoming hurdles and finally discusses both the limitations as well as the significance of this study.

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CHAPTER ONE

INTRODUCTION

Women's role within the home has stereotypically been seen as a primary one however much this essentialist image may be linked to other aspects of discrimination, dependence, subordination and invisibility (Kabeer 2007, Palriwala and Uberoi 2008). In the 'home' that I had grown up hearing about, namely the *kudd* or home in which my father lived in while he was in Bombay (now Mumbai), was a home in which my mother and/or any other woman was not present. This study originates from a curiosity about the *kudds* particularly after I married and started my own home. As a Social Scientist, I found very little recorded information about *kudds* and yet growing up I had heard numerous anecdotal narratives from those who had lived experiences in the *kudds*, particularly from my father who sadly passed away in the year 1994. Feminist standpoint theorists making a case for the study of the marginalised argue that the origin of research should begin with lived experiences (Heckman 1997). This *Study of Kudds in Mumbai: Home to Goan Male Migrants* apart from being a rarely researched topic has a very personal connection with this researcher and engages with the struggles of marginalised sections of the population who were forced to leave their native place in search of work opportunities in order to make a living. The *kudds* or 'homes' in the nature of community housing were established in these new work destinations as a result of male migration from Goa.

This introductory chapter is divided into four sections. Section 1 discusses some of the theoretical considerations concerning the understanding of the concept of migration. Section 2 explains the methods and materials used in the

study of '*kudds*'. Section 3 highlights the significance and limitations of the study, and Section 4 outlines the organisation of the chapters in this thesis.

It might be pertinent to mention here that in this thesis the words Mumbai and Bombay are used to refer to the same city. When referring to incidents in the past the word Bombay is used and when events relate to contemporary times the word Mumbai is used to refer to the same city. At the time of the establishment of the *kudds* and the period in which many respondents had lived in the *kudds* studied, the city was called Bombay. However, in 1995 the Government changed the city's name to Mumbai.

SECTION 1

Understanding Migration

The occurrence of migration has been in existence in all stages of societies throughout the world. Any movement of people from the place of original habitation to another place for various reasons can be called as migration. Migration can be external or internal (Kaul R.2005). External usually implies the crossing of international borders and internal migration is the movement within one's own country or state (ibid.). Internal migration would therefore include migration from rural to rural, urban to rural and rural to urban and urban to urban. These various directions of migration may have been motivated for various reasons. Some of these could include economic, political, psychological or social reasons for the migration.

Many researchers perceive immigrants as people who were uprooted from their homes and country, and were compelled to endure a process of incorporation into a new socio-cultural scenario. (Handlin 1973; Takaki 1993; Sahoo et al.2007).

Not much research is available on migrants who may have left their homes in pursuit of better economic prospects but who settled in a community style of living continuing cultural practices that were carried out into new culture.

Migration has played a key role in human history and therefore could be recognized as a part of life. Long before political borders emerged, people were travelling across the planet. The history of the world in many respects has been determined by migration. There have been people or groups of people who have migrated from one place to another, for various reasons such as exploration and discovery, invasion, for conversion, in search of food, work, or even more fertile soil for agriculture. These are just some of the reasons in history that have caused migration of people to different places and at different times. According to Larsen (1998:257), migration of one human group from a destination to a new destination is not a new phenomenon and that prosecution, politics, economics, employment, social conversion, remittances, better lifestyles, better education facilities, crises and diseases are only a few examples on the long list of reasons why people have been migrating from one place to another. Some of these journeys were cyclical, such as the seasonal treks of nomadic tribes with their grazing animals of following hunting and gathering cycles. Others were more open-ended journeys such as those that took place by communities in flight from natural disasters or periodically in search of a better place to call a home (Keeley 2009:21). In this way, the world became populated and the original inhabitants of the world dispersed (Moses 2006: 38). The number of people migrating and the trend of migration may vary even in a particular country, differences exist even region wise. Migration is thus both a global and, at times, very local phenomenon. (ibid.:12). Today people are increasingly considering migrating both from developing and developed countries. The major reasons for this increase in migration according to Keeley (2009), is due to the improvement in transport and communication. Internet has made it easy for people to be aware of the job prospects available around the world.

For immigrants, everywhere, there are factors that push them to leave their homes and pull them to a new destination. There are also webs of rules and regulations that determine legal status and who can go where. There are questions of language

and work: can migrants speak enough of the local lingo to get by; and can they find a decent job. And there are the links with home, the sense of duty to support families left behind (Keeley 2009: 11).

1.1. Theories of Migration

According to Gold and Nawyn (2013:12) migration is a complex concept and there are several theories that attempt to explain the concept of migration. These theories are more complementary in nature than mutually exclusive or contradictory (Massey et al.1993, Portes 1999, Faist 2000, Todaro and Smith 2006). Karpestam and Andersson (2013:12), discussing labour migration theories, argue that, theories about labour and migration can be classified into two categories. The first category includes theories such as neoclassical theory, the new economics of labour migration theory and dual/segmented labour market theory which make up the broad category of ‘theories of the initiating causes of migration’ and the second category includes theories such as ‘network theory, cumulative causation theory and institutional theory of self-perpetuating which occur due to the self-perpetuating causes of migration’ (ibid.;12). We will attempt to explain some of the theories of migration below:

1.1.1 Neoclassical Theories of Migration

At the micro level in Neo-classical theory, the individual and in this case related to the subject of migration, the individual migrant, was considered as a rational, risk taking individual whose intention is to maximise her/his economic benefits (Todaro 1969). This theory assumes that the individual will migrate only for higher wages. However, this theory does not adequately explain migration due to unemployment and other compulsions. At the macro level migration is an essential component of a developing economy in which the added features of growth such as capital accumulation, technology and so on, are also an important part. In the agricultural sector for example, underemployment, hidden

unemployment or disguised unemployment could result in migration. And in the industrial sector the needs for labor force might lead to migration. Lewis (1954) talks of migration as resulting from the problem of surplus labor as well the supply and demand of labor in the industrial sector.

1.1.2 The New Economics of Labour Migration Theory

The new economics of labour migration theory arose in reaction to the neoclassical theory of migration (Massey et al 1993). The new economics of labour migration theory does not accept the ideas of migration of neoclassical as they are too individualistic and rigid in coping with the diversities that arise due to migration. Stark (1991 and 2003) stresses that decision to migrate is not an individual one, but the family or the household is the real decision maker in the process of migration. Thus, the decisions to migrate is influenced by different factors which are shaped by the conditions in the home country. Further the migrant's decision does not rest only on individual utility maximising calculations, but rather a household response to both income risk and to the failures of a variety of markets (Massey et al 1993). New economics of labour migration theory does not only consider the wage differentials, but rather other variables. Such variables related to relative deprivation (a low income household will be more ready to have a member migrate, even abroad) (Stark 1991 and 2003). This theory argues that migration is a household livelihood strategy, where the poor are not just victims of global capitalist forces, but try to help themselves through the process of migration trying to come out of the constraining conditions they live in. Migration is thus seen as a means to insulate families from economic shocks and stresses (De Haan et al 2000). Spencer (2011), discussing the new economics theories of migration according to Stark and Bloom 1985, states that the decision to migrate may not be of an individual alone but a collective plan of a family or household to better their economic security. This did not require all members of the household to migrate but a select few members would migrate while other members would remain back to work in the local labour market.

1.1.3 Segmented /Dual Labour Market Theory

This theory was developed in order to explain social problems that are related to migration such as poverty, labour market discrimination and the resultant effect of higher education which has often led to lower incomes among the educated (Cain 1976). This theory critiques that the neo-classical theory and the new economics of labour migration theory are micro and they deal with the individual and household as the cause of migration. The theory argues that migration is due to the conditions of labour demand rather than the supply of labour. This theory argues that advanced economies or countries create a demand for low-skilled jobs. These jobs are characterized by poor working conditions and low wages in the secondary sector and these jobs do not attract which native workers. Therefore, these advanced economies make use of immigrant labour instead (Piore 1979).

1.1.4 World Systems Theory

This theory is also called as a historical structural theory. This theory assumes that migration changes the social, cultural, economic and institutional conditions in both the sending and receiving societies, that is, the entire system in which migration operates. The world systems theory discusses the powerful impact of migration which not only affects but is affected by the direct social environment of migrants. Migration reshapes the entire societal spaces in which migration occurs meaning both the receiving and sending societies. Scholars discussing, the world system theory relate the causes of migration to structural changes in world markets and state that migration is a result of globalization, the rise of interdependence of economies and the evolving of new forces of production (Massey et al.1993, Sassen 1988, Skeldon 1997, Silver 2003, Wallerstein 1974).

1.1.5 Network Theory of Migration

This theory has two aspects, 1) It assumes the individual to be risk averse and 2) It assumes that the migrating individual will remain in touch with their family and friends back home in the destination country. It assumes that the individual who migrated will be of help to family and friends by providing information about jobs and traveling. Thus, the existence of a migrant and the networks that are created due to migration leads to influence the decision of other migrants in choosing their destination to migrate (Dustmann and Glitz 2005). In this way the potential migrant's risk of unemployment if she/he migrates may be less. Migration thus leads to further migration. The networks may also reduce the costs and risks of movement of people and leads to the net increase due to migration (Massey et al 1993). Bocker (1994) states that already settled migrants act as "*bridgeheads*" thus indirectly lowering the risks in terms of material as well as psychological costs of subsequent migration.

1.1.6 Cumulative Causation Theory

This theory is very similar to the earlier theory discussed namely network theory of migration was developed by Gunnar Myrdal and further developed by Douglas Massey and his colleagues (Massey 1990; Massey, Goldring, and Durand 1994). This theory goes on to explain why migration flow begins and how it tends to continue to increase (Fussell and Massey, 2004). This theory describes how the number of outgoing migrants increases in the course of time. The first migrant who had migrated will provide social capital to his/her relatives, friends and others in the place of his/her origin, which leads them to also migrate and find a job without any problem and thus low risk faced in the destination countries (Jennissen, 2004).

1.1.7 Institutional Theory

With the origin of international migration, a large number of institutions and organizations were set up in order to bring about a balance between the employers of labour -receiving and migrants of labour-sending societies. There was

a mismatch between the large amount of people seeking employment opportunities in industrialised countries, and the limited immigrant visas available in these countries (Massey et al.1993). Profit and non-profit seeking organizations were established to sort out these problems. The non-profit organizations help people with the aspect of migration, whereas the profit-making organizations help people with aspects such as at provisions of legal and travel documents, arranging marriages between migrants and legal residents of the destination etc.

Although the UN (2002) definition states that a migrant is a person who moves to a country other than her/his usual residence for a period of at least a year, making the destination country her/his country of usual residence. In India, the term migrant is used not only with reference to the persons moving outside India or into India but also a person or group of persons who move from their state of origin or state of birth as in the case of the issue of migration from Goa which is discussed below.

1.2. Migration and Goa, India

The origin of Goan emigration can be traced from the time of the French Revolution, when in the year 1779, the then British Indian Government had stationed their naval fleet in Goa against a projected attack on their Indian Possessions by the French Revolutionaries. It was rumoured at that time that Tippu Sultan had invited the French to drive out the British from the Indian soil by way of Goa (Pinto1961: 1).

The state which is known as Goa, is an attraction with its lush green fields, hills and flowing rivers, a coastal belt along the west coast of the Indian peninsula. The state has undergone a change in the names from Gove, Gopakapuri, Goparashtra, Gomant (Albuquerque 2012: ix)

It is perhaps fitting that it was the Portuguese who gave the territory of Goa its name. Before they came the region was known by its ancient name Gomanta. Gova or Gowapuri were names used for the port town situated at the mouth of the river Zuari. The town was also Gopakapattan. The simple name, Gova appears to be the one by which this port was known from olden times to seafarers and traders of the

outside world. It is, conceivably, the same Portuguese captured Gova they probably found Indian terms too foreign and tended, as a matter of expediency, to use Goa for designating the city as well as the environs around it. (Doshi 1981:01)

Goa, today a small state on the west coast of India, was a Portuguese colony from 1510 to 1961. During the Portuguese rule in Goa, many families migrated out to escape conversion which was one of the prime agendas of the Portuguese missionaries. Many of those who remained in Goa were converted to Christianity and many Goans were recruited on the British naval fleet stationed in Goa (Pinto 1961). The affinity for Goan Christians maybe linked to religion, mode of western dress, food, drinks, social customs etc. The reason was due to the mode of western dress, food, drinks, social customs etc. There was migration of Goan catholic cooks, butler's pantry boys, dhobis, bakers, tailors, shoemakers, musicians, clerks, ayahs etc. throughout the length and breadth of the then undivided India. Goans migrated to all parts of India (ibid.1961).

Bombay had started beckoning. And so, diverse communities of people flocked to the city, at the dawn of the nineteenth century with the hope of a brighter future. Among them were the Goans. Already in the early days of Portuguese presence a few humble Goan converts had accompanied the clergy as cooks and sacristans. It was mainly the simple, unlettered *mundkars* or bonded labour, who first broke the shackles of a threatened existence and ventured out in search of a living. Their knowledge of what lay beyond their familiar moorings was scant; but prospects just had to be brighter outside. And it was known that there was work for all in the growing city. (Albuquerque 2012:09)

Travelling at that time to Bombay the new found land was very tedious. People from Goa, chiefly male migrants, went on foot through the Ghats, crossing dense jungle, mostly on foot, braving bad weather. Later, developments in transportation and communication by coastal steamer and railways helped the Goan migrants to move to Bombay, Karachi, Poona and other places. According to Albuquerque (2012), coastal communication improved due to the launching of Shepherd & Co. an agency of the Bombay Steam Navigation Co-started in the early

70's had a regular ferry service passing the ports between Goa and Karachi and this resulted in mass migration.

Unlike their fellow Hindus these Goan converts had already shed inhibitions about crossing the ocean. And when the British contingency did leave in 1813, in their entourage they took some Goan domestics whom they had found most satisfactory during their sojourn as they were somewhat attuned to the western mode of life. Quite often, these cooks, musicians and tailors accompanied their British masters to other postings in British India and even often by sea to England. This became another trickle of emigration from the Portuguese enclave (Albuquerque 2012: xxvi).

Pinto (1961) states that in 1910, when Portugal became a republic, religious discrimination was not practiced, so much so that non-Catholics were admitted into Portuguese schools and colleges. All the government and independent professions in Goa were passed into the hands of non-Christians, this indirectly forced the Goan Christians from every level that is be a *batcar* or a *mundcar* rich or poor, high or low to migrate which they saw as the only source of survival. Portuguese did nothing to stop this migration, but encouraged it as it was a source of revenue for the Goan treasury by way of foreign remittances received from the Goan migrants. To make matters worse there were two taxes 1) For those who migrated out of Goa or elsewhere was called as "Emigration tax" and another tax called as 'Military tax on those who knew Portuguese and who left the country were called as (Assimilados) as well as the ones who did not know Portuguese but migrated and were called as Indegenos' both had to pay tax. and another Portuguese this indirectly 'The Emigration Tax' of Annas ten per emigrant had to be paid by both Assimilado' as well as the Indegenos' on leaving Goa. (ibid, 1961). Various other developments that arose in the 19th and 20th centuries further were responsible for provide a base for further migration of the Goans. This was the construction of railroad in the 1870, which helped people from Salcette to settle in the neighbouring areas like Hubli, Dharwad, Belgaum, Pune and Bombay (De souza, 1989). It was fortunate for the Goan migrants due to the improvements in transport and communication by coastal steamer and railway helped them to enter

Bombay(Albuquerque 2012). She states that another reason for migration was due to the introduction of English education by the Portuguese in Goa that helped many Goans to equip themselves with language skills that enabled them to move and find better jobs for themselves (ibid.).

Inevitably a mass exodus to British India became the only solution to the grave problem of existence. The tiny trickle turned into a giant tidal wave. Already in 1874, the number of persons who had left Portuguese soil was 5969. The mass movement gathered further momentum. In 1888 almost a sixth of the population of Goa had crossed the border (Albuquerque 2012:xxx).

The nineteenth century was a crucial period in the history of the Goan people. Caught in the quagmire of social, economic, and political deterioration of Portuguese India, the mass of Goa's inhabitants had no option but to abandon their motherland and seek refuge in neighbouring Bombay. (ibid: xxvii)

Classical push-pull model, claims that poor economic conditions push people to places where better economic opportunities prevailed. In the history of human migration people have migrated from around the world due to response to economic necessity, assuming that they would be able to improve their standard of living or rather build a better life by moving to another part, away from their country of origin or place of origin. This was true of the Goans who migrated to the metropolitan cities during the time of the Portuguese. These factors are described as push and pull factors by economists and sociologists. The push is the situation or the state at home, such as the vulnerabilities of the home economy, and the pull refers to the state of the host place they intend to migrate, such as the chances of getting a job there, or better job prospects (Braziel 2008).

According to Mascarenhas (2012), it was due to poor job facilities in their homeland during the colonial Portuguese rule in Goa, that many of Goans migrated and went to places such as, Bombay, Calcutta, Karachi and East Africa, etc. where she says they founded 'clubs' also known interchangeably as *kudds*. According to de Correia Assis (2008) explains how during the period when the British forces occupied Goa, they tried to provide jobs to the economically backward Goans,

mainly coming from farming and poor class Christians. The British were impressed by the dedication and the hard work they put in working under different categories and different jobs. Thus, they took all those who volunteered to do domestic services. This was the reason for the migration of Christian Goans to British India, to look out for jobs, not in the domestic sector, but also in other sectors like the Industrial and commercial sectors. In 1889 the Portuguese government has asked for permission its vessels to sail to Lisbon, thus Goan Seaman were soon sailing different parts of Inia and the world like London, Lisbon, Zanzibar, Mombasa and India. The shipping company by 1905 had 4000 Goan employees. Due to this there was the flow of money to their families in Goa by the Goan seafaring migrants. Thus, this gave rise to the growth of Goan clubs in Bombay, Karachi and Calcutta.

The precise number of Goans who have migrated 'out' of Goa, particularly to different states within the country, is difficult to determine as these statistics are not maintained by any government department. However, some secondary sources available make a few references to Goan migration such as Gomes (1862:57) who says that there was a constant and large number of people who migrated from Goa to British India. The percentage of Goans who migrated increased from 4% in 1878, to 13% in 1920 (Torrie 1879; Census 1920). Since there were no large towns within Goa that offered potentials for employment, it was the big metros and the provincial cities such as Bombay and Poona that attracted the Goans (Census 1881:243). Later it was other urban centres in India as well as cities overseas that came to be populated by Goans. Today there are several families of Goan origin residing in close knit communities in the suburbs of Bombay. Davis (1951: 96 – 97) from the study of India from 1891 to 1931, states that there were about 70,000 - 80,000 Portuguese Indians (meaning people from Goa) in British India and that they were mainly in Bombay (Mascarenhas-Keyes 2011:19-20). Further Mascarenhas-Keyes reports that there were a large number of men who were known as 'shippies' who worked on long distance passenger and merchant ships of whom there are no records(Mascarenhas-Keyes 2011).

Many Goans have migrated for better economic opportunities. According to Mascarenhas-Keyes (2011:11, citing Tannous 1942; Lindberg 1930), migration itself may lead to further migration as letters written of the experiences and remittances sent home might motivate others to migrate. This was true of the Goan Catholic men who migrated to Bombay, for job opportunities (as told to me by one of my respondents on 20 August 2015 from the Durga club of Chichinnim). More recently with Portuguese visas being made available to persons who were born in the Portuguese Goa, that is before 1961 or whose ancestors were born in the Portuguese Goa, we have witnessed from newspaper reports many more families including whole communities from its villages migrate to Portugal and from there even to other parts of the European Union.

Migrants often go to place keeping in mind that one day they will return back to their home after realizing their main goal for which they had migrated and that is the improvement in his financial position or accumulation of savings. The return to hometown of migrants who have left in search for better economic opportunities, may signify that they were successful (Bartram et al, 2014). The experience in Goa has been the construction of large houses by families whose men had moved out of Goa to Bombay to better their economic position. Most Goan migrants were economically backward, looking out for greener pastures. The money the migrants send back home has become a major source of income for families in developing countries. (Batiz Francisco 2018:139)

Braziel (2008:33) states that;

Economic migrants are individuals who move from their home countries to host countries to capitalist “push and “pull” factors within local, regional, national and global economies. “Push” factors include economic recession or depression unemployment, scarcity of resources, poverty, and famine in home economics, whether local, regional, or national. “Pull” factors include economic boom in host countries, labor shortages, and increased demand for skilled employees and service-sector workers, whether at the local, regional, national, or even supranational levels (as is often the case for pull factors at the global capital level)

Most Goans migrated due to unemployment in their state that is in Goa, to Bombay. Jobs were available in Bombay, but they were looking out for cheap accommodation. So, this community housing called as the *kudd* system provided cheap accommodation for the Goan who migrated to Bombay in search of jobs and who were economically very backward. The article written by Maciel Wilfred in the Goa Today, vol. xviii (6),1984, pg. 34 titled The Bombay Beat: The '*kudds*' of Bombay states that

Thousands of Goans living in other parts of India and abroad have at some or the other in their lives stayed the Goan residential clubs in Bombay. In the catholic Directory of the Archdiocese of Bombay for the year 1882 there is even special chapter devoted to these clubs and we are reproducing information which will, no doubt, be of significant interest to our readers and to other Goans who may be eager to know something about the foundation and the characteristics of the Goan residential clubs in Bombay (Wilfred 1984; 34)

There is a tradition that a group of Christian pioneers made Bombay their headquarters and engaged a small room for the purpose. This kept being used by them specially when out of work, and proved helpful to later comers, it became the origin of what later evolved into what came to be known as the *kudd* system-a most effective means to sustain struggling immigrants in the big city. But, except for the lower classes pressed by abject poverty, Hindus generally refrained from migration to Bombay until the middle of the nineteenth century (Albuquerque 2012: xxvi-xxvii)

According to respondents from the Nuvem *kudd*, Chichinnim *kudd* and Majorda *kudd*, the most important reasons why people from Goa moved to Bombay, which led to the setting up of the *kudd* system, was 1) the poor economic situation and non- availability of jobs in Goa, during the Portuguese colonization period which forced people from Goa to migrate in search of work. 2) several men from Goa sought jobs as *travotties* (shippies or one who works on a ship), and 3) there was no passport office in Goa and if one wanted to work on a ship one needed a passport.

According to Messina and Lahav (2006:16), ‘People emigrate because the decision for migration is based on people’s assumption that a move will improve their living conditions. Migrants will not only look at the current wage gaps but also at relative growth prospects’

According to Bose Pablo (2009:137)

Stereotypical situations might describe migrant workers from Latin America and the Caribbean, domestic workers from the Philippines or skilled craftspeople and professionals from India who work in the Persian Gulf, the USA or Western Europe and send a portion of their income home to help their families with specific needs: food, clothing, building a bigger (abetter) house, financing a local water or electrification project, donating funds towards a community hospital or school and so on.

The *kudd* system will be discussed in detail in Chapter Two.

SECTION 2

Methods and Materials in the Study of *Kudds*

1.8. Rationale for the Study of *Kudds*

There is very little research available on the unique community style of living that was adopted by men migrating out of Goa for work to other cities in India and even abroad. Having had a personal connection with *kudds*, growing up with a father working in the merchant and who lived in Mumbai in a *kudd* during the periods between assignments and during the paperwork that needed to be done for his appointments, this was the starting point of the inquiry.

We anticipate that an ethnographic study of this nature can be of tremendous value to the development of new housing frameworks in this fast-developing world

where migration for work seems to be inevitable, and where there are pressures on land. Inflation today has made ownership of property and housing rents unaffordable to many that existing alternatives might be of great value.

Further as a student of Women's Studies, the intrigue posed by the existence of alternate frameworks for a 'home' where women do not play day to day stereotypical roles and where men do all household chores as well as their income generating jobs added value to the rationale for this study.

The limited research available on *kudds* and the recent migration from Goa to Portugal and EU countries, make a study of this kind more significant.

1.9. Objectives and Scope of the Study

The objective of this ethnographic research is to study the *kudd* system of community living, to explore the context in which it was started and within which it continued to function as it continues to operate even today in India and other parts of the world too.

Using some of the theories on migration already discussed in the earlier sections of this Chapter namely 1) The Neo-classical theory of migration, 2) The new economics of labour migration theory, 3) Segmented/ Dual labour market theory, 4) World systems theory, 5) Network theory of migration, 6) Cumulative causation theory, and 7) Institutional theory the migration related to members in the *kudds* will be analysed.

We will explore how the *kudd* system of community housing came to be an iconic feature in the culture of the Goan Catholic community and how it has persisted till today.

Through case studies, comparative insights will be drawn to even understand the role of women in the sustenance of the *kudd*.

1.10. Research Questions

1. What role did the *kudds* play in the lives of the members and their families?
2. How were *kudds* managed particularly in the absence of women members.
3. Did women play any role even if it was from a distance.
4. Since the membership to the *kudds* was restricted and permitted only to “Goans”, what role did this *kudd* system play in perpetuation and representation of cultural practices.
5. How have modern day lifestyle changes and other developments impacted in the *kudd* system.
6. What theoretical framework can be used to discuss the *kudds*.

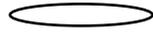
1.11. The Study Site

It was believed that Bombay was formed by seven islands which were spread over a large area lying off the Northern Konkan coast and along the western shore of India (Albuquerque 2012, Stehr 2017). These islands were inhabited by a tribe known as the *kolis* who were very simple fisher-folk who belonged to the Dravidian tribe, who are believed to come from the south of India, somewhere during the stone age period (ibid.). Albuquerque (2012) and Stehr (2017) further discuss how this tribe brought their mother goddess, Mumbadevi with them when they migrated to these islands and erected a shrine in her honour on one of the biggest islands and named the island as Mumbai. It was later that these islands were conquered by the Portuguese in 1535 and renamed as Bombaim. In 1661, the name was changed to Bombay by the British. Bombaim the largest island was gifted by the Portuguese as a form of dowry to the Portuguese Princess, on her marriage to their British Monarch Charles II.

Map 1.1: Map of India: Indicating location of Bombay (Mumbai)



- 4.
- 5.
- 6.
- 7.
- 8.



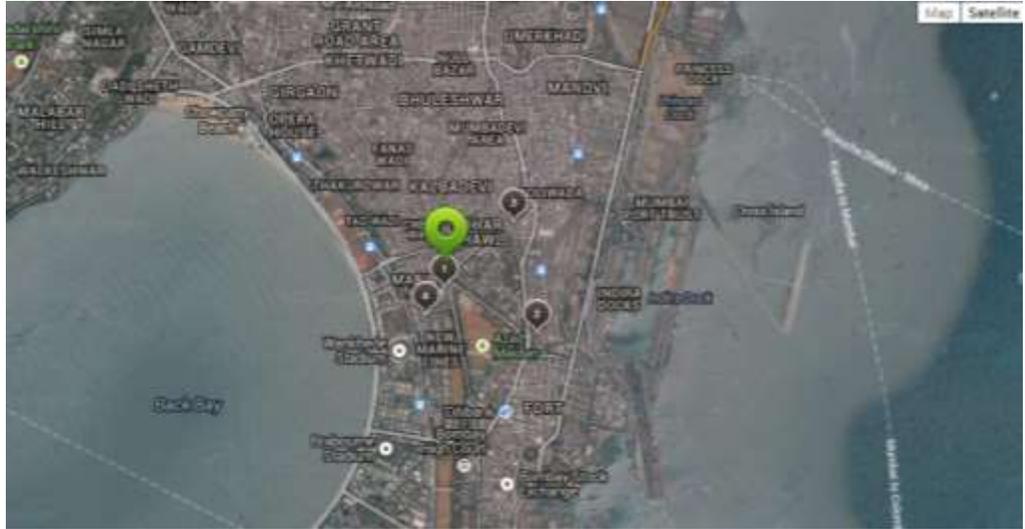
Source: <https://www.mapsofindia.com/maps> (accessed on 26.12.2018)

Incidentally, in recent years the name has gone full cycle reverting to Mumbai-its original pre-colonial designation! (Albuquerque 2012:05)

The city of Bombay situated on the west coast of India a little north of Goa, is like a magnet, attracting capital, labour, business acumen, skills and talents from all over the country and even other parts of the world.

Distinctly different languages, religions, caste hierarchies, kinship structures, naming patterns, festival calendars, domestic rituals, forms of public worship, modes of dress and cuisine coexist separately, yet in close proximity. Awareness of this diversity informs the consciousness of Bombayites (Patel et al 2007: xiii).

Map 1.2: Location of Jer Mahal in Dhobi Talao, Mumbai



Source: Google map, accessed on 7.7.2018

1.6. 1. About Dhobi Talao in Bombay

Lambert Mascarenhas (1999:29) a freedom fighter from Goa in his article on *Dhobitalao-A Miniature Goa that was!* In the magazine *Goa Today* says:

When Dhobitalao wakes up in the morning it wakes with the Goans, those humble brothers of ours rushing to attend to their chores in the many restaurants in the city where they work as cooks or waiters. When Dhobitalao sleeps at night, it sleeps with Goans singing *ladainhas* in their clubs as though it were a lullaby to the locality. In between morning and evening there are quite a number of people of other communities treading the roads or patronizing the shops of Dhobitalao, but that doesn't alter a thing. The atmosphere of Dhobitalao is Goan. Its heartbeat, rhythm and tempo is Goan

Dhobi Talao was to be their land-mark, for it was to Dhobi Talao that most newcomers from Goa invariably gravitated. This huge old water tank situated at one corner of the wide-open Esplanade was much in use by *dhobis* (washer-men) scrubbing and rubbing clothes of the British. (Albuquerque 2012: 11)

This land mark was a valuable source of water, but later on it was filled up, as the city started getting their regular supply of water from the lakes in the 1856.

The word '*Talao*' is a Hindi word literally translated to mean 'lake'. The word '*dhobi*' is also a Hindi word for a person who washes clothes. In the era before the washing machines the '*dhobi*', who was always presumed to be a man as it was the male whose presence was more noticeable, was the person who negotiated rates, was involved in the collection of soiled garments from people's homes and the delivery of the same clothes after the clothes were washed and sometimes ironed. The actual washing may have been done by women who were hardly present publicly as the washing was invariably done near a ground water source or in the village or in the suburbs. Dhobi Talao is believed to have been a water body, a sort of lake, where clothes were washed. It is located at an elevation of 10 meters from mean sea level in the south Mumbai region (Da Cunha 1993) This water body or lake was filled up during the expansion of the city in the times of mid-17th century (ibid,1993) It was here that many people of Christian faith from Goa, Daman and Bassein settled forming a Christian enclave. Two large churches built by the Portuguese in the 1700s are located in Dhobi Talao, one called Nossa Senhora de Saude which today is known as Our Lady of Health and the second is Nossa Senhora Esperance.

