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**MICROCREDIT AS A POVERTY ALLEVIATION STRATEGY,
WOMEN'S EMPOWERMENT AND GENDER RELATIONS**

by

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ABSTRACT OF THE DISSERTATION
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This dissertation is about how women are empowered when they gain access to small loans (microcredit) and how that alters or reinforces existing gender relations. My study shows that “the poor” is not a monolithic entity but is an aggregation of differentiated categories with the most vulnerable segments of society occupying the lowest rung of society. The state-civil society synergy that is so characteristic of the state of Kerala does not percolate down to the poorest and most vulnerable segments of society and the tribes for a variety of reasons. If these segments of the population have to benefit, the structure of microcredit has to be redesigned to make it more appropriate and responsive to their special needs. Microcredit provides the entry point but it is the networking that empowers impoverished women who lack material resources. Networking itself is an umbrella term that entails different kinds of networking.

My conclusion is that the women-centric microcredit program sponsored by the state marks a departure from the earlier paradigms of developments in which women were not placed at the center of developmental activities. The new paradigm is the state's attempt at negotiating privatized strategies of development

in the larger context of liberalization espoused by the Indian state. My study reveals that microcredit does help women tide over the emergency needs of the family without relying on others. But it is not a substitute for long term structural problems of poverty. The social solidarity generated by different kinds of networking helps women's empowerment by way of expanding their consciousness through new knowledge including legal literacy and through exposure to other people with other ideals and ethics. I also find that the social capital generated by the networking of over 3.7 million women through self help groups has not transformed into organized demand cutting across party politics for radical changes like redistribution of resources especially arable land. Microcredit has functioned to depoliticize what could have been a progressive politics for gender equity.

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INTRODUCTION

This is a case study of a development model that is women-centered. It explores how microcredit¹ in the hands of poor women empowers them and alters or reinforces existing gender relations. This case study is based on original field work done in the Indian state of Kerala covering groups of women who have formed themselves into Self Help Groups (henceforth SHGs). Ever since the United Nations had declared 2005 as ‘The Year of Microcredit’ the topic of small credits has received great scholarly attention as well as practical application globally. The awarding of the Nobel Prize for Peace, rather than the Nobel Prize for Economics, to the founder of Grameen Bank, Prof. Muhammad Yunus, highlights the significance of reduction of poverty in establishing peace on the planet.

In this dissertation, I present a detailed case study of the gendered effects of micro-credit in the state of Kerala, India. This case is significant because Kerala has historically been viewed as a model of economic development in India (given its policies of land reform and success with literacy and other social benefits). The implementation of microcredit policies represents Kerala's attempt to engage with privatized policies of development in the context of India's broader policies of economic liberalization. My research shows that micro-credit represents a shift in state developmental practices that do not benefit women or produce more equal gender relations. My research reveals that micro-credit transforms intrahousehold relations only peripherally but does not alter its hard core of gendered division of

¹ Microcredit refers to small loans given to women without any collateral securities

labor which had it been accomplished could have aided women's empowerment.

The beneficial effects of microcredit are manifested through particular social networks that are produced through such programs. The networking of women generates social capital from which the women draw resources in times of needs.

In this dissertation I am not producing an in-depth ethnography but a qualitative field-based analysis of how microcredit works in Kerala. My research is more in the nature of an activist and is policy related. This is linked to my own personal background of being a civil servant working in Kerala. I have always been interested in gender issues although I did not have the right vocabulary to articulate them. I have looked at policy issues with a gender lens and have designed and implemented state level schemes like the women's fisheries bank in Kerala in 1992 apart from fundraising for several women's projects for the statutory Kerala Women's Commission from UN agencies like UNIFEM. My research interest in microcredit for poor women was a logical extension of some of the gender issues I have dealt with as an administrator, an activist and a policy maker. The knowledge I have gained by engaging in this research, I feel, will help me formulate more gender sensitive policies for the poor women, on behalf of the government. The debates that I engage with in this dissertation and the significance of the case studies I present here are linked to the practice oriented dimension of my work.

Poverty is a major challenge to the South Asian country of India, the largest democracy in the world. With its accelerated economic growth since the last decade, India has emerged as a global player and as the world's fourth largest

economy in terms of purchasing power parity and has advanced on most of the Millennium Development Goals.² The rise of the new Indian middle class as a social group that advocates economic liberalization has received great scholarly attention (Fernandes, 2006). However, as the World Bank India Country Overview 2010 points out, poverty remains a major challenge.

A focus on the poor assumes heightened salience especially in the face of criticism of the impact of globalization and liberalization on the labour sector of developing countries. Debates on liberalization have generated ambivalent positions. Proponents of liberalization highlight the decrease in poverty and general well-being whereas its opponents underscore the increased levels of poverty and decreased levels of employment opportunities and access to social services. Scholars like Jhabvala and Sinha (2002) point out that while the employment opportunities for women have decreased in certain sectors it has improved in certain others. Yet, as they reiterate, gender based wage differentials cutting across sectors and occupations, coupled with increasing casualization and informalization continue to haunt the employment scenario.

In the wake of the precarious labor position in the context of liberalization, a good portion of the wealth generated by the recent growth of the country is invested to deliver services to the poor. For instance, massive numbers of women are being mobilized to form self-help groups in order to discover new livelihood opportunities. Microcredit through SHGs is one such attempt directed at different social groups of people who fall under the broad rubric of “the poor”. Initiatives by

² India Country Overview 2010. The World Bank.
<http://www.worldbank.org.in/WBSITE/EXTERNAL/COUNTRIES/SOUTHASIAEXT/INDIAEXTN/0,,contentMDK:20195738~pagePK:141137~piPK:141127~theSitePK:295584,00.html>

both the state and non-state actors have actively promoted the mobilization of the poor, especially poor women, into self-help groups as an attempt at a countervailing force against casualization and exclusion from the formal sectors of the economy. During 2005-2006 there were 2,238,565 SHGs formed under the joint initiative of the NABARD (National Bank for Agriculture and Rural Development) and the Government of India alone (Karmakar, 2008).

The State and Liberalization Policy

Postcolonial India witnessed two waves of economic reforms. The first was in 1985 after the sudden and unexpected ascendancy to power by Rajiv Gandhi after the assassination of his mother, Prime Minister Indira Gandhi and the second wave of reform was launched in July 1991 under the leadership of Narasimha Rao following the assassination of Rajiv Gandhi. What triggered the 1991 liberalization was a balance-of-payment crisis and the external pressure of the IMF that imposed a structural adjustment program on the country (Aghion, Burgess, Redding, Zilibotti, 2008). The economic reforms launched in 1991 was targeted at making the Indian industry more competitive and also at responding to a drastically altered world (Kohli, 2006). Liberalization, among other things had virtually dismantled all state control from industries (except certain strategic ones) (Aghion, Burgess, Redding, Zilibotti, 2008) completely abolished import licensing, liberalized foreign investment regime, (Panagariya: <http://www.adb.org>) and reduced food and fertilizer subsidies.

Contesting unified notions of the state as an actor, be it with regard to developmentalism or globalization, Sinha (2005) argues that we need to take into

account subnational units that mediate the processes. Sinha (ibid) has delineated how in the context of liberalization subnational states as disparate as Gujarat, West Bengal and Tamil Nadu have tried to implement a pro-liberalization agenda variably based on institutional variations across regional states, regional political strategies toward the center, existing public/private sector coordination and regional institutional legacies. With regard to engaging with a liberalizing center, subnational states have adopted varied strategies of bargaining, confrontation, or populist protectionism (Sinha, 2005: 91). In her study she found that the economic reforms of the 1990s did leave adequate space for subnational state elites to maneuver to the advantage of their states.

Sinha's analysis of West Bengal's engagements with liberalization is applicable to the ideologically similar state of Kerala as well. Reminiscent of the confrontational attitude of Sinha's West Bengal state to the liberalizing center, the Marxist regime of Kerala, with their pro-poor ideology has been making vociferous critiques of liberalization for its adverse impacts on the marginalized sections of the society. Although when the liberalization was launched, the regime in Kerala was a Congress led ministry under the leadership of K.Karunakaran, when a Marxist Party led regime under E.K. Nayanar came to power in May 1996, it did not stall or reverse the process of liberalization. Despite the anti-center rhetoric of the state, it was the ruling Left Democratic Front under the Marxist Party that invited the Asian Development Bank (ADB) in 1996 and later in 1998 and endorsed in principle the restructuring of public utilities along market principles (Raman, 2004).

Why did the state opt for US \$775 million ADB loan with several conditionalities attached to it? Raman (2004) locates the answer in the state's increasing revenue deficit coupled with the dwindling central assistance to the state. To quote Raman (2004: 13):

More specifically, the Central assistance and current transfers to Kerala as a proportion of NSDP³ declined from 10.43 and 6.62 in 1991-92 to 5.91 and 4.09 respectively in 1999-2000, similar to most other states in India (Rao 2002). Within the current transfers both the tax devolution and the total grants have shown declining trends (Table 5). Further, Kerala remains far behind the rest of the States in terms of the average growth rate in total central transfers with 8.3% compared to 12.5% ; with regard to per capital central transfers, too, Kerala has received lesser allocations than the other states from the sixth plan onwards (George and Krishnakumar 2003: 5).

George (2002) pointing out the reasons for the deepening fiscal crisis of the state in the 90s attributes it to the government expenditure exceeding faster than the revenue. "While the ratio of revenue expenditure to GDP increased from 14.2 percent in 1990 -1991 to 15.6 percent in 1999-2000, the ratio of aggregate revenue to GDP came down from 13.2 percent to 12.3 percent" (ibid, page 7). This meant the state was trying to sustain an expanding financial expenditure with increasing borrowings which was not healthy in the long run. This had deleterious consequences on the social sectors of health and education of the people. With the strengthening of neo-liberal reforms in Kerala, the share of expenditure on health and education kept shrinking from 41% in 1990-91 to 35 per cent in the mid 90's and subsequently to 33 per cent in 2000-01 (Raman, 2004). The reduction in social sector spending affects the poor more much more than the well to do. It is not absolutely fortuitous that the UNICEF, an international donor agency came forward in 1993, two years after ushering in the economic reforms, to implement a

³ Net State Domestic Product

pilot project called the Community Development Society or the CDS program, which was soon to become the model for the Poverty Reduction Project of the state government titled Kudumbashree started on 17th May 1998. The UNICEF assisted CDS project was implemented in partnership with the Government of India and the State government. With shrinking central transfers and state expenditure exceeding revenue, additional ways had to be found for poverty reduction. It is in this context that the working of CDS has to be seen.

The CDS was a three-tier community based organization of poor women. With the objective of improving the situation of poor children under 5 and of women age 15 to 45 years. What is significant is that the poor themselves, rather than the state, identified other poor in the community using a newly developed poverty index (<http://www.iisd.org/50comm/commdb/desc/d33.htm>). The CDS project was modeled on the neo-liberal principle of self-help and self-responsibilization, making the poor women themselves responsible for the planning, resource mobilization, management, implementation and monitoring of programs and activities to eradicate hunger, malnutrition and poverty. It was this model that provided the basis for a privatized strategy of development on which the state built Kudumbashree, the state wide project for poverty eradication.

Significance of the study:

My study has shown that small loans (microcredit) given to poor women empower them in several ways. Apart from aiding in extricating themselves from loan sharks, microcredit empowers poor women financially to meet certain emergencies without relying on others or even their own men folk. In addition to

catering to material requirements, I found in my study the women become empowered psychologically too through a sense of security generated from belonging to a collective identity, through different kinds of knowledge ranging from banking operations to legal literacy, through acquisition of confidence to travel alone as well as in groups, and to meet and discuss without fear serious issues of concern with statist agents, through enhanced communication skills and ability for public speech, through development of self-esteem. A significant finding of my study is that microcredit by itself does not rescue a woman from chronic poverty unless it is backed up by a remunerative activity. Most importantly I found that microcredit is not the most appropriate instrument for poverty alleviation of the most vulnerable segments among the category “poor” and that they need more structural solutions to the problem of their vulnerability and sense of insecurity.

Two terms that I use throughout the dissertation needs explication. One is the term networking. The word that most of my informants used was “*paraspara bandham*”. Literally translated it means ‘mutual relationship’ or ‘mutual tie’. Various shades of the same meaning were used by many women during their conversations with me. For instance, words denoting mutual love, mutual co-operation, mutual help, mutual guarantee, mutual knowledge, mutual discussions, exchange of knowledge, interaction, constant interaction, mutual trust, mutual confidence, mutual understanding, become acquainted with, meet people, talk with people, discussion, building consensus. These terms do not connote exactly the same meaning. Some of them like trust, confidence, and consensus, are products of

networking. Certain other terms like mutual discussion, exchange of knowledge, interaction etc establish networking. Whether functioning as a causative factor or consequence, they are indicative of the presence of interlinking ties. Such interconnecting ties, I have called networking. But majority of the time, my informants used the adjective “*paraspara*” (i.e. mutual) to qualify love, co-operation, understanding, help, guarantee, knowledge, discussion, interactions etc. This ‘mutuality’ helped me identify the ties of networking that connect the women. The word ‘*paraspara bandham*’ (or mutual tie) is a term that has been used in Malayalam language since centuries and its application was extrapolated to “Paraspara Sahaya Sanghams” or ‘mutual help societies’ created for any number of social or mainly economic reasons. In my dissertation the word “*paraspara bandham*” and its many variations are denoted by the English term “networking”.

The second term that needs explication is ‘empowerment’. This term has been understood variously by people. ‘Empowerment’ is basically the process of gaining power by people who had exercised little power over their lives. Scholars like Batliwala (1993) and Sen (1997) highlight the two dimensions of empowerment namely control over resources and control over ideology or capacity for self-expression. So according to their formulation both ‘extrinsic control’ and ‘intrinsic capability’ (Sen, 1997: 2) are required for empowerment. In this study too I use the term ‘empowerment’ to denote both dimensions.

Literature Review: Gender, State and Development

In my dissertation I draw on two key sets of debates namely 1) gender and development and 2) the role of the state in development and microcredit as a tool

for development. The gender dimension of development has received considerable scholarly attention since the time of Esther Boserup (1970) who has been highly critical of development programs that bypass women. Since Boserup (ibid) pointed out the need for integrating women into all development initiatives, feminists of various persuasions have shown empirically the unrecognized, unremunerated contribution of women to the economy of countries.

Gender and Development: Feminists scholars have critiqued development theories for their exclusive focus on economic growth and their lack of attention to human development. The world of political economy is a gendered one. Men and women are positioned differently in society and have differential access to resources which makes them articulate their responses differently (Rai, 2002). Traditionally, development has been equated in the West with economic growth. But feminists like Ester Boserup (1970) had highlighted the gendered world of development and pointed out how development sidetracked women. Others have critiqued development for impoverishing women (Dutta, 2002) and for disempowering them (Rai 2002). Following the liberal tradition of Boserup, the “Women in Development” (WID) theorists and the various UN Conventions placed a heavy emphasis on rights –especially reproductive and educational rights.

On the other hand, the basic needs theorists (Sen, 1999, Nussbaum, 2000) held that poverty was a manifestation of the inability of people to meet their basic needs, which included both tangible and intangible needs like ‘agency achievements’ of participation, empowerment, community life etc. The basic needs theorists focused on the minimum requirements of the family for private

consumption and of the community like safe drinking water, sanitation, public health and transportation. They highlighted issues relating to quality of life, and this is reflected in the Human Development Index of the United Nations Development Programme.

For Sen, poverty is ‘capability deprivation’, or the deprivation of ‘substantive freedoms he or she enjoys to lead the kind of life he or she has reason to value’ (1999: 87). Development, to Sen, is no more an equation with growth in GNP. The capability theory not only engaged concerns of the marginalized groups like the old, children and women, it was sensitive to gender relations as well. Moving beyond capabilities, Sen discussed the entitlements which are required for developing capabilities. Central among these entitlements is labor and so any discussion of entitlement should give us an analysis of the conditions of labor. Following feminist critiques of the conception of family as a homogenous entity with a confluence of interests of all members and with equitable distribution of resources (Agarwal, 1997), family became a highly contested terrain. Capability theorists like Dreze and Sen argued that due to women’s restricted access to the world of paid labor and control over family income their position in the family is negatively impacted.

But since women in the paid labor sector are also subordinated, access to paid labor and control over family income will not account completely for a just gender relation. Something more is required. Agarwal (1994) and Mearns (1999) have drawn our attention to the singularly significant role played by independent property rights in the improvement in the socio-economic conditions of women in

rural South Asia. Better employment can complement but cannot act as a substitute for arable land. Mearns and Sinha (1999) pointing out the huge obstacles faced by the poor and marginalized in India in accessing land maintain that women's access to and control over land and their bargaining power vis-à-vis their husbands can be enhanced through joint land titling. Feminists (Zwarteveen and Meinzen-Dick, 2001) have critiqued the skewed development policy embraced in the context of decentralization which excludes women through formal or informal membership rules and practices from control over resources.

Feminist scholars (Shiva, 1993) have also questioned the implicit assumptions in the equation of science with progress and the social reasons for developing certain kinds of technologies rather than others. The detection of gender markings in the fundamental categories of natural science and their employment in the hierarchical ordering of other categories like mind and nature, reason and feeling, objective and subjective have been interrogated by others (Keller, 1992). Eco-feminists have critiqued the claims of universality of western *epistémé* (Shiva, 1993) and the inappropriateness of modern western technologies for the third world (Mies and Shiva 1993). On the other hand, these ecofeminists have been found fault with by feminist environmentalists for essentializing the relationship between women and nature (Agarwal, 1992). Others like Mitter (1995) have been quick to point out that for third world women it would be difficult to alter the balance of power if they were to withdraw to indigenous social and knowledge systems as opposed to modernization and modern technologies as advocated by the eco-feminists.