The well-known localities in the Dhobi Talao region are Princess Street, Zaveri Bazaar, Marine Lines and Crawford Market. The north-eastern part of Dhobi Talao is referred to as Cavel, popularly believed to have been derived from the *Koli* Community that resided here. The *Kolis* in this region were converted to Christianity by the Portuguese in the 16th Century (ibid. 1993). It was here in Dhobi Talao that people of Goa set up their *kudds*. Interestingly, initially, all the people from any village in Goa were housed in one common *kudd*. It was only later and through word of mouth that the news of the availability of other spaces and rooms available on rental spread and this resulted in the establishment of village specific *kudds*. Invariably these *kudds* came to be either named after the patron saint of the

village or simply named after the village in Goa from where they migrated from, in Goa to Bombay (now Mumbai).

1.7. Jer Mahal in Dhobi Talao, Bombay

Photo No. 1.1: Jer Mahal Estate



Source: Aida. A.P Dourado, 8 May 2017

This four storeyed building called the Jer Mahal (see photo no 4.1) was built by the British in 1904 and leased out on rent. The main beams that form a critical part of the roofing of Jer Mahal were imported from England as is evidenced from was embossed ‘Made in England’ and ‘Built in 1904’ signs that continue to exist on the main beams. Later a Parsi called Taraporewala bought the Jer Mahal from the British and continued to rent out the building.

The rooms leased out on rent were a source of affordable housing to many people from Goa who came to Bombay in search of jobs. The Jer Mahal made it possible for people, mostly men folk to rent accommodation at reasonable rates.

Today this building has been declared a heritage site but yet 23 functional *kudds* are housed in the Jer Mahal Estate. Because the Jer Mahal has been declared as a heritage monument, any repair work on this building is taken up by MHADA (Maharashtra Housing and Area Development Authority) of the Government of Maharashtra established in 1977. The future, however, of the *kudds* today hangs in a balance as it was rumoured amongst the members residing in the Jer Mahal that a decade ago the buildings ownership had changed hands and that it had been bought over by a real estate company called Rohan Builders who they feared would bring a closure to the *kudds*. More details about this field site will be dealt with subsequent Chapters.

1.12. **Selection of *Kudds* for the Study**

Six *kudds* housed in the Jer Mahal Estate were selected for case study. A more detailed case study was conducted in Majorda *Kudd* as access to the members was significantly easier. Case studies of the other 5 *kudds* were used to draw comparative insights. The five other *kudds* selected were 1) Macasana *Kudd*, 2) Chichinnim *Kudd*, 3) Raia *Kudd*, 4) Fatradem *Kudd* and 5) Nuvem *Kudd*. All the six *kudds* selected are connected to Salcette taluka, in South Goa. Other *kudds* were also studied to draw parallels and comparisons such as some *kudds* in Matarpakady, Dockyard, Road, Delima Street, Marine Lines and Girgaum in Mumbai.

The selection of *kudds* for the case study was not an easy task. But as my father who worked on a merchant ship had been a member of a *kudd*, I was able to contact key respondents in some *kudds* in the Jer Mahal Estate. My sampling method did not include the selection of people to be interviewed. Using the snowball and availability sampling methods, I contacted available respondents through word of mouth. My selection of *kudds* was largely dependent on the accessibility of respondents. For this study, it could be said that convenience sampling (Etikan 2016) was also used wherein the researcher took into

consideration the accessibility and availability of respondents and also their willingness to participate in the interviews during the course of research.

The members of the six *kudds* of my study varied in number and it was not possible to predict the number of respondents that I would interview every day in either Mumbai or Goa. It was not easy locating people who had lived in the *kudds* or who are currently members of the *kudd*. The selection therefore had to be based on availability and convenience. Selection of the respondents was based on the availability of the respondents in the *kudd* in Mumbai and in Goa too. I could not always plan on whom I was going to interview, but it depended upon the snow ball sampling method. The respondents interviewed are attached in Annexure A along with the interview dates.

Some of the hurdles of depending on availability sampling to identify the respondents for the interview, include 1) inability to set a sample size in advance, 2) I could not set an age group for the respondents in my study, 3) I had varying numbers of respondents from the *kudds* that I had chosen to study, 4) I could not predetermine the reference period that I was studying.

1.13. Tools of Data Collection

We will try to elaborate on each particular tool that has been used to collect data for analysis in the study of '*kudds*'. According to Silverman (2013:11), if one is concerned with exploring people's life histories or their day to day behaviour, then, qualitative methods are best suited.

1.9.1. Semi-structured Interviews

The interviews of respondents were mostly semi-structured, open ended interviews as I felt my informants would be more comfortable with this kind of an interview. I had to interview some of my respondents several times and on different occasions. Fontana and Frey discussing the less structured approach of interviewing state that this method is more honest, morally sound, and reliable, because it treats

the respondents as an equal, allows him or her to express personal feelings, and therefore presents a more 'realistic picture than can be uncovered using traditional interview methods (1994:371).

During the interview sessions with respondents on several occasions, I felt I had hit a dead-end as I was unable to get the information I was seeking. Often respondents wanted to talk and were not able to answer just to the point and would often deviate from the main question. I often had to steer the conversation back to the subject of my in a pleasant manner without any hassles from the respondents. The semi structured nature of the interviews allowed me to get narratives and a lot more information on my topic of interest, although it was time consuming. On some occasions I have had to use structured interviews so as to not allow the respondent to drift away from the main subject.

In semi-structured interviews we are able to go in depth into a particular topic of research and even get information on sensitive topics. Here the interviewer is often a silent observer, taking notes as the respondents talk, but at the same time keeping track of the interview. As I used this kind of an interview method, I was able to get facts which I would not have been able to get in a structured interview.

Interviews can give people the opportunity to tell their personal stories to someone who treats them as an equal and takes them seriously, which can be emotionally rewarding for the respondents. Sometimes it becomes difficult to conclude interview's, especially if they give respondents the opportunity to talk freely, making the interviewer their best friend. (Gerard 2010:119)

Reactions of respondents were often very encouraging. Many appreciated the fact that a female student was researching a men's *kudd*. Many stated that till now no one had ever done this. My interest in the *kudd* made them happy as though they were waiting that someone will come and ask about their life in the *kudd*. They told me that through these narratives they felt that they were once again living in the *kudds*, reliving those happy and sad, cherished memories once again. By this I do not imply that the research process was smooth sailing, at times I was put in

such situation, where they doubted my arrival and were hesitant in answering to my queries.

Sometimes the presence of a pen and a book for note taking in semi-structured interviews would hinder spontaneous responses towards my queries. I then would have to recall and write notes later after I returned from the interview. At times, I had to return empty handed, not even at times a word of information for my questions. So, my trip to Bombay, at times were empty ones, similar to those of the experience of Frenz (2014). I will discuss the hurdles faced in the concluding Chapter of this thesis.

1.9.2. Open Ended Questions

At the start of my research, I had a set of fixed questions, that I thought would follow. But as I stuck to these questions, it was very difficult for me to get answers to the question formulated by me. Thus, seeing the difficulty in elucidating the answers from my respondents, I framed on the spot open ended questions to which I did not have much difficulty. But each respondent had different set of questions, seeing the willingness of the respondents.

1.9.3. Oral Narratives

Respondents narrated to me their lived experiences in the *kudds*. Through their narrations, I was able to know various aspects which are not much known or heard of too. According to Connelly and Clandinin (1990; 2) state that,

The main claim for the use of narrative in educational research is that humans are story-telling organisms who, individually and socially, lead storied lives. The

study of narrative, therefore, is the study of the way's humans experience the world.

In my study, too, people have narrated me their lived experiences both the men respondents who lived in the *kudds*, as well as the women who were left behind when the men migrated. Through their narrations, I was able to know various aspects which are not much known or heard of too.

1.9.4. Participant Observation of Celebrations

Participant observation according to Robert (2009 111) is a special way of observation where a researcher is not just a silent spectator, but actively takes part in the item or the ritual that she/he wants to observe.

Participant observation is a special mode of observation in which you are not merely a passive observer. Instead, you may assume a variety of roles within a case study situation and may actually participate in the events being studied. (ibid.: 111)

During the celebrations in the Majorda *kudd* that is the centenary celebration in 2014 (100 years of the Majorda *kudd* from 1914 – 2014) and the celebration of the Feast of their Patron Saint as well as the Feast of Our Lady, I participated to observe how it was organised. Participant observation has enabled a deeper insight into the who and how of organization of the *kudd*, including the kind of expenditure incurred. During the course of data collection for this study I stayed in the *kudds* for varying periods on fifteen different occasions.

I might state here, that while participant observation was the chief form of observation employed for this study, there were times this researcher was not a participant but merely an observer. Direct observation was another method used for example, when I attended the *kudd* Annual General Body Meetings and Seafarer's Days. Observation was also a tool used to note day to day realities during the 10 visits to *kudds* in Mumbai made during the data collection period.

Table No.1.1: Field Work and Feasts attended in Mumbai

Sr No	Occasion	Date
1.	Centenary Feast of Majorda <i>Kudd</i>	3 – 7 October 2014
2.	Our Lady Celebration	17 – 19 September 2015
3.	Field work in Mumbai <i>Kudds</i>	21 – 24 November 2015
4.	Fieldwork in Mumbai <i>Kudds</i>	26 – 30 May 2016
5.	Field work in Mumbai	1– 9 May 2017.
6.	Fieldwork in Mumbai <i>Kudds</i>	29 October – 4 November 2016
7.	Macasana <i>Kudd</i> Feast and Fieldwork	1 – 4 December 2016
8.	Fieldwork in Mumbai <i>Kudds</i>	7 – 10 November 2018
9.	Fieldwork in Mumbai <i>Kudds</i>	16 – 19 May 2019
10.	Fieldwork in Mumbai AGM of the Federation of the Goan <i>Kudds</i> in Mumbai. (16 November 2019 at 5:00 pm)	15 – 17 November 2019

Apart from the fieldwork undertaken in Goa to interview respondents living in Goa now, I have for my field work visited and stayed in the visitor’s room in the *kudds* in Mumbai several times as indicated in the table above. It was during these trips that I had to locate respondents in the *kudds* and to witness their day to day functioning. I have mainly used participant observation as my tool of research, rather than only relying on their oral narratives, documents and letters which were provided by them. The oral interviews, the letters and the documents were

triangulated to get a complete understanding of the *kudd* including the administrative aspect of the *kudd's* functioning.

1.9.5. Focused Group Discussions

Focus groups allow respondents to react to and build on the responses of other group members. This synergistic effect of the group setting may result in the production of data or ideas that might not have been uncovered in individual interviews (Stewart et al 2007:43).

This tool is good for any research program, but are especially beneficial when the research is of an exploratory kind, or rather very little is known about the topic of interest. For convenience sake of the respondents, this kind of an interview was formed for my queries. It benefitted me although it was not planned by me, and it included respondents belonging to different age groups. People who had been residents of *kudds* were invited by one member of the *kudd* aged around 50 years and assembled in a chapel on 20th August in the year 2015. The discussions obtained from the focus group filled in the gaps in my interviews. This open response format of the focus groups provided the researcher with an opportunity to derive rich and detailed data in the words of the respondents. When it came to personal questions, each one gave their own account of life in the *kudd*. But when the information was general, after one person had talked of the subject the subsequent person only reiterated that what had already been said about the *kudd* was his opinion as well.

Focused group discussions were held with members of two village *kudds* that is with the Durga Club of Chichinnim and Majorda *kudd* as the members were in their 70's and 80's and they felt comfortable speaking in a group with people whom they considered their friends. I was able to observe gestures, smiles, frowns, and other non-responses which were valuable to my understanding and often contradicted the verbal response. I was unable to uncover important information which I felt had been missed out in an individual interview.

Liamputtong P (2012:31) citing from Morgan (1997) and Duggleby (2005) states that, 'A focus group interview is not a group interview. It is a group of people gathered together to discuss a focused issue of concern'.

1.9.6. Using Photos, Letters and Other Documents

In the *kudds* several photos, letters and other documents had been systematically maintained and preserved well in the wooden and aluminium trunks, what they call as '*pett*'. Documents like the rent file, electricity bill file, details of the purchases of large objects like grinders, repair work done or the pest control expenditure files, monthly registers for the period 1902 to 1918, death benefit booklets from the year 1922 were preserved and have been used in forming my analysis of the *kudds*. Letters, most of them written in Romi Konkani were either requesting for an accommodation or trying to explain the reasons for permanent membership. Some others are addressed to the manger asking for the dispersal of death benefit society fund that needs to be met for the expenses of the husband's death requested by the wife. The letters showed me that there was good organisation and management of the *kudds*. These letters are all filed right from 1902 onwards and kept for further reference as told to me by the present manger.

Although we find a long tradition of using photos and even film in qualitative research, in the last two decades with the mobile camera we have seen a boom in visual sociology or visual anthropology. Uwe (2007: 95) discusses different sources of visual data; 1) when the researcher produces videos or photos in the place of field notes, 2) where films or photos are taken by the respondents or persons in the study site and the researcher attempts to analyse the photos available, 3) Visual data that is available on the internet and other forms of social media. Apart from referring to texts in libraries and archives, I have relied upon even photographs

that were found in the possession of members of the *kudds* and also those taken in the course of data collection.

1.14. **A Self-Reflexive Note**

Hammersley and Atkinson (2007:15) state that the concept of reflexivity acknowledges that the orientation of a researcher will be shaped by his/her socio-historical location, including the values and interests that these locations confer upon the researcher. What this represents is a rejection of the idea that social research is, or can be, carried out in some autonomous and objective realm that is insulated from the wider society and also from the real lived experiences of the researcher, in such a way that its findings can be unaffected by social processes and personal characteristics. I would like to reiterate that this study originated from a personal connection with the topic of research yet I have made conscious attempts to remain objective despite this reality. Personal experience was the starting point of this research as I had heard in my childhood and growing up years numerous anecdotes about *kudds*. It was a topic I had always wanted to explore further. I had heard about the *kudd* system that existed in Bombay, where my father would stay when the merchant ship on which he would work on would anchor at Bombay or when he was waiting for a fresh assignment, he would stay in Bombay ready to get on the ship at any time he was called. He would stay in the *kudds* while in Bombay. Sometimes he also had to do medical test which would take several days or would need to be in Bombay for some training for further promotion. The shipping office was very close the *kudds*. We were told that that was the reason the *kudds* were located there. This system was identified by the Seamen as a *Home away from Home*. Back home it was sad at times to see my mother along with her mother struggling to manage all the household chores, the education of four children as well as the cultivation of kharif and rabi crops. My mother would even manage to add to the finances that our father sent back home by growing marigold flowers, which she sold in the market in the month of October for Dussehra, bananas and ladyfingers during the monsoons and even making dry fish pickle and mango pickle

in the summers. Customers would often come to our home to buy her products during the monsoons. I grew up watching women manage the house in the absence of men who lived for the most time in the *kudd*.

Gibbs (2007: 151) discussing reflexivity states that the researcher some way or the other ponders on the views and the interests of their choice. And in doing so, they contemplate upon one's actions and the values at the time of doing research, that is while gathering data or writing their analysis. The very word *kudd* always and till date brings back vivid memories of my childhood, when dad would tell us how he lived in the *kudd* and would manage with his financial problem and my mother would be here in Goa taking care of us, her four children in the best possible manner that she could.

While I had for the longest time a curiosity about the *kudds*, when I thinking of initiating a PhD research on this topic I as a pilot study interviewed the ex-Nuvem *kudd* manager who did tell me a little about his stay in the Nuvem *kudd*, but as he being very old, he was not able to recollect and narrate much. I was having second thoughts about the possibility of collecting data when I heard that there was to be a celebration in Majorda, Goa to commemorate International Seafarers Day on the 26th June 2014. This event that took place at the Majorda Panchayat Hall, organised by the Goan Seafarers Association of India, at Majorda, Goa was the turning point for my interest in this topic for PhD research. It was due to this International the Seafarer's Day celebration that I managed to get my respondents from the Majorda *kudd*, from then on and using the snowball method I was able to contact other respondents. That same year I also attended the Centenary Celebration of the Majorda *kudd* in Mumbai where I was able to witness not only the celebration but participate in the preparations for that day in the *kudd*. The following year I attended the next Seafarer's Day celebration at Chichinnim where I got my respondents from the Chichinnim *kudd*. After this the snowballing picked up momentum and it enabled the study that is presented here.

To conclude this self-reflexive note and in connection with methods, I would like to stress that care has to be employed in the use of methods or the tools,

especially to unearth happenings of the past or what existed many years ago. Often during the conduct of interviews, respondents would hesitate to speak when they knew that their words were being written down and recorded. Many a time respondent would refrain from answering my questions. Some were even very aggressive. I only later understood the *kudd* politics namely that involving the fear of land sharks taking over unoccupied rooms in the Jer Mahal and the fear of the construction lobby demolishing the *kudds*. But you go to them without a pen and book some of them were like your best friends, who seemed to know you for many years or have known you over the years. A friendly approach, empathy, accepting the respondent irrespective if they are literate or illiterate can win their heart and help in developing a trust that information obtained by the researcher will not be misused or used to harm the *kudds*.

SECTION 3

Organisation of the Thesis

1.15. Summary of Chapters

This thesis consists of 6 Chapters as detailed below.

1.11.1. Chapter One

The introductory Chapter 1 is divided into four sections. Section 1, discusses various aspects on migration. Many researchers perceive immigrants as people who were uprooted from their homes and country, and were compelled to endure a process of incorporation into a new socio-cultural scenario (Sahoo et al.2007). According to Larsen (1998:257), migration of one human group from a destination to a new destination is not a new phenomenon and that prosecution, politics, economics, employment, social conversion, remittances, better lifestyles, better education facilities, crises and diseases are only a few examples on the long

list of reasons why people have been migrating from one place to another. Further Keeley (2009) explains the various types of migration that is whether they were seasonal or periodic in nature. In this way, the world became populated and the original inhabitants of the world dispersed (Moses2006:38). The number of people migrating and the trend of migration may vary even in a particular country, differences exist even region wise. Migration is thus both a global and, at times, very local phenomenon (ibid.:12).

According to Gold and Nawyn (2013:12) migration is a complex concept and there are several theories that attempt to explain the concept of migration. These theories are more complementary in nature than mutually exclusive or contradictory (Massey et al.1993, Portes 1999, Faist 2000, Todaro and Smith 2006). Some of the theoretical considerations concerning the understanding of the concept of migration through various theories are discussed in section one of this Chapter. There are various theories that have been explained such as: 1) Neoclassical theory of migration (Todaro 1969; Lewis 1954) which states that an Individual takes rational decisions in migrating to a different place, 2) The new economics of labour migration theory which disagrees with the neoclassical theory stating that it is not an individual decision to migrate, but a decision taken by the entire family or the household (Stark 1991 and 2003), 3) Worlds systems theory (Massey et al. 1993, Sassen 1988, Skeldon1997, Silver 2003, Wallerstein 1974) which argues that migration changes the social, cultural, economic and institutional conditions of both the sending and receiving societies, 4) Network theory of migration (Dustmann and Glitz 2005 and Massey et al 1993), where migration leads to further migration, 5) Cumulative causation theory and 6) Institutional theory which explains how institutions were set up to bring a balance between the employers of labour-receiving and migrants of labour sending societies (Massey et al 1998).

This section also discusses migration in Goa, India (Albuquerque 2012, Mascarenhas -Keyes 2011, Bartram et al 2014, Braziel 2008, Wilfred 1984) and the origin of the *kudd* system.

Section two explains the methods and materials used in the study of *kudd*. Further it highlights the significance and limitations of the study. And section three explains the organisation of thesis.

1.11.2 Chapter Two

The second chapter titled *About Kudds: A System of Community Housing*, details from secondary sources, the community housing system called the *kudd* system even if called by different names, such as *kudds*, *clubs*, *kurs*, *coors* or *cudds* (Valladares 1958, Soares 1971, D'Souza 1975, Wilfred 1984, De souza 1989, Larsen 1998, Carvalho 2010, Mascarenhas 2011, Albuquerque 2012, Mascarenhas 2012, Frenz 2014 and Patwardhan 2014)

The history of the *kudd system* and the *kudds* housed at the Jer Mahal Estate at Dhobi Talao Bombay (Mumbai) are discussed. Jer Mahal Estate which is situated in Dhobi Talao, Bombay houses 23 *kudds*, of which 6 *kudds* were selected for case studies. Other *kudds* in and around Dhobi Talao and International Associations have also been discussed briefly. Finally, the federation of the Goan *kudds* in Bombay and its work towards the protection of the *kudds* today is outlined.

1.11.3. Chapter Three

The third Chapter titled presents the Case Study 1: The Majorda *kudd*, also known as the Nossa Senhora De Boa Morte Association. This chapter outlines the origin, history or formation of the *kudd*, the membership and rules. The chapter discusses the organisation and functioning of the *kudd*, the fee structure, cultural practices that are practiced on a day to day basis and other celebrations, like the 100 years celebration of the feast and the Our Lady celebration in the *kudd*. This chapter also details the findings from the documents made available to the researcher, like the visitor's book dating back from 2014 to May 2019, death benefit booklets, fee receipts paid to Taraporewala, a Parsi owner and now Rohan builders, letters

written by the male members, their wives and their children for various reasons, and photographs.

1.11.4. Chapter Four

In Chapter four titled: *Comparative Insights from other Kudds in Jer Mahal* namely the Macasana *kudd*, Raia *kudd*, Chichinnim *kudd*, Nuvem *kudd*, and Fatradem *kudd*. This chapter explains the history, the functioning, rules, management, celebrations and general observations about each of the 5 *kudds*.

1.11.5. Chapter Five

Chapter Five is titled *The Kudds Today: Social Change, Politics and Threats*. With the changes in time and needs there have been various developmental changes that have taken place in Bombay, which have not been so beneficial to the survival of the *kudd* and have led to its deterioration and neglect. Shipping companies negatively affected this system of community housing, such as the provision of tickets by the shipping companies from the place of origin, namely Goa, to the port of their assigned work. The shipping staff no longer needed to stay in the *kudds* like earlier times. Further, to add to the decline of this system, the shipping company now emails the call letters to the concerned person directly to Goa, so the need to visit the *kudd* to collect their call letters does not arise. Further the US visa which had to be stamped every year was extended to every five years and to add to this, agents are now available to handle this work of visa extension.

Medical fitness was compulsory to get back on the ship. These tests had to be done only in Bombay, so prior to the medical fitness test staff on the ship would come to Bombay and stay in the *kudd*. However, these tests can now be done in Goa, which is again a blow to the continuation of the *kudds* survival. As most of the staff on ships came from economically backward families, they were on the look-out for cheap accommodation and the *kudd* system came to their rescue. Further the change of ownership from Taraporewala to Rohan builders, has brought

about a scare among the *kudd* tenants. These and many other threats to the *kudd* system are discussed in this chapter including the change in the function served by the *kudds*, the rise in the price of land and the fear of the building lobby to the youth of today being less tolerant of strict rules in the *kudds* and growing internal *kudd* politics that has affected this system.

1.11.6. Chapter Six

Chapter Six: *By way of conclusion*, revisits the theories on migration that were discussed in Chapter One and attempts an analysis of the *kudds* using the framework offered by those theories of migration that were discussed. The *kudd* system is also viewed through the lens of cultural theory and family dynamics. The contribution of women to the *kudd* and the home in Goa is given a special focus here. This concluding chapter also includes a section on overcoming hurdles and finally discusses both the limitations as well as the significance of this study.

CHAPTER TWO

ABOUT *KUDDS*:

A System of Community Housing

2.1. The *Kudd* (Home)

According to Larsen (1998:286), the history and cultural identity of Goa would be incomplete without the mention of Goans who migrated to and settled down in Bombay. She explains that since the late 18th century, Goans moved to Bombay in search of well-paid jobs and within a few years' village clubs called *kudds* sprang up to provide room and boarding at affordable rates to the newly arrived young men from the Goan community.

According to Braganza 2017, during the end of the 19th century with the introduction of more trains in India and steamer ships Goans, started migrating to British and Portuguese colonies. Further, since there were no employment opportunities in Goa under the Portuguese rule, Goans started migrating to many parts of India like, Mumbai, Kolkata, Karachi, and west Asian cities.

Thus, when the economically backward Goans migrated to seek employment, were also on the lookout for cheap form of accommodation, and thus the so called the *kudd* system came to their rescue. *Kudds* have benefitted many people from Goa, particularly those who were economically backward as accommodation provided through the *kudd* was substantially cheaper than that which would have otherwise been available to them in Bombay. The *kudds* primarily were set up to meet the needs of the seamen that worked on ship either docked in the Bombay harbour or because the shipping company had its Head Office in Bombay and also due to making of the passports to go the ships ,which could not be done in Goa during the Portuguese period as the passport office was in Bombay.

The club, or the *kudd* in Konkani, served as an inexpensive haven for young men in transit from their native village, as they set out to seek their fortune in the big bad world. Several of these quaint clubs still exist in Bombay, and a handful, still survive in other urban centres of Goan settlement. Interestingly, the *kudd* is exclusively a Goan Christian creation, and membership has always been restricted to males (Mascarenhas 2012: 209).

Photo No. 2.1: Majorda *kudd* members reciting the rosary in the hall



Source: Aida A.P Dourado. 2.11.2016.

Photo No 2.2: Wishing *Boa Noite* with folded hands after the Rosary



Source: Aida.A.P. P Dourado 2.11.16

BOX No.2.1: Objectives of the *Kudd*

- To maintain unity and mutual assistance among members.
 - To maintain the premises in which the members may reside.
 - To promote, organise and conduct a provident fund for the benefit of the deceased members' families.
 - To cooperate with other Goan clubs and institutions for the promotion of the social, moral and economic interest of the members.
- To promote devotion to the religious patron or patroness of the village or ward. (Baptista 1958: 26)

BOX No.2.2: Privileges of a Member of a *Kudd*

- The right to reside in the club.
- Participation in the deliberations and activities of the club.
- Entitlement to the Death Benefit Fund.
- Entitlement to stand for managing committee elections.
- Permission for wife or relation to temporarily reside in the club if the resident member is unwell and in need of assistance.
- Rent-free accommodation for a stipulated period for resident members 'families on a short visit. (Baptista 1958: 52)

Although there is limited literature available on the topic of *kudds*, among the few authors who have mentioned or discussed this creation of a home away from home by Goans who left Goa in search of work in larger cities in India and created this community system of living there have been a variety of spellings used by these authors to mean *kudd*. Some of the different spellings used by the different authors I have encountered through my readings are discussed here. Baptista (1958) in her thesis has used the concept *cudd*, Stella Mascarenhas (2011) has used the

word *kur* in her study on migration. Fr Nascimento Mascarenhas (2012) has used the term *kudds* for this community housing in Bombay. Pinto has used the term *kudd* (1961) and Soares (1971) too has used the term *kudds* in the study of community housing. Selma Carvalho too has used the term *kudds*, which she says are seamen's hostels of Bombay while onshore. (Carvalho 2010: ix) and Patwardhan (2014) calls them clubs and Albuquerque (2012) calls this community housing as *kudds* used by the Goan migrant to stay in Bombay. D'Souza (1975) calls them clubs, *coors* or *cudds*, Larsen (1998) calls them *kudds*, Frenz (2014) calls them *kurs*, Wilfred (1984) in his article in a magazine Goa Today calls them as *kudds*. Valladares (1987) calls them *cudds*.

According to Valladares (1987:41-42)

Indian newcomers to the city found relatives or friends of friends to house them, or houses near them. The poorer Goan immigrant found a way of housing himself that has become unique to Bombay. About 150 years ago when regular shipping services between Bombay and Goa were started, Goans began emigrating to Bombay in large numbers, in search of jobs. Being of the economically backward classes with no vocational training, they took to domestic service or became seamen. Unable to maintain independent households and needing only transit homes, they clubbed together and shared accommodation and expenses. People from the same village would rent a room and from this system, the accommodation came to be known as "cudd", the Konkani word for "room". It graduated into providing social services and welfare schemes to members. The idea worked so well that it snowballed into some nearly 400 "clubs" as they came to be known, in places like Dhobi Talao, Byculla and Mazagaon.

The 'home' is stereotypically considered to be a woman's domain. Biased and even discriminatory as this may be, in India in particular, the home has been considered to be the responsibility of women. In the absence of a woman in the house be it due to death, divorce or separation etc., paid domestic help are often hired or the assistance is sought from other women relatives etc. to manage the home. In December 2018, the Department of Personnel and Training of the Government of India issued a Notification extended Child Care Leave or CCL as

its more popularly referred to, to men but that was not and is not available for all men. The 7th Pay Commission of Government of India has approved a maximum of 730 days of CCL for the Single male parent. While this is seen as a progressive step, it still continues to reflect the assumption that the responsibility of child care is a woman's responsibility and only in the absence of a woman, or in other words, in cases where there is no female spouse such as in cases where the wife has died, separated or divorced that the male has child care responsibilities or needs to have child care responsibilities.

In the *kudd* system of community living however, which was exclusively restricted for men folk, was not the domain of women and in which men were expected to do all the routine home chores required to sustain themselves, as it was exclusively for men and thus had to be managed by men alone. It was only as a special privilege as detailed in the Box 2.2 above, especially in case of illness or if there was a need for special assistance, the wife or another relation would be permitted 'temporary' residence. This again reflects the assumption of caring responsibilities in case of illness is the responsibility of the women. However, in the day to day living in the *kudd*, women were conspicuous by their physical absence. The onus of responsibility on the male was to be the bread winner and the *kudds* can be considered as the testimony to the bias. As only men folk were permitted to reside in the *kudds*, which was a home to those men who had moved out of Goa in search of employment or education, the exclusion of women from the *kudd* would imply an exclusion from employment outside Goa, maybe also education outside the state and if we are permitted to stretch this argument further it is exclusion of women from the paid workforce and maybe public life in general. This image of women that would be evidenced by the non-inclusion of women in the *kudds* contradicts the popular image of the Catholic women in Goan society, namely that of being western and therefore liberated. This image has been reinforced by popular Bollywood films such as My Name is Anthony Gonsalves and numerous others. According to Albuquerque (2012:25) discussing the migration of men folk from Goa in search of employment and better opportunities,

The *travottis* drifted into the numerous *kudds* that were mushrooming in the city's Goan enclaves and set up more as the need arose. This became their haven, a home away from home amidst their fellow-villagers.

According to Frenz (2014) in the years 1870 to 1930, the seamen recruited in Bombay were from Goa. They worked as captains, officers, and crew on ships plying along the Indian coast; as chefs, bakers, butchers and as officer's servants. Frenz (2014:94) goes on to say that,

In the port town cities like Bombay Goan seamen, chefs and ayahs had their own social and professional networks: which helped them to find accommodation and eat at affordable price when on shore. And this place was called as *kurs* or Goanese seamen. Not only seamen, but ayahs, tailors, musicians and other workers could become members of these clubs. In 1950 around 40,000 Goans, out of approximately 80,000 Goans resident in Bombay at that time were members of about 340 *kurs* in Bombay. Most of the *kurs* members worked as seamen so they were not always in the *kurs*, they were called as 'shippies'. These *kurs* provided for them cheap accommodation reasonably priced food and also a similar culture that they enjoyed in Goa. The main reason of the establishment of these *kurs* was 'to live together as brothers in a foreign land'.

Soares (1971) in his book *Down the Corridors of Time*, makes a mention of *kudds* of Bombay who came to the rescue of the National Seamen's Union of Bombay where he was the Vice President of this Union was trying to solve the problems of the Goan seamen, who were been considered as alien in Bombay in 1932. He went on to describe the *kudds* as associations formed for mutual help for their fellow Goans, who came to each other's rescue by way of collecting funds from each other. Every seaman had to contribute towards the running of the *kudds* whether or not they stayed in the *kudds*. The accommodation in the *kudds* was at that time given to those who were ill or unemployed.

According to Soares (1971:244)

It was a mutual help association, spun out by the untrained, uneducated brains of Goa villagers who made up in sense and sensibility what they lacked in education and wealth.

The members of the *kudds* in turn helped in the mobilization of support for the demands Seamen's Union. The manager or the *procurador* of the *kudds* in Dhobi Talao and Mazgoan area appealed to all *kudd* members join the Union as all of them from the *kudds* were seaman anyway. The support the *kudd* members extended to the Union was to fight for the improvement in pay and conditions of service of the seamen. Many sailors were also enrolled as members of these *kudds* (ibid.1971). The *kudds* not only served to provide affordable housing but also helped safe guard the interests of Goan seamen in Bombay.

According to Solimano (2010), discussing why so many people from Goa would migrate to the same city apart from the opportunities in that particular place was the fact that it made possible the opportunity to minimize the cost of moving and make living in the new work destination more pleasant. The chances are greater that people migrate to places where they have relatives or people whom they already know as was the case with regard to the *kudd* members.

Mascarenhas, (2012:209) states that,

The club-or the *kudd* in Konkani -served as an inexpensive haven for young men in transit from their native village, as they set out to seek their fortune in the big bad world. Several of these quaint clubs still exist in Bombay, and a handful still survive in other urban centres of Goan settlement. Interestingly, the *kudd* is exclusively a Goan Christian creation, and membership has always been restricted to males.

Mascarenhas, quoting Baptista (2012:209) in his book *Land of the Sal Tree* states that,

This stands true even till date, that is the Death benefit society in some *kudds* under study still continues, but most of them stopped as there are hardly any live members' in the *kudds*, they are mostly in different parts of the world. That is they are there on roll but do not even come or stay in the *kudd*. The difference between a residence and a home according to this author is primarily the relationship and or emotional bond with others residing in same dwelling.

In a *kudd* women are physically absent yet the presence of women is experienced. Her presence is felt in the hand ground masalas, *gauti* or local medicinal herbs, the local eggs, home baked cakes, *sorpotel*, *beef assad*, home grown coconuts, homemade vinegar, fried fish, fish pickle, *ambotik* of cat fish, mango pickle, the handmade mattresses, the handmade pillow covers and embroidered linen that is sent by the spouses from Goa to the *kudds* in Mumbai and which were observed by this researcher during the visits to the *kudds*.

According to Gold and Nawyn (2013:182) during the peak periods of modernization and industrialization, migrants were mainly men and most often it was men from poor, often colonized societies that were recruited to do 'men's work', implying work that was physically taxing. This was not the case with men who migrated from Goa to other states in search of jobs. While they were similar to others in that they were very economically backward, they also took up jobs, which are not the so-called men's domain, like work as a domestic servant working for Anglo-Indian homes or working as cooks for Parsi families in Bombay.

According to Braziel 2008, an economic migrant tends to migrate from their home countries to host countries. This migration is due to the push and pull factors. Push factors are due to unemployment, economic recession, poverty etc. and the pull factors are due to the availability of employment opportunities or labour shortages in the host country. Similar pull and push factors worked on the Goan economy.

2.2. *Kudds* in Jer Mahal, Bombay

The origin of *kudds* as narrated by the respondents was linked to the limited jobs available in Portuguese Goa, that is prior to 1961, the fact that cities like that of Bombay and Calcutta, offered better job opportunities compared to what was available in Goa and due to poor financial opportunities and economic backwardness of many Catholic families in Goa. Migration for employment and

the low incomes of those migrating led the community to build supportive structures such as the *kudds*.

The Jer Mahal estate houses around 22 *kudds*, but only 20 are registered with the Federation of Goan *kudds*. The ones not registered with the federation that are situated at Jer Mahal estate are Club of Chorao and Club of Mapusa (as provided by Mr Henry Fernandes the treasurer of the federation of the Goan *kudds* 2015 and 2019 (17.10.2019)).

Table No: 2.1: List of *Kudds* in Jer Mahal Estate

I	Fram Mahal
1	Club of Majorda
2	Club of Ponda
3	Club of Sipem (Candolim)
4	Club of Macasana
II	Dinshaw Mahal
5	Club of Bastora
6	Club of Vagator
7	Club of Nuvem
8	Club of Majorda
9	Club of Dramapur
10	Club of Orlim
11	Club of Guirim
12	Club of Assnora
III	Sona Mahal
13	Club of Vaxem
14	Club of Navelim
15	Club of Aldona
IV	Jer Mahal Annex
16	St Max Club of Cortalim

17	Club of Nossa de Senhora, Taulim
18	Club of Divar
19	Club of Chorao
V	Behr Mahal
20	Fatradecares: The Club of Varca
21	Club of Raia
22	Durga Club of Chichinnim

The *kudds* were like one such supportive system that provided affordable housing to men who migrated to Bombay and searching for jobs in the city or who were studying for exams or in search for better educational opportunities. This estate has different entrances which are named differently. The owner who was a Parsi named Taraporewala had named these four different entrances after their four daughters names and given it to them as a form of dowry. They were named as Fram Mahal, Dinshaw Mahal. Behr Mahal and Sona Mahal The Jer Mahal is a four-storey building, built in 1904. It is rumoured that the owners, namely a Parsi family called Taraporewala bought it from the British and let it out on rent. The Jer Mahal has continued to provide reasonably priced rented accommodation to the Goan migrant community to stay. The manager of the Majorda *kudd* was proud to point out that the main beam for the roofing of the Jer Mahal was imported from England and this can be evidenced by the ‘Made in England’ sign embossed on the beams. This building is today considered a heritage site and any repair work is taken up by MHADA, Maharashtra Housing and Area Development Authority. More details about the Jer Mahal are discussed in Chapter 3.

2.3. Other *Kudds* in and Around Dhobi Talao

Apart from the 22 *kudds* at Jer Mahal Estate in Dhobi Talao area in Bombay (today Mumbai) there are *kudds* as well in other areas such as those at Cavel, Crawford Market, Dockyard Station, Chira Bazaar, Markarpakady or Mazagaon,

Byculla, Delima Street and Marine Lines, which have been visited by the researcher.

2.3.1 *Kudd* at Cavel

Saligao club in Bombay, the name of this club was Santa Ana Saligao club founded in Bombay in the year 1843 and some say in 1850 by the Saligoankars residing in Bombay. In the year 1993 the club celebrated 150 years of its establishment, details about the clubs, its establishment and other details has been reproduced by Mascarenhas 2012, from the document provided to him by late Jose Carneiro the clubs last secretary, from Donvaddo in Saligao on 4th August 1992 where he had penned down the clubs history. In his document which was handed over to Fr Mascarenhas as the chairman of the 150th anniversary celebrating the feast of St Anne's chapel feast in Saligao, states that it is written, that some say that the Sant Ana club was founded in the year 1850 and others say in the year 1843, the same year when Saligao chapel in Goa came into existence. 3 to 4 villagers from the same ward as that of the chapel in Saligao, Goa migrated to Bombay to serve as cooks and Butlers. Further they found that if they lived together it would be economical. As time went by there were lots of employment opportunities, the news of which they passed on to their relatives and friends. Thus, many migrated to Bombay, which required more place to accommodate .so they were on a look out for a bigger house. Finally, after long struggle they found a house for the club in Cavel, Dhobi Talao South of Bombay and they named this club as Santa Ana club. Further the club premises were shifted to different places and finally in 1952, the building that housed this club came down and the members had no place to stay. They lived in the other Goan village clubs. But they all worked to purchase a house to set up their club. Many people from Goa Saligao who were in different parts of the world contributed for its purchase but did not realise the dream as the club residents were not too keen on it (Mascarenhas 2012).

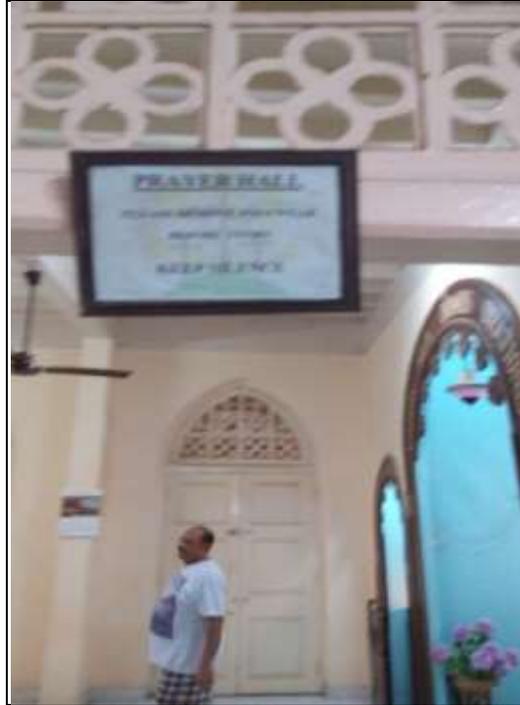
2.3.2 *Kudds* at Crawford market

The ones at the Crawford market are more given out to visitors on payment of a day's rent, to generate funds for the maintenance of these *kudds*. Some of the *kudds* at this place are the Colva *kudd*, Club of Varca which was set up in the year 1822 and the Navelim *kudd*.

2.3.3. *Kudds* at Dockyard

The *kudds* at the Dockyard Station are well maintained. However according to a respondent, there is not much demand for accommodation in these *kudds* today. The *kudds* at Dockyard have a functioning Managing Committee who look into the maintenance of the *kudd*. The Deussua *kudd* and Dandeawaddo *kudd* which are the wards of Chichinnim are situated at Dockyard Station a two-storey individual bungalow, which is owned by the members of this *kudd*. This is a very posh and well maintained *kudd*. It looks like an individual bungalow. There is a lot of internal *kudd* politics around this *kudd*. The *kudd* was sold by some members to real estate people by forging the signatures of the other *kudd* members. The court case is still going on, where the original members are striving hard to get back the *kudd*. Such activities have affected the functioning of the *kudds*.

Photo No: 2.3: Deussua of Chichinnim *Kudd* at Dockyard



Source: Aida. A P. Dourado. 2015.

There were some more *kudds* at Delima street but most of them seemed to be locked and many of them are not properly cared for, as the parts of the walls, that is the cement has fallen off. Along the Delima Street they are all acquired, as they were all locked from outside, but no one seems to be living in those *kudds*. When I visited them, no one opened the doors for us, despite the fact that we knocked on the door for quite some time, a little more than 15 minutes. The walls seemed to be longing for maintenance, there seemed to be no one living in those *kudds*.

Photo No. 2.4: *Kudds* at Delima Street

(Treasurer, Federation of *Kudds*, Manager of Deussua *kudd* (Chichinnim) and a senior member of Majorda *kudd*)



Source: Aida A. P Dourado 2015

Photo No. 2.5: Neura *Kudd* at Byculla, Matarpakady or Mazagaon



Source: Aida A. P. Dourado. 2015

These were again very beautiful, but not many takers for it. They were like individual bungalows handed over to the Goans by the Anglo Indians (as told by Mr Henry Fernandes of the Ponda *kudd* and the treasurer of the Federation of Goan *kudds* at Jer Mahal). There seemed to be a need for immediate attention and care

or else can get into ruins. And, the reason for what these were founded by their ancestors will be null and void. I visited the Goa Velha *kudd*, it looked so beautiful with a wooden staircase and a top floor, which can accommodate almost 100 people at a time. But sad there was only an old bedridden man and a youngster living in that massive mansion.

Photo No: 2. 6: Locked *Kudds* at Byculla



Photo No: 2.7: Signs at *Kudds* at Byculla saying members only



Source: Aida A.P Dourado 2015

2.3.4. *Kudd* along the Marine lines

This was a *kudd* that was been occupied by the members of the Benaulim *kudd*. But it has been razed to the ground by some real estate people from Bombay, putting some kind of an allegation that they were involved in German bakery case. They have been promised that they will be given one floor as their *kudd*, but nothing

seems to be sure. At the moment two of their members are putting up for quite some time at least four years in the Majorda *kudd*.

Photo No.2.8: Xeldem and Velim *Kudd* around Dhobi Talao market



Photo No.2.9: Inside the Velim *kudd*



Source: Aida A.P Dourado 2019

2.4. The Federation of All Goan Clubs (*Kudds*)

Federations were formed basically to provide support to the *kudds* and to help them be established in Bombay, so as to fulfil its objectives for what it was formed. This Federation was started way back on 7th July 1933 and celebrated its 25 years in the year 1958. This Federation of clubs was of the *Novos Conquistas*

The areas of Tiswadi, Bardez, Salcette and Mormugao which were first acquired by the Portuguese were called the old conquest or Velhas Conquistas; much later were the territories of Pernem, Bicholim, Ponda, Sattari, Sanguem, Quepem and Canacona acquired, which came to be known as the New Conquests or Novas Conquistas (Dehlvi 2008:22).

Photo No. 2.10: Treasurer, Federation of Goan *Kudds* at Jer Mahal office



Aida P Dourado and Mr Henry Fernandes, 2015

Mr. Henry is a member of the Ponda *kudd* and the Treasurer of the Federation of the Goan *Kudds* in Bombay that organizes an Annual General Body every year that brings together 86 registered *kudds* from in and around Bombay including the Jer Mahal Estate.

Photo No.2.11: The Researcher along with the treasurer and a committee member in the office of the Federation of Goan *Kudds*



Source: Aida A.P Dourado 2019

There were only few places that came from Goa that came under this Federation. The role of this federation was to help all the members of the clubs that came under them financially as well as, to be an instrument of cooperative living. This federation of clubs of the Novos Conquistas had a death benefit society, which was a strong source of funds for the members of the clubs of the federation. Other than this federation coming to the aid of providing financial aid after a member's death, it has provided the members of the club under this federation great financial support in times of financial distress (*Souvenir: Federation of clubs of Novas Conquistas, celebrated on 6th July 1958 at Bombay*)

The founder members of clubs of the Federation of clubs of Novos Conquistas were totally 18 and they are Original club of Quepem, The Grand Club of Canacona, The Grand Club of Agonda, The Grand Club of St. Ana de Galjibaga, The Grand Club of Loilem, The Grand Club of Cabo de Rama, The Principal Club of Sadolxem, Club of Sanvordem, Club of Rivona, Club of Sanguem, Club of Xeldem, Club of Sanguem, Club of Marcel, Club of St Joseph of Shiroda, St Joseph Club of Dumar, Club of Ponda, Sociedade de Bom Jesus and Associacao de Betul.

**Photo No: 2.12: Address of Federation of Goan *Kudds* at Jer Mahal Estate
from the envelope used to send letters to 86 registered *kudds***

If not delivered, return to sender:
Federation of All Goan Clubs (Kudds), Mumbai
Regd. Trust No.: F 40031 MUMBAI
Fram Mahal, 2nd Floor, Flat 108 / 109; 544, Kalbadevi Road, Mumbai - 400 002.
Tel.: 2206 0034 / Mob.: 9869720228 / E-mail: gankuddsfed@gmail.com

Source: Aida A.P Dourado. 2015

Photo No: 2.13: Letter to members for Annual General Body Meeting

Federation of All Goan Clubs (Kudds), Mumbai
Fram Mahal, 2nd Floor, Flat 108 / 109, 544, Kalbadevi Road, Mumbai - 400 002
Tel.: 2206 0034 / Mob.: 9869720228 / E-mail: gankuddsfed@gmail.com
Regd. Trust No.: F 40031 MUMBAI

NOTICE

Notice is hereby given that the Sixth Annual General Body Meeting will be held on Saturday, 26th September, 2015, at 5.00 p.m. at the premises of Majorda Club, 544, Kalbadevi Road, Fram Mahal, Mumbai - 400 002, to transact the following Agenda :

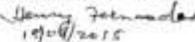
1. To read and confirm the Report of the Committee for the year ended 31st March, 2015.
2. To read and approve the accounts of the Federation for the financial year ended 31st March, 2015.
3. To admit members of the Federation.
4. To appoint internal Auditor for the year 2015 - 2016.
5. To appoint statutory Auditor for the year 2015 - 2016.
6. Any other matter with the permission of the chair.

For and on behalf of the Managing Committee

President  Felix John Dias	SECRETARY GENERAL  Thomas X. Sequeira
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Mumbai,
28th August, 2015

N.B. 1. The Report and Accounts of the Federation can be inspected from office.
2. If quorum is not there, the meeting will be adjourned for ½ hour.
3. Only two authorized members of the club should attend the AGM.
4. Any member wanting to raise any points or want to move any Resolution shall send the same in writing to the Secretary General at Federation office on or before 18th September, 2015.

Treasurer  18/08/2015 

Source: Aida A.P Dourado. 2015.

Prior to this initiative some builder from Mumbai had approached some of the members of the Jer Mahal *kudds*, for which reason they got together as they found there was the threat to the survival of the *kudds*, and formed this federation.

This initiative that was started was taken to protect the survival of the *kudds*, from the jaws of the real estate from the year 2009. On 16th November, 2019, it was the 10th Annual General Body meeting along with all 86 *kudds* registered with this federation which are from different places of Bombay. The main reasons of its registration were for the safety of the tenants from the landlords, as there are allegations made by the landlords that these are not residential purpose *kudds*, but set up for recreation which they proofed as wrong by different *kudds* all over Bombay. And the reason for these allegations is due to the soaring prices of lands, which the landlords are waiting to sell to the highest bidder by attempting various kinds of false tricks against the *kudds* tenants some of whom have been occupying for more than 100 years which earlier no one wanted, 'but being sold to them for a song' (interview Mr Henry Fernandes, Treasurer of the Federation of Goan *Kudds* 02.11.2016).

The registration of the *kudds* in their respective federations has helped many *kudds* escape from the jaws of the builder lobby in Mumbai. More than 100 years old structure cannot be demolished, can be only maintained. Builder lobby tries ways and means to take over, like breaking open of locked rooms and taking possessions over these *kudds* which seemed to be not occupied by any *kudd* tenant. (Respondent from the Raia *kudd* Perry Fernandes and Mr Henry Fernandes, Treasurer of the federation of the Goan *Kudds* in Bombay).

2.4.1 Annual General Meeting of Federation - 16 November 2019

The annual general meeting was scheduled on 16th of November 2019 at 5:00 pm in the premises of the Majorda *kudd* on the 3rd floor with a total strength of 10 members from different *kudds* in attendance. The issues which were discussed were. Reading of the minutes of the previous year's annual general body meeting, to admit members of the federation, to appoint internal auditor, to appoint statutory auditor 2018-2019 and any other matter with the permission of the chair. The minutes were read out by the secretary of the federation of the Goan *kudds* named Mr Antonio Pinto (Assolna club), Felix Dias (Varca club)-President of the federation, Henry Fernandes treasurer of the federation and Jerry Almeida,

committee member. Various issues regarding the kudds were being discussed and problems to solve were put across to the executive body of the federation.

Photo No. 2.14: AGM of the Federation of Goan *kudds* at Majorda *kudd* ,16 November 2019.



Source: Aida A.P Dourado 16.11.2019.

2.5. International Goan Associations

The Goan is a gregarious creature. Friendly and full of good cheer, wherever he maybe he is in his element when he is in congenial company and enjoys nothing better than to indulge himself in life's simple pleasures to sing and dance, eat and drink, joke and play to his heart's content. Away from home the yearning is even stronger. And a very significant feature of Goan immigrant is that the club has become for them the very hub of existence.

(Albuquerque year and page no. not given)

Identifying with one's own community is a common feature of most communities in any part of the world. According to Frenz (2014), Goans in East Africa could be members of different clubs if they belonged to the right caste, occupation or the village in Goa. In the mid-nineteenth century Goans migrated to Bombay and by the late nineteenth and twentieth century, their migration shifted

towards East Africa where the Goan community formed Goan Associations to ensure the welfare of Goans in East Africa (ibid, 2014).

In the course of migration, settling and institutionalizing themselves in East Africa, Goans created distinct spaces such as Zanzibar Goan spaces or Kenyan, Tanganyika, or Ugandan Goan spaces. They negotiated the new local contexts with social practices brought from Goa but reshaped by the new settings. (Frenz M, 2014: 6)

There were many associations formed by Catholic Goans in many parts of the world which were more or less similar to the functioning of the *kudd* system. The reason for the growth of these associations was basically to ensure the welfare of Goans migrating to different countries for better jobs prospects as the job scenario was very poor in Goa. Albuquerque in her book Goans in Kenya (no date) reports that some Goans migrated for better and higher education and that associations were established in the places where Goans migrated to such as in the UK, Kenya, Uganda, Zanzibar, and even in India in Bombay, Poona, and Calcutta. These associations were interchangeably called as Goan clubs which were started by Goan catholic community and meant only for catholic members. The associations organised entertainment like a dances and other recreation for the members, like football, snooker games table tennis and billiards. There were special entertainment facilities for the member's children. The associations differed from the *kudd* system as these associations did not offer any housing or accommodation. The administration, formation of the administrative staff, working of the association, celebrations for different occasions, the organisation of tournaments between different Goan clubs however, was similar to the *kudd* system. The reason for the formation of associations was cultural and social upliftment of catholic Goans who were spread throughout the world.

I would like to draw a parallel between a *kudd* and a commune. Communes are temporary living arrangements of young people who try to have a cheap accommodation (Hortun and Hunt 1976). The Portuguese Association established in Karachi was for the social improvement of the members and to encourage and

further the interest of the Goan community there. In this particular association who ever wanted to become a member had to pay an entrance fee, which would have been a little more than half of a person's monthly earnings at that time. They were allowed concessions of paying this entrance fee through monthly instalments which would spread across a period of 12 months. This meant that there was no burden on the members who intended to join the Goan Association in Karachi (Pamphlet of the general rules formed for the association). This is the same in the case of the *kudds* under study at the Jer Mahal estate in Bombay (Mumbai) and other *kudds* in and around Mumbai. The Karachi association was formed on 30th June 1886. This showed that whenever one or two catholic Goan met each other, they soon got together finding themselves in similar situation and more so to carry out their own culture elsewhere in the world.

There is yet another Goan institute called as the Poona Goan Institution, formed in the year 1904. The sole aim of this Institute was to bring together all the educated Goans, to share their joys and sorrows with each other, which led to the formation of "Friends Union". This too had a very small admission fee of 1.50 rupees. Later the Institute led to the formation of a Club in 1905 for the Goan community in Poona which widened its objectives. The objective was to increase the usefulness of this club for its members and for the social, moral, economic, and literary advancement of its members. In the same year, all other Goan institutes which existed in Poona were merged into one union called as Anglo Goan Institute. Later the name was changed to Anglo Portuguese Institute which was however restricted only for Goans. And finally, the name was again changed to Poona Goan Institute in 1943. Here it was called as a club, and even in Bombay it is called interchangeably club or a *Kudd* (Constitution and Rules/Bye-laws of the Poona Goan Institute: 1984)

This community housing has been called differently by different authors, some say *kudd*, others *kur*, or *Coor*. The local name of it is stated as club or *kudd* by the *kudd* occupant. Goans that have migrated and put up in different countries or other states in the world, have built an incomparable world of their own which is signified by

their old as well as new culture carried over from Goa. (*Emigration and remittances on Goa's economy: Results of the Goa Migration Monitoring Study, 2008: 35*).

This feature is seen both of the associations in different parts of the world, as well as the *kudds* of Bombay (Dhobi Talao)

It was due to the adventurous nature of the Goans, that there was prosperity seen of our state. As due to this there were remittances that were been used in the sending state that is Goa, on children education, buying property and building houses, which helped them and their family with a better socio-economic status and a distinct identity (ibid: 35).

The studies also state that the more connected they feel (migrants from Goa) to their original identity, culture and heritage, greater will be the contribution in terms of money sent to home state. This is very much true of the *kudds* as well as the associations set up in different parts of the world. (ibid: 35)

According to the Archbishop of Nairobi whose speech of 22 September, 1954 was reproduced in the Souvenir of the Golden Jubilee celebration of Goan Institute in Zanzibar 1904-1954, (no page number given on the souvenir),

It has been my good fortune to meet and become acquainted with many members of the Institute during the past seven to eight years on the occasions of my Christmas and Easter visits to Zanzibar. I retain many happy memories of those evenings when I had the pleasure of visiting the Institute and sharing in the happiness of your social gatherings. I was greatly impressed by the good cheer, the friendly and homely atmosphere which permeated those parties. The eloquent speeches of your distinguished successive presidents-a popular feature of these occasions, gave ample testimony of the gift of oratory possessed by your leaders.

When Goans migrated to different parts of the world, they set up social and sports clubs as well as *kudds* to provide affordable shelter and networks for fellow Goans. This might have contributed to Goa's reputation of having a unique of identity that sets them apart even in different parts of the world. These clubs help perpetuate cultural practices and at the same time aided Goa's to feel at home. Of course, there were slight adjustments made to slightly adjust to the new settings.

Creating a sense of belonging to new place was part of the purpose of the *kudds*. Frenz (2014) discusses how Goans created spaces for themselves even when they migrated to places like Poona, Calcutta, Karachi and East Africa be it Zanzibar, Kenya, Tanganyika, or Uganda.

Caste and social status were the chief determinants of club membership, though education and profession were criteria in some clubs (ibid. 2014). One has to be also recommended by someone from Goa to prove that the member was of Goan origin. The village in Goa that the person came from was also important. The Goan clubs in East Africa however welcomed the whole family unlike the *kudds* in India. The East Africa clubs also organised special events exclusively for children and had events that women enjoyed and clubs played a major role in the social life of the Goan community there. The bar was a focal point of some clubs which were largely male dominated. It was on the weekends that the entire families go to the club for a dance, a party or sports. Various kinds of sports like badminton, cricket, tennis, table tennis, billiards and most popular sport was hockey. There were men's as well as women's teams.

Goans kept the connections between south Asia and East Africa alive on different levels; their social connections with family and friends, their symbolic connections in maintaining their religious affiliation, celebrating rituals and feasts. And their material connections through sending remittances or receiving support. Thus, social symbolic and material ties existed between Goa, East Africa, and further destination countries-reflecting the 'fragile and not -so -fragile threads' connecting the globe (Frenz 2014:17)

From the Souvenir of 50th Anniversary of Goan Institute Kampala (1910-1960), held on 26 June 1960 (page number not given), Goan clubs and village associations existed simultaneously in East Africa. This Goan Institute was started by a group of 19 men from Goa in East Africa, in Kampala. The reason such an institute was started was that the Goan community felt a strong connection towards each other. They would recite the rosary together, sing *Mandos* accompanied by violins, play some kind of game, including hockey or cricket.

CHAPTER THREE
CASE STUDY 1
THE MAJORDA *KUDD*
Nossa Senhora De Boa Morte Association

3.1. History of the Majorda *Kudd*

This *kudd* which was set up in 1914 was initially called as the Grand Club of Majordenses credited to have been set up by Mr. Lino Baptista who hailed from Majorda. The *kudd* was earlier housed at Cavel in, Girgaum area in Bombay. This *kudd* was called by different names. I was able to retrieve 412 letters of different kinds from different members of this *kudd* who had stayed in the *kudds* over a period of 33 years. These letters were in old cupboards and trunks stored in the Majorda *Kudd*. Some letters written, were to claim for the various financial benefits that a member was entitled to, others were to claim for the death benefit fund to meet funeral arrangements, some were to claim for their trunk or the *pett* and still others were written as they sought to become a member of the *kudd*. From the addresses on the letters there are other names given to the same *kudd* from a period of 1954 to 1987. The Majorda *Kudd* was also called as 1) The Club of Majordacares, 2) Club of Majorda, 3) Grand Club of Majorda, 4) Club of Majordenses, 5) Grand Club of Majordenses, 6) Grand Club of Majordacares, 7) The Grand Club of Majorda and 8) The Boa Morte Grand Club of Majorda

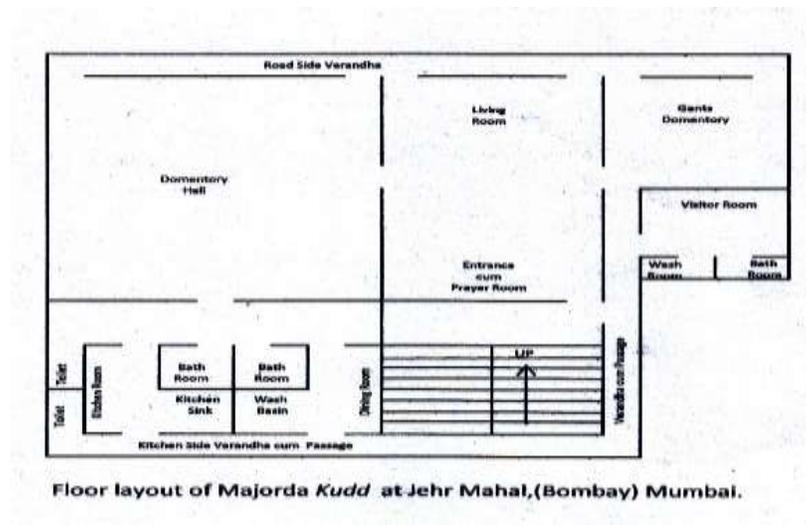
In 1923 the Majorda *kudd* was shifted to the present day Jer Mahal Estate. The Majorda *kudd* was the first *kudd* to start in the Jer Mahal Estate. Only after the registration of the Club under the Societies Act of 1860, in 2001 it was called as Boa Morte Grand Club of Majorda.

The Jer Mahal was earlier owned by Taraporewala and the *kudd* tenants paid an annual rent to them. As the ownership has changed hands and is now owned by Rohan Builders, an annual rent is paid to Rohan Builders. The Annual Rent paid from 1914 to 1919 was Rs163/-. This rent was earlier calculated based on the number of rooms and the total flat area occupied by the *kudd*. As of June 2019, the rent due every 6 months for the 3rd and 4th floor which houses the Majorda *kudds*, was Rs20,160/- (Twenty Thousand One Hundred and Sixty Rupees Only) amounting to Rs40,320/- (Forty Thousand Three Hundred and Twenty rupees) annual rent to Rohan builders. The different villages that are included in this membership to the Majorda *kudd*, are the villages of Majorda, Dongorim, Calata and Utorda.