Feminist critiques of WID led to the conceptualization of Gender and Development (GAD). The focus of these latter theorists was on the power relation that structures the relation between men and women rather than on women per se. Although academics and feminists make the distinction between WID and GAD, both are used interchangeably by development agencies as pointed out by Rai (2002). Development agencies, whether at the international, regional, national or local level, and NGOs have long been votaries of development whose explicit objective has been women's empowerment. But there seems to be no consensus on what constitutes empowerment. The word 'empowerment' has come to signify a range of meanings from economic independence, and access to resources, to intangibles like autonomy, and self confidence. Arguing against simplistic understanding of empowerment that is equated with economic advancement, Rowland (1999) states that although economic activities may enlarge options for marginalized people, that do not lead them to take charge of creating the options from which they may choose. For that to happen, what is needed is a "combination of confidence and self-esteem, information, analytical skills, ability to identify and tap into available resources, political and social influence, and so on." (146)

But having control over material assets and intellectual resources alone will not empower women. There is considerable empirical evidence to prove that control over material and intellectual resources are inadequate. Anju Malhotra and Mark Mather (1997) in their research on Sri Lankan women have shown that we need to go beyond simplistic and limited measures of schooling and paid work and look deep into more fundamental structural factors involving family, social and

economic organization to understand ‘empowerment’. Similarly Elson (1999) argues that mainstream economists prescribe subsidies to the education of girls to overcome gender discrimination and to transform gender norms and perceptions, but it fails to produce the desired result. She cites the example of the strong existence of occupational segregation despite the closure of gender gaps in school enrolment and educational attainment.

While Dutta (2002) has critiqued the spatially uneven development of the global economy that prevents women and the vulnerable from acquisition of human capital, Dutt (2004) makes a postmodern call for intersectionality in the analysis of women and development. Others have critiqued the current development paradigm for having pushed more and more women into the informal sector where labor is “contractualized, casualized andfeminized” (RoyChowdhury, 2005), for sustaining a system of property regulation that denies women ownership and control over landed property leading to dowry and seclusion (Kodoth, 2005), negative trends in property rights accompanied by spread of dowry and gender based violence (Kodoth and Eapen, 2005).

Swaminathan (2002) based on 1991 census data interrogates a development pattern that asymmetrically incorporates women and adolescent girls. She shows how the increased work participation rates for women in Tamil Nadu between 1981 and 1991 was due to girls and adolescents, who should be going to school, became part of the work force. Bringing out the intersections of caste and gender in the structures of inequalities, Swaminathan points out (ibid) how girls and

particularly SC⁴ girls were working and more women and particularly SC women were in farm sector rather than in non-farm sector and how unemployed women were more educated.

Feminist scholars have critiqued conventional understanding of development at least on four counts (Verma, 2004). First, is the critique of the liberal conception of the public/private dichotomy as a normative principle and an institutional arrangement (Pateman, 1987; Okin, 1989). This view calls for demolishing the false dichotomy between the two spheres as they are intimately intertwined and as such separation of the public and the private is one of the major causative factors of women's subordination. Further it leads to asymmetrical distribution of benefits and burdens among members of the household with serious implications for women. Second, is the critique of the assumption underpinning both modernisation and Marxist theories that women's labor force participation will automatically lead to their enhanced status. Third, is the feminist critique of the notion of culture that serves to distinguish the modern from the traditional and the representation of the complex, diverse, and multilayered Third World cultures (Parpart et al, 2000) as homogeneous, 'primitive' and static. Finally, feminist critiques have been directed at the methodological issue of knowledge production. Androcentric epistemologies that are predicated on normative male experiences and those that discount women's experience as evidence and resource for social analysis have been interrogated by feminists as being partial and distorted. The rejection of a development paradigm based on economic growth has led feminists

⁴ Scheduled Castes, a group of castes traditionally regarded as the lowest group of castes but given special constitutional protection after the independence of India

to reconceptualize development in inclusive and participatory terms and with respect for nature that is so vital in sustainable development (Shiva, 1988; Agarwal, 1992, 1997). Thus, it is obvious that development discourse is not monolithic but comprises of multiple and competing discourses (Ebrahim, 2001). Any attempt at exploring women's subordination needs to employ a bifocal lens of critical scrutiny at both the private and the public spheres, including the family on the one hand, and the civil society and the state on the other, in order to understand how all these institutions work at tandem to structure women's subordinate position in society.

In the current context of neoliberal policies of World powers, some are pessimistic about the future of the field of Gender and Development. But scholars like Marchand (2009) believe that it provides the space for critical and innovative thinking about development issues in a transformed world. Two strands of feminist thought provide valuable insights in dealing with gender and development. The first is postcolonial feminism with its emphasis on representation, 'othering' and silencing the voice of the Third World Women and the second is Transnational Feminism that gives us a better appreciation of the current realities of the world we live in like migration and construction of transnational communities (Marchand, 2009). One critique of Gender and Development field is the instrumental use women are put to, in order to meet wider development objectives. For instance microcredit programs treat women as efficient economic actors.

State and Development:

Feminists point out that in the current phase of capital accumulation, women are incorporated into development in asymmetric and often extractive ways. Since under neoliberalism, the state has been retreating from public provisioning, many feminists (Skocpol, 1985; Swaminathan, 2008) argue that there is a strong case for the state to be brought back. There has been an ongoing debate in political science literature regarding state centered approach and society centered approach to development. In “Bringing the State Back In”, Theda Skocpol who thinks that there has been too much of a focus on society centered approach in social science research in the past calls for "a fundamental rethinking of the role of states in relation to economies and societies" (1985:7). The relationship between state and society has been conceptualized variously by scholars. For instance, there were scholars who subscribed to the primacy of state (Block, 1977; Trimberger, 1978; Levi, 1981) as an actor with its own interest, with autonomy and capacity to act on its own, as opposed to those (Evans, 1979; Katzenstein, 1985) who believed that state's role was moderated by its being embedded in society. Neither taking a state-centric view nor a society-centric view there are scholars (Kohli, 1986; Migdal, 1988) who conceptualized the state-society relation as a contested one.

Swaminathan (2008) argues persuasively that the term “gender division of labor” has revolutionized the concept of “work” to rethink the false binary of productive/ unproductive work and to take note of the multiplicity and simultaneity of women's work, especially in rural areas. She makes a strong case not just for bringing in the state but to make the state accountable to its citizens and to its

promises. But this state that feminists have been calling to bring in is a highly gendered one. Cravey (1998) urges us to have a feminist perspective on the state as it will help us be sensitive to the shifting alignment of power within state and society. Cravey (ibid) like other feminists (Benaria and Sen, 1982; Benaria and Roldan, 1987; Benaria, 1992) draws our attention to the gendered processes involved in structural adjustments programs inspired by neo-liberal policies. She argues that states, in order to keep their economies viable, cut back the provision of several public social goods which were either commodified or shifted to the informal sector that were transferred primarily to the women, and as privatization and commodification and informalization intensified, it further reworked gender.

That state in the Indian context is not a monolithic entity is widely recognized. It consists of different scales starting at the bottom with grass roots elected bodies of panchayats to block, district, state, and the national levels located in nested hierarchies. Having perceived that decentralization was the answer for the centralized state that had lost much of its legitimacy, India undertook massive state reforms by way of decentralization almost the same time as it ushered in economic reforms in the 1990s. (Bardhan, 2002). Among the many perceived benefits of decentralization were greater efficiency and responsiveness, greater checks and balances, greater capacity to reduce violence and political and social tensions and ways of ensuring greater local cultural and political autonomy (ibid). Comparing various Indian states Bardhan finds that local democracy and institutions of decentralization are more effective in states like Kerala and West

Bengal with a track record of more active land reforms and mass movements for raising political awareness (P195).

In Kerala the Panchayat Raj Act 1994 came into existence as per the requirements of the 73rd and 74th amendments to the Constitution of India. A series of amendments to the Panchayat Raj act followed that chief among them being the constitution of mechanisms like Ombudsman and the devolution of more powers to the elected representatives. For the smooth functioning of the local bodies the state government amended about 35 state laws. In 1996 a People's Campaign for Planning⁵ was conducted to empower the institution of decentralized planning in Kerala. This massive democratic exercise of training the elected representatives and bureaucrats in grassroots planning, monitoring, and evaluation with the help of thousands of volunteers, subject experts, elected panchayat representatives, retired officers, politicians, planners, was a classic example of state-society synergy for positive developmental outcomes. Kerala has further refined local democracy by earmarking 50% of all seats in all levels of Panchayat for women.

The deepening of democracy⁶ in Kerala can be seen in the state action of taking democracy to further lower levels of panchayat. The panchayat is composed of 10 or 15 lesser geographic units called wards. Each ward has an assembly of

⁵ The people's campaign for planning was started with a view to empower local bodies as institutions of local self government as well as agents of development. The campaign had six phases that included convening of gram sabhas for creating awareness and ascertaining people's needs. This was followed by the development seminars that discussed the development reports prepared by the people. Sector wise task force was created to project recommendations and suggestions from the development seminar. Then came the phase of annual plan finalization followed by the integration of annual plans of panchayats into the next higher tier of block panchayat and then the integration of the plans of the block panchayats into the plan of the district panchayat. To ensure technical soundness and viability of projects plan appraisal is conducted before implementation. <http://planningcommission.nic.in/plans/mta-9702/mta-ch10.pdf>

⁶ Moore, Barrington. 1966. *Social Origins of Dictatorship and Democracy: Lord and Peasant in the Making of the Modern World*. Boston: Beacon Press.

voters called the Gram Sabha. By making all benefits for the poor people from the panchayat contingent on becoming members of NHGs, a larger participation of poor people in panchayat administration is ensured. Further, this also makes the NHGs attend Gram Sabha meetings and discuss matters that are of concern to them. Thus the NHGs become deeply extended organ of the panchayats. This mandatory provision has made many women in NGO supported microcredit programs to either leave the NGO program or become members in Kudumbashree NHGS also in addition to their membership in other NGO sponsored microcredit programs. However, Kerala continues to showcase the practice of microcredit as the current paradigm of development for poor people, especially women.

Microcredit as a tool for development

The group based approach to lending small amounts of money (microcredit) to the poor saw a rapid expansion during the early 1970s (Thierry van Bastelaer, 2000). The 1970s and early 1980s are credited as the years of discovery of microcredit as a poverty alleviation program and the 1990s as the year of legitimizations of the microcredit sector (Mayoux, 2001). Some of the early generation scholarship focused on the impact of microcredit on the health and education of children of parents who were members of microcredit. Thus Todd (1996) using the three criteria to measure the health of children, namely, of height, weight for height and weight for age, found the children of Grameen Bank groups healthier than the children of control group. The study conducted by UNICEF (1997) in Nepal found that when microcredit was delivered in *conjunction with other social services* it empowered women and girl children. The health benefits

for family members of loanees like greater anthropometric measurements of children, greater use of contraceptives, have been empirically proven through several studies (Pitt, Khandker, Chowdhury, and Millimet, 2003; Schuler and Hashemi, 1994; Schuler and Hashemi, 1994). Greater access to health care without falling into debt while promoting mental health has also been documented (Mohindra, Haddard, Narayana, 2008).

In the 1980s and 1990s when the role of the state was reduced drastically especially in the sectors of welfare and development by the World Bank and IMF conditionalities resulting in the deepening and expansion of poverty, many civil society organizations/ NGOs stepped in to help meet the challenge (Mabogunje, 2007). The extent of outreach of microcredit to the poorest by these organizations has been a matter of great scholarly attention. In a study of five microfinance organizations in Bolivia, it was found that most of the poor reached by the microfinance organizations were closer to the poverty line. In other words those organizations serviced the richest of the poor (Navajas, Shreiner, Meyer, Gonzalez-Vega, 2000). In rural southeast Nepal, there was evidence that the vast majority of the people the Grameen Bikas Bank (that targets poor households) serviced were relatively wealthy people with land ownership and other socio-economic indicators (Dulal, Gingrich, Stough, 2008). This could possibly be due to Nepal's caste system, rigid repayment schedules, and below market interest rates on loans (ibid). Microcredit's capacity to successfully reduce poverty through community mobilization along with the diaspora has been documented by Mabogunje (2007) in the Nigerian city of Ljebu-Ode, where an estimated 90% of

the population lived below the poverty line of US\$1.00 per person per day. Poverty in the city has been reduced significantly. Such stories of reduction of poverty and other benefits of microcredit from around the globe abound the microcredit literature.

Changes have been brought in the non-economic aspects as well. The notion of the 'male breadwinner' has been dismantled by the coming of microcredit (Kelkar, Nathan, Jahan, 2004). While some scholars eulogize the empowering capacity of microcredit, there is an equally forceful voice challenging those assumptions of empowerment and control that microcredit gives to women. Goetz and Sen Gupta (1996) contest such assumptions. Close scrutiny of loan histories in five villages of Bangladesh revealed that in close to 63% of cases women had either partial, very little or no control over the loans they took. Scholars have pointed out the low intake of credit among the poorest and also that the poorest are making repayment by reducing their consumption or borrowing from other informal sources of credit thus worsening their condition (Galab and Rao, 2003). Microcredit has to augment other programs to address the concerns of the poorest (ibid). The question whether microcredit to women is innately empowering for women or has only an instrumental value has been debated and I contribute to this debate through my dissertation.

Scholars have shown the positive impacts of microcredit in Bangladesh, like greater decision making power in household, freedom of mobility and bargaining power (Pitt, Khandker, and Cartwright, 2003), positive differential health impacts (Pitt, Khandker, Chowdhury, and Millimet, 2003), enhancing cash

incomes and ownership of non-land assets, and greater intrahousehold resource allocation (Khandker, 1998) greater anthropometric measurements of children of loanees (Todd, 1996 UNICEF 1997), greater use of contraceptives (Schuler and Hashemi, 1994), and reduction of transitory poverty (McCulloch, Neil and Baulch, and Bob 2000). Others have pointed out the inability of microcredit in targeting and altering the lives of the hardcore poor (Hashemi, 1997, 2001, Rahman and Hossain, 1995, Montgomery, Bhattacharya and Hulme, 1996, Zaman 1997), achieving sustainability at the cost of impoverishing the poor (Rahman, 1999, Khandker 1998), inappropriateness of microcredit in certain kinds of circumstances (Parker and Pearce, 2001), and inability to address all the problems of poverty (Wright, 2000).

The relationship between microcredit and gender has received great scholarly attention globally (Lamia Karim, 2008). Linda Mayoux (2002) shows how microcredit increases women's access to and control over income and assets. Jacka (2010) on the other hand found in her study of poor households in Xinpu, China that although the small loans made significant contribution to the domestic economies it did not generate other forms of empowerment like increased respect or status in the community or a greater degree of control over resources. Without broad community wide changes in gender norms and expectations microcredit can be disempowering because men take control over the loans women borrow and transfer the burden of repayment to women (Jacka, 2010; Goetz and Gupta, 1996). Vonderlack-Navarro (2010) in her ethnographic study of women participants in

microcredit program in Tegucigalpa, Honduras, found that male partner's behavior can both facilitate and restrict the use and repayment of loans.

Ahmed (2003, 2008) highlights the need for involving men as stake holders in women's empowerment programs like microcredit. Rather than focusing exclusively on women she urges us to engage with attitudinal changes of male relatives of loanees if women are to exercise their agency fully. Bagati (2002) examines the processes and interactions that take place within the intimate sphere of the home once microcredit enters the household. She finds in her study that microcredit will end up in modernization and empowerment of women although it may deviate from the original intention of the sponsors of the program.

Kelkar et al (2004) in their study of 20 savings and credit groups of Bangladesh have found that microcredit has unseated the notion of man as the "bread-winner" of the family. Further, microcredit led to a constant formation of new norms and social contexts that altered their dependent status. However microcredit did not translate into greater equity in gender relations .nor has there been a reduction in the demand for dowry.

Chari-Wagh (2009) in her analysis of a microcredit program run by a rural feminist group of Maharashtra examines the linkages between citizenship, gender and development and concludes that we cannot empower women purely by focusing on economic factors without factoring in their inter related dimensions of nutrition, health, violence, insecurity etc. Shetty (2003) in her comparison of microcredit programs in three communities in India and the USA argues that if empowerment is the objective of microcredit rather than poverty alleviation, then

more broad based interventions are required. Further, in her study she found that although women have been able to negotiate some changes at the household level, microcredit has not been able to dismantle the gendered division of labor.

As a development model, microcredit is viewed as a poverty alleviation strategy, an economic development and an empowerment tool. That microcredit has made positive difference in the lives of a large number of poor women by way of enlargement of role for women in household decision making, greater accessibility to loan, social networking, bargaining power and freedom of mobility is widely acknowledged (Pitt, Khandker, and Cartwright, 2003). The collateral benefits on other members of the family have also been documented (Pitt, Khandker, Chowdhury, and Millimet, 2003). Infusion of and control over additional resources to women, as opposed to men, have statistically significant correlation with anthropometric measures of girls than that of boys. Studies conducted by Todd (1996) and UNICEF (1997) reiterate the positive health benefits of microcredit on children. The UNICEF study also highlights the lower infant mortality rate and higher school attendance for girls as positive outcomes of microcredit in the hands of women. Other positive results include use of contraceptives (Schuler and Hashemi, 1994), reduction in income poverty, especially transitory poverty (McCulloch, Neil and Baulch, Bob, 2000), better per capita income, per capita expenditure, and household net worth (Khandker, 2001), better household resource allocation by way of increased investment in human capital as opposed to increased investment in physical capital by men (Khandker, 1998).

However, advocates of microcredit have been criticized for exaggerating the power of microcredit while giving a short shrift to structural issues that are far more significant in addressing the long term problems of the poor, mostly women in rural areas and slums, where the majority of the poor are located (Onyuma, 2008). Scholars have pointed out that very few evaluations have studied the impact of microcredit on power relations of gender within the household and the community (Goetz and Sen Gupta, 1996). Further, since most studies take the household as the unit of analysis, scholars (ibid) have challenged the assumption that greater access to microcredit gives women greater control and empowerment to poor women since research has revealed that a significant portion of the loan taken by poor women are controlled by male relatives. Scaling up the level of analysis from the individual to the household serves to obfuscate a multitude of absences and inequities at the individual level. As Montgomery, Bhattacharya and HuIme (1996) suggest: “when the division of labour and distribution of authority over resources remains uncontested, it is not easy to argue that there has been a positive change in women’s degree of ‘empowerment’” (95). Credit, when used for conventional activities according to conventional patterns “may actually strengthen the intradomestic distribution of power which is heavily in favour of male members” (1996: 104). The male hegemony gets reproduced through “the exploitation of women as new sources of labor and capital” (Goetz and Sen Gupta, 1996). My inquiry contributes to the debate by unveiling how microcredit influences gender relations both within families by way of examining intrahousehold decision making and also beyond families as reflected in relations

between impoverished women and agencies of state, as well as other institutional structures of civil society.

My focus in this dissertation is on the changing role of the state in development in the context of liberalization. Microcredit represents a shift away from older models of state development wherein the state was an actor directly handing over benefits and resources to the poor. Against the backdrop of liberalization, we see a paradigm shift in state practices through which government power is exercised. That shift in practice, I argue, is exercised primarily through microcredit.

In this new model of state development, state practices are no longer involved in direct interference or control but indirect management of the affairs of the population, its wealth, its happiness and overall well being. State practices include complex relations that include both coercion technologies and self-technologies (Foucault, 1993). In the new model of state development, government becomes a continuum ranging from political government to self-government, and as Lemke (2001) argues the opposition between subjectivity and power loses its salience. In this new model of government power gets decentralized and dispersed, rather than being centralized in one entity.

Research Method

Kerala has been eulogized for its paradigm of development by International Development Scholars and has often been pointed out as a heuristic “model” of development that “Third World” countries with low growth rates can emulate. With its success in human development indices and quality of life comparable with

some of the developed countries despite low per capita income and consumption expenditures (Tharamangalam, 1998), Kerala became a “model” for other developing countries of the “Third World” to copy. But scholars from within the state are critical of the Kerala model due to the economic stagnation of the model. The Marxist theoretician from Kerala who is also one of the founders of the Communist Party of India (Marxist), E.M.S. Namboodiripad had cautioned people against complacency in the context of “intense economic crisis” that the state faces⁷. Despite the low economic growth for which the model is critiqued, Kerala does stand out from the rest of the country in several ways. It is the only state in India with a favourable sex ratio. That itself speaks volumes about the access women have to basic necessities like food, education and health care (Tharamangalam, Vol 30, Bulletin of Concerned Asian Scholars, p 24). Further there is greater redistribution of achievements cutting across gender, caste and urban-rural divide. A high rate of female literacy, an exceptionally high rate of readership of newspapers and magazines, a fertility rate lower than China and that too accomplished without compulsion, high rate of democratic participation---all make Kerala stand out from the rest of the country.

Since Kerala has been looked upon carefully for its progressive politics, any changes introduced in the state will be watched eagerly by other states, and by scholars of International Development Studies. The most striking innovation

⁷ Making the presidential address at the International Conference on Kerala Studies held at Thiruvananthapuram the capital city of Kerala in 1994, E.M.S. Namboodiripad stated, “ I make a request: let not the praise that scholars shower on Kerala for its achievements divert attention from the intense economic crisis that we face. We are behind other states of India in respect of economic growth, and a solution to this crisis brooks no delay. We can ignore our backwardness in respect of employment and production only at our own peril” (International Conference on Kerala Studies A Page 4)

undertaken by the state for the empowerment of the poor in the last two decades is the implementation of the microcredit program as a poverty alleviation program through women's SHGs. The project that was started as a pilot was extended to the whole of the state in 2002 and so I had to carefully choose the research sites from among too many potential sites. I chose 3 research sites in 2 districts for studying SHGs. I focused the study of microcredit on the urban area of one district namely Alapuzha and a rural, tribal area of another district namely Palakkad apart from studying rural agricultural groups in Chertala taluk of Alapuzha district.

I used for a comparative frame for my study principally because I wanted to study how microcredit empowers women through networking in different socio-cultural and spatial settings. Since my hypothesis was that it is not microcredit per se that empowers women but the networking facilitated by microcredit that empowered women, I decided to study networked groups of agricultural women too with a view to comparing the empowerment and changes in gender relations, if any, accomplished by purely microcredit groups vis-à-vis a group based on some other activity. I chose Alapuzha because that is where the antecedents of microcredit (as it is implemented now in Kerala) had originated. So I assumed that the project would be quite strong since the women and the project sponsors would have had the opportunity to learn from past mistakes and build on their strengths. I chose Attappady for comparison as it is a tribal area and the tribes are the least developed in the state. The success or failure of a poverty alleviation program can best be judged based on its successful implementation or otherwise in the most backward areas of the state. So it was my view that if microcredit is being

implemented successfully in Attappady, the program as a whole is a success. The agricultural groups in a rural area of Chertala (again in Alapuzha district) was chosen as around 40 groups of women interested in agriculture had been formed and was reputed to be doing very well both as agricultural groups and as women's networked groups.

. The neighborhood groups in the urban area of Alapuzha known by the name of Self Help Groups (SHGs) is an NGO sponsored program whereas the neighborhood groups (NHGs) in the tribal area is a government sponsored program. When I expressed my desire to study a tribal project of microcredit, the district officer of Kudumbasree Mission⁸ of Palakkad suggested that I study a specific tribal hamlet of Attappady. Further having been a colleague of mine a few years back, she promised all help and co-operation in my study. The particular tribal hamlet she suggested was, according to her assessment, the best run microcredit project in the tribal area. That is how I selected Bhavaniyoor (a pseudonym, chosen to protect the privacy of the tribes of the hamlet) as my study site to explore the workings of a government sponsored microcredit.

When I started my study I anticipated some similarities and differences between the two (urban and tribal) microcredit groups. The urban area I focused on was also a slum area. There I expected a lot of micro commercial activities since the groups are geographically proximate to better physical infrastructures like the national highway, district administration including industrial office of the government, opportunities for networking with different kinds of people etc. In the

⁸ The state agency mandated to implement poverty alleviation program of microcredit and allied activities

tribal area I anticipated isolated people who were brought into close proximity by virtue of microcredit.

Being familiar with the functioning of government what I expected was that the government program would be imposed from above, most probably from the state level officer via the district level officer who may not perhaps succeed in conveying the philosophy behind the program in its true spirit to the intended clients (poor women). Second, unless the local level officer concerned is absolutely a committed officer, he or she will implement the program half-heartedly. Knowing the hilly, forest terrain of Attappady (in Palakkad) with comparatively minimal infrastructure, I was almost certain that supervision of the project would be very little, although the district officer told me that the best run tribal microcredit program was in Bhavanipoor.

Quite contrary to my expectation, I did not find many commercial activities facilitated by microcredit in the urban slum area, although microcredit did help a lot in bonding women together in unprecedented ways, in broadening their network of friendships and acquaintances and thus accumulating a huge fund of social capital to draw on. In the tribal area again, I was proved wrong as even before, and even without microcredit programs the tribal groups were highly networked groups based on relations of kinship. Rather than empowering women, in Bhavanipoor, the way microcredit was implemented had aroused a lot of mutual suspicion where there was much trust earlier.

Although the district officer and the chairperson of CDS⁹ (the federated body of all LDCs or Local Development Committees comprising several NHGs¹⁰ in a panchayat) stated that microcredit in Bhavaniyoor was functioning well till a few months before my arrival, I could hardly see any activity of the group during my stay in the tribal hamlet for 6 months. My feeling that the project would be left unsupervised by higher authorities also proved to be right. Neither the panchayat authorities nor the district authorities had visited the place in connection with oversight of microcredit program even once during my stay there. Even the CDS chairperson with whom I stayed in the hamlet confessed that she was not able to supervise the project since her work load had increased several folds after being made the CDS chairperson. With over 60 groups to supervise after assumption of the chairmanship as opposed to just 5 groups in Bhavaniyoor, she is hardly able to do justice to the tribal hamlet where she was staying.

The NGO-run microcredit program I chose to study was sponsored by Gandhi Smaraka Grama Seva Kendram (henceforth GSGSK). One main reason for the choice was one among the top of the list of well-run NGOs recommended by the Executive Director of the government run Kudumbashree Mission (the State Poverty Eradication Mission). But I wanted to select Alapuzha district as one of my study sites, since that was the birthplace of the precursor to the NHGs, namely Ayalkkoottams. Another reason for the selection was that the pilot project in NHGs was successfully done in Alapuzha urban area with the support of UNICEF

⁹ Community Development Society.

¹⁰ Neighborhood Groups which are self-help groups of poor women in the government sponsored microcredit program. The NGO sponsored self help microcredit groups are called SHGs

and it was that prototype that the government used in replicating the same to the entire state.

As opposed to the government sponsored program, in the NGO sponsored program I expected to find a lot more flexibility, devoid of all bureaucratic rigidities. I expected there will be greater freedom for the NGO staff in the design and implementation of the program. I was not too sure that the NGO would be as inclusive as the government in selection of clients. But my experience has been that GSGSK, the NGO was very inclusive in the selection of beneficiaries as opposed to certain caste or religion based organizations that limit membership only to their caste or religious group members. GSGSK had members of all castes and religions and they even had separate groups for poor men modeled on the women's groups. Broad guidelines were laid for the conduct of the meetings and record keeping. But there was no interference in the running of the program once the groups started functioning. There was great flexibility given to them in operationalizing the microcredit program in combination with different kinds of savings and loans.

I stayed for about a year in Alapuzha and Attappady, spending half of a month in one place and the other half in the other place. I collected my data primarily through participant observation, informal chats, focus group discussions and interviews. I attended the weekly meetings of the groups in Alapuzha, attended the local festivals, their LDC (Local Development Committee, which is the federation of all NHGs in a panchayat ward) meetings. In Attappady, I lived in the tribal hamlet, went with them to the forest while collecting fuel, accompanied them

to the farms on which they worked, watched TV with them, bathed with them at times in the river Bhavani, participated in their festivals like the famous tribal festival of Malleeswaran temple, held a few focus group discussions, and a couple of microcredit meetings arranged by the CDS chairperson. All these I hoped would help me get a better appreciation of the networking of women and of their gender relations. My detailed findings are described in the chapters that follow.

Organization of the chapters:

The following is the organization of the chapters of the dissertation.

Chapter one deals with the political economy of the state of Kerala. Examining the primary, secondary and tertiary sectors of the economy, I argue that the political economy of the state is a highly gendered terrain. Be they the policies followed in the industrial sector, agricultural sector, labor market participation, or migration, women are incorporated into the economy asymmetrically. I show how each sector of the economy has failed to give women adequate employment and therefore there is need for strategies for livelihood diversification. One such strategy is microcredit for women. The chapter also argues for the need to reconceptualize “work” so as to make it inclusive of the enormous contribution women make that goes unnoticed as the unremunerated reproductive labor, under-remunerated and exploitative casual labor and those that are taxonomically grouped together as home-based work that deprives them of all benefits of a worker like social security, health care, and above all collective bargaining.

Chapter two deals with an NGO sponsored microcredit program as practiced in Alapuzha. This chapter examines how microcredit through both its

inclusive and exclusive practices both empowers as well as disempowers poor women. I argue that while microcredit may be a temporary panacea in extricating certain segments of poor women from the clutches of loan sharks, it does not help radically alter gender relations, nor is it suitable for all categories of poor women, since the 'poor' is not a unified category but is a differentiated one.

Chapter three deals with a government sponsored microcredit program as practiced in the tribal hamlet of Bhavaniyoor of Attappady. While women's solidarity through group mechanism has empowered some women, it has actually served to create mutual suspicion and dysfunctioning of the microcredit groups. Further I see evidence of the kinship group of tribes that have far better gender relations than the mainstream groups being integrated into the hegemonic culture with deleterious consequences for gender relations among the tribes.

Chapter four deals with women's agricultural groups in Chertala taluk of Alapuzha district. Agriculture as a group activity, by its very nature creates opportunities for intense networking among the women farmers and my research has shown that this has empowered the women farmers as much as or even better than the microcredit groups. More importantly it is instrumental in altering gender relations on a more sustainable manner than microcredit has done to women.

My conclusion is that the women-centric microcredit program sponsored by the state marks a departure from the earlier paradigms of developments in which women were neither consciously brought in nor placed at the center of developmental activities. The new paradigm is the state's attempt at negotiating privatized strategies of development against the larger context of liberalization

espoused by the Indian state. The state-civil society synergy that is characteristic of Kerala has not percolated down to the poorest segments of society. If the poorest among the poor have to benefit, the architecture of microcredit institutions have to be redesigned to make it more appropriate to their needs.

My study has revealed that more than microcredit per se what empowers women is the different kinds of networking developed by women among similarly placed others and with other institutions in the society and state. 'Empowerment' is an umbrella term that subsumes several dimensions. My study reveals that microcredit does help women tide over the emergency needs of the family without relying on others. But it is not a substitute for long term structural problems of poverty. The social solidarity generated by different kinds of networking has helped women's empowerment by way of expanding their consciousness through new knowledge including legal literacy and through exposure to other people with other ideals and ethics. I also find that the social capital generated by the networking of over 3.7 million women through self help groups has not transformed into organized demand cutting across party politics for radical changes like redistribution of land locked in litigation and under legal barriers to bringing plantations under the purview of land ceiling and for restoration of tribal land back to the tribes. The social capital generated through networking among women has not transformed into political capital. Microcredit has functioned as a poor substitute for more radical reforms like redistribution of resources especially arable land. It has actually depoliticized what could have been a progressive politics for gender equity.

Chapter 1

THE POLITICAL ECONOMY OF KERALA

In this chapter I describe the political economy of the state of Kerala, so as to provide a better appreciation of the context in which microcredit is implemented in Kerala. Taking the reader through the various dimensions of the political economy, I show how it is a gendered arena from which women are not only not absent but present actively. Women are co-opted into the political economy as devalued subsidiary actors. In a stagnant economy that does not produce much employment avenues in the formal sector or non-exploitative jobs in the informal sector with decent wages, microcredit seems to be the viable alternative for most of the poor people of the state¹¹.

Kerala is a very important state in the country. A state that had been declared fully literate, with the lowest infant mortality rate and highest life expectancy rates among all Indian states, it has the largest per capita circulation of newspapers and magazines (Parayil, 2000, Heller, 1996). In terms of literacy, morbidity, child mortality, longevity, and fertility, it approaches the standards of the developed countries (Lieten, 2002). In terms of rural female literacy Kerala has outdone every single province in China (Dreze and Sen, 1995). It is the second place in the world after French Guyana to have brought in a communist government through peaceful democratic processes. Speaking of the impressive record of Kerala with regard to land reforms, Nossiter (1982: 292) states “In a

¹¹ It is true that the level of social and political development attained by Kerala that are delineated in this chapter poses newer challenges but those are beyond the scope of this dissertation.

national context Kerala's land reform ...has attracted attention as the most radical, comprehensive and far reaching in South Asia".



Kerala is a narrow strip of land on the south western part of India. It is surrounded by Karnataka on the north, Tamil Nadu on the east and south and the Arabian Sea on the west. It has a long coast of about 590 kilometers, an inland water extending to 400,000 hectares with many backwaters and lagoons, and has 44 rivers flowing through the state. On its eastern border it has the Western Ghats which is part of the Nilgiri biosphere¹², with some of the peaks rising up to 1800 meters above mean sea level. As Oommen (2008: 25) points out,

¹² Nilgiri or Blue Mountain, (named so because of the flowering of *Neelakurinji* that blooms once in 12 years and gives a blue hue to the mountains) is a great tourist attraction. It encompasses three states of India (Kerala, Tamil Nadu and Karnataka) and is home to hundred of species of mammals,

Kerala enjoys one of the rare varieties of flora and fauna, and probably, the richest biomass per unit of area in the world. Hedged in by mountains and sea and replete with 44 river systems, numerous lagoons and backwaters the unique ecology of the region is structured on a slender base. As one of the densely populated regions of the globe, this state requires careful conservation and powerful policy choices against the demands of a growing consumerist culture which is well underway.

The state constitutes 1.18% of the total area of the Indian union and 3.1% of the total population of the country. The modern state of Kerala was formed on November 1st, 1956, following the reorganization of states based on linguistic basis according to the State Reorganization Act of 1956. Kerala gets 2.78 times more rainfall than the national average. Although it receives 3 meters of rainfall annually, its water retention is low. Rice is the major irrigated crop followed by coconut, arecanut, banana and vegetables. Due to the extensive coast line and inland water bodies, the fisheries sector of Kerala supports 11 lakhs people of whom nearly 77 % are engaged in marine fishing. Kerala's per capita consumption of energy is the lowest in the country which is indicative of the low levels of the producing sectors.

History of Kerala's Development Planning:

The state of Kerala was formed by the merger of linguistically homogeneous erstwhile princely states of Travancore and Cochin along with the Malabar district of British-ruled Madras Presidency in 1956. The role that women played in development of Kerala is by now widely acknowledged in academic circles as well as among policy makers. For instance, the critical role women played in demographic transition, in enhanced life expectancy, in bringing down

birds, butterflies, reptiles and plants and trees. The UNESCO is considering declaring it a World Heritage Site.

the maternal and infant mortality rates, especially the latter, in raising the age at marriage, in bringing down the reproductive period so that they can spend more time on productive roles, and in bringing down the average number of children to below replacement levels have all been well documented (Kannan, 1999). That severe undernourishment for girls and the school drop out rates for girls have both been brought down substantially and that too to levels lower than that for boys (ibid) goes to the credit of women. The fact that the sex ratio has been favourable consistently for women in Kerala and has been improving for women since 1901 with 1058 women for every 1000 men as per the 2001 census figures, speaks volumes about the place accorded to women.