As one enters only, one gets the visitor's room which consists of two single beds, bed room that can accommodate 4 people. This *kudd* is like a big house which consists of a big kitchen, one massive sitting room clubbed with the prayer room in which there is a large altar cum a hall which is normally used for feast mass and other celebrations, another large hall where all the members have stacked up on the sides their wooden trunks or aluminum trunks called as *petts*, middle part of the room is used as bed room and can accommodate at least around 30 to 40 people including the *petts* which are used for sleeping. Adjacent to this room or just by the side of the kitchen, there are big two wash rooms and a dining room, there is another big room used again by the members to keep their *pett* on the side. In this room the *petts* are being stacked up above the other and almost touches the top of the roof. This room has two big bathrooms and a toilet. The *kudd* has got a dining room which can be used by 10 to 12 people at a time attached to it are the big wash rooms used to wash only clothes by the members of the *kudd*. In the kitchen side there is a balcony which overlooks other *kudds*, like that of the Nuvem *kudd*, Navelim *kudd* and the 4th floor Majorda *kudd*. The front too has a long verandah from where one can see from the 3rd floor of the *kudd*, the road proceeding towards the Crawford market, overlooking the St Xavier's high school. This verandah is so big that there is wooden trunk that is kept which is used to sit and used by male member's or visitors in making phone calls to their family members or others or

just used to sit and relax. It is also used by the male members to keep their footwear and to sit and wear their shoes. All together the 3rd floor *kudd* has got 3 big halls. It is here that the feasts and other celebrations take place. Earlier the space on the 4th floor was used when the 3rd floor was crowded. On the 4th floor there is just 1 big hall, a kitchen with an attached bathroom. This floor is normally used mostly for taking in visitors of other villages, not that they do not keep visitors in the 3rd floor, but when space is a problem then they are made to stay on the 4th floor Majorda *kudd*.

Photo No 3.1: Floor layout of Majorda *Kudd*



According to respondents who had been residents in the Majorda *kudd*, job prospects in Goa during the Portuguese colonial rule were too few, so they were forced to migrate to Bombay in search of jobs. Their financial position too was very poor when they migrated to Bombay, so the *kudd* system of community living came to their rescue as the rent then was only around one Rupee per month in 1918. The *kudds* were economically feasible housing for Goan Catholic men who migrated to Bombay, in search of jobs. Much information in this chapter, apart from interviews has been obtained from records found from the documents accessed by the researcher in the *kudd*, made available by the manager of the *kudd*.

3.2. Membership to the Majorda *Kudd*

People from the villages of Majorda, Utorda, Calata and Dongorim in Goa are entitled to membership to the Majorda *kudd*. However, there is also a further screening of prospective members of the *kudd* like is done in several closed membership Clubs. New members whose grandfathers or whose father was a member of the *kudd* can become a member of the *kudd* without much ado. Of course, only the male lineage is important and the gender bias is not even a subject of negotiation. One can become a member of the *kudd* before the age of 40. However, if one wants to become a member after 40 years of age, there is a penalty amount that one has to pay and this amount is not a fixed but is decided by the Managing Committee at that time, and that penalty was also called as royalty payment as told to me by the present manager of the *kudd*. The total number of registered members in the Majorda *kudd* today is 600 members with a yearly contribution of Rs 480 from each member.

3.3. Membership Fees

The fees are fixed by the Managing Committee as per the inflation in the society. According to respondents, when prices of commodities rise, so also the rent to be paid or the lifetime membership fee also is increased for the *kudd* members. The life time membership fee is currently Rs.5000 and the monthly rent was Rs.40 in 2016 and was raised in January 2017 to Rs.50. There is an amount that is collected as the death benefit fund and that contribution is Rs.350 and every month one has to pay Rs.10 which was paid towards this society. Initially the amount to be paid towards the death benefit society was 4 *anna* (denomination of currency at that time in Goa), then increased to 5 *anna* and now it is Rs.10 only if someone dies. Rent fee that they pay to Rohan Builders is Rupees 2,587 per month. Till date the amount of registered number of members is 600. One can be member of the *kudd* till the end of one's life time.

3.4. Rules and Punishment in the *Kudd*

Once a person has been permitted to stay in the *kudd*, that person is expected to abide strictly to the rules and code of discipline that is not written but is the culture in the *kudd*. For example: 1) Compulsory attendance at the time of the angelus and the rosary, 2) Lights out at 10:00 pm, 3) Cleaning of the entire *kudd* on Sundays by all the members present at the *kudd* (even the visitors putting up in the *kudd* for a day or many days have to also extend their help, including shifting of the *pett* (trunks) in which the residents stored their belongings. And one very striking aspect observed in the letters written to register as new members, was that each and every letter had the statement, that they will abide by the *kudd* rules, will respect the elders of the *kudd*, sweep the *kudd* on Sundays and fill water in the *kudd*. These promises were underlined in red colour pencil in all the letters. If the member had committed any offence, he received a warning 3 times after which, if he did not obey or change his bad behavior which was going against the rules of the *kudd*, he was sent home that is Goa paying for his bus fare or train ticket. A person who had committed any minor offense such as coming drunk, coming back to the *kudd* very late without prior permission was also made to kneel down in front of the alter after saying the rosary and was made to recite one Our Father and One Hail Mary and permitted to rise up only after he had recited the prayers.

3.4.1. Notices and Rules displayed all over the *Kudd*

While some of the instructions are informed to members verbally there are others that are printed out or hand written all over the *kudd*. Photographs of some of these notices can be evidenced in Appendix A.

These notices are of great importance as there is only one person managing the *kudd* on a daily basis. The notices do reveal strict rules about matters in the *kudd* but also reveal a certain level of trust in the self management and honesty of people living in the *kudd*. The notice asking members to deposit Rs 5 for ironing every

piece ironed does not have any mechanism to monitor whether the person who has ironed, has deposited the money or not.

3.5. The Managing Committee of the *Kudd*

Appointment on the Managing Committee of the *kudd* is not considered a desirable position. Every year an Annual General Body Meeting is held and a new Managing Committee (MC) is appointed. This MC ideally should consist of 1) a President, 2) a Vice-President, 3) a Manager, 4) an Assistant Manager, 5) a Rent Clerk, 6) a Death Society Clerk, 7) a Boa Morte Society Clerk, 8) A Sant Ana Society Clerk and 9) an Auditor (contracted from outside the membership – currently the Auditor is from the Benaolim *kudd*). The functioning of the MC and their willingness to continue in office will determine the duration of their office. Often no one is really willing to work on the MC to take care of the functioning of the *kudd*. Currently there are only 4 office bearers namely the President, Vice-President, Manager, and Assistant Manager. It may be pertinent to mention here that about 4 to 5 years ago, the Majorda *kudd* officially registered with the Federation of Goan *Kudds* due to a perceived threat to the continuance of the *kudd* in Jer Mahal Estate because of the new owner Rohan Builders who has bought the Jer Mahal building from Taraporewala, the Parsi owner around 10 years ago.

From the registers and other *kudd* documents made available to the researcher during the visits to the Majorda *kudd* and confirmed with a process of triangulation with the Members and Managing Committee Members I was able to understand that three Societies had been formed in the *kudd* which served as a sort of bank to borrow from in hard times. There was the Death Society, Boa Morte Society and Sant Anna Society. *Kudd* members were expected to contribute regularly to these three Societies. The contributions earned interest just as in a banking system. In times of sudden death in the family, in retirement, the Managing Committee would pay the family members or the retiree some portion of money to help them sustain themselves. Money would be returned on cancellation of one's

membership. A member could even in times of financial difficulties take a loan against the contributions, with of course an interest. On a member's retirement from the *kudd* or after his death, funds could be claimed, even by his legal heirs, either the wife or his sons or daughter.

3.6. Practice of the Caste system and the Majorda *Kudd*

Respondents from the Majorda *kudd* reported that in the early years when the *kudd* was started, the caste system was not practiced. People with a *Chardim* caste background and those from the *Sudir* caste, both did the tasks of sweeping, cleaning, etc., when it was required to be done in the *kudd*. In the Majorda *kudd* in Bombay, caste discrimination was not an issue and people regardless of caste backgrounds would all live together in the *kudd*. But when back in Goa, caste discrimination was being practiced and people from so called 'lower' caste groups were not even invited for functions celebrated by those who considered themselves of a 'higher' caste in Goa. In Majorda, Goa India for example, on Good Friday the religious ritual of the Roman catholic carried out in the church, the so called 'lower' caste persons who were basically *Mundkar* (tenant cultivators) on land of the *Bhatkar* (land owners) in Goa were not allowed to carry the Statue of Jesus or his coffin. Neither were they permitted to even carry the statue of Mother Mary statue. Respondents from the Majorda *kudd* talked of how within the *kudd*, disputes between these two caste groups began and it led to a discrimination of the *Sudirs*, being practiced especially pertaining to church activities. Today however things have once again changed and anyone, that is, men from any caste and even religion is welcome as a visitor to this *kudd*. This is witnessed from the visitor's book in the *kudd*.

3.7. General Observations about the Majorda *Kudd*

The Majorda *kudd* seemed to be the most popular *kudd* as boys and men from Goa from different villages go to this *kudd* even when they have their own village *kudd* in the Jer Mahal. This conclusion the researcher arrives at from the analysis done by her from the visitor's book from 1st August 2014 till 8th October 2019. This may be owing to the fact that the Majorda *kudd* is very spacious and welcoming. I have gone to Mumbai for my field work at least 15 times, and every time I prefer this *kudd* for my stay in the visitor's room. As I have the advantage of telephoning the manager of this *kudd*, to book the room, prior to my visit here from Goa or the other member in the absence of the manager who takes care of the *kudd*, keeps the room ready for my arrival and things get a little easier for my stay and my research. Also, that there is a senior most member who stays in Goa, who takes care of my visits to the *kudd*, which again gets very easy for me. They even open the *kudd* door for me even at 4:30 in the morning, when my train reaches early. Here the manager has been very approachable and very much informative about the details and other aspects of the *kudds* and other *kudds* too. There is a good managing committee, where especially the elder male members take good care of this system. They told me that, they encourage boys who are from the villages entitled for the membership to this *kudd*, from joining as members of this *kudd*, so that it is maintained for posterity. They told me that they are doing this so that what their ancestors had earned and kept for them, should be preserved for the future generations to come. This seems to be a good thought, unlike some of the *kudds*, which is under my study, that have stopped making new members for their own selfish gains. Although they were only for Goan Catholic, now they allowed other religion too as visitors, although some were of the opinion that this should not be allowed. But they had a reason to give it even to the non-Catholics and that was as they find it hard to financially maintain the *kudd*, so this additional money comes to their aid. And I really see for myself that this *kudd* is really maintained well. Be in terms of the cleanliness, the painting of the walls, pest control, maintenance of the staircase, etc. I have seen it for myself that the non-Catholics visitors are never discriminated but they get along very well with the members of the *kudd*. All of them attend the rosary immaterial which religion one comes from. Many a time's

food is cooked by one person and shared by everybody in the *kudd*, without discrimination whether he is a member or a non-member. This was not there earlier; each one would cook for one's self or they would contribute and share the expense. But this does not happen on a regular basis.

3.8. Majorda *Kudd* as the Main *Kudd*

Some of the reasons why the Majorda *kudd* is seen as the mother *kudd* are as below:

1. The annual general body meeting every year of all the *kudds* that is the Federation of Goan *kudds* are held in this *kudd*.
2. From my interviews over several times in the *kudd* when I have asked the boys who come there from different parts of Goa as visitors to this *kudd*, why they prefer this *kudd*, although they have their own *kudd* they say we prefer this *kudd* as my friends too have stayed in this *kudd* previously. They narrated to me that at their study place in Goa or through their seniors who are called by the college authorities to brief them about the contents of the course or the degree or the diploma that is the time they hear about this *kudd* been most preferred *kudd* as they say is most heard of.
3. Other *kudds* which are smaller in area and under my study seek guidance from the present manager of this *kudd*. That is in terms of its management, keeping of visitors so as to generate funds for the maintenance etc.
4. The feast every year is celebrated in a very grand way. On 7th October 2018, itself it had around 100 people for the feast's celebration. Half of them were from the *kudd* inmates' members and their relatives and others were from other *kudds*.
5. Most of the members of other *kudds* have narrated to me saying they look up to this *kudd* for reasons not told, and they also narrate to me that the Majorda *kudd* is functioning quite well.

3.9. Celebrations and Feasts at the Majorda *Kudd*

All the village feasts or the feasts of the patron Saint of the Church that are celebrated in the villages of Majorda, Utorda, Calata and Dongorim in Goa are also celebrated in the Majorda *kudd*. For example, on the first Sunday of October, feast of lady of Boa Morte is celebrated with a Eucharistic celebration either in the *kudd* or in the church which is booked one year in advance, litany and a grand lunch in the afternoon. In the year 2014, the Majorda *kudd* also celebrated the completion of 100 years of the *kudd* on 5th of October 2014. This researcher was a witness to this Centenary celebration which was a grand celebration with more than 60 people invited for the mass held in the *kudd* itself. The priest to celebrate this feast mass was invited from Goa, and from their own village, namely Utorda. A dinner followed by a dance and games were organized by the members in the *kudd* premises at Jer Mahal, Mumbai.

There was the celebration of Our Lady at the *kudd*, with at least 15 to 20 members of the *kudd* as well as others *kudd* members from the other *kudds*. There was the reciting of prayers in Konkani, as that of the same booklet of prayers recited in Goa during our lady celebrations, followed by litany sung in Konkani. Then snacks were served like sandwiches made of green chutney. There were soft drinks served like Mirinda, coco cola and sprite to the members in attendance and to the guest form other *kudds*.

3.9.1. History of the Patron Feasts

The commemoration of hundred years of the Majorda *kudd* was celebrated on the first Sunday of October as is the rule to celebrate the feasts which was on 5 October 2014. The feast of the Majorda *kudd* is celebrated always on the first Sunday of October as told to me by one of the respondents of this *kudd* and also noted by the researcher over a period of six years of observation. As told to me by one of the respondents of the mother *kudd*, annual feasts at the *kudd* bring so much of an excitement that they look forward to it with lots of excitement. So much so

they go to Bombay although that same feasts is celebrated even in Goa on a large scale on the first Sunday of October. There is a time when two of the respondents have told me that they look forward to this *kudd* feasts as it is a lot more fun rather than having it here in Goa. They stated this as they told me, people or the members of the other villages and the members of this *kudd* from the four villages meet at least together once a year under one roof. Members of other *kudds*, that is, from the Jer Mahal Estate and others that are there I and around Bombay, too meet, so they say it is great. And thus, they look forward to this festivity.

According to Amrith (2011: 83)

Throughout Asia's age of migration, migrants to new lands took with them sacred symbols. Within days or weeks of migration to a new and unfamiliar place, men and women built small shrines to distant gods. Often these would consist of little more than a mark or an image at the foot of a tree. As migration expanded, sacred symbols would circulate with increasing velocity. Ritual experts, craftsmen, performers, and priests travelled alongside labourers and merchants. They built larger and more lasting places of worship. They staked a firmer symbolic claim of belonging in their new lands.

This observation of Amrith cited above echoes in the practices adopted by the male catholic male migrants from Goa when they migrated to Bombay and other neighboring industrialized cities. After finding affordable accommodation in the *kudds* in Bombay, the most prominent construction and around which their life revolved was the altar or place of worship and several cultural events were created around it. All the altars were built by carpenter's brought from Benaulim village in Goa.

The feast preparation takes place days in advance, so much so that there is a printing of invitation card, printing of decorative plates with the picture of their patron saint that is Our lady of Boa Morte (Given as a souvenir to the people who come for the feasts). Printing of the invitation cards had to be done. This feast was the turning point in my research as it enabled me to get respondents and other contacts. From the time, I have registered myself for my PhD, I have been able to

witness one our lady celebration in the *kudd* and 2 feasts of the *kudds* under my study. Little did I know that on acting on the invite sent to me by the manager of the Majorda *kudd* would have further enhance my study and a door to my research. So, I booked my ticket and applying for a causal leave of 4 days I travelled to Bombay. I reached on 3 October 2014, in the morning. I got to see the preparation of the entire feasts prior to the feasts and on the feast day. When I saw the preparation going on I at a point of time felt I was at home preparing for our parish feast.

3.9.2. Alvorada during the Feast

This is a special music played by different people on different instruments (Specially the brass instruments and thus called as a Brass Band) with special pieces designed only for *Alvorada*, a Portuguese word. One of my respondents (Manager of the *kudd*) told me it is like a *wakeup call* and has similarity to that of the cuckoo that sings in early morning hours especially before sunrise to wake up people to a new day.

According to Mascarenhas (2012:117) who writes about the feasts in the *kudd*,

The sonorous peeling of bells is followed by the lovely and rousing *alvorada* played by a professional brass band at President's residence. The *alvorada* is a set of traditional melodies, some joyful and melancholy, played at the daybreak to proclaim an important event.

The tradition on the morning of the feast is that at 5.30 am, a Brass Band or *Alvorada* heralds the day with music at the crack of dawn. On 5th of October 2014 at 5:30 am a few songs were sung early in the morning so as to announce that there is a feast that will be celebrated on that particular day. This was a live band which comprised of various instruments. Several Konkani tunes as well as some English country music were played. This was done in keeping up with the Goan tradition that they continued even when away from home, reliving a Goa in Bombay. The strong community bonds and in this case catholic community bonds were evident.

3.9.3. Members Involvement in the Feast Preparation

On the day of the feasts there was joy and excitement seen in the *kudd*. All were very busy doing their bit very well. Some were involved in decorating the statue of the Patron Saint, others were opening the safe where the gold is kept to be put for the patron saint. Still some others were busy in the shopping of the feasts item. Some women were seen writing the list of the items required for the feasts. Some men were seen planning for water which is supplied through water tanker and stocked in the three water tanks and other several containers kept in the *kudd* for water storage. Although the members both male as well as females who were there in the *kudd* belonged to different villages, it looked like a family under one roof, so well cooperating in the cooking, cleaning shopping and other things that needed to be done for the feast.

That particular year it was a Centenary Celebration and there was a president who celebrated the feast. This president has to be the member of the *kudd* and had to have all his debts like that of the various societies cleared or he should not have any dues to the *kudd* to be paid. The president has to apply to the Manager and the managing committee, if he wants to be the president for the feast one year in advance as there has to be mass that has to be booked in the church at Bombay with the name of the President celebrating the feasts for that particular year. There were lots of people who had come to celebrate their patron feasts to Bombay, although even in Goa the same patron feasts was celebrated on that day. Each year the Manager of this *kudd* told me that there is a different President who celebrates the feasts different year.

It was in 2014 on 5th of October that this feast was celebrated to commemorate their 100 years of the establishment of the *kudd*. There were people from Goa who had come to part take in the joys of this 100 years celebration. It was a grand celebration that ran into almost more than a month's preparation. That is the placing of order for the plates (Souvenir's) that were given to the members after the mass, that had mother Mary's (the patron saint of the *kudd* and the village

patron) pictures embossed on to it and the year of establishment and completion was written on it. A female cook was brought from Goa the previous day to cook some of the meat dishes, a priest from Goa specially from one of the villages that the *kudd* consist of was flown from Goa.

Arrangement for a water tanker was made by as they did not rely on the tap water that is pumped from the well at Jer Mahal Estate. Many members along with their friends and family, including the family of the person who was celebrating the feasts had come to the *kudd*. I had also attended along with my family. I felt like an outsider as everyone knew that I did not belong to the *kudd*, although later I found out much to my comfort that my grandfather was a member of this *kudd* in the year 1942 (date of registering himself in the *kudd*) years back and later his membership was cancelled when he died in 1984.

The safe is opened in the presence of at least 6 to 10 members at around 9:30 to 10:00 am before the litany by the Manager and other Managing Committee Members. It consists of gold ornaments like a crown, a rosary, at least 4 to 5 gold chains, a crescent and other ornaments all made of gold. These ornaments have been donated by the Members out of gratitude to the Patron Saint whom they believe have blessed them and out of a gratitude to the *kudd* for the successes they have encountered in life. These ornaments are worn for the Patron Saint and members and the visitors throughout the day kiss the statue adorned with the ornaments.

The very fact the safe is opened in the presence of many members and further, that the parish priests along with the *Fabrica* and the *Confraria* adorn the statues with the gold which will be kept open to the public for worship and for kissing tells of the functioning which seems to be very transparent and trusting of its members who are of the Goan Catholic Community. This is similar to the practices that exist in many Goan churches too - the Colva Fama for example, in Colva, South Goa.

3.9.4. The Banquet Table and the Meal

An elaborate banquet table for the feast is set up by arranging the member's trunks or the wooden *pett* that usually line the sides of the rooms. They are brought in a line and made to form a table which is covered with a special table cloth and over which they lay all the dishes for the feast's day. All the members along with the manager helped with this arrangement. Around 40 to 30 wooden *pett* are used to make the table. The *pett* or trunks serve many purposes apart from the usual storage role that trunks serve. They are used as a bed to rest, A special place for elders specially to enjoy hot drinks in the company of each other. a chair to sit, a table to eat on during festive occasions and a partition used to divide the room Just as in one's home where we adjust with whatever little we have and cooperate for the smooth functioning of our homes, is the experience and usual routine in the *kudd* system of community housing.

The food that is served in the mother *kudd* is the kind of food that is served Goa, for the feasts or other Goan catholic occasions. There was the pork *sorpotel* that was there, the *sannas* made out local rice, toddy and coconut some of these items were brought by members wives from Goa. The food served at the feast in the *kudd* shows that it identifies with a particular community, that is the catholic community. There was the pork *sorpotel* made with vinegar brought from Goa made by one of the members wife. Thus, the *kudd* in Bombay did not miss much of the cultural aspect that is shared in Goa by the Goan catholic community.

3.9.5. The Eucharistic Celebration

On the feast's day, in the evening at 4:00 pm there was a mass celebrated by a priest flown in from Majorda, but was posted in a different parish in Goa, in by the members of the *kudd* from Goa. Here was a special choir that was hired from one of church called as our lady of Dolours church a 7 minutes' walk from the estate. The choir was arranged from the Bombay Dolours church. The singers were accompanied by the musicians on a piano and a guitar. The choir were being hired

by paying them some amount of money as their charges. One of the readings for the mass was given to me to read, I felt a part of the feast's celebration. The preparation for the mass was done by the President's wife, two daughters, and other *kudd* members, which involved both the women, girls, and even the visitors were involved. There were different things that were done and arranged for the feast day. The feast mass was organized just like how it is conducted in the church. The priests also highly appreciated about the *Majorda kudd*, saying that his father stayed here in the *kudd*, and managed to sustain his family, working in Mumbai. They organized the mass with a priest flown from Goa for whose ticket the *kudd* members had paid, shows that they had a planned schedule for the feast's celebration.

3.9.6. Entertainment after the Mass

After the mass, there were snacks that were given and also soft drinks and hot drinks too. There were games like *housie* and passing of the parcel participated by all the people present for the celebration in the *kudd*. There were some on the spot prizes given for different items.

In the meantime, the live band performance started playing their melodious Konkani songs of Lorna, Chris Perry. There was a lady crooner and the entire band played various Konkani numbers. All the members and the other guests danced to the great music. Even I too enjoyed dancing with my husband, in the *kudd* organized for the centenary celebrations.

There was a chief guest, the son of late Anthony Gonsalves with his wife and daughter. He spoke a few words of appreciation about the *kudd* and further stated that his father emerged to be world famous, who lived in this very same *kudd*, who played for the film industry in Bombay, living in the *Majorda kudd*.

The excitement among the members and guests present in the *kudd*, that was seen right from the day I arrived that was on 3rd of October till I left on 5th of October was great. As everyone in the *kudd* was seen to be joyous in the celebration,

right from the elder members to the youngsters. Each one had a role to play in the great celebration that I witnessed in the *kudd* at the Jer Mahal estate.

3.10. The Story Letters Tell

This researcher had access to numerous letters and other documents during field trips to the Jer Mahal. These letters dated back from 1954 to 1986 (Please see Appendix B and C). They are mostly in Romi Konkani. Very few are in English and mostly hand written. They are all written by husbands, sons, wives, sister, mothers of catholic origin as the names are all catholic sounding names addressed to the *kudd* manager and the managing committee. And there is only one from Majorda by a Goan Hindu by the surname Lotlikar who is seeking admission (1956) in the *kudd* and who has been granted permission. As on all the letters there were remarks whether to be accepted to join as member or not and, on this letter, too there were remark such as “*Accepted*”. The remark varied over different years, some had *Accepted*, *May be accepted*, other ones had “*ok*” which were all signed by the manger and his name and date, which comprised of the date, month and also the year.

Of the 113 letters procured from the *kudd*, 48 of the letters were written by women who were, either wives, sisters or mothers of the Members of the *kudd*. The table below is a content analysis of the 48 letters.

Table 3.1: Analysis of 48 letters written by Women

Sr No	Main subject of the letter	No. of letters And relationship to <i>kudd</i> Member	Year	Language		Kind of letter	
				Konkani	English	Hand written	Typed
1.	Claiming death benefit	43 Wives	1974 to 1985	39	4	42	1

2.	Requesting to send the <i>pett</i>	1 Wife	1976	1	-	1	-
3.	Asking for the death certificate (Provident fund)	1 Wife	1977	1	-	1	-
4.	Thanking letter of receiving the DBS fund.	1 Wife	1977	1	-	1	-
5.	Requesting that brother be enrolled as a new member	Elder sister	1977 to 1985	1	-	1	-
6.	Seeking admission in the <i>kudd</i> for son to attend night school in Bombay.	Mother	1955	1	-	1	-

Prepared by this Researcher from the letters

3.10.1 Understanding the *Kudd* from Letters

1. Families were economically dependent on the *kudd*

The financial dependence and economic backwardness is evident in many letters that are available in the *kudd*. For example, a letter written in English addressed to the Manager written by a member's wife from Goa staying in Bombay states as follows:

Letter 1:

My husband used to pay regularly the death calls subscription which on dying would be given to him so that I could carry out the funeral and other funeral formalities.

Letter 2

Konkani: *Maca quitem darai mun poichim anin upcar coria ao tumca borem magotamem mujem manu gireai anim maca ismolo darai*

Translation in English: Please send me some amount of money, I will pray to Goa almighty, understand my case and put something in my begging bowl.

Letter 3

Konkani: *Hanv tumche mojea kalzant than upcar attoitanv ani toxench tumkam klubachea soglen membrank chodd dev borem korunk magtam. Mojea gorje velar tumi maka duddu daddun adhar dilo mhonn. Maka tumi ismol ghatlam mhonn tumcho dinvaxi asa*

Translation in English: I am very grateful to the Managing Committee for putting something in my begging bowl and coming to my rescue in my time of distress.

This letter acknowledges the help extended to him as he received the money he had requested from the *kudd* members.

All the letters were addressed either to the Manager, President or the Managing Committee of the *kudd*. The death benefit society and other societies came to the financial assistance of women who were left at home in Goa due to the migration of the male member to Bombay in search of employment opportunities.

There is another letter showing the poverty at home due to economic backwardness.

Letter 4

Konkani: *Tumi zannam amcho anik atam konuch nam mhunon anik toxench amkam zaitem rin assa ani maka rinkar fugar kortat dekun maka chod goroz poixeanchi*

Translation in English: You all know that I do not have anyone to help me out financially. I am in huge debts and debtors keep harassing me to give back their money which I had borrowed from them. Kindly send me what my late husband is entitled to of the benefits of being the member of the *kudd*.

This shows the economic backwardness and the dependence on the death benefit society which was provided to the family of members of the *kudd*.

The money of the male member was entitled was not just sent depending on the letter sent by the wife or the son to claim it. It had to be supported by evidence or proof, such as a death certificate or a burial certificate from the church or the parish the member belonged to. The money could only be handed to the wife. But in case she was not able to come she had to send a letter of authorization to collect the same. In case the mother had also died, the elder son could claim the fund by showing the death certificate of the mother as well as that of his father. He had to provide proof to show whether he has more brothers. This kind of management in the *kudd* was to ensure that the money reached safe hands. There are many letters written by women acknowledging the receipt of the death benefit society claim and at times there are at least 2 to 3 reminders by a woman to claim for her late husband's death benefit society claim.

The *kudd* was a financial assistance as through the letters which were made available to the researcher addressed to the Manager, President and the managing committee, one comes to know this fact. The economic backwardness of women left in Goa was quite bad, as one of the letter states that "*Aum sozmotam tumin zata tittle vegaim settlement kortelet mun*". (in English: I hope you will do the settlement of the death benefit claim that my late husband is entitled to at the earliest. This shows the need of finance by the women who has lost her husband.

This shows that the *kudd* came to the rescue of people specially the wife as made known from the letters left behind by their male members for job opportunities in Bombay, who put up in the *kudds* in Bombay.

There were letters written by the sons of the ex-male members for the claim of the death benefit of their deceased father. One was typed but written in romi Konkani. 04 letters in the year of 1975 to 1976 were letters addressed to the manger stating about the demise of his father who was an ex-member of the *kudd* and would like to claim for his death benefit which his late father is entitled to. To claim the death benefit of his late father enclosures of proofs were required to be given on

arrival or along with the postage of the letter or if it was hand delivered. The documents to be given were death certificate of the father, of his mother and proofs if he has got more brothers.

2. Many were desirous of enrolling as New Members

These are written by the sons of the existing male members in this particular *kudd*. Some are not of the existing members, but want to become new members itself with self-introduction and provisions of witness in the letters or other documents demanded by the *kudd* committee.

From the year 1954 to 1986 there were 200 permanent new admission seekers to this Majorda *kudd* after staying in the *kudd* as a visitor paying 10 rupees per month. They were written in English others were all in romi Konkani, very few were typed. The requirement to become a member of the *kudd* was, one had to produce 2 to 3 witnesses' signature on the letter of application, applying to become member of the *kudd*, from the village he comes from in Goa, along with the name and signature on the letter to be produced to the manger in Bombay. They had to also produce a birth certificate from the church of his village to proof his membership from that village. The pattern, like that of the three villagers who stood as witness, birth certificate from the parish, of all the letter's that the researcher had an access to were almost similar in all the letters where they were requesting for the membership

There were all together 412 letters written to seek permission to become a new permanent member of the *kudd*. They were from the year 1954 to 1986, a span of 32 years.

The above new admissions were done by the members son who were keen in becoming a member of the *kudd* system. There are letters written by the same persons over several times, shows the urgency of getting themselves enrolled as new members of the *kudd*, for reasons unknown to the researcher. The content of the letters seeking new admissions were almost the same. Where “*they promise that*

they will obey all the rules of the club, will sweep on Sundays and respect elders in the kudd. Most of the letters these lines they have underlined mostly with a red pencil colour. They also had three male witnesses along with their signatures to poof that they know him and he is from that particular village that they too come from.

Table 3.2: Enrolled male members letters written for different reasons

Reason/amount	Year	Language	Hand /Typed	Posted/Hand delivered
Reply to the notice	1975 to 1986	Konkani	17	04

There are letters written by the existing members who have retired and are staying in Goa or in around Bombay. The years the correspondence that is done is between 1975 to 1986. There are different reasons for the correspondence of letters. there are some letters which are in reply to the notice sent by the manager and the committee for the non-payment or the delay in the payment of the rental of the *kudd* or the contribution towards the 3 societies. There are other letters explaining the need of their sons wanting to become members of the *kudd*. Yet there are some that explains the economic backwardness of the member living in the *kudd* with no financial assistance even to go to the doctor. There are letters stating about asking for a gold loan and an unsecured loan requesting to be urgently released to him as his financial position is so bad that he does not have money even to go to the doctor. There are letters of appreciation explaining how the club/the *kudd* have come as a great help to him in very bad times.

3. The *Kudd* generated Employment Opportunities

There are two letters one of a male member living in Bombay and providing his services of the collection of the funds of the contribution of the three societies' is written in Konkani. The letter states,

He will not be able to come on the collection day of the money, but to excuse him, as he is going to Goa with his children for a vacation. He was an accountant of the *kudd*.

There was another letter of a chartered accountant, was not a catholic as he did not have a catholic sounding name. He was requesting on the visiting card for an increase in his fees for that particular year to which they have replied to kindly follow up with his application addressed to the manager asking for an increment in his fees.

4. Money lending *Kudd*

There are 4 letters asking for loans one is an unsecured loan without depositing any security and another 3 were with some kind of a gold ornament (not specified the gold item in the letter). There were some asking for a loan for which they were made to pay an interest of 9%

There are three letters showing the backwardness of men who were staying in Goa after retirement. The member request for an amount of rupees 300 to take care of medical bills.

Another letter requesting for an advance from the contribution towards the societies fund, that they deduct from him every month an amount of rupees 200 in the 1978. Another letter taken a loan against a gold ornament (not specified in the letter) of rupees 50, who was staying in Ahmedabad.

5. Charity work Undertaken by the *Kudd*

The *kudds* proved to be good Samaritan to people of Goa too. There was a letter written in the year 1965 from Chicalim Vasco requesting the managing committee to kindly come to their rescue by sending something for them as they do not have anything to eat. This itself shows the amount of faith people in Goa had in this community housing system, where they not only provided cheap accommodation in Bombay but reached out to people in Goa, in times of need.

In the other *kudd* there are records of the amount as well as the reason for what the money was spent in the year 1973 in their annual records there is a column where rupees 178.69 paisa have been entered as charity. So, they not only catered to their people only, that is the male members and their family members, but helped others too who requested for help.

6. Older Members Currently Non-Resident Still Connect and Contribute to Cultural Celebrations

There are two letters that had enclosed money orders from Kuwait and Goa for the celebration of the Patron Feast.

7. *Kudd* Managing Committee intervened in health care to Members of the *kudd*

There was a letter written on the letter head of the *kudd* addressed to one doctor of a hospital to kindly admit the male member of the *kudd* to the hospital as he seems to be not so mentally sound and others are quite scared of him.

3.11. Understanding Majorda *kudd* through the Visitor's Book: August 2014 to October 2019

In August 2014, the *kudd* had 56 visitors and in May 2019 till the 19th morning they had 30 visitors. Out of the total 56 visitors in August 2019, 38 were Catholic and 18 were Non-Catholic. Out of the total 30 visitors in May 2019 till 19th May, there were a total of 8 Non-Catholic visitors and the remaining 10 were Catholic. The visitors were mostly from South Goa ranging from Canacona to Velsao. But in the month of April 2019, there were two visitors from the North of Goa, one from Agassaim and the other one from Porvorim. This is the only *kudd* out of 6 *kudds* studied that does not restrict Non-Catholic visitors in the *kudd*. According to the senior-most member of the Majorda *kudd* this is the only *kudd* in the Jer Mahal Estate that takes in Non-Catholic visitors.

The visitors fee has only marginally been increased from the year 2014 to 2019

Table 3.3: Year wise Visitors Fee

Year	Visitors Fee (Rupees)
2014	200
2015	300
2016	300
2017	400
2018	400
2019	400

On 18 May 2019, after rosary the senior-most member announced that the visitors fee was likely to be increased to Rs500 due to the hike in the electricity bills. It was felt that the amount that the visitors pay has been low since most are students who come to answer their exams for promotion. Yet the electricity bill was around Rs5000 for 3 months which the *kudd* management was finding hard to pay and thus they suggested a hike in the visitor's fee. As the students use the lights for studying in the kitchen area with permission till 2.00am in the night, this increases the electricity bills. This shows that this *kudd* system was not a profit making set

up, but meant for the Catholic Goans and now non-Goans and non-Catholic as visitors for whom its servers the purpose for various reasons that they come to Bombay, some almost every month and some once in two months and others I have noticed almost every year. Once from my interview with the visitors over various visits to the *kudd*, these visitors are young boys, some already working on the ship, and for promotion answer some exams staying in the *kudd*, where these exams are conducted in Bombay. Others come there to answer some exams to be later selected to get a job on the ship. This fee that the visitors pay is for the whole month. So, if they want to stay for the whole month they can stay at such reasonable rates. I have noticed some have stayed in a month for 2 to 3 days and after a gap of some 10 to 12 days come back again in the same month.

Table 3.4: Visitors to the *Kudd* from Visitors book (1/7/2014 till 7.10.2019)

Year/Month	North Goa (Visitors)	South Goa (Visitors)	Outside Goa (Visitors)
2014 Aug to Dec	25	206	Nil
2015 Jan to Dec	82	1002	Nil
2016 Jan to Dec	59	1025	Nil
2017 Jan to Dec	31	591	03 (Karwar)
2018 Jan to Dec	24	546	01 (Sawantwadi)
2019 Jan to 8 Oct	314	29	04(Karwar)

Table 3.5.: Religion wise Residents of theMajorda *kudd*

Year	Catholic	Non –Catholic
2014	142	89
2015	795	289
2016	687	338
2017	419	206
2018	433	137
2019 (Till Oct.)	220	127

Although these *kudds* were started only for the Goan Catholic community, the above statistics derived from the visitor's book by the researcher reveals that it was thrown open to other religions and other states too. Thus, this shows, that they were very secular in their outlook, and *kudds* are serving in attainment of the needs of other communities and other states too, by allowing the easy accessibility to these *kudds* to other religious communities and other states, it has also helped the maintenance of the *kudds* through its financial earnings through the visitors that they pay.

CHAPTER FOUR

COMPARATIVE INSIGHTS FROM OTHER *KUDD*S IN JER MAHAL

*Macasana Kudd, Chichinnim Kudd, Raia Kudd,
Nuvem Kudd, and Fatradem Kudd*

In this Chapter we will draw comparative insights from Case Studies of 5 other *kudds* that are housed in the Jer Mahal Estate in Dhobi Talao, Mumbai. This Chapter is divided into five Sections. Section I is a Case Study of the *Macasana Kudd*, Section 2 is a Case Study of the *Nuvem Kudd*, Section 3 holds the Case Study of the *Raia Kudd*, and Sections 4 and 5 are Case Studies of the *Chichinnim Kudd* and the *Fatradem Kudd* respectively.

SECTION 1

Case Study of the *Macasana Kudd*

4.1. History of the *Macasana Kudd*

The *Macasana Kudd* was started in the year 1928 and located at first in the campus of Dolours Church on Chandi Road and was earlier named the St Rock Club of Macasana. This *kudd* was later named the St Francis Xavier Club of Macasana after it shifted to the Jer Mahal Estate and feast of St Francis Xavier is celebrated on the first Sunday after the 3rd of December in the *kudd*. This *kudd* is popularly referred to as St Xavier Principle Club of Macasana. Like in the case of the *Majorda kudd* some of the residents of this *kudd* came to Bombay with their fathers, as the job opportunities were very bad in Goa during the Portuguese rule in

Goa. Most of the residents came from economically backward classes, so staying in a *kudd* was economical and a relief. The Macasana *kudd* has a committee consisting of a manager, secretary etc. which is appointed after every 3 years Earlier there was a just one member staying in the *kudd* who works at West Andheri and now from last year (2018) onwards there has been a manager in the Macasana *kudd*. One of the *kudd* member works in far off place like West Andheri, he still prefers to travel back every day which takes him, 1^{1/2} hour to travel back as he told me after a long tiring day one still gets to meet one's home people, as if to say one is in Goa. Everything functions from Goa now was being told by the care taker Succour, who is the sole in mate staying in the *kudd*. From 2017 May, there is a manager who has been brought from Goa, as a caretaker of the *kudd*.

4.2. Membership and Management of the Macasana *Kudd*

To become a member of this *kudd*, one's ancestors that is, one's grandfathers or father had to be staying in the *kudd*. The members had to be from that particular village, or their fore fathers had to be from that particular *kudd*. Till 2019 the total number of registered members was 240.

The monthly rent or fee that is paid by each member per month in 2016 was rupees 50. In 2006 the monthly fees were rupees 5. Later it was rupees 20 (2015) and now it is 50 rupees (2016). The life time membership fee was 2500 in 2016. Rent paid yearly to Taraporewala earlier and now to Rohan Builders was, from 2011 to 2012 they paid 10,740 and from 2015 to 2016 they paid was 13908. It was rupees 50 per member who had to contribute, monthly for the stay in the *kudd*. The yearly contribution to be made by each member was 600.

Unlike the Majorda *kudd*, in the Macasana *kudd* the Death Benefit Society has been discontinued and does not exist today.

With regards to rules and discipline in the *kudd*, members of the *kudd* had to be there before rosary time until prior permission taken or the members were working on night shifts. If they had taken prior permission then the punishment was

not given to them. The reason given for the absence for the rosary had to be a genuine one or else there was punishment like moping the floor or cleaning the toilets.

The punishment of washing the toilets and the bathrooms was employed for any person disobeying the rules. If the member despite warning about his bad behaviour did not change, he would be sent to Goa along with his wooden pett or the aluminium trunk where the bus fair was paid by the management. Further firecrackers were fired as a form of public warning.

In the *kudd* an Annual General Body Meeting was held every year since 1952 and records of these meetings exist. Details are recorded by hand in a long register which maintained the *Vorsacho Ixiop* or the Annual Financial Statement. Details maintained in different columns included the type of contribution made by a member, the deductions made from every member of the *kudd* such as the NSC (National Savings Certificate) deductions column, *Kudd Rinn* or loan taken, cash-in-hand column, the cook's salary, *ranch* or the Food Mess bill, food contributions etc. During the Annual Meeting in the presence of all the members and the Managing Committee, as those present had to approve and sign the accounts and minutes after it was read out. This shows that there was proper system of management of the finances was maintained. The Managing Committee was accountable to the members for any deductions that were made. Professionals were involved in the maintaining of accounts and accounts are submitted to the smallest unit (*anna* or *paisa*).

For example:

<i>Rinn</i> (Loan taken)	760.0.0
Cash in hand	95.1.0
N.S.C	1150.0.0

At every Annual General Body Meeting, the expenditure of the previous year along with the estimate of the present year's expenditure was shown. An

explanation was also given for any excess money spent or profit made for that financial year which was also shown on the financial statement. The Managing Committee of the *kudd* were accountable for every rupee and paisa earned or spent.

4.3. Celebrations at the Macasana *Kudd*

Without fail the feast of the village Patron Saint is celebrated at the *kudd*. The Patron Saint of this *kudd* is St Francis Xavier. There is a mass at the church for which a booking is made in advance and later at the *kudd* there is a litany followed lunch or dinner according to the time that is convenient. All members of the *kudd* help each other, that is, members of this *kudd* and even of other *kudds*. The members of the other *kudds* also help in the celebration with things like shopping cleaning of the *kudd* putting up of lights etc. Each member contributed in 2016, 500 rupees each towards the celebration of the feast. They even accepted donation, where the amount was not fixed. In 2016, I attended their feast on 4th of December 2016, which celebrated the 88 year of the establishment of the *kudd*. There were only 4 members of the *kudd* present for the celebrations. The others who were present were from Majorda *kudd*, Ponda *kudd* and some were Goans who were living in Mumbai, West Andheri. A feast mass was celebrated at the chapel of St Xavier's High School, which is a 2-minute walk from the Jer Mahal Estate. Only the salad was made at the *kudd*, by three members of the *kudd* while the other things like the chicken biryani were outsourced. The celebrations were just like that of Goa. Men served themselves with beer and hot drinks. There was loud music, mostly music of Lorna Cordeiro and Alfred Rose, popular Konkani singers that were played at the *kudd* one day prior and on the feast day, that is after the mass in the morning, till evening, in between some few minutes' breaks.

The photograph above was taken at the St Xavier High School after the Eucharistic Celebration at the St Francis Xavier Chapel at Dhobi Talao along with the 3 members of the Macasana *kudd* which is housed at the Jer Mahal Estate. It was the 89th year Celebration of their Patron Saint in the *kudd*.

4.4. Some Observations about the Macasana *Kudd*

4.4.1. *Kudd* residents breaking stereotypes

All the cooking in this *kudd* is done by the male members. Even for the feasts the planning of the snacks to the major dishes is done by men in the *kudd*. Cleaning of the floor of the rooms and the veranda early morning before sunrise and even the kitchen on a day to day basis is done by men folk.

4.4.2. Macasana *Kudd* not as Popular

This *kudd* is not a popular one, as when I visited the *kudd* there was only one-member present who told me that he did not stay in the *kudd* as was now married in Bombay. There was only one person staying in the *kudd* who worked at West Andheri and travelled back to Jer Mahal every day and stays in the *kudd*. It is only in May 2017 that there is a manager who was appointed from Goa, to look after the *kudd*. It was observed during my visit to the *kudd* on 8th November 2018 that the manager of May 2017 had been replaced and I had observed lots of changes in terms of the administration and the maintenance of the *kudd*. The new manager in 2018, when I visited spoke positively about his *kudd*, and showed that he wants to preserve it for the future generation. There was a redo of the visitor's room, with the laying of a king size bed which he even showed it to me, to which he told me, that it is a source of revenue towards the maintenance of the *kudd*.

4.4.3. The *Kudd* provided Employment Opportunities

Although the *kudds* were set up to provide for cheap accommodation to the Goan catholic migrants, who migrated due to jobs opportunities that were available in Bombay, this system itself provided further jobs to those who came there for cheap accommodation. There were cooks, 2 clerks called as *Escrivao* 1 and

*Escrivao*². There was the monthly account written with even the salary paid to the cook and the 2 clerks that were employed by this particular *kudd*.

4.4.4. *Kudd* as a Loan Provider

There are huge registers with details on the loan given and the loan returned back along with the interests paid by the borrower. The records were maintained in roman Konkani. There were columns titled as *Rin eilam* (Loan received) and *Rin dilam* (loan given) noted or recorded with details such as the number of the member as per his registration year, the date, month and year when the loan was given to the debtor(member). The payment of the loan back by the debtor to the Managing Committee along with the interest to be paid too is also recorded. It has been noticed by me that in the year 1973 the loan repaid back is the highest. Looks to be that their financial position improved and were able to repay their loans in this particular year. The loan returned back on which date and year too was also written along with the clerk signature towards it with a revenue stamp across it. Professionalism is seen in its management and functioning. Shows that they were established and well set up institutions with rules and regulations, simultaneously catering to the needs of the members and their families left behind in Goa, all the details were written in roman Konkani and were hand written.

4.4.5 The *Kudd* stood for what it was established for

Every *kudd* that were set up had a set of aims or goals for its establishment. And one of the common goals of most of the *kudds* was to help the members when they are in need. The *kudd* stood for what it was set up for. To help those in need, specially their community. There are letters written in reply to the wives of the deceased husband about the dues that the late member is entitled to. The statement is an elaborate one with all the different deductions shown in details.

4.4.5. Relaxation of rules through understanding the need of the member

There is a letter addressed to the manager and the administrative committee of the *kudd* to kindly allow him to continue without cancellation of the membership as he stated in the letter that the money kept aside for rent and other contribution for the two societies have been spent on sudden illness of his children. Thus, *kudd* system understood their need and helped them in difficult time, as on the letter remark was made on the letter that it may be considered.

4.4.6. A Home away from home

This feeling proves true for the members of the *kudd*, revealed to me through the letters written. There was letter asking for a relaxation in the payment of fees as he does not get time to come and pay it. He also specifies to the Managing Committee saying that

Somzo nac maca clubacho mog nam mun, inga ao amche gaobavam bara borigadle, club mujem eco ghoramche, Goa mai dessa baise, ani quexem mujean visronen eta?

Explanation in English: The above lines mean that ‘Don’t think I don’t love my *kudd*. I have had good as well as bad times with my village brothers and *kudd* is like my home. Through my interviews I have heard and also through the literature that I read, but here I have understood through one of the letters that they treated it like their home as they were treated like a family member.

4.4.7. A brotherly bond existed in the *Kudd*

There was another letter written by the wife in another *kudd*, stating about the good treatment given to deceased husband when he was living in the *kudd*. The

wife narrates to the managing committee how he was addressed as a brother in the *kudd* and was treated well in the *kudd*.

Mogal bhavado sodam maca sagtalo apleaco sogle borem cortai muno apleaco bradar muntai muno. Mujea bavado tenem tumcam soglam deva code borem magono darlair puro.

This shows that the male member felt at home in the *kudd* as he was treated well and addressed as a brother by the members in the *kudd*.

4.4.8. Women's presence felt in the *kudd* despite her absence

Mothers or the wives (referred to in this section as 'the women') of the male *kudd* members would send local eggs, Goan homemade sweets like *pinagre*, *doce*, etc, regularly from Goa to the residents of the *kudd*. During the rainy season's the women would send fish pickle called *para* and mango pickle from Goa, with whoever was going to Bombay. Back in Goa, the women managed very well in the absence of the men folk. Siblings in the family would help each other in their studies and children were never sent for tuitions. At home in Goa the household work too was being divided among the siblings to help their mother. The women often sent from home hand stitched mattresses to be used in the *kudd*. For the major feasts the female's relatives of the member's family were invited where they would help in the cooking and other decorations of the *kudd*.

4.5. Stories from the Letters from Macasana *Kudd*

The letters that were kept in the wooden *pett* (trunks) and some in the aluminium *pett* were made available to the researcher by the present manager of the *kudd*. Some findings from an analysis of the letters are as below:

4.5.1. Women depended upon the death benefits of her late husband

There were 12 letters I found written by women to claim for the death benefits of her late husband from the Macasana *kudd*. This benefit which they get after the death of the male member, was deduction made of every member every month called as Boa Morte. This was claimed by his wife or if the wife is no more living then the eldest son. These letters are all written in roman Konkani. Out of the 12 letters ,4 were posted others as there was a postage stamp on the envelope of the letter, others were all hand delivered. This shows that may be urgency of the finance was high as when one sends it with someone going to Bombay to the *kudd*, would be safely delivered, at the earliest and thus no postage fee had to be paid. Or the posted letters tell me that may be the hand delivered fee was more than the postal charges. As one of the letters it was hand delivered and the fees were written which was to be hand delivered. The claim for the death benefit also shows how important the money was for the wife and for the dependents or at that time when the deduction was done when the member must have really sacrificed some of his other needs, for which reason in one of the letters it states that her husband had told her that after his death some amount of money will be received by her upon claiming for the same. Thus, this system helped the male members even for the death of themselves and not being a burden for the dependents. The letter dated from 1978 to 1984. (Some Letters reproduced in Appendix C)

4.5.2. Economic difficulties were faced by the *Kudd* Members

There are many letters written by male members to the managing committee, seeking permission to grant them permission to pay the rent and other deductions towards the societies at a later date as compared to the date that has been fixed in a month. There are various reasons given like no funds, no time to come and pay, out of station. They still want to continue their membership for unknown reasons. This shows they want to continue to maintain the membership as that is what their identity is. shows through this that they identify with their village *kudd*. There were some letters asking to allow them to still continue to be members of the

kudd despite the delay in the payment of the fees for not having enough money to pay the rent.

There are different reasons identified by me for the correspondence done, that is the letters written by the management and the members to the management and the documents maintained.

SECTION 2

Case Study of the Nuvem *Kudd*

At the entrance of the *kudd* in the hall like most of the *kudds* that I have seen they have an altar with some trunks of aluminium and few of wood stacked up against the wall. There are some notices put up on the notice boards which are in a glass case.

One of the notices states that if they do not claim their trunks the trunks will be disposed off. The letter was signed by the present manager Napoleon. There was another notice with the photograph of a caretaker stating by the Manager to kindly cooperate with the undersigned as he stays in Borivali Bombay and not able to come every day to take care of the *kudd*.

4.6. History of the Nuvem *Kudd*

The Nuvem *kudd* came into existence in 1931. The original name of this *kudd* is Club of Nuvemcaris. The Patron Saint of this *kudd*, is Mae dos Pobres. Similar to the purpose served by the Majorda and Macasana *kudds*, this *kudd* too served as a home to migrants came from low economic backgrounds, who they hoped to be employed staying in the *kudd*. The Nuvem *kudd* was started to aid youth from Nuvem, Goa. But all along in the *kudd* on the admission and receipt books it is printed as N.S Mae Dos Pobres club of Nuvemcaris

Just as was the case in the earlier *kudds* discussed, the reasons for living in this *kudd* too were similar. Male Goan migrants who came from very poor economic backgrounds and in search of work in the big city needed cheap and affordable accommodation. This was the major reason why the Nuvem *Kudd* was started

4.7. Management of the Nuvem *Kudd*

There is a Managing Committee, comprised of a President, a Manager and the Treasurer of the *kudd*. But at present the Manager does not live in the *kudd*, but the day to day functioning of the *kudd* is looked after by a salaried Caretaker.

There are 150 total registered members of this *kudd*. New membership had been discontinued, but the members were reluctant to disclose reasons for having closed the membership. A Lifetime Membership Fee of Rs 2000 was paid by members and an annual fee of Rs 2000 per year by each member is paid. Rent was paid earlier to Taraporewala and at present a rent of Rs4000 per year is paid to Rohan Builders. There are no monthly fees paid.

There was a system of screening to become a member of this *kudd*. To become members of the *kudd*, one's grandfather or the father had to be a member of the *kudd* or someone has to identify that is through the letters written that he belongs to that particular village, only then can he become a permanent member of the *kudd*.

Regarding discipline in this *kudd*, like the other *kudds* the rules and regulations are the same. Reporting for rosary on time, could be excused only if permission taken. Lights had to be put off by 10:00 in the night. They had to all be present in the *kudd*, had to help in the cleaning of the *kudd*, on the Sunday. As Sunday is a day of cleaning the *kudd*.

At the visit to the Nuvem *Kudd* on 17 November 2019, a notice that had been signed by the President and Manager of the Nuvem *kudd* was observed to be pasted on the flex board, announcing the general body meeting which will held on 18th of January 2015 in the *kudd*, at 10;30 am. The agenda to be discussed was also stated in the notice. And it consisted of the following points 1) To confirm last year minutes, Balance sheet of the year 2014 and any other business with the permission of the chair.

The wooden safe is kept in the *kudds* like all the *kudds* next to the altar, where normally the gold to adore the patron saint is kept. In the down compartment are the documents that are kept. The documents made available to the researcher was the huge two books consisting of 350 pages and another of 450 pages respectively.

This register consists of 450 pages has got individual pages for each member, with the name of the *kudd* printed and minute details also printed on each of the page. There are columns for the Patron fund, entrance fee and also the date when the member has paid. It also tells for each month when the member has paid his fees or the rent. On the left of the register page is the rent column having details of each month. On the right-hand side of the page is the column as contribution done by the member This contribution is shown month wise of the member. On the same page the rent paid is entered and if the member is in Goa then it was shown as alphabet Which signifies that the member does not have to pay when in Goa the rent.

The above register consists of altogether 350 pages. It has got the name of the *kudd* printed on it. Further the years too are systematically printed on it. Like for example, years are put in columns along with the months of the year very systematically. Each page has got blanks like one's name, membership number, the different societies e.g. death benefit etc.

4.8. Celebrations in the Nuvem *Kudd*

Since many years back the celebrations in the *kudd* have stopped. It will be approximately around 11 to 15 years. This they told me is due to the fact that there are not many people to help out in the celebration and the organisation of the things that have to be done prior to the feasts and after the feasts. They just have a litany in the afternoon with just some few snacks and soft drinks with around few members and members of other *kudds* from the Jer Mahal Estate. This year the feast was celebrated on 3rd of November 2019, with a prayer service in the *kudd* by few members and some snacks.

SECTION 3

Case Study of the Raia *Kudd*

4.9. History of the Raia *Kudd*

The Raia *kudd* was established around the year 1918. This *kudd* was originally known as Sacra Familia. The Patron Saint of this *kudd* is the Holy Family or the Sacred Family. It is housed in the Jer Mahal Estate on the first floor. Members are mainly from around 3 wards namely, Sonarwaddo, Talkond and Ganapoga. Other than these wards a few members are also from other wards like Colleandogor and Damon.

According to a senior member of the *kudd*:

In 1942, during the Salazar regime, migrating to Bombay from Goa was not so easy as the Portuguese insisted on a Portuguese passport to even go to Bombay. Salazar used to think Goa was his colony, although the relations between the Portuguese and the Indians were not good, so our Goans were troubled when they migrated to Bombay.

The interviews revealed that the main reason for people desiring to move out of Goa was to search for jobs. One respondent stated that searching for a job in Bombay was initially like “*Khobea basen ustitalo*” meaning like a hen searching for food on the ground. Some said that they had been forced by their mothers to go

to Bombay to search for employment. The *kudd* they felt made it possible for them to live in the big city. Many left Goa when they were just around 15 to 18 years old to look out for a job.

4.10. Membership and Management of the *Kudd*

In total there have been only 138 members in the Raia *kudd*, and in 2016 there were only 113 members registered who were alive. To become a member of the Raia *kudd* one has to belong to one of the wards of Raia. Further, one's grandfather or father had to be member of the *kudd*. This *kudd* follows a strict screening of members. Members who want to register themselves have to first stay in the *kudd* for 6 months on a probation period and only if their behaviour is good are they allowed to register themselves as permanent members of the *kudd*. Once a member, one is considered a member of the *kudd* till death, but only up till the age of 60, one is regarded as working member. The rent was paid on an annual basis earlier to Taraporewala and now it is paid to Rohan Builders. In 2016, the annual rent was Rs 24,000. Every member was expected to contribute Rs 83 as their monthly contribution and Rs 1000 as yearly fees.

The Managing Committee consists of a President who was called as the Manager now, a Treasurer, and a Secretary. The appointment of the Managing Committee is done at the Annual General Body Meeting through the system of proposing and seconding. If this system does not work for some reason then the Managing Committee is selected through majority vote. For this at least around 15 to 20 members have to be present at the AGM for the selection of the Managing Committee. For this the Committee is appointed after every 3 years or more if the managing committee wishes to continue their term to look into the administrative work of the *kudd*. Yearly rent that this *kudd* pays to Rohan builders is 6,000 every 3 months so it is 24,000 every year. In the year 1980, the amount of rent to be paid by each member was 5 to 10 rupees every month. The members of the Anjuna *kudd* help the Raia *kudd* to pay the rent that is sent from Goa to Mumbai be paid to Rohan

Builders. In the Jer Mahal Estate, located next to the Raia *kudd* is the Anjuna *kudd*. Members of the Anjuna *kudd* often pay the rent on behalf of the Raia *kudd* members which is collected from them subsequently. All the live members who are working in paid employment have to pay Rs1000, and those who are not working are allowed to pay Rs500 only. Those members, who are 60 years and above, are allowed to pay a nominal number of Rs100 per year. As the attendance at the Raia AGM was low they collectively took the decision that they will operate from Goa and now the Annual General Body Meeting of this *kudd* is held in Goa very year in the month of December to January depending upon the availability of the members who are mostly working on the ships or are now in the United Kingdom.

The Death Benefit Society existed in the Raia *kudd* till about 20 years ago. At that time, some amount of contribution was collected from each member, and some amount was contributed from the management fund and sent to Goa to the family of the deceased. Interestingly, in this *kudd*, once a member is 60 years old he ceases to pay or contribute to most of the fees except a minimal of Rs100 in order to keep the membership subscription alive.

If any member was to get married, members would make some contribution towards the wedding and some money was also contributed from the management fund towards the wedding of that person.

With regards to discipline in the *kudd*, respondents spoke of how elders in the *kudd* earlier were very strict, that there was no scope for mischief. There was also a strict reporting time for *kudd* residents earlier. All of them had to report before rosary time, only if they had taken prior permission or had a genuine reason were they permitted to stay out late. No one really disobeyed the rules in the *kudd* earlier and respondents felt that there was no scope for it. Older *kudd* members were disciplinarians and no nonsense was tolerated by them. They went strictly by the rules. For example, 1) there would be a person in charge only to fill water, 2) no sleeping in the *kudd* after 8:00 in the morning, 3) members of the *kudd* had to be in the *kudd* by 7:30 pm. They had to be present for the rosary which was compulsory.

Today the rules have become more lenient whoever wakes up first fills the water and other chores are done on an understanding basis.

4.11. Some Narratives about Life in the Raia *Kudd*

There was a Goan cook in the *kudd*, who would cook meals for the Raia *kudd* members and also for other members of Goan *kudds* located nearby. This was done for a little extra payment. In 1982 the cost of a meal was Rs2 per lunch plate and Rs2 for a dinner plate. One could pay either on a daily basis for every meal or monthly in good faith. The cook in the *kudd* would volunteer to cook for the others through which he earned his living and sent that money to Goa for his family and would also sustain himself. By 10pm at night the lights had to be compulsorily put off.

Members recounting stories of the 1950s spoke of how *kudd* members even slept outside the Metro Cinema which is a 2-minute walk from the Jer Mahal Estate. At times they would walk to Churchgate which is a 10-minute walk from the Jer Mahal Estate as it was very breezy there. Some of them even slept on the footpath outside the Jer Mahal Estate on occasions when there would be no place to sleep in the *kudd*. This was the common experience of *kudd* members in the period between 1959 and 1971. Members spoke of playing carom and the card game rummy, a 13-card game as a pass time. A meal would cost 5 annas. The cook was paid less than Rs100 per month. Whoever wanted milk had to keep 2 paisa for milk outside the *kudd* along with a container. The milkman would then take the 2paisa and fill the container with milk. Food was also plentiful and cheap. In 1953 the cost of 2 meals and teas was Rs1 only. Sunday special included a salad.

Wives, sisters and mothers of *kudd* residents would send sausages *doce*, *pinagre*, *mango miskut* with whoever would be going to Bombay. Back in 1982 telephone often did not work so the fastest mode of communication was to send a telegraph, which would reach within a day or two.

Discussing how members managed life in the *kudd* some respondents talked of how some of them worked at Colaba while staying in the *kudd*. Although they were married and staying in rentals, they would still live in the *kudd* on Sunday or come to the *kudd* after working hours and be there till 9:00 at night and only then return back to their rooms. They did this because they would meet a lot of their old and young Goan friends in Jer Mahal Estate. They earned a small number of rupees 15 per month and an increment of rupees 2 after every 2 months was received by them. So, the total they were paid was 22 rupees. When any member fell sick elders would be take care of them by even taking them to the doctor just like how people are cared by their family members at home.