These development outcomes did not come naturally on their own but was the product of carefully planned and well executed plans of independent Kerala. To begin with, the first Ministry headed by the Marxist theoretician E.M.S. Namboodiripad had very distinguished ministers to head the education and health departments. Prof. Joseph Mundassery who was chosen the education minister and Mr. A.R. Menon, a distinguished surgeon, had both distinguished themselves in their respective fields and were highly venerated personalities. They were committed to the respective sectors of development of the state and had a clear cut vision about the developmental trajectory of the state. For instance, the Education Bill spearheaded by Joseph Mundassery and introduced in Kerala Legislative Assembly on 13th July 1957 that subsequently became the Kerala Education Act of 1958 brought about order and control over a chaotic education scenario in the totally unbridled private sector. The Act made it mandatory for recruitments to be

made from a list furnished by the Kerala Public Service Commission, prescribed minimum qualifications for teachers and their conditions of service apart from direct payment of salary to teachers from the government treasury¹³. The primacy accorded by the first Leftist ministry to the social sectors including health and education continued with the subsequent ministries without much deviation.

To understand why and how such supreme significance was bestowed on human development in post-independent Kerala, we need to start looking at the prior legacy of pre-independent Kerala. In the erstwhile Travancore, unlike in Malabar, commercialization of agriculture had brought about revolutionary changes in wage rates and income levels to many communities that were hitherto tethered to caste based avocations and obligations. This paved the way for greater mobility of people, development of infrastructure (like roads and waterways for transportation), enhanced trade in plantation products and coir¹⁴ and coir products with concomitant erosion of the economic base of the caste system. The segments that benefitted primarily from such changes were the plantation owners and members of the *Ezhava*¹⁵ community and peasants and artisans (Planning Commission, 2008). Economic improvements led to reform movements (the initiative for which came from within several caste based communities), and a

¹³ (<http://mundasseryfoundation.org/About.htm>).

¹⁴ Coir is a kind of rope produced by twisting the fibre from coconut husks retted in water. Coir is one of the traditional industries of Kerala employing a majority of women. Manufacture of coir and coir products intensified during the 16 th century and with the rise of the European maritime powers the demand for cordage for shipping increased. The Portuguese played an important role in trade of cordage from Kerala coast.

¹⁵ Ezhavas who belonged to the lower castes were traditional toddy tappers and coconut pluckers and were numerically and economically the strongest among the back ward castes.

strong demand for social freedom which included the right to access public schools, public roads and public service.

Commercialization of the economy required modernization of state administration which in turn created the demand for educated manpower. The Wood's Despatch¹⁶ of 1854 was a turning point in the education scenario of Travancore. Further the administration under the Travancore monarchy encouraged the opening of a large number of schools under the grant-in-aid scheme which were brought under the inspection and control of the government. Although government schools remained inaccessible to backward castes despite massive demands for the same, it was only in 1928-29 that all restrictions to admission to government schools of backward castes were lifted. The Ezhava Memorial of 1896, demanding access to government educational institutions and public services for Ezhavas, was followed by the establishment of several schools by Ezhavas, Nairs¹⁷, Christians, Muslims and even the lowest, enslaved community of Pulayas under their leader Ayyankali. By 1930 the Leftist movement that originated from radicals among the break away group from the state Congress Party had gained momentum in the state. They started several reading rooms, night schools and study classes with a view to conscientize the laboring classes about their rights. All these together worked to lay the foundations

¹⁶ Charles Wood's Dispatch of 1854 (following the British Parliament's enquiry into the status of Indian education) and known as the "Magna Charta of English Education in India" led to the creation of a separate department for the administration of education in each province, founding of the universities of Calcutta, Bombay and Madras in 1857 and the introduction of the system of grant-in-aid to educational institutions (<http://www.britannica.com/EBchecked/topic/165748/Dispatch-of-1854>). Also see The English Historical Review Vol 80, No 314, Jan 1965 published by Oxford University Press.

¹⁷ A forward community among Hindus

for a society that laid great emphasis on education and subsequently made it the first literate state in the country.

In the health sector too, Kerala's impressive record can be traced back again to its legacy. Efforts were started as early as the late 19th century to impress upon the people for a change in attitude to health care. The Travancore government spent money on sinking wells to ensure potable water and focused on eliminating contagious diseases and epidemics. Right from early 20th century, efforts were put in place to successfully eradicate completely malaria, cholera, plague, small pox and filariasis through initiatives like inoculation and compulsory vaccination. As early as 1865, great importance was given to health care of women. A lying-in hospital attached to the general hospital in the capital city of Thiruvananthapuram in 1865, the establishment of women's hospitals in the rest of the state in 1880s, educational institutions for midwifery, gynaecology, management of children, practical pharmacy and nursing the sick and scholarships for women students (Planning Commission, 2008) all bear testimony to the appreciation of women's role in health care. Till the 1920s government hospitals were accessible only to high caste Hindus and to non-Hindus. The role of various Christian denominations like the London Mission Society, the Zenana Mission, the Roman Catholics and the Salvation Army in making health care accessible to the lower castes needs special mention. It was only by the end of 1920s that all caste based restrictions on access to government health care facilities were removed.

Grassroots Democracy, a Route to Gender Empowerment

The tendency of some people to conceptualize state as a large, centralized and formidable state characterized by a vast bureaucracy, a Leviathan, has been critiqued by scholars (Sinha, 2005). The need for disaggregating the state and conceptualizing subnational units as developmental actors has been brought out very cogently in Sinha's (ibid) analysis of the responses to liberalization from various subnational state actors. This need for disaggregating the scalar structure of the state echoes Heller's (2000) views on excavating the spaces in between state and society to discover the mundane forms of democracy. Heller (2000: 488) argues that

We must look beyond the macroinstitutional level of parliaments, constitutions, and elections. And we must investigate instead the intermediate- and local-level institutions and consultative arenas located in the interstices of state and society where "everyday" forms of democracy either flourish or founder.

The panchayats¹⁸ are the location of "everyday" forms of democracy that has become institutionalized in Kerala. The Panchayati Raj¹⁹ system that was introduced in India in 1959 following the Balwant Rai Mehta Committee Report in 1957, was resuscitated through the 73rd (for rural areas i.e. panchayats) and the 74th (for urban areas i.e. municipalities and corporations) amendments to the Constitution of India, which came into force in Kerala on 23rd of April, 1994 and

¹⁸ Panchayat is a system of governance in India and some other South Asian countries, which literally means the rule of five wise men chosen and accepted by the village elders to adjudicate disputes and generally looked after the welfare of the village.

¹⁹ A system of governance in which panchayats are the basic units of administration. Mahatma Gandhi advocated the Panchayati Raj as the solid building block of India's political system, in which the emphasis would be on village self-governance or "*gram swaraj*"

30th of May, 1994 respectively. The amendments provided for direct elections to all seats of the panchayat at all levels (gram panchayat²⁰, block panchayat²¹ and district panchayat²²) and more importantly it provided for reservation of one-third seats to women. This meant that apart from one third of elected members being women, one-third of the presidents of all panchayats would also be women. In the elections to the panchayat held in October 2010, since 50% of panchayat seats were reserved for women Kerala has over 10000 women in leadership roles in the panchayats.

In Kerala the Local Administration Department changed its nomenclature to the Department of Local Self-Government and merged with the Department of Rural Development. There are 1,214 local self governments [which include 999 gram panchayats (village panchayats)]. About 40% of the plan outlay of the state is transferred to the local self-government bodies²³ backed up with adequate functional decentralization and autonomy ensured through maximum untied funds. Coupled with that the mandatory filling up initially of one-third seats and subsequently by half the number of seats by women was a massive inclusive effort at grass roots democracy.

The most basic micro institutional level of “everyday forms of democracy” (Heller, 2000) is located in “gram sabhas” of the panchayats. Gram Sabhas (the Assembly of voters in each ward of a gram panchayat) form the “ideal starting

²⁰ Gram panchayats are the lowest units of development administration. On an average, a gram panchayat in Kerala is spread over 37.83 sq. km. with a population of 25,199 (1991 census).

²¹ Groups of geographically contiguous gram panchayats are formed into block panchayats.

²² District panchayat is the highest level of development administration in a revenue district.

²³ From the official website of the Department of Panchayat
http://www.kerala.gov.in/dept_panchayat/index.htm)

block for people's Planning" (Isaac, 2000:12). Around 200-300 voters assemble to identify their problems, and suggest possible solutions. Since many people feel uncomfortable to talk in groups, after an initial brief gathering the group breaks into smaller groups depending on the sector²⁴ each person would like to contribute to. In these subgroups ordinary women and men air their views comfortably without being intimidated by the size of the crowds. Thus these gram sabhas are the arenas of grass roots democracy more democratic and direct than that of ancient Greek city states wherein participation was not open to all segments of society. A development seminar in which equal number of men and women participate as delegates produces a development report which forms the basis for local area planning. Task forces comprising 10 persons each prepare detailed project report for each of the development sector with the assistance of local experts with a view to monitoring and enhancing transparency. The plan document prepared by each gram panchayat is subsequently integrated into the block panchayat and district panchayat plans.

Although state-society theorists like Migdal, Kohli and Shue (1994) make a strong case for disaggregating the state the usual scholarly focus has been on state at the national level or at best at the provincial level. But to understand the state-society dynamics at its most basic level, we need to delve deeper than the provincial or district level and go into the everyday workings of not only the panchayat or grama sabha but into the sub atomic level of the NHGs (neighborhood groups).

²⁴ There are 14 development sectors for people to choose from and discuss in depth the problems related to that sector and analyze the same systematically. The participants are assisted by one or two trained facilitators.

A significant aspect that needs to be highlighted here is the informal integration of NHGs (Neighborhood Groups) into the gram sabhas. A study undertaken in 100 panchayats (Isaac, 1999) reveals that the NHGs carry out all functions of the gram sabhas like review of plan implementation, review of general administration, and beneficiary selection. The NHGs rather than substituting the work of the gram panchayats, function as the eyes and ears of the gram panchayat that strengthens the functioning of the gram panchayats. It is here in the interface of the gram sabhas and panchayats on the one hand and the NHGs on the other one sees the genuine “deepening of democracy” (Heller, 2000:487). The linkage, however informal, of the NHGs with the gram sabhas instantiates the virtuous circle produced by the interconnectedness between organized societal demands that emerge from the rock bottom of society on the one hand and democratic governance on the other hand. At this interface not only do the subalterns speak, they are also listened to, making democracy truly inclusive, thus enhancing the quality of democracy. The symbiotic relationship between the marginalized segments of society who make organized demands and a politically responsive grassroots state is at the heart of democratic deepening in Kerala.

What is also unique about Kerala’s grassroots democracy is that a year long people’s campaign was organized in capacity building for the elected representatives of the panchayats that included training in data collection, resource mapping and matching with the felt needs of the people, preparation of high quality development report, and plan preparation for a panchayat. For the first time in India, the gram panchayats and municipalities throughout an entire state

prepared local area plans (Thomas Isaac, 2000) This is a mandatory exercise before they can claim grant-in-aid. The quinquennial elections to the panchayats in 2010, brought over 10000 women to center stage of panchayat politics, and they have come to occupy positions of power from which they can influence the destinies of other women and men. It is note worthy that many of these elected representatives came from NHGs and SHGs which provided a springboard for them to dive into active politics. The NHGs and SHGs were the bridges that provided a smooth transition for the elected women members and presidents from an exclusively 'private sphere' to the 'public sphere'. A self assessment survey conducted among these elected women representatives indicate that their knowledge of rules, regulations, ability to write, ability for public speech, for office management, officiating at public functions and interactions with public have improved tremendously within 3 years of taking charge (Isaac, 2000:31). The general perception of the public regarding irregularities and corruption is also less where women are panchayat presidents (Thomas Isaac *et al.*, 1999).

Gender Budgeting

Another unique feature of the local level planning in Kerala is that 10% of the plan outlay has been earmarked exclusively for Women Component Plan (Isaac, 2000) along the lines of the Special Component Plan for Scheduled Castes and Scheduled Tribes²⁵. This follows the state level exercise of the Planning Board that has started giving much emphasis on gender budgeting which started as a critique

²⁵ The castes and tribes that have been listed in the first schedule to the two orders *The Constitution (Scheduled Castes) Order, 1950*, and *The Constitution (Scheduled Tribes) Order, 1950* respectively. In the colonial period, the British categorized them as the "depressed classes". The Constitution of India lays down general principles for policy formulation for affirmative action for them including reservation in government jobs and in educational institutions.

of the state budgetary allocation that does not take into account the specific needs of women differentiated by class, region, religion, age etc. Since women are saddled with domestic responsibilities, women and men occupy different social and economic positions at home, in the labor market and community, leaving women with little socio-economic and political power. Ignoring these gender issues in policy design not only negatively impacts on women and their unpaid contribution to the economy but it produces inefficiencies that impact on a country's macro economic performance(Eapen, 2010). Hence the need for a gender budgeting. The most commonly used tools for gender budgeting include three aspects. First is a situation analysis of boys/girls, men/women with a gender sensitive policy analysis. Second, is a gender sensitive analysis focusing on expenditure and the third is the monitoring of gender impact of projects (Eapen, 2010). When the total plan size of the state for the year 2010-11 has been increased by Rs²⁶1105²⁷ crores from the previous year it was gender budgeting of a gender sensitive State Planning Board that helped to earmark 20% of that increased amount for infrastructure for women and women related new initiatives.

Kerala, an Alternative Development Model

Contesting hegemonic understandings of development as unilinear economic development, Kerala has conceptualized an alternative model of development that is multidimensional and encompasses the social and the cultural domains as well as the economic. Departing from a narrow economic construction of development as an enlargement of the gross domestic product, the

²⁶ Short form for the Indian rupees, now symbolized by the sign `.

²⁷ One crore is equal to 10,000,000

state promotes an ethics of care for the labor, especially the marginalized. Thus the shift in emphasis from product (gross domestic) to persons is manifested in the several legislations enacted to protect the laborers. The focus on social development is also illuminated by the attention unparalleled anywhere else in the country that has been bestowed on social development in the state of Kerala. One conspicuous practice of the state that reflects the comparative priority accorded to the various sectors of the economy is the rational allocation of resources through budget. The fact that during the financial year 2009-10, 42.7% of the plan funds in Kerala was allocated to the social sectors of health and education (Kerala State Planning Board, 2010) gestures towards the continuation of the directionality of the state's priority.

Thus in a marked departure from the rest of the country, the state willfully embraced a pattern of development that accorded priority for human development, rather than economic development. The conundrum of high human development in spite of low economic development is referred to by development theorists and practitioners as the 'Kerala model' of development (Chakraborty, 2009).

Recognizing Kerala's accomplishments in the human development front, the state has been consistently ranked number one among the Indian states for its human development.

The debate on growth versus equity in the context of the Kerala model of development has spawned several scholarly articles. There are strong supporters and equally strong critics of the model. The model has found several supporters among international development scholars since the model is characterized by

inclusiveness of the hitherto marginalized sections of society in terms of caste, class and religion. This inclusive development has led to a greater redistribution of resources and achievements among its citizens, and a quality of life that is unparalleled elsewhere in the country. Patrick Heller (2000: 66) attributes Kerala's success on the social development front and redistributive reforms to "repeated cycles of engagement between a programmatic labour movement and a democratic state". Heller locates the success of this model of an "exceptionally successful case of social development" in the symbiosis between organized societal demands and democratic governance (2000: 486).

Scholars like Dreze and Sen (1989) and Ghai (1997) compare Kerala's achievements to countries like Sri Lanka, China, Costa Rica and Cuba despite Kerala's low per capita income. But what distinguishes Kerala from many of these countries is that Kerala has made its mark in human development without denying the freedom of political choice to its people (Kannan, 2000). This is significant because accomplishing political goals in a democratic way without stifling people's freedom of political choice requires much more political acumen, democratic impulse and perseverance than running a state in an autocratic fashion.

G.K.Lieten (2002) explores the role of *Kudikidappukars* (hutment dwellers) and *Verumpattadars* (tenants –at-will) and the poor people of the rice growing areas of Kerala in producing the development model of Kerala. In his view, changes in the mental processes have been more responsible for the Kerala model of development than the institutional specifics of the society and that changes in the agency of the lower classes were facilitated by structural reforms

introduced by the communist government. Desai (2005) urges us to delve deep into the prior legacy of welfare in order to understand Kerala's "exceptionalism". But as she continues, laying the foundations for anti-poverty programs required the establishment of political and organizational network and a break with earlier quasi-feudal system which was provided by the growth of Communism.

The critics of the Kerala model of development with its heavy emphasis on the human development have been quick to interrogate the sustainability of such a model and its previously cited gains (George 1993; Tharamangalam 1998). Redistribution without regeneration is not sustainable in the long run. Jeromi (2003) questions its sustainability on grounds of slow growth of economy especially in industry and agriculture and declining financial health of the state. This is aggravated by the high level of unemployment especially of the educated youth. The potential decline of foreign remittances due to unforeseen international developments is also worrisome for the sustainability of the model. Highlighting how public spending on education and health care has drastically been reduced in Kerala in the post liberalization period with serious class-caste implications especially for the scheduled castes and scheduled tribes, and other poor, M.A. Oommen (2008) raises the serious issue of equity and sustainability under the new dispensation. Korakandy (2000) questions the Kerala model in view of the over-exploitation of the natural resources by agents of globalization.

T.K.Oommen (2009), discrediting the oft-cited causes of Kerala model states that it is not the regime type that was responsible for the Kerala model, for had it been so, West Bengal which had an uninterrupted Marxist regime for 3

decades (as opposed to the Marxist regime that usually came to power in Kerala only intermittently) and Tripura with a Marxist regime would have done as good as Kerala. He also dismisses the much flaunted quality of life on the ground that there is no inverse relation between Human Development Index (HDI) and Human Freedom Index (HFI) on the one hand and Human Distress Profile (HDP) on the other. He cites Kerala's rate of suicides, crimes, drug addiction, missing persons, unemployment etc which are high in comparison with the other states. Oommen identifies the specificities located in the confluence of 9 factors as responsible for the Kerala development experience. These include linguistic homogeneity that facilitated the spread of education, inclusivity of participation (in development process) of Christians and Muslims, the early establishment of health and education institutions, the absence of Vaishyas²⁸ in the caste system of Kerala facilitating the entry of Syrian Christians, the low caste Ezhavas, and Nairs to enter industry, trade and commerce, and the presence of a 'movement society'²⁹. Other scholars (Devika, 2007) have drawn our attention to the elation over 'Progressive Kerala' as a countervailing strategy for our perception of political powerlessness and economic backwardness.

Even the critics, it may be noticed, are not opposed to the emphasis on human development per se in the model. What they are concerned with is the long term sustainability of the model in view of lack of growth of wealth which in turn is to be translated into human development. The fact remains that the state

²⁸ In the traditional caste system, Vaishyas or the merchant castes are the third in the caste hierarchy after the Brahmins (priests) and the Kshatriyas (warrior castes).

²⁹ The reference is to the various movements for the causes of literacy, library, people's science movement, library, environment etc.

practices, policies, rules and regulations, and budgetary allocation were able to accomplish for the vast majority of the population a physical quality of life comparable to that of the developed countries at considerably lower costs. Ranking the state as first among all Indian states vis-à-vis the Human Development Index (HDI) at the three time points of 1981, 1991, and 2001 (Human Development Report 2005) bears ample testimony to the success of the “substantive democracy in Kerala”, including successful land reforms (albeit incomplete), poverty reduction, and social protection measures, that has been “tied to a long history of social mobilization and effective public intervention” (Heller, 2000:486)³⁰

The consequences of this long tradition of social mobilization along with state intervention are visible in the high quality of life especially with regard to women while comparing national figures. The following table is indicative of the human development of women in Kerala.

Demographic and Health Status of Women in Kerala

Sl #	Indicators	Kerala	India
1	Life expectancy (females) 2001	75.9 years	61.8 years
2	Infant mortality rate ³¹ (2002)	10	63
3	Maternal mortality ratio ³² (2004-2006)	95	254
4	Couple protection rate ³³ (2002)	66	52
5	Effective age at marriage for girls (2001)	22	19.5
6	% of institutional deliveries	93	33.6
7	Total fertility rate ³⁴	1.9	2.9
8	Sex ratio	1058	933

Source: A Situational Analysis of Women in Kerala, National Commission

³⁰ Heller is of the view that on all the key measures of quality of life, Kerala has achieved levels that equal those of the West and are decades ahead of national averages.

³¹ For every 1000 infants born the no. of infants who die before attaining the age of one year

³² For every 100,000 live birth. <http://www.mohfw.nic.in/NRHM/State%20Files/kerala.htm>

³³ Couples who use family planning methods

³⁴ Average no of children that would be born to a woman in her life time.

for Women, Directorate of Health Services, Thiruvananthapuram

As the figures indicate Kerala's performance is far ahead of the country as a whole. The primacy of place relates not just to the health sector but also to literacy for women with positive spin offs for the family as a whole especially for the children. In fact female literacy has been pointed out as the contributory factor for better health of the people of Kerala. This leaves open the question, how did Kerala achieve this significant achievement despite being a 'poor' state from the point of view of the GDP of the state. This is answered in the next section.

Historical Perspective:

A historical explanation of how the interest of the subaltern groups got integrated into state agenda is in order here. As Heller (2000) argues, the two features of a well functioning democracy are a robust civil society and a capable state. When these two features work at tandem, solidarities are built among subordinated groups and bridges built between the state and the civil society. Reflections and analysis of the then existing structures of power based on class and caste that sharply polarized the post-colonial society in Kerala, led the marxist party and their allies in the Left movement to recognize that economic growth per se does not "trickle down" to the bottom layers of society to eradicate their poverty, hunger, ignorance, and disease. The ideology of capitalist accumulation of the pre-colonial and colonial periods was supplanted with the Marxian 'labor theory of exploitation' that helped bring about a proletarian revolution via their mass mobilization. The mass mobilization was facilitated through nocturnal study classes (since communism was banned in the early 20th century and the workers

were mainly organized through underground activities), situational analysis and consciousness raising.

It is not as if the Leftist ideology suddenly struck roots in Kerala. Before planting new ideologies the soil had to be first prepared by fertilizing it with a whole new world of ideas of modernity, socialism, inclusive democracy and secularism. The role played by both the missionaries and the monarchs who functioned as change agents in transforming the mentality of a highly hierarchical society is noteworthy. Drawing our attention to the role of prior legacy in triggering reforms in Kerala, Desai (2005: 463) states that a critical consequence of the British rule and the activities of Protestant missionary activity was “the increased porosity of the state to social (lower caste) demands which over time became a central motif of Kerala’s state-society relations”.

But the missionaries and the monarchy took two divergent paths. If the missionaries managed to change the mentality of the people through spirituality and socially relevant education, the monarchy managed it primarily through a radical transformation in agrarian relations. A large number of schools started by the Christian missionaries opened up newer opportunities of employment other than the traditional caste based occupations, thus creating fissures in the rigid caste system. In addition to that, the erstwhile lower castes like the Ezhavas and the Christians, took full advantage of the royal proclamation that lower castes could cultivate “pandaravaka” land (royal lands) on tenancy, resulting in capital accumulation for the lower castes. Thus from the lower castes was churned out a

new middle class and it was they who spearheaded the reform movements in Kerala.

Further, they created new solidarities that challenged existing inequalities of class and caste, thus democratizing society itself. The slow and painful socio-cultural reform movements of Kerala, like the organized struggles against casteism, struggles for temple entry by members of the lower castes, the struggle to cover the breasts of women of Channar community, the struggle of the lower castes to walk along all public roads, reform movements within the upper castes themselves, had all fractured the mental barriers of a highly stratified society and transmuted them into ready receptacles for progressive ideologies. Many of the upper caste people had psychological blocks in accepting those in the lower castes as equal human beings. Principles of pollution and purity determined the distances at which each caste could walk in relation to the other; these rules of physical proximity having been laid by the hegemonic Brahmin caste; the caste rigidity was such that the lowest castes were banned from their shadow falling on upper caste people and banned even from their sight when they use the public roads. So for such a highly segregated society, the reform movements that started a discourse on egalitarian society made many upper caste leaders introspect about caste rigidities and helped break many of the caste barriers, thus making the society more democratic.

The first Communist led ministry of the newly formed post-colonial state of Kerala laid the foundation for and gave direction to the trajectory of development that the state was to embark on. The first Marxist Chief Minister of

Kerala, E.M.S. Namboodiripad (who was sworn in as the Chief Minister of the state of Kerala on April 5, 1957) hailed from an upper class and caste, was a practical thinker, writer, politician, and a Marxist theoretician. The society that he was called upon to govern was formerly characterized by an agrarian relation that was “among the most complex, burdensome and exploitative in India” (Ramachandran, 1998³⁵). The priorities set by the first Communist led ministry set the tone for the subsequent ministries not just of the leftist hue but also the Congress party led ministries who could not deviate radically from the progressive policies of the EMS regime. The central tasks of governance that the state had to deal with included among other things, land reforms, universal health, and education and strengthening the system of public distribution of food and other essential commodities.

Successive governments have expanded on the central motifs laid down by the first Marxist ministry or taken on new programs without sacrificing the core themes of health and education for all. The amount spent for these two basic and vital items in the successive Five Year Plans corroborates the unflinching commitment to the two social sectors despite stagnant or poor economic growth. In 2009-2010 financial year, the plan funds allotted for the social sectors of health and education together constituted 42.7% (Eleventh Five Year Plan 2007-2012, Third Year’s Programme 2009-2010, Statements and Brief Description of Programmes, Govt of Kerala Publication). That the social sectors of health and

³⁵ Cited in *Frontline*, from the publishers of The Hindu newspaper. For details see <http://www.hinduonnet.com/fline/fl1507/15070190.htm>

education have been continuously receiving a prominent place in budget allocation points to the seriousness with which the state views the sectors.

All these were made possible by a pro-poor ideology that was disseminated at considerable risk to the lives of the organizers and workers of the communist movement. But the spread of the ideology provided a discursive legitimization for statist intervention and management of the poorer and richer segments of the population. Ideology gave the disparate castes ranging from the backward Ezhava caste to the slave castes of Pariahs and Pulayas coherence and cohesion hitherto unknown in a highly stratified society. The nocturnal dissemination of ideology through study classes made them reflective, critical thinkers who denaturalized their plight and articulated the repudiation of an artificially differentiated society from which they sought to declare ideological independence. Thus ideologically inspired social groups fought their battles in the deep trenches of inequalities and successfully deepened democracy by coercing the state to pass innumerable labour legislations that gave them social security, transferred landed property in their names and above all wiped off the indignities based on caste.

Gender, Class and Employment:

In all the discourses of development of Kerala, one thing we need to bear in mind is that women were not incidental to, but central to the development outcomes as teachers in educational institutions, as nurses, midwives and carers in hospitals, as agricultural and industrial laborers, the reserve pool of laborers in the informal sectors of cashew, coir, construction sectors and the like. Without acknowledging the seminal role played by women in the Kerala model of

development through their overwhelming presence and participation in the informal economy, it would be difficult to appreciate the politico-economic reality of the state. Like a stout-hearted Atlas who supports the earth, the women-dominated informal economy supports the formal economy of the state, although it is hardly acknowledged. In this unique contribution of women to the political economy of Kerala, the social organization of matriliney has played its part as well. Robin Jeffrey (2004), highlighting the cardinal role played by matriliney in Kerala, points out that without matriliney it is difficult to imagine the Kerala model taking shape.

The political economy of Kerala is a gendered terrain. The complex of political, economic, cultural institutions, practices, procedures, rules and regulations either directly supports or offers symbolic sustenance to this gendered terrain. It is a terrain of power relations in which women's labor power are appropriated for reproducing an unequal field of power relations. This gendered nature of the political economy is visible right from policy enunciations to plan implementation. A policy is a formal statement of principles that guide the actions of those who administer the policy in order to achieve stated, desirable goals and objectives with regard to a specific subject area. A public policy is a deliberate and (usually) careful decision that provides guidance for addressing selected public concerns (Sherri Torjman, 2005). Public policies that are enunciated to benefit all stake holders operating within the ambit of a particular field, affect almost everyone and every sphere of activity. Torjman identifies 5 general steps that are common in all policy developments. They are selecting the desired objective,

identifying the target of the objective, determining the pathway to reach the objective, designing specific measure or program in respect of the goal, implementing the measure and assessing its impact.

A quick survey of the formulation of policy in Kerala reveals that none of these five steps is taken in consultation with feminist groups or even women's groups. Most decisions are guided by imperatives of the respective political party in the coalition through the concerned Minister who heads the department. All recognized political parties in the state are patriarchal with, at the most, a token representation of women at the helm of affairs, including the Marxist party. Thus women's concerns do not usually get voiced in public fora or legislative bodies or even if voiced, do not get reflected in the policy designing fora. Excluded from political processes of consultation, women become unequal citizens, subalterns who cannot speak. As Tilly (1998:223) points out, "By definition, obviously, unequal citizenship....diminishes democracy". Muted as a category, it becomes easy to control the affairs of women.

Thus policy formulation and its public announcement as an instrument of state intervention is a gendered space. Take for instance the "Industrial and Commercial Policy 2007" (henceforth referred to as the Policy). This Policy was approved by the Chief Secretary to Government on behalf of the government on 13.06.2007 and was issued as a Government Order. Through the public announcement of the Policy, the state was making the industrial sector a visible field of intervention, a calculable and governable space. Even a cursory glance at the Policy unveils the gendered nature of the governable space. In the 26- page

document only once is the word ‘women’ mentioned, and that too in connection with the discussion of the traditional sectors of industry like cashew, coir, handlooms, handicrafts etc in which the labor market is dominated by women. By implication, the only space fit for women is the traditional sector which is already feminized by the larger proportion of women workers. Other sectors like State Level Public Enterprises, Large Scale Enterprises, Trade and Commerce, Biotechnology and Nano technology and the like are masculine spaces wherein entry is denied to women. They are, unlike the soft traditional feminized sectors, the hard core masculinized spaces, the male preserves, glass fortresses made difficult for women to penetrate. The Policy makes no mention of mainstreaming women into these segments of industrial and commercial sector. This exclusion of women is done by skillful deployment of gender-neutral terms like ‘the people of Kerala’. Historically the category ‘people’ has excluded women from its purview; it is suffused with gender assumptions of the ‘people’ being male or at best gender neutral. The representation of such categories as natural and neutral and the obscuring of gender attributes is the achievement of the process of state formation that needs to be unveiled (Linzi Manicom, 1992). Thus it is stated in the vision statement of the Policy:

To achieve high and sustainable economic growth, with specific thrust to social objectives, through rapid industrialization and big leap in commercial activities, without affecting ecology and environment and to create large-scale employment opportunities for the people of Kerala and ensuring them fair wages and to convert Kerala into an investment friendly destination (page 3).

But this high rate of economic growth is at the expense of women. The table below shows how women are marginalized from the formal sectors of

Employment in Establishments in Kerala by Industry Division as on 31-3-2008

Sl. No	Industry Division	Public Sector		Private Sector	
		Total	Women	Total	Women
1	Agriculture, hunting & forestry	17656	6551 (37.10%)	61575	26023 (42.26%)
2	Fishing	777	201 (25.87%)	72	30 (41.66%)
3	Mining and Quarrying	2493	317 (12.72%)	1750	282 (16.11%)
4	Manufacturing	53189	19865 (37.35%)	201906	103906 (51.46%)
5	Electricity ,Gas & Water Supply	24017	3512 (14.62%)	253	20 (7.91%)
6	Construction	19900	5190 (26.08%)	1448	263 (18.16%)
7	Wholesale & Retail Trade, Repair of M V, Motor Cycle, Personal and Household goods.	6933	783 (11.29%)	22752	6297 (27.67%)
8	Hotels and Restaurant	674	157 (23.29%)	7762	917 (11.81%)
9	Transport, Storage & Communication	97467	14692 (15.07%)	5422	814 (15.01%)
10	Financial Intermediation	47164	14010 (29.70%)	28195	8682 (30.79%)
11	Real Estate, Renting & Business activities	10722	3510 (32.74%)	2922	894 (30.60%)
12	Public Administration and Defense Compulsory Social Security	180190	45953 (25.50%)	0	0
13	Education	96203	54962 (57.13%)	143610	84861 (59.09%)
14	Health & Social Workers	46533	24846 (53.39%)	25215	17931 (71.11%)
15	Other community Social & Personal Service activities	5815	2099 (36.10%)	4661	1245 (26.71%)
16	Private Households with employed persons			51	1 (1.96%)
17	Extra Territorial Organisations and Bodies			90	26 (28.88%)
Total		609733	196648 (32.25%)	507684	252192 (49.67%)

Source: Department of Economics and Statistics (Statistics for Planning 2009)

employment, whether they are government owned or private owned.

The great disparity in employing men and women even in the public sector is patent from the table cited. “Large scale employment opportunities for the people of Kerala” when translated into actual numbers in the public sector, women are clearly disadvantaged. Such gender blind terms as ‘people’ obfuscate the hidden reluctance on the part of the state government to address frontally issues of gender inequality and discrimination. The Marxist party that heads both the ruling coalition and the Industries Department is animated by an ideology that addresses issues of class while patriarchy is not deemed an appropriate and serious item of agenda. Such essentialist approaches that reduce everything to class, leaving unattended equally significant structures of power like patriarchy act as strategies of subjection of women.

The Policy continues,

“The liberalized import policy proved to be detrimental to the State. The Chemical, Electrical, Electronics and Manufacturing industries in general are worst affected. The State shall exert pressure on the Union Government to rationalize the import policy to protect the indigenous sectors from the onslaught of multinationals” (page 3).

Implicit in the statement is the threat of attack from multinational corporations that jeopardize the industrial sector of the regional state. Hence the exhortation to apply force on a higher level namely the national regime to modify its behaviour as reflected in its import policy. Such discursive production of threat is part of a subtle practice to coerce the behavior of a hierarchically higher entity in

line with the state policy. What is interesting to note is, despite the perceived threat from multinationals and the defensive stance against them, the Policy does visualize “business tie ups with global players on mutually beneficial terms” (page 4). The Policy goes on to say, “Efforts shall be made to attract massive investment through Private/ Public Private Partnership (PPP) from within and outside the country” (page 16). The Policy senses investor-indifference to the state and so “In order to make Kerala a destination of choice for investors, both global and domestic, KINFRA will help to develop Mega Industrial Parks in selected thrust sectors”. The contradiction in denouncing multinationals as dangerous while simultaneously making an all-out effort to woo them is indicative of the ambiguity characteristic of the transitional phase of the Marxist party of Kerala that is reluctant to abandon its traditional hostility to multinational capital yet is subliminally conscious of the urgency of the same for development in a globalized world. Such ambiguity itself is a state practice exercised to manage both sides of the aisle, to appease the labor without hurting the industrialists.

Kerala has one of the lowest work participation in the country (Panda, 1999; Eapen and Kodoth, 2003). The gendered division of labor that consigns women to domesticity or reproductive labor is linked to other forms of discrimination in education and employment (Eapen, 2004). The public /private divide with its ideological underpinnings of male bread winner/ female nurturer works to the detriment of women by engendering a performative discourse that grooms girls to aspire for and take up married life as a vocation, and keeps them trapped in it however violent the marital relation may be. Motherhood is

internalized as 'natural'. Being forcefully yoked to domesticity leads to other forms of discriminations in hiring, career advancement, and wage structure (Eapen, 2004). For instance, the gendered space of industries sector in the state provides male coir workers a daily wage of Rs 206 whereas women are paid only Rs. 171.92 for the same work. This highly discriminatory wage structure is intended to devalue the work of women and is a mechanism to control their labor. Thus formal avenues of employment for the educated, less skilled and unskilled people are very limited in Kerala, especially for women. This has prompted a large number of people to go outside the state and the country in search of jobs.