4.12. Celebration of Feasts at the Raia *Kudd*

The feasts celebrated on the 2nd Sunday of January. It was done in a very big way. They celebrated better then wedding reception with a mass in the church which was booked in advanced and earlier in the *kudd* itself. They had a live band, they did not require a hired band as they had 8 to 9 musicians knowing all the instruments. This band would play for dance that was organised for the feast's day celebration and even for the mass. Till midnight they would celebrate. The feast celebration is done by all the members and their family members either from Goa and others who do not live in the *kudd*, but yet they are live members of the *kudd*.

Since the past 10 years back they have been not having the celebration of their patron saint feast. As told by a senior respondent of the *kudd*. There are hardly any people that remain in the *kudd*, thus celebrations become very difficult.

4.13. General Observations about the Raia *Kudd*

I had to make at least 15 trips to Mumbai for data collection for this research as getting respondents from this *kudds* was very difficult. I only subsequently learnt that one of the factors contributing to the difficulty in getting respondents for this research was that the future of the *kudd* itself was under stress. As told by the members of the Raia *kudd*, it is not only this but all *kudds* in Jer Mahal Estate that are under threat. The only security was that some of the *kudds* were now registered societies under the Society's Act. Another saviour is the Municipal Regulation that when a structure is very old - over 100 years old, no one can demolish it but one can only change the interiors. The external facade gets protected as a heritage site. Only very recently that this in 2006, some *kudds* have registered as a housing society.

Much stress faced by the *kudds* from the builder's lobby which is very strong with a lot of financial backing. Members felt that people in Real Estate try to find the loopholes to invalidate this age-old system of community housing that has helped so many economically backward families from Goa to find work and better their lives. The Real Estate sharks look for loopholes such as no registration, a lack of occupants in the *kudd*. When there is an occupant in the *kudd*, the *kudd* is safe. A lock on the door they fear may result in a break, entry and usurp. The *kudd* inmates are just tenants and are not the owners and can prove themselves to be tenants with rent receipts or electricity bills but they live in fear of facing harm from someone illegally occupying their *kudd*. They fear that the *kudd* will be converted into apartments or a mall.

SECTION 4

Case Study of the Chichinnim *Kudd* or Durga Club of Chichinnim

4.14. History of the Chichinnim *Kudd*

This *kudd* before being in the Jer Mahal Estate was situated at Mazgoan at Chira Bazaar, a fifteen minutes walkable distance from the Jer Mahal Estate. It originated in the year 1908. In 1950 there were around 230 members who worked as seaman. Originally it was called as Club of Durgacaris. The name of the *kudd* was changed to 'Durga Charitable Association' as the government of Maharashtra thought that the name club represented a place for gambling. The size of this present *kudd* is approximately 3000 square feet. It consists of two big halls, two family rooms and one kitchen and a washroom.

One of the respondents discussing the historical reasons for living in the *kudd* stated that his grandfather started staying as he had gone looking out for a job in Bombay, later his father went looking out for a job in Bombay. The respondent narrated that he had some relatives in Bombay who helped them to find a rental and this is how they started living in the *kudd* in Bombay. The reasons were largely to search for jobs, get their visas stamped, for higher studies or some training course.

4.19. Membership and Management of the Chichinnim *Kudd*

There are all together 180 members who are the permanent members of the *kudd*. Permanent membership was allowed to only male members of that particular village. Visitors were also allowed to stay temporarily for which they have to pay a sum of Rs100 per day for just the stay, excluding the meals. Money for the preparation of food is contributed as per the number of members that would be there in the *kudd* on that day. Sometimes it was Rs7 for lunch or Rs15 rupees for the meals the whole day, that is, breakfast of two breads, lunch and dinner. At present that is on 24July 2016, the annual rent to be paid by the *kudd* was Rs 22,640 which meant that the annual contribution per person was Rs800 rupees and monthly contribution was Rs 66 by each member of the *kudd*. The present lifetime membership fee is Rs 9600. In the years between 1914 to 1919, the Annual Rent paid by the *kudd* to Taraporewala was Rs 800 annually and in 2016 it was Rs22,640,

which had to be paid to Rohan Builders. The yearly contribution by each member in 2016 was Rs800.

There were certain rules for registering oneself as a member of the *kudd*. Either your father or grandfather should be registered in that particular *kudd*, then the entry to that *kudd* was easy or else someone should recommend that the particular person seeking membership is known to him, and is from that same village. Mahal Estate .2nd Sunday of every month rent was collected from the *kudds* by the owner. When on duty the person has to pay, and had to not pay when off duty. But now even you are not on duty the members have to pay and this they told me due the maintenance cost has gone up. The fees are now collected in Goa due to convenience sake as not all those working on the ships visit the *kudd*. 700 hundred rupees is life time membership fee. Rs 800 is the present (2016) membership fee, but when a new member is getting enrolled, he has to pay 1000 and later every year an amount of rupees 800 annually per member.

There is a Managing Committee, which consists of a Manager, President and Treasurer. This Committee is appointed after every 3 years. This period is not fixed as there is no payment made to those people who manage the *kudd*, and it is based on voluntary social service. Now the functioning and management of the *kudd* is done from Goa. They have their monthly meeting every year in the month of May, closing their annual financial accounts and send the amount to the *kudd* in Mumbai in the month of April.

There was a Death Benefit Society earlier, that is around 30 years back, but now it has been stopped as no contributions are made to this benefit fund.

Regarding discipline in the *kudd*, rules were very strict. Members had to inform about the departure and arrival time to the *kudd*. They had to compulsorily report for Rosary (prayers) unless they had taken prior permission, or informed that they would be late. Anybody could not just walk in the *kudd*. There were times when people would come to buy several foreign items like cigarettes, imported cheese etc. but they were not allowed right inside the *kudd*, but just at the entrance. Duties allotted to each group had to be carried out by each of them, which were on

rotational basis. If any member misbehaved, then he would be made to stand in front of the altar and *taka Mezar ghaltalem* (ask for forgiveness). Decisions about punishment were taken by elders present. The offender would be warned that their membership could be cancelled. Lights out was at 10pm at night. If any member of the *kudd* did not abide by the rules, he was first warned. If he did not change despite the warning and acted stubborn, then his membership was cancelled and he was sent to Goa, by providing him his bus fare.

If a resident of the *kudd* came in late or drunk then he was punished by making him wash the toilets, or fill water or wash the area where water was kept in store and sometimes a monetary fine was imposed on him. They even stated that the discipline was excellent. Earlier the management were very strict about the time to report back, but now there is some sort of relaxation in the reporting time, but with prior permission or a very genuine reason.

4.20. Other Aspects of Life in the *Kudd*

There were groups that were formed depending how many were there in the *kudd*. The duties were on rotation with the groups formed. During their spare time they would play cards, youngsters as well as elders played carom. Elders at times played *tablam*. Gambling was not allowed. They played *daam* (draught) too. The reporting time to the *kudd* was before rosary that is before 7:45pm. At 10 pm lights were put off; this stands true even today. If there was any issue or any untoward incident then, after rosary they would settle the issue by something called as “Mezar Ghal Teka” Three chances were given to the wrong doer or else if he compromised with the committee would let him go, still if he was very stubborn then he would be sent to Goa, by providing the bus fare. The *kudd* has 2 family rooms, it is approximately 3,000 sq. ft. It is situated on the 2nd floor of Jer Mahal Estate Since the time shipping started in Mumbai, *kudds* originated. Food that was eaten in the *kudd* was Goan food, as they had a Goan cook who would work in the *kudd* as cook and was sustaining his family back home in Goa. Cleanliness was maintained by

even wiping the walls of the rooms. Every Sunday was a day of cleaning, and there would be certain groups which were on rotation.

They tuned to the All India Radio station in the *kudd* at 9:00 to 9:30 evening and 8; 00 in the morning, where only Goan songs were aired at this time. They would feel as if they were at home “Older resident narrated this to me, ‘*Gora kodem aslolia basen distalom*’”. They felt as if they were at home, that is in their homes in Goa.

Earlier they had a cook who was a Goan who would cook for the members of the *kudd*. Food was cooked by a Goan cook where all the members would contribute rupees 3 each for all the meals. After some years, the ones who were good at cooking would cook and others would help in the cleaning, shopping, cutting of vegetables etc. Sometimes, it was 7 rupees only for lunch or 15 rupees for the entire day that is 2 breads, lunch and dinner. Money for food was contributed as per the number of members that would be there in the *kudd* on that day. When we returned to the *kudd* we would take cooked meat from home and share it in the *kudd* with the other members present there (Anthony Sequiera).

The language they spoke and are still speaking is Goan Konkani. Though they are in different state for them their language is the best. Even the way they talk to each other in the *kudd* and to their friends and family from Goa over the phone is like one feels one is at home.

4.21. Celebrations of Feasts at the Durga Club

The Patron Saint of the Chichinnim *kudd* is Saint Anthony and this feast is celebrated on the first Sunday after 13th of January or 15th January. There is usually a mass held at the Our Lady of Dolours Church, Sonapur, which is a 3minutes’ walk from this *kudd*.

The mass had to be previously booked and there was a litany followed by lunch for the members and other invitees. People from Goa would also come to celebrate the feast. Earlier there would be a mass and a dance on the feast day.

4.22. **Some Observations about the Chichinnim *Kudd***

The reason for all of them migrating some of them as early as 12 years old, to Bombay was because the job prospects in Goa were less during the Portuguese rule in Goa and their financial position was very poor. So many of them migrated to Bombay looking out for a job. They were very young when they migrated, some of them even 12 years. This shows me that the home financial position was very bad, that they had to shoulder the responsibility at such a young age. Here the mother must have also suffered silently seeing her son going to another different place altogether, but yet her heart was with the son. As she would send various things that were not available in Bombay. There was good discipline that was maintained in the *kudds*, like the person who showed indifferent behaviour was been punished or even sent to Goa. From my interviews I have observed that the demand for the *Kudd* now as compared to earlier times is very much different and the reason they told me because of 5 star hotels have come up in Goa as compared to earlier times, secondly, many are working on Passenger ships so they get a direct ticket for whichever place their ship has anchored to Goa, so the need to check in the *kudd* does not arise, except for medical or stamping of their visas. That too some of them prefer staying in a hotel (The younger generation, but yet they feel *kudds* should be protected and preserved for posterity. I see that there is proper management of the *kudd* with regard to the membership fees been paid and other accountability because everyone who pays the fees or gives a donation is been registered and a receipt is given. The younger generations attachment to the *kudd* is not as much it is as that of the older generation, as some of them prefer to stay in a hotel as compared to a *kudd* due to comfort level (as stated by Mr Allan). Although most of my *kudd* inmates who lived in the *kudd* earlier, stated that their wives or their mothers would send them various food items, that did not seem to be of importance till the time I inquired about her contribution. Till 2009 there were around 50-member taker for this system of living, it is only recently that the takers have decline and this is due to the fact that men or young boys prefer working on

cruise liners or rather passenger ships. This shipping company provides them a direct ticket from the place of work directly to Goa, so the question of anchoring or visiting the *kudds* does not arise at all. Another reason is that they send their visas through email so they just download and print it, which does require them to come to Bombay to take their visas. They saw to it that they did not miss anything of, right from the food as they had for their *kudd* a special Goan cook, who through this job would earn living, which helped him sustain his family in Goa. The initial reason for which the *kudds* started has totally drifted, as now although they do not even stay in the *kudd*, they make it a point just to do all formalities regarding paying of rent to Rohan builders, paying electricity bill, etc. If this is the way they take care of the *kudds*, *kudds* will slowly perish, which later will remain a distant memory to cherish.

4.22.1. Women's presence in the *Kudd* despite their absence:

Their mothers would send mango pickle, which was locally known as miskut gram doce, sausages with someone who would be coming to Bombay. Sometimes they sent even boiled local eggs, with whoever went or came to Bombay. This was then shared with the *kudd* inmates. His mother took care of the children all alone in Goa.

4.22.2. *Kudd* residents breaking gender stereotypes

In the *kudd*, all those presents do all the work right from the cooking to cleaning of the walls, moping of the floor cleaning the toilets. The shopping of the grocery is done on rotational basis.

4.22.3. Memories of life in the *kudd*: older residents speak

They enjoyed living in the *kudd*, as they would meet all his fellow Goans in one place. An elderly man from this *kudd* narrated that if given an opportunity

would love to go and stay for some days in the *kudd*. Letters sent from Goa, were read aloud after lunch.

4.22.4. Source of earning for the people when they migrated.

Many of them would work on the ship, but there were many who worked as domestic servants, cooks and clerk in Bombay staying in the *kudd*. Earlier when men migrated to Bombay in search of jobs, many of them worked at the snowflake bakery which a two-minute walk from the Jer MahaI Estate. Some of them worked as domestic servants for Anglo-Indian families earning around 40 Rs per month

4.22.5. Retaining Goan connections

They make it a point to celebrate the Patron saint feasts. They conduct the rosary and other prayers just like they do it in Goa. There is one inmate of the *kudd* although he has bought a house in Mumbai, prefers staying in the *kudd*, as he told me that he gets to meet his Goan friends who come to the *kudd* for various reasons.

4.22.6. Future of *kudds* under stress

The visitors to the *kudds* have declined as many of them are working on the passenger ships, where they get a direct ticket to their work place. So, the need to come in the *kudd* does not arise much, except for some courses to be done or medical or may be to stamp their visas. One of the *kudd* inmates, stated that many men are now working on passenger ships, so the need for staying in the *kudd* does not arise as the passenger ship company gives them a ticket thro and fro, that is Goa to which ever port the ship has anchored to and vice versa. He also told me that there are around 7 to 8 members of this *kudd* who are on the cargo ship which does not give them a ticket up and down, but till Bombay, so they have to put up in a *kudd*. before coming to Goa. As of now there is only one member who lives in the *kudd*, others are just visitors, may be for one or two days.

SECTION 5

Case Study of the Fatradem *Kudd*

4.23. History of the Fatradem *Kudd*

The original name of this *kudd* is Club of Fatradecares, and the Patron Saint of this *kudd* is St Roque. It consists of people of the Fatradem village and was started some 85 years back (members could not recall the exact year).

4.20. Membership and Management of the Fatradem *Kudd*

The management is appointed through the general body meeting. There is the secretary, treasurer, president. These change after every 3 years. The lifetime membership fees when it initially started was Rs 250.

The lifetime membership fees when it initially started, was Rs 250. The amount to be paid by each member is Rs 40 every month. There are all together 400 members registered with the *kudd*. The total amount of rent that they pay to Rohan is 1400 per month and 16800 yearly.

Every Sunday they organised housie. Carrom tournament is organised for young and old. Football games are organised between members of other *kudds*(clubs.) When I visited this *Kudd*, they were not ready to disclose the details

of this club. There were two inmates in the club. It had three big halls, with many aluminium trucks been stacked up in these rooms.

4.21. Some Observations about the Fatradem *Kudd*

I felt that here the inmates who were there, were very much shaken up, may be due to the takeover of another club registered in their name. As when I told them that I am researching on *kudds*, they were curious to know, since how long have I have been doing it. To which they told me, inquire about their other club that has been broken down, and later come to inquire about this one that is housed in the Jer Mahal Estate. It either looked to be that there is internal *kudd* politics or they had another *kudd* which might have been sold to real Estate and now which they very much fear of losing the one at hand.

According to Mc Neill P. (1985:70)

Groups of people who feel under threat are unlikely to respond enthusiastically to a researcher with a questionnaire.

CHAPTER FIVE

THE *KUDD* TODAY

Social Change, Politics and Threats

With the changes in times and with the changing needs there have been various developmental changes that have taken place in Bombay/Mumbai, which have not been so beneficial to the survival of the *kudd*, but have led to its deterioration and neglect. It has impacted the system in a negative manner to this community housing. There are various reasons for the social changes to this system of community housing called as the *kudd* system. The shipping companies changes in their functioning and benefits provided to the employees, has negatively affected this once most sought-after cheap accommodation and familial settings just like a home away from home.

5.1. Changes and their Impacts on the *Kudd* System

5.1.1. Impact of the growth of shipping companies on the *Kudd* System

Due to the improvements in the administrative functioning of the shipping companies, the provision of ticket to the passengers working on the ship directly from where the ship anchors to his place of stay that is Goa is made available to them. For some, the need to check into the *kudd* does not arise at all as some of them work on merchant ships, and only those who work on Cargo get a ticket till Bombay. Unlike earlier whether they work on a merchant ship or a cargo they would get the ticket till Bombay from where they had to proceed towards their home place that is Goa. Here they had to compulsorily check in the *kudd* for various things and also his wife or may be his sister or their mother would come to receive

the, and also do some shopping and then proceed home (to Goa) putting up in the visitor's room for two to three days and sometimes a week ,as was been told by one of my respondents from one of the *kudds*. Another major reason has been that technology has got its positive as well as negative drawbacks. As now the shipping company emails the call letters to the concerned person directly to Goa, so the person does not have to even come to Bombay to stamp their visas, the company does it for them, which was earlier not the case.

The giving of the direct ticket by the shipping companies to the person working on the merchant ships has also been a major blow to the *kudds*, as direct ticket from Goa to whichever place and vice versa. And thus, the question of visiting the *kudd* does not arise, as they do not have to come to Mumbai, as was the practice earlier.

5.1.2. Technology has impacted *Kudds*

Using of technology makes life a lot easier in a person's life. But this usage of technology is proving to be affecting the functioning of the *kudd* system, which once upon a time was so very dear to the Goan community. Work visas which had to be collected after getting it stamped in Bombay are now emailed to the person. So, that person has to just download and get it printed and that is done in Goa itself, so the need of going to Bombay does not arise at all, so this has affected the functioning of the *kudds* in Bombay. Earlier to get their visas renewed they had to go to Bombay. The renewal of the visas would take some time, that would take some days, which meant they had to put up in the village *kudd*, till the time they could finish their work. This would take around 4 to 6 days. The US visas has been also a major hurdle to the smooth functioning of the *kudd* which have been neglected, which earlier been sought after. Here one had to come initially once and when the US visa is stamped the person has to come once in five years. Now there are agents in Goa, who also get the visa renewed, for a little extra cost. This US visa to stamp it the male member had to come to Bombay to stamp it, which meant

he the member had to check in the *kudd* before getting his visa stamped before and after getting it done.

5.1.3. Medical tests are now done in Goa

Medical fitness was compulsory to get back on the ship. These tests had to be done only in Bombay, so prior to the medical fitness test they had to come to Bombay and thus had to put up in the respective village *kudds*.

5.1.4. Growth of 5-star hotels in Goa

Earlier Goan boys who were aiming to work on ships as cooks or other jobs meant to be requiring in the kitchen, migrated to Bombay to take experience and work for some time in the 5-star hotels in Bombay. Since 5-star hotels did not exist in Goa then, it led to Goan men folk going and living in Bombay. Since they came from economically back ward families they were looking out for cheap accommodation, where the *kudd* system came to their rescue. But since the time 5-star hotels came up in Goa, there were less amount of men folk going and living in Bombay. So, this was another setback for the smooth functioning of the *kudds*. There are very few people who come and stay or rather use the *kudd*, unlike before. The major reasons are that now in Goa there are many 5-star hotels, where previously in the absence of these hotels' men would migrate to Bombay, work in these hotels for experience and join on the ships for jobs. Thus, the growth of 5-star hotels has been rather a major blow to the functioning of *kudds*. As told by my respondents. This does not mean that men folk totally do not work in the Bombay 5-star hotels, but it is very rare.

5.1.5. The real estate value of Jer Mahal and the change of ownership from Taraporewala to Rohan Builders.

The ownership handed over to Rohan builders by the Parsi owner has tremendously affected the functioning of the *kudds* and has brought about a scare

among the *kudd* tenants. The threats by the land sharks and allegation used to throw out of the *kudd* who live there as tenants has also brought fear in the minds of some of them. This has happened in the Benaulim *kudd* situated along the Marine lines which I have seen and interviewed one of the members of this *kudd* who is putting up in the Majorda *kudd* for at least 6 years. Although this *kudd* is not under my study in detail like the ones at Jer Mahal, but did it as I have studied *kudds* in and around Dhobi Talao. And did it too, cause it was something different that happened to this *kudd*, as when I saw it was razed to the ground, with all the trunks (members *pett* or the aluminium trunks) and mixers of the members still there in the compound built with aluminium sheets around for no one to see. Such is the impact that the *kudd* members who have been working in Mumbai staying in the *kudd* as it was very economical, have left their jobs in Mumbai and settled in United Kingdom for better security, as the *kudd* system is under threat. This scare has even made them bring about an adjustment in the administration. Now they accommodate visitors of all religion as they stated that, when the *kudd* remains unoccupied then there is fear of the *kudd* being acquired by the real estate people.

5.1.6. Social Change and its Impacts: Changing profile of *kudd* residents.

There are various reasons for this change. The Jer Mahal estate is an expensive piece of heritage. This is the reason the fees have been hiked by the Rohan builders. Thus, due to this reason the membership to this system has been changed. Maintaining the expensive lifestyles becomes difficult thus there are various changes that have been introduced which have negatively affected the working of the *kudd* system.

5.1.7. From ‘*Members Only* ‘to inclusion of non-member visitors

The *kudd* system originated to meet the accommodation needs of economically backward families from Goa and still is today considered as a very cheap form of accommodation. During the last visit to the Jer Mahal in January

2018, accommodation was 40 to 50 rupees per month for the members of the *kudd*. Today, however people have become more status conscious, do not want to be seen as being poor and some of the members and their families are opting to stay in other hotels in Mumbai and not in the *kudd*. Social change has resulted in transformations in the use of the *kudd* and also in the emotional bond to the *kudd*. The number of members visiting the *kudds* was very few compared to the number of non-member visitors using these *kudds*. From the entries in the visitors register during the month of May 2017 it was evident that there were 104 non-members as visitors staying in the *kudd* while the actual members ranged from 2 on some days to a maximum of 10 in that month. More secular in outlook

5.1.8. Expensive piece of heritage

To own a place or have it on rental at such an accommodative price is beneficial to the members, but the rise in the value of the place have brought about a change in their attitude and behaviour. This has led to corrupt practices such as no proper accountability of the finances, not making of new members, forging the signature and selling it for some amount of money in one of my *kudd* which is at Dockyard station.

5.1.9. Expansion of its use for other communities and other gender (Female)

The expansion of the usage has also been thrown open to women too, as due to the generation of additional funds. But this is only in the visitor's room.

5.1.10. From a home for Catholic men to more secular housing

The *kudd* community housing was earlier only for Goan Catholic men folk, but today the *kudd* is open to providing accommodation to people of other religious faiths too. These visitors are mostly young Hindu and Muslim boys from Goa and other parts of India too, who use the *kudds* during their temporary stay in Mumbai for the purpose of answering their exams or a job interview, or during their

internships with a company or a 5 starred hotel. (source from the interviews conducted during my stay in the *kudd*) Management has changed its policy. There have been adjustments made due to the lack of finances as the rentals have increased, so they have started taking members as visitors from other village and other religion too.

5.1.11. From home to shelter during a shopping trip

The *kudds* did not only play a major role in the life of the men who migrated for work to Mumbai, but in the lives of the entire families that depended upon these men folk. The interviews with family members in Goa of people who had resided in *kudds*, it was evident that families owed their survival to the *kudd* system that made it possible for their men folk to earn a living in Bombay. Many ‘*kudd* members wives’ had stated that if there were no *kudds* they would have not been able to build such big houses in Goa. The *kudd* in Bombay had enabled their husbands to save enough money to enable a better lifestyle in Goa. Today however, the families of *kudd* members use the *kudd* as a temporary shelter during their shopping trips to Mumbai as the Jer Mahal is strategically located near all the shopping venues in Mumbai. The real reason for which the *kudd* came into existence is slowly vanishing. During my visits to the Jer Mahal I have met families from Goa who go shopping for various occasions like birthdays of their children, 21st birthday, weddings, village feasts or to buy new items for house decoration or various fittings, like bathroom fittings electrical fittings, or chandeliers etc for the house.

5.1.12. Dwindling number of resident’s results in fading traditions

Because of social, economic, political and cultural dynamism, what is ‘modern’ will change over time and also spatially. What is ‘modern’ in one place may be ‘old-fashioned’ elsewhere.

Willis Kate 2016:02

In some *kudds* the celebration of feasts were ways to uphold traditions and days prior to the feasts, people would come from Goa to cook Goan dishes, like sannas, pulao, sorpotel, etc. In some *kudds* however, where I was witness to the celebration, the Patron feast at the Macasana *kudd*, they ordered the food, namely chicken biryani from a nearby restaurant and only the salad was made in the *kudd*. This was explained as being a consequence of the fact that only 4 *kudd* members (two members residing in the Macasana *kudd*, one who came from Goa and another from Andheri who was very elderly) were present for that celebration. While the date was marked with traditional reverence, the food was subjected to social change. This too happens in a home. When there are lots of people in the home or rather many helping hands then, any celebration is grand and everything is made at home. If not, it is always outsourced or is done on a small scale. So also, the dwindling number of member's in the *kudds* has led to the fading of traditions being practised in the *kudds*.

New and somewhat intriguing patterns of belief and behaviour are beginning to emerge, not least among young people. These patterns are interesting from several points of view. First, they have little to do with traditional forms of religion, where the anticipated relationships hold: namely that older people are more religious than the young in terms of both belief and practice. (Davie 20079:8)

This is even true of the members and even the visitors who use the *kudd* for various reasons. Sometimes they request those conducting the rosary to have a short one rather than the one with all the 5 mysteries.

5.1.13. Youth of today less tolerant of strict rules

The youth feel that the rules in the *kudd* are too strict and due to this the youth are reluctant to stay in the *kudds*. During the course of this study, this researcher observed one *kudd* changing its rules related to the time to report back (which was earlier 10pm) to suit the convenience of the visitors and members. Further, in terms of the earlier compulsory participation in cooking of food, today

there is more understanding of someone who is working late or is on a night shift. The others will then cook for these residents and they demonstrate much concern for each other. But this does not happen on a regular basis, but is occasional.

5.2. Internal *Kudd* Politics

Frenz (2014) commenting on the *kudds* stated that they are not comfortable spaces for individuals of similar interest, but filled with conflicts and controversies, reflecting heterogeneity. Things have not always been smooth sailing in the *kudds* and this has been one of the major reasons for its declining importance. The rules and regulations formed by the Managing Committees have resulted in much difference of opinion and also fights between the members of the *kudds*.

Specially sometimes things are made to be in favour of the managing committee in some of my *kudds* under study. This kind of an attitude is reflected in my *kudds* under study in today's times, for which reason some of them are almost on the verge of closure either due to the lack of interest by the young members to enrol as members or they have just enrolled to claim their rights later or they have been denied membership as a member of the *kudd*. It seems to me through my observation and interviews that most of the members now seem to look at it more as an investment rather as a home. two of the *kudds* under study have stopped making or enrolling new members. As the reason for this is more the members less will be the amount of money got after selling, left to be dividing among the present members. This itself speaks about the internal threat towards the collapse of this system, which they told, their ancestors have worked hard for a living, even on the footpaths of the Bombay streets.

The managing committee at times does what pleases them the best without even taking into consideration the other members consent or even their opinion at times they are just silent spectators. There is a misuse of authority by the management committee, where the rules are bent as per the needs of some and made applicable to some and are not applicable to the others. If the members forget to

pay their fees over a period of 3 months, some *kudds* 6 months and for some months or years then the membership is cancelled. This does not happen to all the members, where there are some who never pay their fees, neither their yearly fee. There are a lot of differences among the members and the management committee. This gives rise to conflict at times between them as the interest's clash, this leads to the loss of peaceful atmosphere in the 'Home away from Home ' and in its functioning.

5.2.1. Status affects the *Kudd* system

Youngster's attitude towards the *kudd* has declined. Putting up in a *kudd* as told to me by the members revealed that it degraded their status, unlike putting up in a hotel as these were the ones who now work on merchant's ships, and prefer staying in hotels and not the *kudds*. As the fee in the *kudd* is a very small amount, sometimes as low as 150 per month for members and 300 per month for non-members. This amount being very small, members are rated as per this and been looked down upon as poor or not having a good financial status, and thus they say prefer staying in the hotels.

5.2.2. Internal rivalry

For some reason or the other, from what I have seen and heard through the narration from my respondents, there are different reasons that leads to the petty fights between the members of the *kudd*. It varies from some *kudd* members paying their monthly and other fees on time, others not paying at all. In one *kudd* under study there is stoppage of making new members due to their own selfish interest. That is lesser the members more will be the money left to be divided between very few members when the *kudd* is put for sale. I had attended an Annual general body meeting and there I saw there was a youngest who was made to cancel his membership in that *kudd* simply because he had not paid his yearly rent for quite some time. Although he apologised for his mistake, he was denied membership.

The reason for what it was started and the adherence of the rules have been altered to suit the needs of some and not all. So here the trust is loss of the members who still wants to continue and the new ones who wants to take membership in the *kudd*. Unity in some of my *kudds* does not exists. Coordination and cooperation cannot be seen, but domination and selfishness has given way to *kudd* fights and less takers for it. When it comes to the finance part I have seen that there is the constant doubting and unaccountability of finance that is done. All the *kudd* members had some kind of differences with each other and that is the main reason why the functioning of the *kudd* is not proper. One *kudd* member tries to complain about the other from the other *kudd*.

CHAPTER SIX

CONCLUSION

In this concluding chapter, we will revisit some of the theories on migration and culture in the context of the *kudds*, but will focus on the impact of the *kudds* on family dynamics particularly on gender relations. The contributions of women to the kudd, is also discussed and finally the hurdles faced by the researcher in the conduct of this research, the limitations as well as the significance of the research which opens up many future research possibilities.

6.1. *Kudd* and Migration Theory

This study of *kudds* in Bombay/Mumbai revealed that it was chiefly men from Goa who migrated to the big city, as economic backwardness prevailed in Goa and it was necessary to move out in search of jobs which were not available in Goa in the years before and even soon after liberation. Early micro-economic neoclassical theories of migration state that individuals migrate when wages are higher than that at the place of their current residence (Sjaastad 1962) which was true of the experience of the Christian Goan men who lived in the *kudds*. In fact, the *kudd* system was created to help people from the community who were the poor and who had migrated to the metropolitan cities in search of jobs. The Network Theory too adequately explains what took place among the migrant the section of the Goan Catholic community who migrated from Goa to Bombay and took shelter in the *kudds*. This theory discusses how individuals who have already migrated can provide support to friends and family. This network of support includes also relevant information about jobs, travelling, and so on. The networks serve as bridgeheads through whom others also migrate. The Network Theory argues that the social networks built reduces any potential migrant's risk of unemployment and consequently increases the probability that migration from within the community

takes place. This explains the phenomenon of larger migration from within the Goan Christian community to Bombay that took place from specific villages in Goa. Even today this phenomenon continues to exist and is a subject that can be taken up for future research. In recent times, ever since Portuguese citizenship is awarded to those people from Goa who can prove that their ancestors lived in Portuguese Goa, that is prior to 1961 the phenomenon of migration has once again increased. Portuguese citizenship has led to the exodus of several communities from Goa, particularly Goan Catholic Community to Portugal and when Portugal was part of European Union, to other EU countries. Village communities like from Siridao, Marivel in Dona Paula, Goa Velha, Aggassaim and Mormugao, to name a few that have experienced migration of both men and women from these communities. Migration can increase future migratory flows, as availability of jobs and affordable accommodation coupled with community networks makes migration less intimidating and more acceptable to communities from Goa even if it means moving from small villages into the large city.