Gender and Migration:

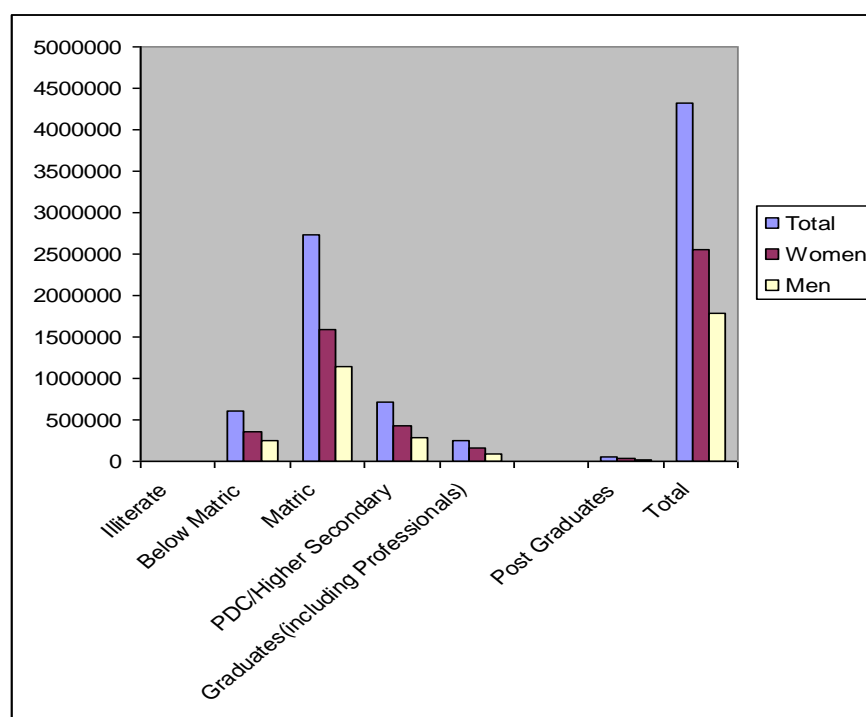
The political economy of Kerala is not a closed one but is intimately intertwined with global economy. The problem of the educated unemployed has always plagued the state and successive waves of migrations have helped ease the situation by providing employment abroad to those with entrepreneurial spirit and willingness to meet the resources for the journey from their own funds or borrowed funds. Migration and remittances are two distinguishing features of the economy of Kerala. Since the state is unable to provide jobs for all educated and skilled people, the state manages the problem of unemployment of the people by facilitating migration especially to the Gulf counties. No discussion of the political economy of Kerala is complete without an allusion to the unemployment in Kerala. The following gives a snapshot of the unemployment scenario in Kerala:

Registered job seekers in employment exchanges (31-06-2010)

Category	Total	Women	Men
Illiterate	76	44 (57.89%)	32
Below Matric	600,734	348,935 (58.08%)	251,799
Matric	2,728,822	1,584,602 (58.06%)	1,144,220
PDC/Higher Secondary	707,251	424,026 (59.95%)	283,225
Graduates(including Professionals)	246,784	158,215 (64.11%)	88,569
Post Graduates	45,119	31,591 (70.01%)	13,528
Total	4,328,786	2,547,413 (58.85%)	1,781,373

Source: Employment Directorate

Live Register of Kerala as on 31-6-2010

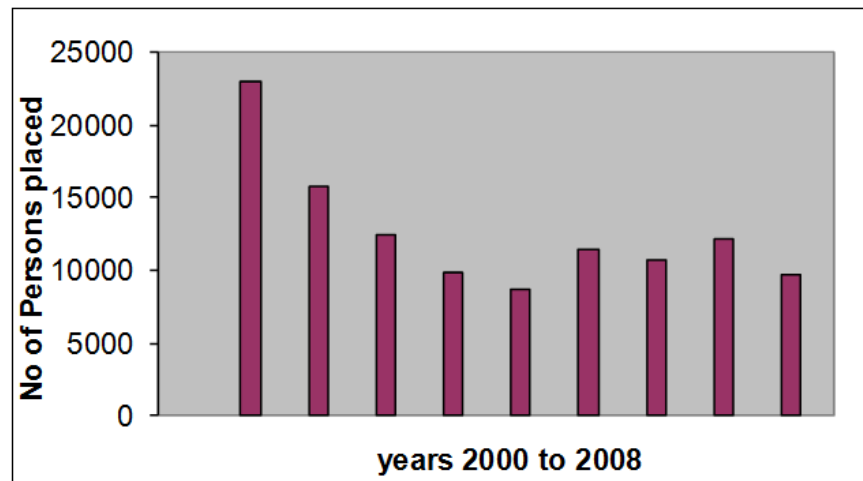


Source: Directorate of Employment (National Employment Service (Kerala)

The above figures and chart indicate that out of a total population of 330 lakhs nearly 13.1 % are registered job seekers. And out of the total registered job seekers, 54% are women. These figures challenge the assumptions underlying the binaries of the male breadwinners/ female homemakers. It is assumed that it is men who bring home money to support the family and women manage the home with the money brought by men. If that was the case 54% of the total job seekers registered with the Directorate of Employment would not be women. Even if the favorable sex ratio of 1058 women for every 1000 men is taken into account it shows there is an equal number of women (as men), if not more, who are on the job market, exploding the myth that men support family financially and women look after the home. Another fact to be kept in mind is that the unemployment problem in Kerala is not only about unemployment of the educated but also simple unemployment of semi skilled and unskilled workers. Unemployment in Kerala is among the highest in the country and is also on the rise (Economic Review, 2008).

Despite the high unemployment rates in the state, the state has not been able to provide jobs for all of them as the table below indicates. It shows the decreasing numbers of persons who were given placement in the formal sector of the economy through the employment exchanges of Kerala. There has been a progressive reduction of placements till it reached the nadir in 2004. Thereafter, there has been a small improvement but it does not come anywhere close to the figures at the turn of the century.

Placement Through Employment Exchanges



Source: Kerala Development Report 2008

Unemployment of this magnitude with relatively stagnant industrial and agricultural sectors constituted a threat and a challenge to the state. The threat has to be managed lest it should have serious political repercussions in the form of civil unrest. Given the context, an autochthonous solution seemed out of bounds and so an extra –territorial solution seemed the only practical way out. The state devised institutions and practices that would encourage migration and make the transition for the migrant as smooth a sailing as possible. This is reflected in the creation of institutions like ODEPEC (Overseas Development Employment Corporation), NORKA (Non-Residents Keralites Affairs Department), NORKA-ROOTS etc that were established with the explicit intention of lending a helping hand to those who would raise sufficient resources on their own to buy an air ticket and also meet allied expenses in connection with other requisite documents (like visa, emigration clearance etc.) and services.

The separate department called NORKA (Acronym for the Non-Resident Keralites Affairs) was constituted by the government on 6th December 1996 with a view to

“ensure the welfare of the Non-resident Keralites, redress their grievances and safeguard their rights.... Since then NORKA has been playing a vital role in the lives of NRKs supporting them in times of need and lending them a helping hand in every possible means” (from the official website of NORKA).

Managing the exodus of labor caused by the state’s own failure in generating sufficient employment indigenously and retaining the population within its territory constitutes the “biopolitics” of the population (Foucault, 1978) and is visible in the ways the state intervenes to mitigate the hardships caused in connection with emigration and return migration. This includes issuing of photo ID cards (for those who have worked for at least 6 months abroad and have completed 18 years of age which entitle them to insurance coverage for accidental deaths, permanent and total or partial disability), constitution of a fund for extending assistance to relatives of deceased NRKs (Non-Resident Keralites) for repatriation of dead bodies of NRKs who die abroad, a relief fund for NRK returnees who live below poverty line to help financially with marriages, medical treatment, posthumous aid for providing security for dependents (NORKA website).

Apart from building institutions for facilitating emigration, the state, also through government orders/rules actively pursues policies that encourage migration. For instance, government employees, except those that occupy senior positions in government, are permitted to avail up to 20 years of leave from duty to take up assignments abroad. This would not only provide a better paid job to the

government employee abroad, it would also make space for another person to be recruited in his or her vacancy, albeit temporarily, till the first government employee returns from abroad. The state recognizes the significance of the role it plays in migration not just from the vantage point of managing the huge challenge of unemployment especially among the educated. It is cognizant of the highly critical role that emigrants play in contributing to the economy of the state. The global interdependencies of states is visible in the symbiotic relationship of the sending state (Kerala) getting valuable foreign remittances while fulfilling the developmental needs of the host country like construction of infrastructure and provision of service personnel. As Banerjee et al (2002) point out,

“The state of Kerala alone constitutes a healthy share of country’s total foreign remittances. This huge amount of workers’ remittances not only offsets the widening of the trade deficit but indirectly sustains the overall economy of the state. This seems to be an important reason that although the state has been suffering from acute economic stagnation in terms of agricultural and industrial development with negative growth of per capita income, the proportion of population below the poverty line declined surprisingly from 48 per cent in 1977-78 to 17 per cent in 1987-88”.

Kerala’s Net State Domestic Product (NSDP) for 2003-2004 was Rs 397369.9 million at 1993-94 prices (Pillai: 2008). The NSDP for 2008 would be much higher. Even assuming the figure to be static, the NRE³⁶ remittances in Kerala were, as per the State Level Banking Committee’s report (Kerala) Rs.29889 crore³⁷ as at the end of March 2008 (Economic Review, 2008). The NRE deposits constitute 28.3 per cent of the total deposits of commercial banks in the state.

“The importance of remittances in Kerala is evident from the fact that remittances were 1.74 times the revenue receipt of the state, 5.5 times of the money Kerala got from the Central Government, 2.3 times the annual

³⁶ Non-Resident Externals

³⁷ One crore is equal to 10,000,000

non-plan expenditure of the Kerala Government. The remittances were sufficient to wipe out 70% of the state's debt in 2008. Remittances were 36 times the export earnings from cashew and 30 times of those from marine products" (Zachariah and Rajan, 2009: 3).

The state's "biopolitics" of the population (Foucault, 1978) is reflected in managing the issue of unemployment and its consequential social and political fall-out by dexterously reintegrating the local economy with the global economy through a massive state supported migration of skilled and semi-skilled labor. But this process of integration of Kerala's economy with the global economy is a gendered one. The gendered, hierarchical valuation of women makes it difficult for women to get jobs abroad in comparison with men. Although female migrants are better qualified than male migrants, lower proportions of them get employed. (Planning Commission, 2008: 412) For women it is much more difficult to find jobs in the formal sector whether inside the country or outside. A study on migration conducted in 1998 revealed that only 10% of 3752000 migrants were women (ibid). But when they do manage to find jobs, the reproductive role gets tagged along with their productive jobs. But this is not usually the case with men. "Migration causes separation of wives from husbands. Few husbands are left behind by migrating wives but most wives are left by migrating husbands" (ibid: 412)

Despite the fact that migration fetches remittances that is so critically important for the survival of the state, it is a gendered process that adds to the burden of the women left behind. The challenges faced by female heads of households consequent to male migration have been subjected to scholarly scrutiny. Banerjee et al., (2002) have drawn our attention to the challenges of

financial management of the household. The problem of female headship of households (29% among migrants, as against 17% among non-migrants), physical isolation from husbands and sons, supervising children's education, attending to the health of family members and other reproductive roles, the increased burden of household management and social obligations, change in gendered division of labor by the transference of many tasks traditionally done by men, have been documented (Paris, Singh, Luis, and Hossain, 2005; Jetley, 1987).

Women's migration is not a new phenomenon in Kerala, as is revealed from the huge migration of Kerala nurses globally. Historically the Christian missionaries had helped the modern Indian nursing in significant ways and the leadership recruited more Indians of Christian faith and modeled them after western images. In Kerala, the Christian missionaries³⁸ were active much before they became active elsewhere and so Christianity was spread in Kerala much before it had in other states. 90% of the Indian nurses working in Gulf countries are Keralites (Nair and Percot, 2007). Among Malayali³⁹ nurses nearly 90% are Christians (ibid). Whereas migration is an important employment option for men, it is a factor in the intensity of female employment for women in Kerala (Planning Commission, 2008). Among female migrants 60% are married; but 50.5% of them are unemployed (Economic Review, 2004). This could mean that they are most

³⁸ Legend has it that St. Thomas, one of the disciples of Jesus Christ had come to Kerala and spread the gospel. It is widely held that St. Thomas, the apostle of Jesus Christ landed in the Malabar coast in or around 52 C.E. Corinne G. Dempsey (2001:5), the author of *Kerala Christian Sainthood: Collisions of Culture and World View in South India* published by Oxford University Press writes, "Although there is no way to prove or disprove St. Thomas's mission to Kerala, there is ample historical evidence of an East Syrian Chaldean Christian community by at least the fourth century, which was reinforced by continuous waves of Syrian immigrants involved in Kerala's thriving spice trade".

³⁹ People of Kerala who speak Malayalam, the native tongue of the state, are called Malayalees.

likely the spouses who have joined their husbands for reproductive labour, without any independent source of livelihood from the migration. 44.9% of female emigrants are degree holders (Zachariah, Rajan, 2004). To sum up, employment opportunities in Kerala are very limited for the educated more so for women. Despite the state's efforts at putting in place institutions and practices, unemployment continues to be a major challenge to Kerala. The state tries to ease the situation by a proactive policy of encouraging migration. But migration which fetches valuable foreign remittances to the state is a gendered process that reiterates gendered division of labour and that adds to the burden of women left behind by migrating men.

Agriculture and Gender:

The balance of payment crisis that India faced in 1991 forced the Narasimha Rao government to accept Structural Adjustment Programs as part of the conditionalities imposed by IMF from whom India borrowed a loan of US\$1.814 billion in January 1991 to tide over the crisis (Union Budget and Economic Survey, Ministry of Finance, Government of India⁴⁰). The package of reforms prescribed typically include “reduction in government expenditure, opening of the economy to trade and foreign investment, adjustment of the exchange rate, deregulation in most markets and the removal of restrictions on entry, on exit, on capacity and on pricing” (Bhalotra, 2002). The balance of payment crisis and the inflationary pressure were the product of cumulatively increasing large budgetary fiscal deficits. Four major policy initiatives were taken to address this issue. The first major policy initiative was restoration of fiscal

⁴⁰ For details see website of Ministry of Finance <http://indiabudget.nic.in>)

discipline. Macroeconomic stabilization was to be accomplished through fiscal discipline which in turn entailed decision to “abolish export subsidies, to increase fertilizer prices, and to take steps to keep non-plan expenditures in check” (Economic Survey, 1991: 11) The other three major policy initiatives included trade policy reforms, industrial policy reforms and public sector reforms (ibid).

Bhalla and Singh (2009) argue that the economic reforms of 1991 that ushered in major shifts in macroeconomic policy framework of the planned economy, failed to generate any significant growth in the agricultural sector in India. On the contrary, it exhibited a visible deceleration during the post liberalization period till 2006. A steep deceleration in growth rate is attributed by the authors to decline in public investment in irrigation and non-availability of cost-reducing, yield-raising new technology. As opposed to Andhra Pradesh and Karnataka that recorded a substantial acceleration in their growth rates during 1980-83 to 1990-93 compared with the earlier period 1962-65 to 1980-83, Kerala registered only a slight acceleration in its growth rate (Bhalla and Singh, 2009).

What is significant about Kerala is its unique cropping pattern, where only 9.9% of the gross cropped area is devoted to food grains as against a national average of 63.8%. About 90% of Kerala's area is under high value plantation crops like condiments and spices and remaining crops (Bhalla and Singh, 2009). The plantation sector is, in terms of employment, dominated by women. The table below provides an indication of the reported progressive loss of women's employment in Agriculture sector.

Employment percentage for women in Kerala

Sector	1983	1993-94	1999	2004-05
Agriculture	66.47	56.08	48.11	44.96

Source: Dr. G.Ravindran, former Dy. Director General, National Statistical Office (forthcoming)

This reduction in women's employment could be due to several reasons. Kodoth (2004) identifies 3 sets of concerns in the literature on women's work on land that appeared a decade after the land reforms. They are a) some structural features that are significant in appreciating women's work on land b) under-recording and devaluation of women's work on land and c) the diversity and intensity of women's involvement with cultivation in landholding households. The under-recording of women's work could very well be the consequence of a false consciousness—the perception that work done by women is part of their housework, hence naturally obligatory feminine duty. Rather than isolating the different activities that are agriculture-related, when those operations get merged with or submerged under domestic chores, women's self perception as domestic workers rather than as cultivators gets reiterated. This unpaid domestic work adds to the domestic burden of the women and renders the subordination of women easier.

Kerala registered a spectacular increase in its share of value of output of plantation crops in total value of output from 16.7% in 1990-93 to 36.3% during 2003-06. As condiments and spices are important export crops, trade liberalisation has created a favourable market situation that induced farmers to increase the area

and production of these crops. On the other hand, unrestricted imports of cheap spices (black pepper) from Sri Lanka and some East Asian countries have posed some problems for the cultivators.

Kerala with its varied topography ranging from coastal area to midland and highland, and blessed with one of the highest rainfalls in the country and with 44 rivers has very fertile land. Yet, paradoxically it is heavily dependent on other states of India for its food requirements, as it produces only 15% of its total domestic food requirements. The land use pattern that is not in tandem with the requirements of the local population had transformed the state into a major consumer state. This is due to the historical conjunctures of policies and practices followed by the colonial rulers and their post-colonial successors. The British regime's policies were prompted by their desire for colonial extraction of good quality teak timber and their gastronomical preferences for beverages like tea and coffee. As a consequence, vast stretches of fertile land that could be utilized for food crops were converted to coffee, tea and teak plantations. The post-colonial era witnessed the continuity of the same policies without major modifications with regard to land use pattern. Whereas the state took over paddy fields and other cropped and non-cropped areas of private landlords under the Kerala Land Reforms Act of 1963, the plantations were left untouched. This meant a land owner could own thousands of acres of land provided he/she could prove to the satisfaction of the Land Board that the area was a plantation prior to the commencement of the land reforms. The regime feared that taking over the plantations and distributing them among the landless would cause loss of jobs of

plantation workers who constituted one of the bulk voters of the leftist government. This fear could have been easily allayed by distributing the land to the plantation workers themselves with a fiat to grow food crops instead of cash crops. The policy of the colonial regime that converted cropped areas into plantations and the post-colonial regimes that continued the policy of protecting plantations by exempting plantations from the purview of land legislation had deleterious consequence to the food security of the state by converting it into a food deficit state. From a region that exported rice in 1850, Kerala has become an importer of 85 % of its food requirements.

Further, there was massive state sponsored encroachment and destruction of dense forests of Idukki, Wayand, and Palghat districts that formed part of the Western Ghats under the campaign “grow more food”. Forest cover that is a sine qua non for environmental equilibrium was damaged extensively. Dry land rice cultivation was initially introduced in these areas but was subsequently replaced by tree crops and rubber (Chattopadhyay and Franke, 2006: 153). Despite the state being well endowed naturally (qualifying for the appellation ‘God’s own country’), a pronounced refusal on the part of the state to bring plantations under the land reforms enactments and their re-conversion to food crop production areas, is part of a strategy to acquiesce the plantation laborers whose support the leftist regime needs desperately for political survival.

The current global financial crisis has exacerbated the situation in the agriculture sector as exports from developing countries to developed countries have fallen, capital is being withdrawn and short term credit is attenuating

(Economic Review 2008: 39). The share of agriculture and allied sectors in the GSDP⁴¹ of the state indicates a continuous decline as revealed from the following table.

Trends in Agricultural Income in Kerala (2002-03 to 2007-08)

Sl #	Year	Agricultural Income (Rs in crores)	Rate of change over previous year	Agriculture and Allied Sectors (Rs. in crores)	Share of Agriculture and Allied Sectors in GSDP
1	2002-03	13400	1.69	16269	20.13
2	2003-04	13121	-2.08	16042	18.68
3	2004-05	14092	7.40	16878	17.88
4	2005-06	14582	3.48	17323	16.80
5	2006-07*	14976	2.70	17919	15.65
6	2007-08**	15181	1.37	18206	14.40

* Provisional **Quick

Source: Directorate of Economics and Statistics

All these figures do not augur well for Kerala as it has serious implications for the food security of the state and for women. Krishnaraj (2006) has drawn our attention to the devaluation of women's work in the family farms as subsidiary work despite their full work load in farming. Since many of them lack title to land they do not get enumerated as cultivators. "What is of special significance is the predominance of women among rural workers and their larger numbers as subsidiary and casual workers in contrast to males who were no more than 1 per cent in this category" (Krishnaraj, 2006:5385). The centrality of women's work in agriculture, their heavy work load, and their unremunerated work in the farming sector have received great scholarly attention (Krishnaraj, 2006; Vepa, 2005).

⁴¹ Gross State Domestic Product

Two main factors associated with the worsening female demographic disadvantage seen in the rest of the country are the rise of dowry and decreasing female participation from paid employment. The decline in paddy cultivation has had deleterious consequences on female work participation. Female participation has shown a downward trend in the period 1951-81, mainly due to the fact that paddy cultivation had declined and female labor intensive industries had relocated to other states (Rajan et al., 2000). Gulati et al., (1997) note that by 1991, the work participation rate for male main and marginal workers had gone up while that for female workers had come down. Further, hegemonic discourses like the male breadwinner only served to marginalize women from the realm of paid employment and to confine them to the space of unpaid reproductive labor. They obfuscate the ways in which state practices construct women as non-workers. The discursive devaluation of women's work as subsidiary work and its reiteration by emphasizing the role of women as home makers is part of a strategy for the political incorporation of gender struggle.

The decreasing female labor participation has also affected the food security of the state. The green revolution that increased the prosperity of the irrigated regions of India bypassed agro-biodiversity nationally. Many of the indigenous varieties of food like the traditional tuber crops that used to be grown in homesteads and backyards that were the mainstay of food during the severe food crisis during and following the World Wars have disappeared from the diet of Keralites. Home gardens are unique agro-forestry systems that provide economic and socio-cultural benefits to the tropical subsistence farmer. They are a source of

nutrition, income and biodiversity (Mohan, Nair and Long, 2007). The vulnerability of the situation of extreme dependency for daily food on other states becomes visible each time there is a stress on the interconnected regional economy like an inter-state truck strike that threatens Kerala's precarious food security. Moreover, women, whom the sexual division of labor ascribes the primary responsibility for feeding the family, find it extremely difficult in the current context of spiraling prices to place a balanced menu on the table with debilitating consequences on the nutritional status and growth of children. Even within the category of children evidence points to discrimination that takes its toll and works towards disadvantage of the girl child. A major theme of debate among scholars centres on recent changes in sex ratio of the population (Basu, 1999; Dyson and Moore, 1983; and their interlocutors like Rajan, Sudha and Mohanachandran, 2000). Basu (1999) for instance, pointing out the heuristic example of Kerala, states that fertility has substantially reduced without an adverse change in the sex ratio of the population. This view is contested by Rajan et al., (2000) who doubt that fertility decline is accompanied by a concomitant reduction in gender bias. Relying on the census data of infants (age 0-1) they suggest that fertility decline has been accompanied by a rise of female disadvantage in infant/ child mortality.

Poverty, State and Gender:

Poverty has not been eliminated from the state despite prolonged efforts through ten Five Year plans. The spectre of poverty continues to haunt the collective psyche of the state albeit in a much transformed manner from that of the colonial period. The post-colonial planned economy has helped to destroy the

universal character of poverty and has spatially segregated it to the long and densely populated coastal stretch and the relatively sparsely populated tribal areas of the state. Such enclaves of poverty can pose a potential threat to the political security of the state and as Gordon (1991:35) reminds us, when Foucault tells us we live in a ‘society of security’ what he had in mind was also that our government involves “a distinctive circuit of interdependence between *political security* and *social security*”. Political security will be jeopardized unless the threat to social security is managed and social security will be at peril if political stability is not ensured.

So what strategies are employed to manage these interdependent forms of security? A concourse of ideology, institution and representational strategies work in tandem to produce an overarching sense of security covering both the political and social domains. Most important among these is ideology, neo-liberal ideology to be more specific. How else can poverty be managed most economically, than making the victims themselves take the responsibility of liberating themselves from poverty? First and foremost, this is accomplished by institution building to give the security measures adopted relative permanence and to structure and order the relationship with the poor segments of the population. A poverty reduction mission by name KUDUMBASHREE was established at the state level in Kerala in 1998, with one district coordinator for each of the fourteen districts of the state for oversight of the management of poverty at the state level and district level respectively. Under the umbrella organization of Kudumbashree there are 194000 NHGs (neighborhood groups) with 3700000 members in it. Each year the number

of neighborhood groups keeps increasing bringing into its fold more and more poor women. This institutional mechanism is a strategy for governmental intervention with the specific objective of obliterating poverty while at the same time empowering the poor.

Second, poverty is managed through the skillful deployment of specific conjunctures of representational or discursive strategies that are aimed at bringing in more inclusiveness. The first of these discursive strategies is accomplished through a definitional act. Deviating from the traditional, purely economic yardstick of income and the subsequent ones of consumption pattern and later on nutritional intake, the state has adopted a more well-rounded definition of poverty to include the hitherto neglected social metrics. Thus from a minimum calorific intake of 2400 cal/person in rural areas and 2100 cal/person in urban areas the definition of poverty now encompasses a host of material factors like lack of adequate shelter, water, toilets, land, food etc. and non-material factors like access to/ availability of income earning opportunities, basic health and education, and gender discrimination (Economic Review 2008: 322). The effect of this representational strategy was to draw into the field of governmental intervention segments of population that were hitherto excluded. This meant that families that had the requisite level of minimum income, but had a widow, divorcee / abandoned woman/ unwed mother or a physically or mentally challenged person or a chronically ill person each of whom implied a greater drain on the familial resources dragging the entire family into the trap of poverty, (although income-wise the family is not poor), could now come under the optics of governmental

attention. Thus large portions of population that were discursively marginalized now become foregrounded for statist intervention under the new state practice.

The second representational strategy is the enframing of the issue of poverty as a human rights issue. “Kudumbashree differs from conventional programmes in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to help claim these rights” (Official website of Kudumbashree). The linguistic positioning of poverty in terms of rights obligates the states to eradicate it. Framing the issue in rights language implies fulfilling the rights which in turn requires government to earmark sufficient resources for accomplishing the rights. Failure to fulfill the right entitles a citizen to make the right justiciable through a court of law. In other words, the rights language signifies protecting the poor citizen’s entitlements from infringement by competing interest groups and holding accountable the political society, including the functionaries of the government. While some perceive human rights as the most globalized political value of our times (Austin, 2001) others have critiqued the rights approach for its emphasis on the individualistic rather than the communitarian ethos and the consequential lack of class analysis that hinders collective liberatory struggles. Feminist critiques have highlighted the inequality and power differentials that the liberal theory of rights glosses over (MacKinnon and Dworkin, 1988; Schwartzman, 1999). The rights based approach seduces us away from a critique of the structural roots of poverty. Pogge (2002) for instance, cites empirical evidence to illuminate how

international financial institutions are complicit in creating the conditions that lead to inequality and poverty.

Thus policy statements, ideology, state sponsored proactive measures like mass migration of skilled and semi-skilled workers and the management of the productive sectors of the economy produce a political economy that is highly gendered. The space thus produced is simultaneously both exclusionary and inclusive of women; while it excludes women from certain categories of work, it incorporates women into the labor force asymmetrically. It induces progressively reduced female work participation and increased casualization and subsidization of women workers. In such asymmetric space of political economy, women have fewer livelihood options. Hence they turn to microcredit, be it sponsored by the state or non-state actors, as part of diversification of livelihoods.

The neoliberal ideology of the global financial institutions made it appealing to target their funds and poverty reduction strategy to a new class of gendered clientele—poor women who are hard working, entrepreneurial, and willing to repay loans at market rates. Thus microcredit became a leading lending strategy of the World Bank (and other donor agencies) for poverty alleviation around the world. This marks a major shift not just for the World Bank, but for the normal commercial banks in developing countries that had hitherto regarded women as non-bankable as they hardly had any collateral securities for the money they hoped to borrow. Neo-liberal ideologies also facilitate the state in management of the poor through technologies of the self, through self-responsibilization marking a clear departure from earlier forms of state practices

that cast the onus of poverty alleviation on the state. The chief strategy deployed by the state in accomplishing the self-responsibilization is networking of poor women which is dealt with at greater length in the next three chapters.

Chapter 2

MICROCREDIT IN ALAPUZHA

This chapter delineates the workings of microcredit in an urban slum area under the sponsorship of a non-government actor in the district of Alapuzha. It is a case study to demonstrate how development programs are no more exclusively state run but that the focus has shifted to non-state actors who have very successful development programs to show case. The chapter highlights how the program becomes an entry point for the successful building and sustaining of social networks that empower women. Further, it reveals that in spite of the successful social networks of women, gender relations do not get altered radically.

The study was conducted in the district of Alapuzha through field work lasting for about 6 months in 2006. Nearly 150 women in the age group of 18 to 70, most of them married were contacted. I conducted interviews with 40 women of SHGs and 4 men from men's SHGs, based on random selection and the convenience and willingness of the members. The names of all members were written down and every third person was requested to give an interview. In order to maintain a balance between older women and younger women some in the younger group (below 40 years was taken as a yardstick by me to categorize people of the SHGs) were not interviewed. I also held 7 focus group discussions with women's SHGs and one with men's SHG ranging from 8 to 13 members in the focus groups. They were selected by word of mouth through key informants with request to bring along members with different perspectives, so as to obtain different views of the same topic being discussed. Further, I held interviews with

the senior officers of the sub-center of GSGSK about the organization's perception of the benefits that have accrued to the SHG members and the way forward, and with leaders of "Mochita" (the women's wing of GSGSK that imparts training to women) about the kind of training being imparted to the women and the perceived impacts on women, men, family and community in general. I did participant observation for about 6 months in Alapuzha. I participated in the biggest festival of the local church along with the SHG members, and attended their weekly meetings. I held several informal chats with the women at the water tap, on the road, in their small courtyards, and in the Anganwadi⁴². I also held detailed discussions with the Secretary of the Gandhi Smaraka Grama Seva Kendram (GSGSK), the NGO that sponsors the micro credit program in the study site and elsewhere in Alapuzha, their training coordinator, trainers, staff members working with microcredit program, local residents, and staff of local municipality.

An introduction to the district of Alapuzha

In order to contextualize microcredit that works in the private sector, it is important to know the historical context of the district. Although there are neither mountains nor forests, this district with its vast expanse of backwaters, lagoons and criss-crossing canals, and the sea, is scenically very captivating. In the early first decade of the 20th century, the British Viceroy, Lord Curzon who visited Kerala, moved by its enchanting beauty, exclaimed, "Here nature has spent up on the land

⁴² Anganwadis are mother and child welfare centers, typically one each for a population of 1000. It is a centrally sponsored scheme run through the ICDS (Integrated Child Development Services) and covers the entire state. Apart from Central Government assistance, the state too earmarks plan and non-plan allocation of funds for the running of Anganwadis. These centers are meant for pregnant and lactating mothers and children below the age of 6 and also for adolescent girls. The package of services offered through the Anganwadis include, supplementary nutrition, Immunization, Health check up, Referral Services, Pre-School education, Nutrition and Health education. There are 32230 operational Anganwadis in the state as per the Kerala Development Report 2008.

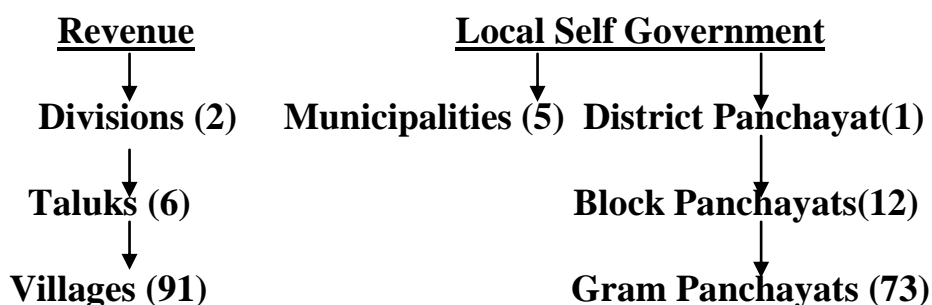
her richest bounties...Alleppey, the Venice of the East!” The district was formed on 17th of August 1957 by carving out parts of Kottayam and Kollam districts. The boundary of Alapuzha was redrawn when the new district of Pathanamthitta was formed by taking away portions of the district (official website of the district: <http://alappuzha.nic.in/>).

The first post office and the first telegraph office of the erstwhile Travancore were established in Alapuzha. The first modern coir factory was established in this district in 1859. The campaign against untouchability was organized by a brave journalist T.K. Madhavan much before other progressive persons started it elsewhere in the state. In 1925 the approach roads to all temples including the famous Sree Krishna Swamy Temple of Ambalapuzha were thrown open to all castes of Hindus. The first strike in Kerala was held in 1938 in Alapuzha. The district is also renowned for eminent scholars like Sakthibhadra (an eminent scholar of Chengannur gramam who wrote *Ascharya Choodamani*, a Sanskrit drama), Pooradam Thirunal Devanarayan, the King of Chempakasseri of the 16th century (himself a great scholar-poet and author of *Vedanta Retnamala*) and whose court was patronized by eminent scholars like Melpathur Narayana Bhattathiri, Sri Neelakanta Deekshithar and Sri Kumaran Namboothiri, the famous founder of the genre of Malayalam satirical poems (Ottamthullal), Kunjan Nambiar, of the 17th century, Thakazhi Sivasankara Pillai, the famous novelist of the 20th century who won the highest literary award of India (Jnanapeetom Award), all had contributed to the cultural efflorescence of the district.

With an area of 1414 sq. km, the district constitutes 3.64% of the total area of the state. This district has the highest density of population in the state (1492 persons per sq. km), and a total population of 2109160. With 1079 females for every 1000 male the district has the fourth place in the state for favorable sex ratio for women. The literacy of the district is 93.4% and the female literacy is 91.14 (3rd position in the state). The total work participation rate is 34.3% (6th position) and the female work participation rate is 20.29%. Scheduled Castes population constitutes 9.45% and the Scheduled Tribes population constitutes 0.15% of the total population⁴³.

District Administration

ADMINISTRATIVE SYSTEM



The district administration consists of 2 branches---1) the Revenue Administration that also looks after Law and Order and 2) Local Self Governments (henceforth LSGs). The District Collector (henceforth DC) looks after the revenue administration and Law and Order and all other residual work not done by the

⁴³ The details are taken from the official website of Alappuzha district. For details please see <http://alappuzha.nic.in>

District Panchayat Office. Under the DC, there are two Revenue Divisional Officers and under each of them function Tahsildars who manage the revenue administration in his Taluk⁴⁴ which comprises of many villages administered by the Village Officers. All officers from Tahsildar upwards have magisterial powers as well. On the LSG side under the District Panchayat there are 12 Block Panchayats each comprising of several Gram Panchayats, the basic unit of development administration. In Alapuzha district under the District Collector there are two Revenue Divisional Officers and under them six Tahsildars. Under the six Tahsildars there are 91 villages. Hierarchically under the District Panchayat Officer come 12 Block Panchayat Presidents and under them come 73 Gram Panchayat presidents. Apart from these panchayat presidents there are 5 Municipal Chairmen for the 5 municipalities in Alapuzha. It may be noted that by and large the gram panchayats (that are charged with development administration) are geographically co-terminus with the revenue village (that are charged with revenue administration), although in some cases there may be variations.

Alapuzha is the birthplace of labour mobilization in Kerala since the first few factories for coir were started in this district by Europeans and subsequently by native entrepreneurs. That the trade union movement should start in the industrial hub of the erstwhile Travancore should come as no surprise. One of the two paddy growing regions of Kerala, namely Kuttanad, which is also referred to as “the rice bowl of Kerala” is located in Alapuzha and hence it was easy to mobilize the agricultural laborers of this area. Most of the agricultural laborers hailed from the lower castes and so their labor problems were complicated by caste

⁴⁴ Taluks comprise of groups of revenue villages and the head of a Taluk is called the Tahsildar.

indignities. The prejudices and discrimination provided a fertile ground for the Communist party to successfully forge alliances across castes to awaken and strengthen the incipient class consciousness and to craft a strong collective identity of laborers among the agricultural laborers and factory workers of Alapuzha. Alapuzha, once the industrial hub of Travancore, languishes today industrially for a combination of reasons. Many industries had closed down or migrated to the other states in the 1970s. Administratively Alapuzha houses the District Collector's office, the office of the District Panchayat President, District Police Superintendent, District Tourism Promotion Council, District & Sessions Judge, Munsiffs and Magistrates, A Medical College, several Engineering Colleges and Arts and Science Colleges, and several schools. It has the state head quarters of the State Water Transport Authority apart from the district level offices of all departments, and district edition of several leading newspapers.