The *kudd* further demonstrates that the networks formed, impact migration at 2 levels, namely 1) the individual level and 2) the community or village level. At the individual level this network formed with the *kudd* system has given the individual more confidence to migrate. The social capital built within the *kudd* has also made it easier for the individual to migrate, find jobs in Bombay, find accommodation within the *kudd* system which is similar to their own homes particularly in terms of food, the provision of a familial environment, music, as well as a connection with familiar religious and cultural practices. Many respondents stated that seeing his neighbour become financially better off after having left Goa for work, he also considered migration. The network of migration spreads through word of mouth from one individual to another and in this way increased the migration from Goa.

At the community level as already discussed in the network theory, migration is more common in villages, regions or places which already have a high history of migration (Taylor et al.2003). This would explain how from the State of

Goa which today comprises of 248 villages in North Goa and 163 villages in South Goa there are only a few villages represented in *kudds*, of which we have studied 6 *kudds* from the villages of Majorda, Macasana, Chichinnim, Raia, Nuvem and Fatradem which are all villages in South Goa. The continued existence of the *kudd* system and the increasing migration from Goa to other parts of the India and the world also reinforce the Cumulative Causation Theory which is similar to the Network Theory as already discussed in Chapter 1 of this thesis. While pattern, direction and reasons for migration from Goa might have undergone some transformation over the years, the *kudds* continue to play an important enabling role.

The *kudd*, if seen as an institution can also contribute to Institutional Theory, and this could be an interesting topic of a future research study. The *kudd* is a non-profit institutional establishment to assist Goan youth migrating outside the state for employment, education or other business. While the focus of this research has been to study the concept of the *kudd* as a home where women are absent, the management of the *kudd* system as an institution is another worthwhile study just has already been done on the Dhabbawalas of Mumbai (Patel and Vedula 2006; Thomke and Sinha 2010)

The World Systems Theory argues that migration alters the social, cultural and economic conditions in both the sending and receiving societies. While this study does not claim to have prepared a comprehensive assessment of the impacts on the sending and receiving destinations, from the interviews with the respondents, the changes observed through documents available and the improvement in status and quality of life of the families connected with the *kudd*, it would not be unjust to claim that the *kudd* system has effected structural changes in migration patterns from Goa and as positively impacted the social and economic conditions of the families of the migrants. Due to migration, the social conditions positively improved for the migrant and their families and income opportunities increased as remittances were sent home. Their economic position improved tremendously which can be seen from the houses that they built in Goa and the

stories that were narrated by respondents, the letters written by them, which have been analysed by the researcher due to its access, as well as the document of accounts maintained by them.

While the Dual Labour Market Theory talks of the development of the labour market in both the primary sector and the secondary sector, the experience of people living in the *kudd* contributed largely to the development of only the secondary sector of the labour market. In the primary sector wages are high, jobs are secure and there are significant returns to education, whereas the secondary sector comprises of low-wage employment, unskilled labour, has a lower degree of job security and low returns to education. The latter, namely the secondary sector has greater parallels with the experiences of the members of the *kudd*. The *kudds* did not enable more employment in the primary sector, while the secondary sector did exist in Bombay for the Goans, most of whom were unskilled or semi-skilled labour.

The New Economics Theory of labour migration argues that decisions about migration are not made by individuals alone, but by their families and their households. The migration experience of persons living in the *kudd* can contribute to this theory. In 2 *kudds* it was parents especially mothers who was responsible for the son migrating and that was at very young ages between 12 – 19 years. Starks (1991 and 2003) points that in developing countries there are hardly any mechanisms available such as government programs or insurance, and thus migration becomes the primary facilitator of economic upliftment. This was the reality of most of the men who migrated out of Goa during the Portuguese rule that is, prior to 1961. Narrations of respondents proved that the *kudds* enabled migration and helped improve the situation of economic backwardness benefiting the entire household as well as the whole village.

What theories of migration do not discuss is the psychological dimensions of migration and the need of the migrant to connect with the familiar particularly in the unfamiliar destination. This aspect of providing that much needed psychological connect is the key contribution of the *kudd* system to the complexity

of insecurities that are intrinsic to migration. This community housing system provided men who migrated from Goa with cheap accommodation, familial atmosphere and culture and a home away from home.

This study has focussed on 6 *kudds* of the 22 *kudds* functional *kudds* of Goan villages from different parts of Goa and India that exist in the Jer Mahal Estate in Mumbai. During the course of this research I discovered several other *kudds* not only in Bombay but also Calcutta and Poona and heard of *kudds* in Portugal and London. In Mumbai there are *kudds* in the Crawford Market, a five-minute walk from Jer Mahal, some others are also at the De Lima Street, Dockyard Road and many in varying levels of functional and non-functionality at Byculla or Matarpakady, Marine Lines, and Mabre Road in Mumbai city.

6.2. The *Kudd* and Cultural Theory

Cultural Theorists (Gold and Nawyn 2013, Gordon 1964, Panikkar 2007 and Thiara 2001) use the term ‘acculturation’ to represent the study of how people within one cultural environment negotiate and make adjustments when they migrate and as they settle and adapt in the new cultural environment. Discussions on acculturating groups and individuals is often characterized by one-dimensional and unidirectional models of change where immigrants are said to relinquish their culture of origin as they acquire or assimilate into the culture of the new destination (ibid.) though the same literature might also mention how acculturating individuals might simultaneously retain elements of their old culture while adopting cognitions and practices of the new culture.

Gracias (1997:49) states that,

Contacts with the rest of India, tourism and Globalization of the world into a big village, has led to greater interaction between Goa and the rest of the world. As a result, Goan cultural life has assimilated new and fresh elements from other cultural patterns including the rich cultural heritage of rest of India.

Life in the *kudds* at one level contradicts this theory. While we have seen that migrating out of Goa has required adjustments aplenty from both the male migrant as well as from the family members left behind in Goa, what we have seen from the life in the *kudd* is an extension of Goan culture in Bombay symbolised by the food, customs and practices, language, community bonds, celebration of the feast of the village Patron Saint etc.

Language plays a multidimensional role in any society and is also a marker of the identity of an individual, of a community and of a nation. According to Chauhan (2010),

No society exists without language. Language and society are intimately tied to each other. Language is an institution designed, modified and extended (some purists might even say distorted) to meet the ever-changing needs of society and culture. Human beings need a vehicle to communicate their needs, likings, choices and desires, and language makes communication possible in every situation. If society and culture are the heart and soul of the human being, language is the body. (Chauhan 2010:02)

We can easily sense the warmth of its existence and the ‘pervasiveness’ of its application in our everyday life (Chauhan 2010:01). Language plays an important role on the culture of a particular community and it is often through language that social and well as cultural values are passed on (ibid.). The Konkani language has and still plays a major role in the life of the *kudd* inmates in Bombay. The language spoken in the *kudd* and in the market area by the Goan is Konkani. The kind of talks over the phone whether it is a call made to a Goan friend, or a relative in any part of the world from the *kudd* are in Konkani. Calls made home, either to the wife, or children, or to siblings are all in also in Konkani. Prayers recited in the *kudd* for the angelus or rosary are all in Konkani. Konkani music playing in the *kudd* enables a feeling of connectedness with home and Goa. Speaking in Konkani was a way of life for the *kudd* members. All the celebrations are done in the Konkani language, the hymns that are sung during mass in the *kudd* celebrated for the patron feast or during prayer time every evening, the songs sung

during the day are in Konkani, referred to by *kudd* members as their ‘mother tongue’. The members converse with one another every day in Konkani.

Musical traditions transcribe the most intimate histories of culture, where sounds, languages and bodies meet, Rhythms and harmonies, songs and dances, and shows and recordings are performances of function and pleasure that encompass, shape and express individual and communal identities, and register cultural encounters of trauma and delight. (Featherstone 2005:33)

The kind of music that is played in the *kudds* in Bombay, is old Konkani music or English tunes that were probably popular tunes dating back to when the members were in their youth and probably remind them of their childhood, growing up in Goa, times before they migrated.

Further according to Amrith (2011:82),

Ritual binds diasporas together. The performance of familiar rituals can provide a sense of connection with a new land. Migrants often aim to recreate, as faithfully as possible, ritual practices from their homelands.

It is common among Goan Christian families at home to give blessings after rosary to all the young members of the family. In the *kudd*, this is also the continued practice where everyone after kissing the patron saint at the altar, all present for the day, stand in a line and with joined hands to wish each other *Boa noite* (good night) with joined hands. This happens in the *kudd* on a regular basis.

6.3. The *Kudd* and Family Dynamics

The sense of ‘we’ or the community feeling of belonging was very strong among the *kudd* residents and the fact that they lived in a shared space the residents of a particular *kudd* became like members of one family. This might be one of the

strongest strengths or contributions of the *kudd* system, and the very purpose for which it was established.

There was a special relationship between *kudd* residents and the *kudd* like the relationship within a family. Most respondents particularly the elderly members and those middle aged, have developed a strong bonding with the *kudd*. Today, even though they now live in Goa in retirement are nostalgic about life in the *kudd* and would love to go back and visit the *kudd* if someone would take them there. One respondent stated, 'If I was not to live in the *kudd*, I would have not been able to build such a big house'. The *kudd* helped many families in Goa to be more financially secure.

The *kudd* members earned very small salaries in Bombay and thus living in this system of community housing where the accommodation was very cheap and affordable and where at times one was even allowed to stay free till the time one finds a job is something that members now in their 80s and retired are ever grateful for. Many respondents stated that it was because of the *kudds* that they were able to educate their children well, and even send them to English medium schools in Belgaum. Some of them give all the credit to this system because of which they say they have excelled in life and are what they are today is owing to the shelter provided by the *kudd*.

Even the visitors who narrated to me their success stories have a high regard for the *kudd*, and claim that they could manage to get promotion from a 1st to a 2nd rank officer is because the *kudd* offered them accommodation at a reasonable rate, and this enabled them to have no tension in the big city and enabled them to focus on their studies and answer the exams necessary to upgrade themselves. Respondents who had been *kudd* members spoke of how welcoming and motivating the managing committee of the *kudd* was. Although the *kudd* was only started exclusively for people from the Goan Catholic community, it has helped many people of different communities to excel in life.

The *kudd* however, was the lifeline of the Goan Catholic male who had migrated to Bombay, in search of greener pastures. The money that they earned was very small as they worked as domestic labourers in Anglo-Indian families, were

cooks in hotels run by Indians in Bombay, in bakeries, as welders, typist etc. With these kinds of jobs and small payment, if this community housing was not started, life would have been difficult for them and their families in Goa who depended on them.

In the *kudds*, members made regular contributions to the Death Benefit fund and the Marriage Benefit fund which became a source of financial relief to people in Goa in times of crisis such as a death or if it was needed to meet marriage expenses. Respondents felt that such facilities not only were a great help to needy members of the Goan Catholic community but also helped the *kudd* members get into the practice of saving money which might otherwise be wasted on drink or something frivolous. Documents collected from the *kudds* reveal that the Death Benefit fund in particular came to the rescue of many families in Goa.

There was also another fund, which is not in operation today, in the *kudds* namely the Santa Anna fund, which was like a savings account, where each member had to deposit initially just 1 anna (the lowest denomination of currency at that time) and which was increased to 10 Rupees. Money from this account would be sent home to family in Goa.

The *kudds* functioned as a home away from home. Respondents who had resided in the *kudds* stated that they did not miss their homes in Goa as they would get food in the *kudd*, just like home food that they got in Goa, and that they listened to the same music Konkani music which they would listen to in Goa. From observations during my stay in two of the *kudds*, the atmosphere was very homely and welcoming. Although it is managed by men, on a day to basis, some who stayed behind in the *kudd* and did not go out to work would cook for those who went out to work as some worked in far of places like West Andheri and would return back only late in the evening. There is a kind of bonding and concern for each other as we have in our homes. At times, the manager or elders in the *kudd* take the place of parents and even correct the younger members. The *kudd* in many aspects functions like a just like a home. If a member's wife is expecting in Goa, all will make provisions to see that all is well in Goa with the expectant mother and that home.

They will see that they inquire about the mother carrying a baby who is in Goa. They even make it a point to come down together for the celebrations of events or occasion e.g. naming of the child or marriage of the son or daughter. Kudd members not only have extended physical and financial help to each other during marriages of the members. One respondent narrated how as tickets to travel to Goa were not always available, there were times when they have managed to go to Goa for a members celebration by travelling by train in a general compartment.

Lastly, in terms of gender relations and family dynamics, was that life in the *kudds* compelled men to do things to manage the home including household chores like shopping, sweeping, swabbing the floor, washing of clothes, cooking and so on, including the gridding of different kinds of masalas, from the Goan fish curry to the cafreal masala. Even from decorating of the *kudd* for a birthday or may be a feast is done by men.

6.3.1 Contribution of Women to the *Kudd* and Home in Goa

1. Women's Presence in Men's *Kudds*

A respondent from the Chichinnim *kudd* stated “*Bailak kaim lagna tem, soglem ami kortai, tige kuddant*” translated to mean in English ‘that the women do not have anything to do with the *kudds* and their functioning, everything is done by the men in the men's *kudds*’. Most of my respondents narrated the different things that were made either by their mothers, sisters, or their wives such as handmade pillows used by the Raia *kudd* inmates or the local eggs and home cooked *admass* and *ambot tik* sent from Goa by the wives of the Majorda *kudd* members. The women would often send parcels of home cooked goodies, particularly those that were not available in the market in Bombay like masalas, *gaunti* eggs (brown coloured eggs of free range chickens), *nachne* powder (a red millet high in iron), and even coconut vinegar, which was made by the female members from the homes of the male members from different *kudds* under study.

2. Women as additional revenue earners for the home

In the homes from which male members had migrated to Bombay/Mumbai for work, the women left behind in Goa were forced to run the home in Goa with whatever income she was receiving as well as she was forced for the sustenance of the family to be an additional revenue generator. One respondent spoke of how her husband earned Rs 12 per month and after spending for himself in the *kudd*, he would send the remaining, with which she was expected to manage the home expenditure, children's schooling and other expenditure. One of the female respondents from the interview conducted in Chichinnim in Goa stated that she just did not depend on the money sent by her husband, but found some other ways to generate funds.

Some women took on tailoring assignments to earn extra revenue for the family, others cultivated the fields as *mundkars* (tenant cultivators) on the land of the *bhatkar* (landowner) to enable food grains, rice and coconuts for the family, there were still others who kept cattle and this was particularly important for families with a large number of children. One respondent showed me her *Krishi Card* or farmer's card. One respondent said that she had not only had sufficient milk for her 12 children, she also sold milk to some of her regular customers. One of them had live poultry and sold eggs to add to the finance of her home.

3. Women were the primary carers of the children, the sick and the elderly

Apart from bearing the prime responsibility within the home for all daily household chores, the women had complete responsibility of the children, including their education. Home nursing of all sick members of the home also fell exclusively on women. Besides this when men fell sick in the *kudd*, often the women were asked to come to the *kudd* to nurse the sick male member of their family. Care of the elderly was also the woman's responsibility. Thus, the *kudd* system did not really relieve the woman from her daily burden and, in fact increased her responsibilities.

4. Women pressured to conceive despite little time with their spouse

Some respondents shared the hurdles they had faced in conceiving as their husband was in Bombay/Mumbai for most of the year and was home only briefly during his holidays. A few women do not have children even today as they had difficulties in conceiving. One-woman respondent and her husband tried to adopt, as both of them are in their late 50's, but even found that quite difficult having to face disagreements from their parents in law.

6.4. Overcoming hurdles faced during the study

While the scope of a study of the *kudds* is vast it might be pertinent to note what some of the hurdles have been encountered and how they were attempted to be overcome.

1. 'Where do I begin?'

Initially when I started with my field work, I found it extremely difficult to find respondents as it was very difficult to identify who all lived in the *kudd* and are presently living in the *kudd*. But I was fortunate to have had the opportunity to attend two International Seafarer's Day celebrations first at Majorda in 2014 and the other one at Chichinnim in 2015. I managed to get some of my respondents from Goa but again, getting information about *kudds* in Bombay (Mumbai) was quite difficult. Once again, I was fortunate to meet with the Manager (Mr Angelo Fernandes called Bruce) of the Majorda *kudd* and one of the senior members (Mr Dominic Baptista) also of the Majorda *kudd*, both of whom proved to be of great help in the course of my research. It was after much scouting around for respondents that through these two key respondents I was able to identify other members of their *kudd* as well as members of the other 5 *kudds* studied.

2. Difficulty in juggling a job and research work

Since I did not have study leave it became very difficult for me at times to attend the feasts celebrated in the six *kudds* under study. I had chosen to use participant observation and my physical presence at these occasions was crucial for my research. I would not have been able to witness the extension of Goan culture

and the visibility of women in the Bombay *kudds* despite her absence. Many a times these feasts, would fall on working days and taking leave for my research was denied at the start itself. Before registering for a PhD, I had to take permission from my employer for higher studies and the reply to my letter of request for permission from my employer stated that no leave would be granted for my research. However, I was determined to complete my PhD and even improve the educational profile of my family and community. Despite the lack of leave, the responsibilities of my job and the home, it did not deter me from completing it successfully, as I was very much determined to complete it anyhow as it was my distant dream.

Then there were times when scheduling appointments with respondents posed a hurdle. Most respondents were in the age group of 50 to 80 years and I had to take prior appointments with them. Often the timings that suited the respondent would clash with my working timings.

3. Hardships faced due to internal *kudd* politics:

Sometimes during my visit to some *kudds*, the members have been very harsh and demanded rudely details of my interest in studying about the *kudds*. When I attended the Annual General Body Meeting of one of the *kudds* held in Chichinnim, I encountered a very difficult situation. Only later did I understand the background was the fear of threat to the *kudds* itself due to the interest in the property by the real estate industry and the internal *kudd* politics. After the said meeting a woman who was also present attending the same meeting accused me of interfering into the matters of the *kudd*, which was not the case. She and other members later apologised for the misunderstanding after the matter was resolved. It was unnerving at the time as they demanded for my research scholar identity card, took photographs of it and one member also behaved with me in a very rough manner. Another member asked me to come the next time with a letter from the Chief Minister of Goa stating that I am doing my research and I may be allowed to attend such Annual General Body Meeting hence on. It was a relief when they realised that my study could be of value to them.

Since my study was an ethnographic one, it was not sufficient for me to speak to respondent, but I had to be a participant observer as well. I had to be able to negotiate with my respondents, explain to them the purpose of this research, telling them the real intentions of it, and developing in them the trust in my research to proceed and go ahead. There are times when in some *kudds* even respondents were very harsh.

4. Physical strain and adjustments in the *kudd*

Every time I visited the Jer Mahal Estate for my data collection, I would be putting up in the visitor's room of the Majorda *kudd* which required me to climb 172 very steep steps which was a very tedious task for me and I was suffering from a back ailment. Even stepping out to get my food that is, breakfast or lunch or dinner became a very tiring job. Sometimes I just managed with just bread and some fruits in the *kudd*, which would be picked up by me early in the morning on the way back to the *kudd* after hearing 7:00 am mass every day, at the Our lady of Dollars church which is a 5 minutes' walk from the *kudd*. Some of the times I would cook, which again was very tiring as the entire shopping had to be done from the market which was not very far from the Jer Mahal Estate, but it would consume my time and physical health and even require adjustments to cook in a new place, which I would find very uncomfortable with unknown male members in the *kudd*. It was only in the year 2018 to 2019 that an attached toilet was built in the visitors room, which otherwise was a real hindrance as I had to pass through the place where the kitchen was where the male members would be using for their day to day routine, like cooking in the kitchen or washing their clothes in another washroom or may be for their other personal needs. Even for drying of my washed clothes I would mostly dry late in the evening as I would hardly have place or privacy to put my clothes to dry.

5. Inconvenience to me and to the members

Whenever I had to put up in the visitor's room, I had to cross all the way through the main hall, through the place where all the men sleep to go to the kitchen

or even to the wash room. This would be the most embarrassing time for me, but at the same time I knew I had to do my participant observation of things happening on a day to day basis. At times, I noticed my arrival to the *kudd* would inconvenience their activities or they many a times felt quite uncomfortable due to my presence, which of course they never voiced out to me, which I sensed through their body language. On one trip to the Majorda *kudd* in Mumbai, the train got delayed and we reached the *kudd* at 11.30pm. Members of the *kudd* waited for us to have their dinner, thus additionally inconveniencing themselves

6. Financial constrain to carry on research in Mumbai

Since this research was a self-funded one I found it quite difficult to do things which at times would put me in quite a bad financial situation, example the train tatkal tickets due to last minute booking as per my availability of causal leaves left to my disposal, or knowing last minute about the feast to be celebrated in the *kudd* at times even twice in a month, just to catch up with a feast or Our Lady celebration, or at times to meet a member of a particular *kudd*, due to the unavailability of them in the *kudd* during my visits often posed added financial burden and often was a hurdle to overcome.

7. Battling technical glitches

I encountered minor technical difficulties several times during this research. In one instance, I lost most of my data collected on my cell phone, which included videos of the Centenary Celebration of the Majorda *kudd* Then after a year of research work on my laptop, it just died on me with more details of my research. While technology can fail, the mind if determined can recover lost data. In that way much of the research was retrieved.

8. Allergic reactions to the dusty documents

Lastly, there were wonderful documents, registers and photographs available in the *kudd* which were made accessible to me. However, these had not been opened for several decades, and after I going through them, I used to always fall sick with severe headache, I would develop a skin allergy due to the fine dust in the books and a hay fever with the dust mites. There was no time to pamper myself from the trip from the *kudd* as the next morning after my return to Goa, I would have to join duty. The research process also helped me build my coping mechanisms.

6.5. Limitations of this research

I have often been told that the strength of a research study is for the researcher to be able to identify not only the strengths but also the limitations of the study. Some of the limitations of this study are 1) since I had to relied on the respondent's memory for most of my information, depending on recall itself could be one of the limitations. 2) Due to a time limit I could not cover all the *kudds* in Mumbai or even those in and around Dhobi Talao. 3) The respondents for this study do not include the youth today who might have stayed briefly in the *kudd* so any comparison age wise was not possible. To even compare in terms of the age and usage of the *kudds* got very difficult for me. During my data collection there were only a few young visitors who come there to answer their exams for further promotion on the ships.

6.6. Significance of this Study

I would like to add one final point in conclusion to this thesis and that is that I hope that through this research I have opened up this topic of *kudds* for future research as this no doubt is a treasure trove for social scientists and a unique system of community housing originated within the Goan Catholic community but which could be easily adopted by other marginalised communities to enable

empowerment within the community. The *kudd* system has successfully developed feelings of solidarity and has been a service to those in need be it for financial assistance, a job, an opportunity to be better educated or merely a roof over one's head and merely a home to the homeless. The community housing system has provided financial support not only to the male members living in the *kudd* and working in Bombay, but also to the ones who depend upon them and are left behind in Goa. Not much has been written on the *kudd* system of community living so it would not be presumptuous to say that this study would be filling a huge lacuna in this area. While there is not much research done on the *kudds* of Goa, we know that migration from the state to even other parts of the world is on the increase making a study of this kind even more significant.

There are various unfinished tasks that could not be achieved in this project due to time constraints. A more detailed analysis of the documents that exist, for example could be done. The documents available in the *kudds* consists rich information about the *kudds* functioning. Different *kudds* in and around Mumbai as well as those in other parts of the country and the world where the Goan community have migrated can be studied in all its detail.

GLOSSARY OF TERMS

Sr No.	Konkani/ Portuguese Word	English Translation
1.	<i>Alvorada</i>	Music played early morning to announce that there is a feast on that day
2.	<i>Batcar</i>	Landlord
3.	<i>Bebinca</i>	A sweet made of maida, sugar egg yolks, ghee and coconut milk.
4.	<i>Doce de Grao</i>	Sweet made out of gram dal, sugar and coconut
5.	<i>Kudd</i>	Home
6.	<i>Mundcar</i>	Tenant in the landlord's land.
7.	<i>Pett</i>	Metal trunk
8.	<i>Sorpotel</i>	Dish made of pork meat
9.	<i>Sudirs</i>	A name of the caste a
10.	<i>Travottis</i>	Seamen
11.	<i>Daam</i>	A game played with sticks.
12.	<i>Admass</i>	A dish made out of pork meat
13.	<i>Ambot tik</i>	A dish made out special kind of fish

Photographs used in the Thesis

Chapter 3

CASE STUDY 1

THE MAJORDA *KUDD*

Nossa Senhora De Boa Morte Association

Photo No. 3.2 : Laminated notice on the side front door of the Majorda *kudd*

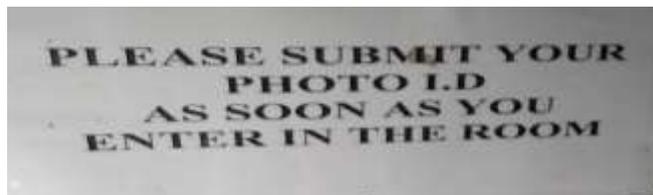


Photo No. 3.3 :Notice in the visitors room

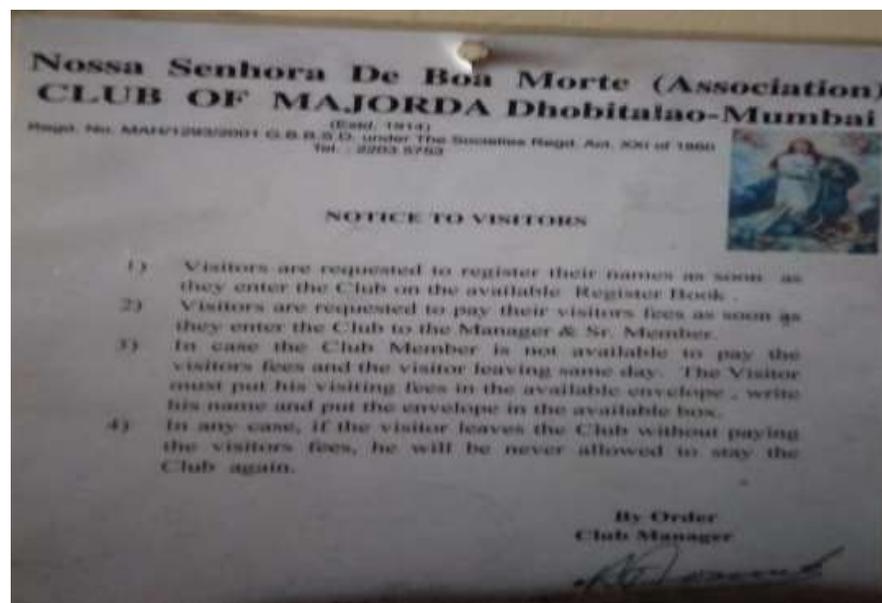


Photo No. 3.4 :Notice on the Refridgerator in the Kitchen

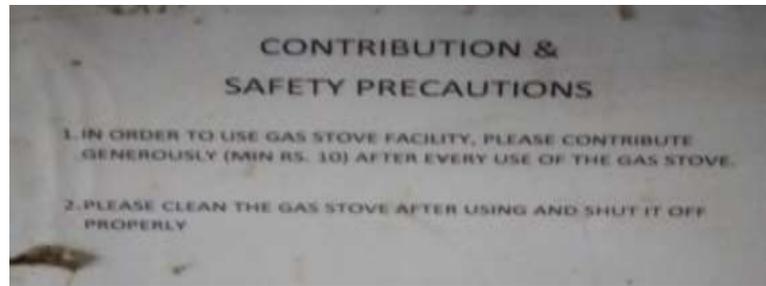


Photo No. 3.5 :Notice 2 on the Refridgrator in the Kitchen (7.9.2010)



Photo No. 3.6 :Notice in the Hall

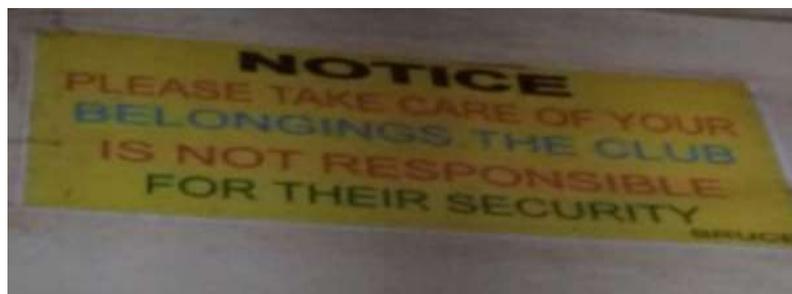


Photo No. 3.7: Notice on the wall near the ironing board in one of the halls.



Photo No. 3.8: Notice in case of emergency

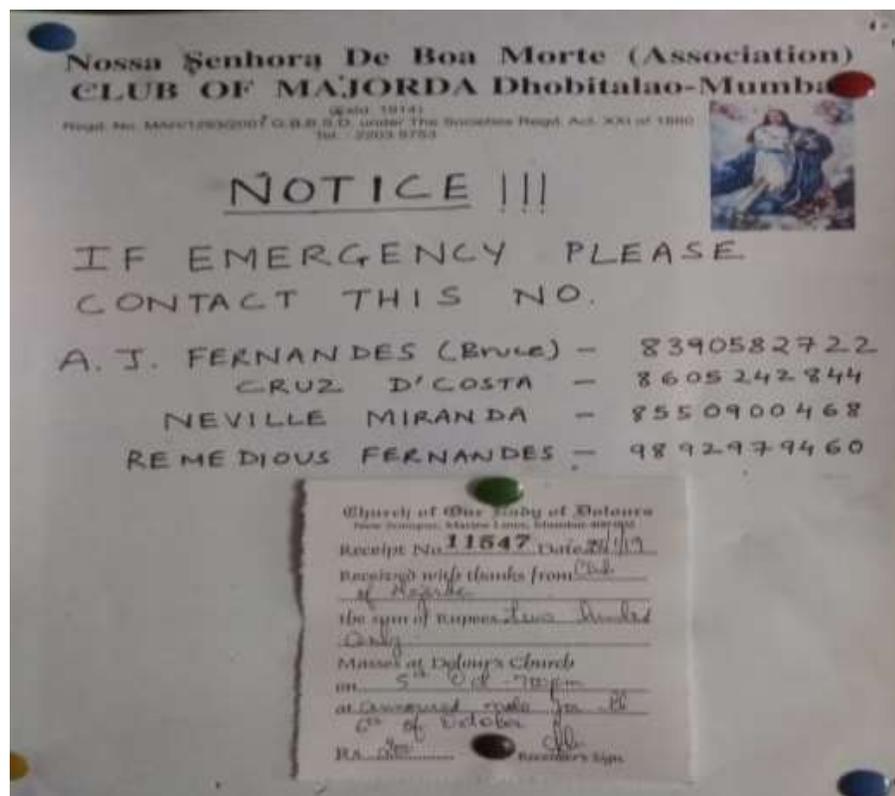


Photo No. 3.9: Notice on Ironing Collection Box



Photo No. 3.10: Notice requesting for donations for the feast on 6.10.19.

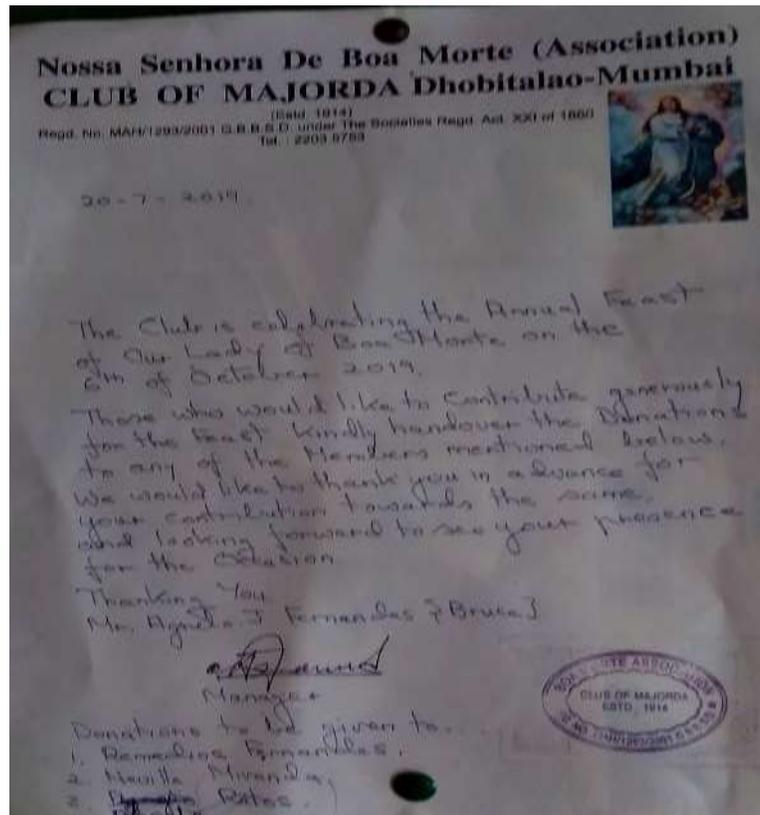


Photo No 3.11: Managing Committee and Senior Members at the Centenary Celebration of the Patron Feast held on 5 October 2014



Photo No. 3.12: Litany recited for Our lady celebration (16/09/2015)



Photo No.3.13: Simple snack of boiled gram served for our lady celebration



Photo No.3.14:Guests attended to by a member of the Majorda *kudd* during our lady celebration (2014)



Photo No: 3. 15: Invitation for the Centenary Celebration

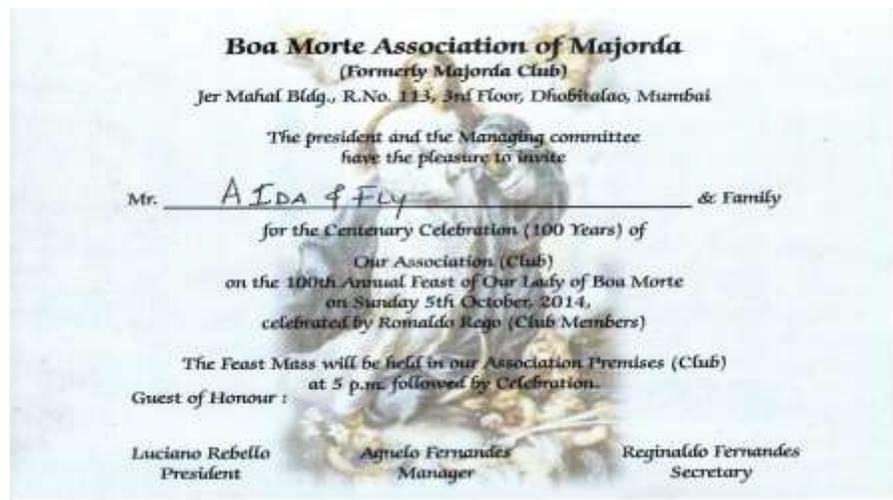


Photo No. 3.16: Holy picture given to all those who attended the feast after the mass in the *kudd* (2014)



Photo No. 3.17: Souvenir gifted to people who attended the Feast (2014)



Photo No. 3.18: The Brass Band or *Alvorada* at Majorda *kudd* (5/10/2014)



Photo No. 3.19: Brass band, members of the Majorda *kudd* and Researcher



**Photo No. 3.20: Families involved in the Preparation during Feasts
(4/10/2014)**



Photo No. 3.21: Opening of the Safe to display the donated Gold



Source: Photo Courtesy a Senior Member of the kudd. 7.10.2018

Photo No. 3.22: The Altar (5/10/2014)



Photo No.3.23: The Banquet Table (5/10/2014)

***Pett* or Trunks Lined up and Covered with a Tablecloth**



Photo No.3.24: *Kudd* families and friends enjoying a Feast Meal



Source: Photo Courtesy a Kudd Member sent via WhatsApp 2016

Photo No.3.25: The Feast Mass (5/10/2014)



Photo Nos. 3.26 and 3.27 Guests and Members Dancing at the 100 years celebration on 5 October 2014 in the *Kudd* to the music of a Live Band



Chapter 4

COMPARATIVE INSIGHTS FROM OTHER *KUDDS* IN JER MAHAL

Macasana Kudd, *Chichinnim Kudd*, *Raia Kudd*,
Nuven Kudd, and *Fatradem Kudd*

Case Study of the *Macasana Kudd*

Photo No: 4.1: Altar of the *Macasana kudd* (4/12/2016)



Photo No. 4.2: The Altar of the *Macasana Kudd* on the Feast Day - 4
December 2016. The 88th year of the feast (2016)



Photo No. 4.3: St Xavier chapel where the feast mass was offered by the members of the Macasana *kudd* (4/12/2016)



Photo No. 4.4: *Kudd* Members and their families attending Feast Mass (2016)



Photo No. 4.5: Distribution of Holy picture by the *Kudd* Members to the people after the Feast Mass (4/12/2016)



Photo No. 4.6: Researcher with Members of the Macasana *Kudd* (4/12/2016)



Photo No. 4.9: Researcher sitting on a Wooden Pett at the Macasana *Kudd* on the feast day after mass (4/12/2016)



Case Study of the Nuvem *Kudd*

Photo No 4.10: Altar of the Nuvem *kudd* (17/11/2019)



Photo No: 4.11: Picture of the hall of the Nuvem *Kudd* (17/11/2019)



Photo No: 4.12: Safe in hall cum prayer room of the Nuvem *kudd* (17/11/2019)



Photo No 4.13: Documents kept in the lower shelf of the safe (16/11/2019)



**Photo No 4.14: Rent book of Nuvem *Kudd* consisting of 450 pages
(16/11/2019)**

N. S. MAE DOS POBRES

CLUB BAY

Name: *Josefa da Silva*
 Address: _____
 Patron Fund No. *100* Paid on *10-1-50* Duration For \$5.
 Total Recd. Paid *2474.00*

Amalgamated - 11 Years

Year	C O N T R I B U T I O N											Total Cont. Recd.	Check Paid
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov		
1977	10	10	10	10	10	10	10	10	10	10	10	110	
1978	10	10	10	10	10	10	10	10	10	10	10	110	
1979	10	10	10	10	10	10	10	10	10	10	10	110	
1980	10	10	10	10	10	10	10	10	10	10	10	110	
1981	10	10	10	10	10	10	10	10	10	10	10	110	
1982	10	10	10	10	10	10	10	10	10	10	10	110	
1983	10	10	10	10	10	10	10	10	10	10	10	110	
1984	10	10	10	10	10	10	10	10	10	10	10	110	
1985	10	10	10	10	10	10	10	10	10	10	10	110	
1986	10	10	10	10	10	10	10	10	10	10	10	110	
1987	10	10	10	10	10	10	10	10	10	10	10	110	
1988	10	10	10	10	10	10	10	10	10	10	10	110	
1989	10	10	10	10	10	10	10	10	10	10	10	110	
1990	10	10	10	10	10	10	10	10	10	10	10	110	
1991	10	10	10	10	10	10	10	10	10	10	10	110	
1992	10	10	10	10	10	10	10	10	10	10	10	110	
1993	10	10	10	10	10	10	10	10	10	10	10	110	
1994	10	10	10	10	10	10	10	10	10	10	10	110	
1995	10	10	10	10	10	10	10	10	10	10	10	110	
1996	10	10	10	10	10	10	10	10	10	10	10	110	

DEATH BENEFIT SOCIETY

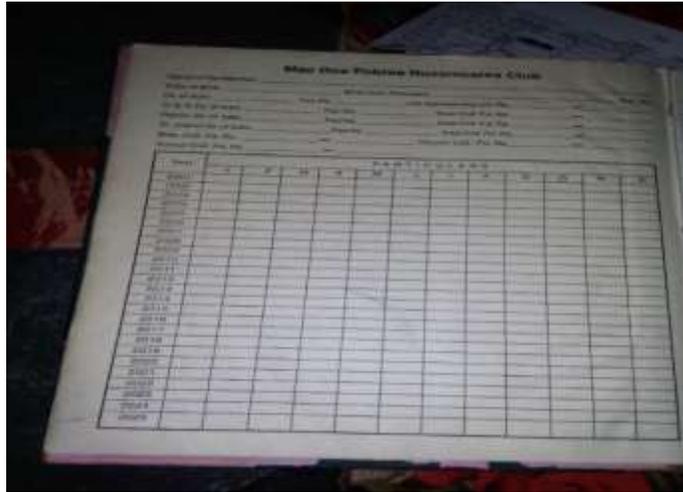
Name of Donor	Date of Death	Paid on	Name of Deceased	Date of Death	Paid on
<i>CPD</i>	<i>10-1-77</i>	<i>20-1-77</i>			
<i>MS</i>	<i>5-9-77</i>	<i>18-9-77</i>			
<i>JL</i>	<i>28-9-77</i>	<i>20-11-77</i>			
<i>CPD</i>	<i>20-10-77</i>	<i>18-1-78</i>			
<i>LF</i>	<i>20-11-78</i>	<i>14-7-78</i>			

ST. JOSEPH'S COFFER

Name of Donor	Date of Death	Paid on	Name of Deceased	Date of Death	Paid on
	<i>11-26</i>	<i>1-2-77</i>	<i>CPD</i>		
			<i>CPD</i>		
			<i>CPD</i>		

Radio: *1/1/2*

Photo No. 4.15: New Membership Book consisting of 350 pages (16/11/2019)



Case Study of the Raia *Kudd*

Photo No. 4.16: Male Member ironing his clothes (2014)



Case Study of the Chichinnim *Kudd* or Durga Club of Chichinnim

Photo No.4.17: The Entrance to the Chichinnim *Kudd* (6/10/2014)



Photo No. 4.18: Interview with the Members of Chichinnim *Kudd* (6/10/2014)



Photo No. 4.19: Durga *Kudd* of Chichinnim (6/10/2014)



**Photo No. 4.20: Retired Member, Chichinnim *Kudd* in Goa
(20/8/2015)**



Photo No. 4.21: With Members of Deussa *kudd* of Chichinnim in Goa (2015)



Photo Nos. 4.22 – 4.25: Respondents from Chichinnim (20/8/2015)





1. Case Study of the Fatradem *Kudd*

2. Photo No.4.26: Fatradem *Kudd* (5/10/2015)



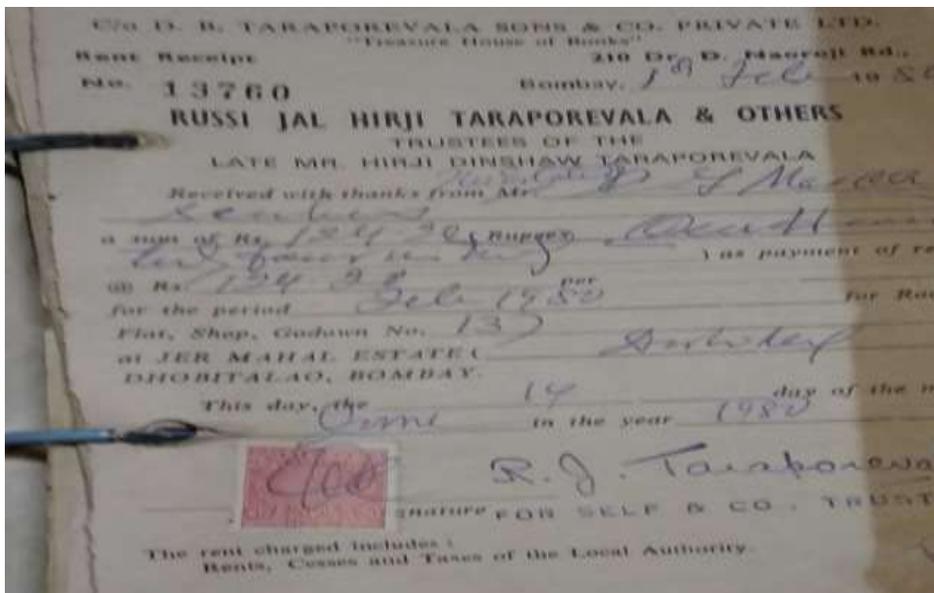
NOTE: All the photographs used in the thesis have been taken by Aida. A.P Dourado, except where indicated.

LIST OF RESPONDENTS

2014 - 2019

Sr No	Kudd	Respondent
1.	Majorda Kudd	Agnelo J. Fernandes (Bruce) Angelo Ratos Antonio Antao Cruz Dias Dominic Baptista Graciano Fernandes Floyd Fernandes Fr. Lourdinho Pereira Inacio Jose Gomes Joaquim Pereira Joice Dias e D'Costa Joveen Gonsalves Luciano Rebello Nevil Miranda Pedro Antonio Fernandes Remedious Fernandes Rumaldo Rego Salu Rodrigues
2.	Macasana Kudd	Felix Vaz Francis Fernandes John Fernandes (Andheri) Justiano De Souza Peter Vaz Socorro Fernandes
3.	Raia Kudd	Ana Marie Fernandes Andrean Juana Rodrigues Antonio Caitano Rodrigues Clifford Fernandes Marcelino Fernandes Mathew Fernandes Perry Fernandes
4.	Durga Club Chichinnim Kudd	Allan Fernandes Anthony Sequiera Brazinho Fernandes Cezarino Fernandes Domingo Jose Martins Domingos Salvador Martins Filandro Ozario Jevon Martins

		Jose Sebastiao Fernandes Mateus Ozario Fernandes Miglu Pereira Palomeo Salvador Furtado Philip Neri Pereira Teotonio Fernandes Trevor Fernandes
5.	<i>Nuven Kudd</i>	Antonio Pereira Delton Gomes Joe Dias Lawrence Dias Napoleon Martin Shenu Pereira Wilson Andrade Xavier Colaco
6.	<i>Fatradem Kudd</i>	Lucian Fernandes



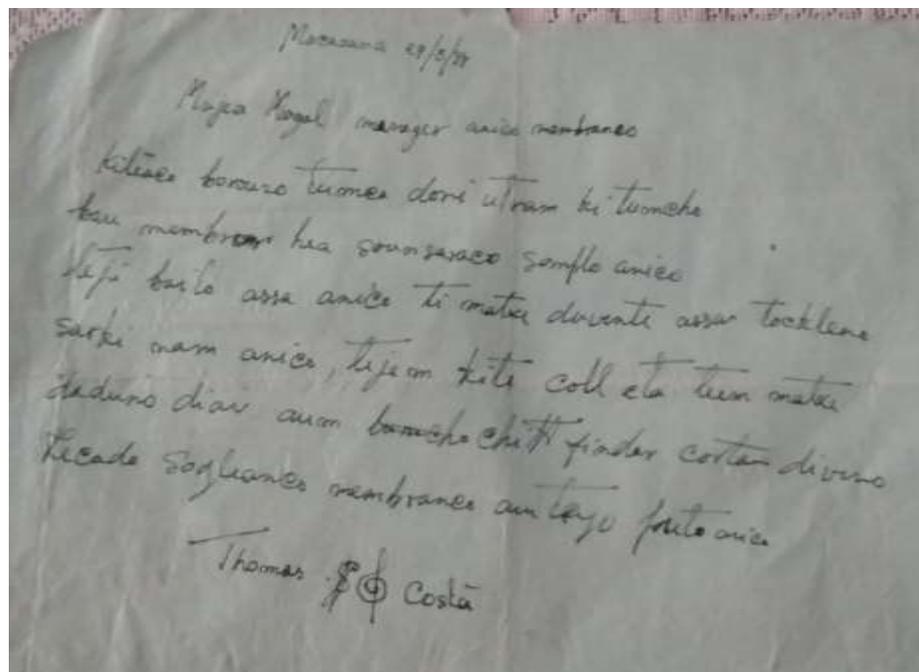
Document No 4: Receipt of the rent paid as a member of the Tenants occupants association for the year 1983.



Document No 5: The amount due to the deceased member Mr Santano Vaz is sent to his wife Leonora Vaz, by the manging committee of the *kudd*.



Document No 6: letter dated 1078, Written by a male named Thomas D’Costa asking to send some amount of money to the surviving wife who is not mentally sound of the late member of the *kudd*.



Document No 7: letter dated 13.2.1981, request by a retired male member John Mascarenhas to send whatever he is due by the *kudd*, that is the different societies and other accounts that he held as he active member of the *kudd*.

Sr. Francisco X. P. Club de Macarona
 Bimsham, Maciel, 2, 111 (Hd. 2288)
 Bombay 2

João Mascarenhas
 Novo Baral, Macarona
 Salate, 400
 Dated 17.12.80

Manager, Members,
 Mazze Bazarão.
 Ma. Nam. com. com. bovi caude e faz
 o dit. tem com. com. qui se reter. e
 galim e poram. arit. meyo. Bombay. afa
 cho estado na tea. ferra. ablar. com.
 mado. meyo. pater. mal. pater. aram.
 tem. deder. dia. qitoe. no. goje. San. pater.
 aram. deder.
 temi. se. fider. ludo. ha. mem. branc.
 deder. deder. man. do. zona.
 Bude. tem. com. boji. hanc.
 do. tem. che. ub. co. gas. bar.
 J. D. Mascarenhas

Document No 12: Ligorio D costa and Jose Antonio D costa submitted the authority letter for their savings to be collected by Mr Cajetan Estibeiro.

MEMORIAL - LIGORIO

From:
 1) Sr. Ligorio D Costa,
 2) Sr. Jose Antonio D Costa,

To:
 The Portuguese Post Office,
 General Post Office,
 Bombay 2.

Respected Sir,
 Your above Post Office had issued to us No. 42 Two National Defense Certificates on 22nd October 1980 for a total of Rs. 1000/- & these Certificates were in the denomination of Rs. 1000/- and Rs. 500/- as per joint name, that is, 1) Sr. Ligorio D Costa and 2) Sr. Jose Antonio D Costa. These Certificates were applied on 22nd October 1980.
 Now we would like to collect the proceeds of these Certificates, but it is not possible for us to see one of us to see you collect the same personally. Therefore, we hereby authorize Mr. Cajetan Estibeiro, the bearer of this letter and whose Signature is shown below, to collect the proceeds of the following Certificates on our behalf.

No. of the Certificate	It. of Issue	Denomination	Amount
1) 12 10 / 4 20881	22nd-10-80	1000/-	Rs. 1000/-
2) 12 10 / 4 21588	22nd-10-80	500/-	Rs. 500/-

Empty Serial- 22nd-10-80, Issued after S.P.O., Bombay.

Thanking you,
 Yours faithfully,
 Ligorio D Costa
 Jose Antonio D Costa

1) Sr. Ligorio D Costa,
 2) Sr. Jose Antonio D Costa

Bearer of the message is - Cajetan Estibeiro Estibeiro.
 Signature of the Messengers - Estibeiro

Attached by the balance of the Certificates:
 1) Special Signature of Sr. Ligorio D Costa - Ligorio D Costa
 2) Special Signature of Sr. Jose Antonio D Costa - Jose Antonio D Costa

Document No 13: The financial statement of Mr Filipe Almeida from 1928 to 1979, showing all the kinds of the societies funds he was a member in the *kudd* and the contributions he made.

Filipe Almeida No. 8

Fundo 1928
 Monte 203 1928
 St. Ant. 203 1942
 Ranch 203 1934

President Pass.
 Call Subscrip. lay
 20 = 00
 Number C. One.

Fundo 1928 to 1930 =	3 years	} 52 years
1931 to 1934 =	4 years	
1935 to 1939 =	5 years	
A. Monte 1929 to 30 =	2	} 51
1931 to 39 =	40	
1941 to 49 =	9	
Ranch 1935 to 1940 =	6	} 40 years
1941 to 1970 =	30	
1971 to 1974 =	4	
St. Ant. 1943 to 1950 =	8	} 37 years
1951 to 1970 =	20	
1971 to 1979 =	9	

Full Premiums + Pr. P. + Antignan.

Document No 14: Filipe Almeida entitlements for all years that he had paid towards various societies as savings which is encashed after retirement or after the death of the male member

(1) Filipe Almeida to 1978 July.

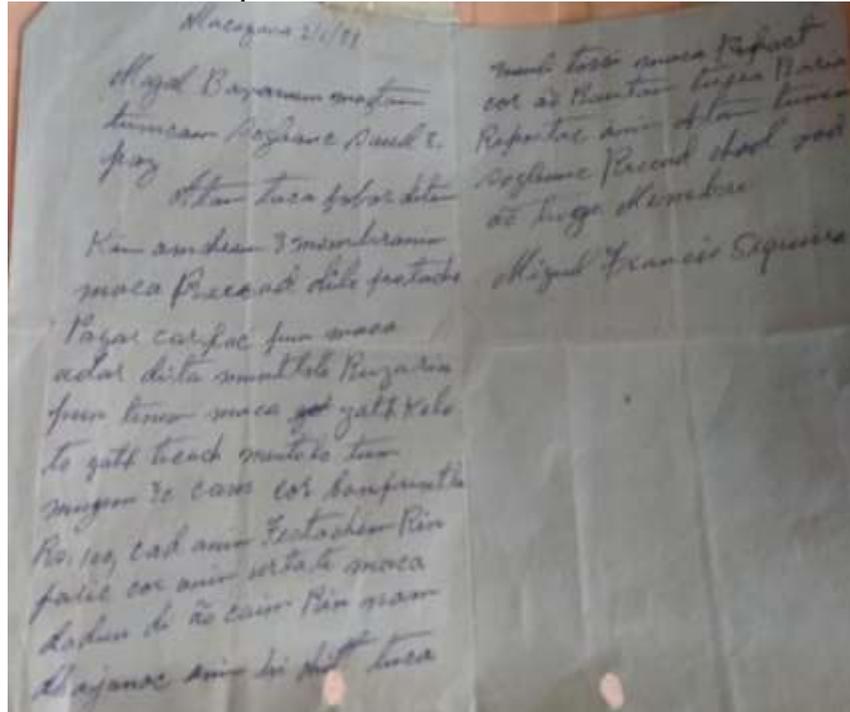
Fundo Member 1928	51 years
B. Monte " 1928	51 years
St. Ant. " 1942 203	36 years
Ranch " 1934 203	37 years

Full Premiums	200	Fundo
" "	155	B. Monte
" "	100	St. Ant. 203
" "	85	Ranch
	<u>540 = 00</u>	
President Pass	50 = 00	
Antignan	28 = 00	
	<u>Rs. 630 = 00</u>	

Devido	
With - collan balance sheet =	203 = 00
Calligorn 1978 to St. Gab. 1978 =	7 = 00
Total	<u>Rs. 210 = 00</u>
Taca Montat	630 = 00
	<u>210 = 00</u>
	<u>Rs. (603 = 00)</u>

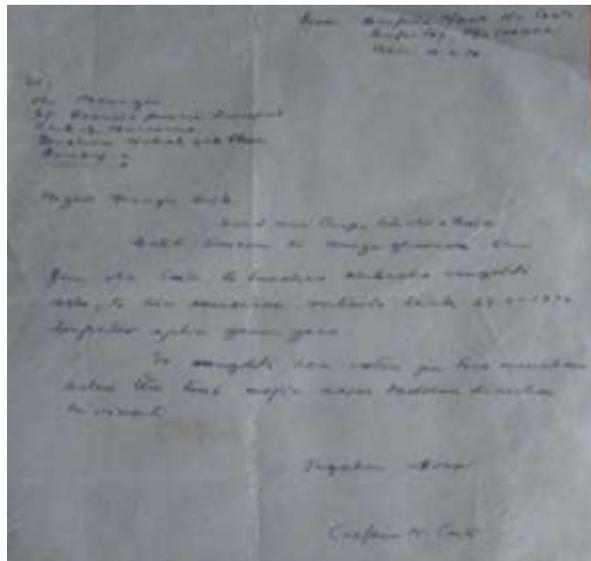
Document No 15: Miguel Francis Sequiera requesting to excuse him from organizing the feast as not financially stable, so he requests the managing

committee to deduct money from his fund a sum of 100 Rs for the feast expenditure. Letter dated 2.1 1979.



Handwritten letter in Malayalam script on aged paper. The text is written in a cursive style. The date at the top is 'Mazha 2/1/79'. The letter is addressed to 'Muzhaz Baranun' and mentions 'Kannur' and 'Kannur'. The sender is identified as 'Muzhaz Francis Siqueira'.

Document No 16: Letter of request for the death benefit claim by the widow Caetana M. Da Costa of Jon Da Costa) dated 15.2.1976.



Handwritten letter in Portuguese script on aged paper. The text is written in a cursive style. The letter is addressed to 'Muzhaz Baranun' and mentions 'Kannur' and 'Kannur'. The sender is identified as 'Luis D Costa'.

Document No 17: Luis D costa a retired male member living in Goa request to send whatever the *kudd* is due to him since he unable to come and collect it personally, as he is grown very weak. Dated 31.1 1978.

Kaddam
 21. 20. 5. 78
 Kungal P. Souza 700 e
 Saida e pag
 Cebit humtam kortam
 kum mago goas
 futam Houis de Souza
 entrelas sus consorciato
 las mumbay 1878.
 Hum ante hum sus tra
 apas magam ghue ligam
 Kuntim thim thim
 tan coram Chubans
 aum tan coram fante
 utis galore dasuno
 dilata aum thim

Excm sogliam as bar
 borem coram mumbay
 Hum fante a munt
 Chubans
 Saida e pag

Document No 20: Gabriel Dsouza retired member of the *kudd* writing to the manger to send his financial claim with Pedro D Souza his brother as he is not able to come Bombay.

Plagal manager of mombay's.
 Cebit humtam kortam ki hu
 padim ki Chubachem Kibim muntam
 lam mungem urbar coram moja
 Bhava lagaim di ai Pedro e Souza
 achua lagaim, aum kaultam humtam
 mungem di to hu manon.
 Chedol deu borem coram.
 Hum humcho humbero
 Gabriel e Souza

Document No 21: Mrs Josefa Souza writes to the management to claim for the death benefit of her late husband.

Handwritten letter in Malayalam script, dated 23-12-1980. The text discusses a feast (kudd) to be celebrated in December. The sender is the Manager and the recipient is Jose D Costa. The letter mentions the feast is for the year 1980 and is to be held on the 23rd of December. It also mentions the feast is for the year 1980 and is to be held on the 23rd of December. The letter is signed by the Manager and the recipient's name, Jose D Costa, is written at the bottom.

Document No 22: Letter written by the manager to Jose D costa informing him about the feast that he has to celebrated of the *kudd* for the year 1980 in December.

RECORD

Mr. Jose Santana D' Costa,
Maddal, Maratana,
Goa.

St. 23rd September 1980.

Magall Member,

Wena khaki bhagya gannam tana ki sun padita khon tea wera amhaa Clubwaha vadili parub taruna, December-ent. Hi parub kortit dha Vanila Nix Sumbalim ania ek Nix Goa, amhaa Sao-Mandilant, agam dhaa amhaa Patrao talu St. Francis Xavier-ent.

Te amhaa President neta tanna aplem walia devida area the Club-ent Farit taruna tal neta tilla wogim, President tarunha ania. The Club-ent devida area the anga khala Situa.

1)	Box Neta Call No. 99	Rs	1 - 00
2)	Box Neta-		
	a) Jan 1987 to Dec 1988 (2 wozan)		12 - 00
	Rs. 5/- per wozan		
	b) Jan 1979 to Dec 1980 (2 wozan)		48 - 00
	Rs. 24/- per wozan		
3)	President fee ania Regist-ent		75 - 00
	Total	Rs	136 - 00

Upar wogim amhaa neta tilla wogim gannam hadna parub Farit korta tea. Netao tujea kama zabaha.

Tunha Khali,
for M A N A S I N.

Document No 23: The register where all the records are maintained year wise and member wise specified with a particular page.

1955

ST. FRANCIS XAVIER'S PRINCIPAL CLUB OF MACASANA,
DUTERA, BUKIDNON PROVINCE, CEBU

No.	Name
46
42
42
44
51
20
14

Document No 26: Register maintained with all the different contributions that has to be made by the members of the *kudd*.

ST. FRANCIS XAVIER'S PRINCIPAL CLUB OF MACASANA

No.	Name	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
APR 1958	45	1313	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	80	1314	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	93	1315	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	32	1316	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	160	1317	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	157	1318	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	45	1319	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	76	1320	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	69	1321	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Document No 27: Register with a label dating back to 1959 of the accounts and cash records of the *kudd*.

1959
Money Mo
BOOK
CASH

Document No 28: Son of Joaquim Anthony D costa requesting to hand over the death benefit claim of his father Pedro D costa to his wife

20 Manager and Members

Kindly do the needful to hand over my daddy's fund by the Club to my wife as I will not be present over here while I am the son of late Mr Pedro D Costa Joaquim Anthony D Costa.

At Ajou National Co Yours faithfully
At Khobar
P O Box 348
Saudi Arabia.

JAC Ali

Additional Photographs

No 1: Prayer recited at Our Lady Celebration at the Majorda *kudd*



No 2: Celebration of our lady at the Majorda *Kudd*



No. 3: Soft drinks served at our lady celebration of the Majorda *kudd*.



No 4: Guests and members at the celebration of our lady at the *kudd*.



No 5: Guests at the Celebration



No 6: Majorda *kudd* deserts served (Doce de Grao and custard).



No 7: Hot drinks served at the Majorda *kudd* for the feast celebration.



No 8: Guests, members and their families enjoying the lunch at the feast of the *Majorda kudd*.



No 9: Scale used to weigh the gold to take gold loan along with the weights below at Majorda *kudd*.



No 10: Lamp used to light when someone dies in the *kudd* and does not have anyone in Goa.



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