Antecedents to Microcredit in Alapuzha

In this section I trace the genealogy of microcredit in Alapuzha as a development model. Examining the history of Alapuzha district gives us a fair understanding of how and why the pioneering efforts of microcredit through networking in neighborhood groups struck roots in the urban area so easily. Alapuzha is the birth place of a large number of progressive social and political movements like the industrial and agricultural laborers movements, trade union movements, movement for breast covering, the library movement, the less publicized *Ayalkkootam* (neighborhood) movement which was the precursor of the present neighborhood groups. The process of mobilizing people for these

movements bestowed on Alapuzha a strong tradition of networking, of generating social capital that facilitated revolutionary changes in the socio-political and cultural domains. This legacy of social capital generated in the context of progressive political and social movements provided the fertile ground on which microcredit was successfully planted by both the state and non-state actors.

Before I go into the details of the working of the microcredit in Alapuzha two experiments need special mention as they were the harbingers of the Self Help Groups (henceforth SHGs) in Alapuzha. Of course, there were initiatives of individual women called *chitties*, centering on groups of 20 or so women, mostly neighbors and friends, along the patterns of ROSCA (rotating savings and credit associations). But these were highly informal and scattered initiatives with no coherence and interlinkages. The first coherent social experiment in neighborhood formations was conceived and implemented by a Gandhian, school teacher, named D. Pankajakshan in his native district of Alapuzha. It is a coincidence that his experiment started at Kanjipadam in Alapuzha District in 1976, the same year Prof. Muhammad Yunus had started his Grameen Bank in Bangladesh. The air was saturated with discussions, and meetings and media reports about the experiment called *ayalkkoottams* (literally, assemblies of neighbors), that has resonance with the communes of Marx or the Kibbutz of Israel. Pankajakshan lays bare his vision behind the experiment, as “a conscious society”, implying thereby the consciousness that everything is related to one another. Man is related to soil. Soil is related to all living beings. A life that is focused on the consciousness of this relationship is called “conscious living” (Pankajakshan, 1989: 54). According to

him, in modern day world, due to the primacy of privacy every person leads a private life after pushing aside the others and creating lonely islands for himself or herself (p55). The new world envisioned by him starts with the basic unit of 10 to 15 houses called *tharakkootam*. (He refers to the *thara* as humanity's sixth sense with which it sees and hears everything, p 83). Since the *tharakkootam* will be for the benefit of everybody, anybody can participate in the meetings and express opinions. Five such *tharakkootams* consisting of 50 to 60 houses will constitute an *ayalkkootam* (literally meaning an assembly of the neighbors). Five *ayalkkootams* comprising approximately 250 to 300 houses will constitute a *gramakkootom* (village assembly). These three tiers form the foundation of the new world system envisioned by Pankajakshan. Above these tiers will be the ward level committee and the Panchayat council. *Ayalkkootams* organized by Pankajakshan are still active in certain parts of Alapuzha.

The second precursor to the NHGs that are Self help groups in the entire state of Kerala is an experiment conducted in Alapuzha Municipality in 1992-1993. The experiment is called Community Development Society (or CDS) Alapuzha, which was a joint project of the government of Kerala, UNICEF, and Alapuzha Municipality launched on 6th of February of 1993 after converging the government of India supported UBSP (Urban Basic Services for the Poor), and CBNP (Community Based Nutrition Programme) in 1992. It was a strategy for converging all inputs and services for the poor available from existing schemes of different government agencies (Gopinathan, 1998). The main objective of the experiment was to eradicate poverty in the municipality by unleashing the self-help

impulses of the women of the area and by converging the resources and services of various developmental agencies and financial institutions. The focus was on women and the approach was participatory.

The CDS was originally implemented in 7 out of the 36 municipal wards of Alapuzha. One major contribution of the experiment was the development of a poverty index based on non-economic factors. What is unique about the program was that non-economic indicators were deployed in identifying poverty and the identification was done by trained, poor women of the area or Anganwadi workers of the area. (Anganwadis are government sponsored mother and child focused community centers.) The nine non-economic indicators of poverty included 1) kutcha house (non-permanent house made mainly of unprocessed building materials like mud, thatch, tin, etc. or huts) 2) lack of potable water 3) lack of sanitary latrines 4) illiteracy of adult member of the family 5) Absence of more than one earning member 6) family getting barely two meals a day 7) presence of children below five years in the family 8) family belonging to the Scheduled Caste or Scheduled Tribe 9) presence of alcoholic or drug addict in the family. If a family had a combination of any four, out of the nine risk indicators, that family was considered a “high risk family”. The survey showed there were 2003 such families in the seven wards. In 1993 due to popular demand the survey was extended to the rest of the wards in the municipality revealing 10,304 such high risk families. By organizing one woman each from each of these families, NHGs (Neighborhood Groups) were formed. The NHG of each ward was organized into an Area Development Society and the ADSs of all the wards were federated under

the CDS (Community Development Society). Thus a three-tier, community-based organization of poor women was formed extending to the whole of the municipality. The CDS was registered under the Travancore Cochin Literary Scientific and Charitable Societies Registration Act, 1955. The CDS bylaws received the stamp of approval of the state government in January 1993 (Gopinathan, 1998).

This brief narration of the two antecedents to the SHGs was done with a view to lay out the terrain on which microcredit program was implemented. These two programs especially the Community Development Society (CDS) had been extended to the whole of the Municipality by 1993. Spurred by the success of the CDS the state chose Malappuram district of the state the district with the highest fertility and highest infant mortality rates to implement the CDS model of poverty reduction in 1994. With the assistance from UNICEF the experiment of poverty alleviation was done in the entire district of Malappuram under the name of Community Based Nutrition Program and Poverty Alleviation Programme (CBNP &PAP). M.A. Oommen⁴⁵ (2003) who conducted an impact study of the CDS highlights the slight difference in implementation when the pilot project was extended to the rural areas of Malappuram district:

Although started as an urban initiative with a three- tier structure, the extension of the programme to the Malappuram district has demonstrated how it could function as part of the Panchayat Raj system with ease and viability. The Malappuram ‘model’ operationally, slightly different from its urban counterpart has a five-tier structure, a pronounced NGO character with a cadre of volunteers at the critical levels of panchayats and a healthy mix of community and bureaucracy with the District Collector as the head

⁴⁵ For an executive summary of the impact study of the CDS please visit <http://www.kottayam2019.com/?p=132>

of the district CDS (The Collector's role has all along been catalytic rather than controlling).

By 2006, microcredit program as a poverty alleviation tool had become a major program in the state of Kerala and the success of the community based self help model has inspired many political, religious, secular, and caste based NGOs to start their own version of microcredit. The NGOs vie with each other in implementing the program to such an extent that it verges on unhealthy competition that results in enlisting the same women to multiple microcredit groups.

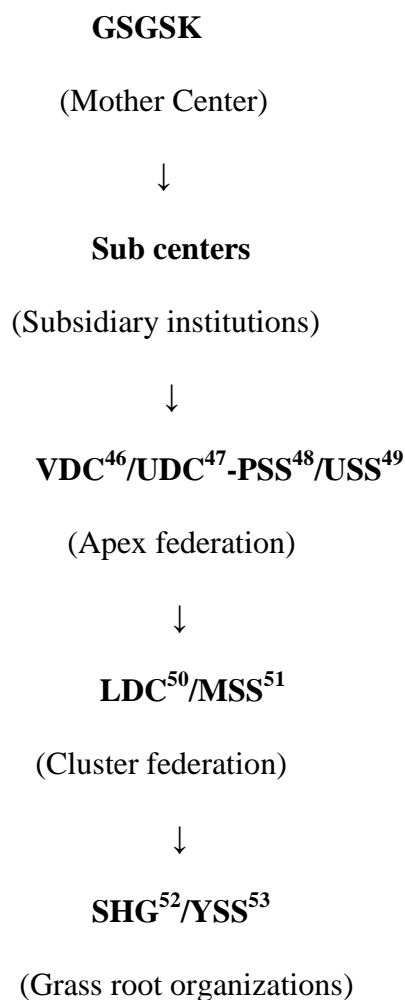
When the question of site selection for my study came up, my obvious choice was Alapuzha. The reasons for this choice were several. First, Alapuzha is the birthplace of two major social experiments of self help namely *Ayalkkootam* started by Pankajakshan and the UNICEF assisted CDS program (that formed the template on which the state model of NHGs and other SHGs were developed subsequently) and both were successfully implemented with popular participation. I was keen to see how the principles of self help were extended to the new experiment of microcredit self help groups. Second, Alapuzha being the place of origin of labor class mobilization, I wanted to see how microcredit, a program for lower class women, had mobilized poor women socially, economically and even politically. Third, I wanted to work with one of the best run non-government program of microcredit and GSGSK (Gandhi Smaraka Grama Seva Kendram) in Alapuzha was cited as one of the best in the state by the Executive Director (and his staff) of the Government run microcredit program. Fourth, I wanted to study

microcredit in an urban setting (so as to enable me to compare it with a rural microcredit program) and GSGSK had a sub-center in Alapuzha urban area that looked after its urban microcredit program. Hence, for these reasons, Alapuzha became an obvious choice for me to study a microcredit program run well by a reputed NGO in an urban setting.

I wanted to study one microcredit program in an urban area and another one in a rural area. I assumed that since urban area has more infrastructure and resources in comparison with rural areas, the urban microcredit would be bustling with microenterprises. But I was wrong and I realized that just being an urban area does not automatically lead to a large number of micro-enterprises and that there are several factors that account for the establishment of micro enterprises, especially the broader context of vibrancy of the economy of the district itself and the linkages of the SHGs to that economy. I wanted to study a state run microcredit as opposed to another microcredit program run by a non-state actor. I anticipated greater flexibility and greater supervision for the non-state agency run program but I found that with regard to flexibility both programs were more or less alike but with reference to the private program, there was greater oversight.

The Structure and functioning of GSGSK

The organizational structure of the GSGSK is represented by the following chart:



While the SHGs are exclusively for women, YSS is for men. A maximum of 20 SHGs are affiliated to a cluster federation called LDC (Local Development Center). [For men the equivalent organization is MSS.] Cluster federation is the primary association of SHGs in a locality and its general council comprises of the

⁴⁶ Village Development Center

⁴⁷ Urban Development Center

⁴⁸ Panchayat Swasraya Samithi (Swasraya means Self-Help and Samithi means a group or association)

⁴⁹ Urban Swasraya Samithi (Urban Self-Help Group)

⁵⁰ Local Development Center

⁵¹ *Mekhala* Swasraya Samithi (*Mekhala* is sector or region)

⁵² Self-Help Group

⁵³ Yuvajana Swasraya Sangham(Youth Self-Help Group)

All acronyms on the right side relate to men's self-help groups and those on the left side to women's self-help groups

office bearers of the SHGs within its area of operation. Financial transactions of the cluster federation (LDC) are done with the approval of the Area Organizer of the LDC and its bank account is jointly operated by the President, Treasurer and Area Organizer. The Secretary of the LDC is the custodian of all its moveable and immovable properties. “The working of the cluster federation will be under the complete control of GSGSK” (p 39 of *Patana Sahayi*). A group of volunteers help the Area Organizer and other office bearers of the cluster federation especially with regard to verification of accounts of the SHGs (accounts volunteer), village health clubs (health volunteer), education and computer literacy (information technology volunteer), employment (social volunteer).

The Apex federation is the secondary association of SHGs. The apex federation for women is called VDC/UDC [and for men PSS/USS]. The office bearers of the cluster federation form the general council of the apex federation. The general council elects the executive council that consists of a chairperson, a member-secretary, a treasurer and a convener. The member secretary will be the Area Organizer of GSGSK who will also be the chief executive of the apex federation. The objectives of the apex federation are, among other things, to ensure the stable and self reliant growth of the local development centers(LDCs), oversight of the working of the LDCs and SHGs under it, function as an unofficial women’s bank assisting LDCs and SHGs, formation, training, and evaluation of the work of LDCs, modernization of existing jobs, creation of marketing networks, establishment of godowns, training-cum-production centers, search for new

avenues of employment, establishment of short stay homes, old age homes, counseling centers, documentation centers etc.

The Sub centers are subordinate units of GSGSK formed with the objective of coordinating, overseeing and ensuring the efficient functioning of the activities undertaken by GSGSK at the panchayat, municipal, block and taluk levels. The activities of these sub centers are controlled by the council appointed by the managing committee of GSGSK. This council consists of three members nominated by GSGSK and the office bearers of the apex federations. The chairman of the sub center is a public figure, again nominated by GSGSK. As can be seen from the structure of the GSGSK, there are many functionaries that are nominated by the GSGSK. This goes contrary to their stated objective that SHGs will function as an independent group without any external interference. One wonders how much of true independence an organization can maintain when important positions are filled up by nominations by the parent organization, and not by election by members from among themselves or outside in the event of not finding suitable candidates.

Speaking about the rationale for creation of Self Help Groups under the aegis of GSGSK, its secretary Jagadeesan (2006) states, that the government sponsored State Poverty Eradication Mission that was designed on the basis of Alapuzha model of CDS became a program controlled by government functionaries. The new institution called “Kudumbasree” created by the state run Mission took the lead in forming neighborhood groups under the local self-governments. The GSGSK’s trenchant critique of Kudumbasree as a program

controlled by government functionaries, misused by people's representatives for their narrow party politics, and deployed by communal groups for resurrecting their lost dynamism led the GSGSK to present an alternative development model while simultaneously using the basic structure of CDS.

This, coupled with the realization that the various programs initiated by government had failed to eradicate poverty, and that the CDS started under the auspices of the government was not truly independent, led to the birth of neighborhood groups with the appellation of Self-Help Groups or SHGs under the GSGSK. Explicating the rationale for the formation of SHGs, the GSGSK study guide (*Patana Sahayi*) goes on to say, "SHG is a democratic, decentralized, transparent, stable and self-reliant comprehensive development model that functions according to the wishes and likes of its members without any external interference. The uniqueness of this model is the micro plan for sustainable development and a stable bank in the front yard" (p 8 of the *Patana Sahayi*). Explaining the details of its formation, the *Patana Sahayi* goes on to say, "The field gets prepared for the formation of a SHG, when 20 families staying in close proximity to each other, at ear shot, come together beyond considerations of caste, religion, and party-politics, on the basis of a new relational sense for the goal of the stable and self-reliant growth and development of their families" (p 9 of *Patana Sahayi*).

Although I studied many SHGs in the municipality of Alapuzha comprising of families of coir workers, fishermen, domestic maids, my focused study was on a colony of extremely poor and marginalized women. Geographically

they were on the brink of the municipality, by the side of a canal that is choked with weeds and dirt. Their spatial location is symbolic of their peripheral location in development process. They are who are called “encroachers” on government land and hence have no title deed to the land they occupy and are under constant threat of eviction. About 35 or 40 years ago it was a stretch of uncleared land with tree growths and bush and the original settlers had to clear it to build their huts. Many left the place selling their occupancy of land for paltry sums. Others have stabilized themselves by graduating from huts to semi-permanent houses with tiled roofs and brick walls and cement flooring which they had managed to build incrementally over a long period of time.

The hutments are arranged in a linear fashion along both the banks of the canal. There are no stable protective bunds or levy for the canal and during the two monsoon seasons in a year lasting about 5 months, water from the canal with all its dirt flows into their houses flooding the houses for many days. On either side of the bank there are parallel rows of houses, each row being separated by a pathway hardly 5 feet wide on an average. These pathways are untarred. The municipal authorities have provided them with public water taps and street lights along this pathway at regular intervals. Some lamp posts have not had a bulb for a long time, in one case for over one year. There is no playground for the children. The only public space was a small Anganwadi (under the government sponsored Integrated Child Development Services) for women and children under the age of 5 in one of the rented huts but it was subsequently moved to the house of a member of the group with no play ground.

Most of the houses are two roomed. The municipality has also provided them with squatting type toilets which most of them have covered with walls made of blue or black plastic sheets. Some have put a roof over it; many have left it open. Each house has a fence in front made out of local live trees (standing in for poles) with blue or black plastic sheets stretched across them about 5 feet high to ensure privacy for the houses. The tiny courtyards in front of each house inside the makeshift fence are swept everyday with brooms made from the sturdy spines of coconut leaves. On one side of this colony of poor houses is a private English Medium school run by Catholic priests and on the other is a coir factory run by the heirs of one coir industrialist who was one among the first native entrepreneurs to start coir factories in Alapuzha. Both the school and the factory have constructed very high walls marking the boundaries that are out of bounds for the residents of the colony creating a ghetto of the marginalized people.

The poor thus occupy a subliminal space, squeezed between the high walls of development symbolized by the two signifiers of good quality education and industry. Thus excluded from a good education for their children and a stable income from industry, their full participation in citizenship rights (that include entitlements to civic, political, social and economic rights) are seriously called into question just as the relationship between the state and civil society is interrogated. As Held (1991) observes, citizenship is about membership in a community and that entails the question of rights. Both education and employment are two sure routes to the acquisition of power and resources. But being excluded from both of them, while ironically living amidst them, places the SHG members in the unenviable

position of ‘outsiders within’. They become incapacitated from actively exercising their citizenship rights which in turn leads to ‘differentiated citizenship’ (Young, 1990).

The concentration of the poor by the side of the canal and an exclusive lack of people with financial resources is reminiscent of the racist practices and segregation in African American neighborhoods that have trapped them in such ghettos with no avenues for socio-economic growth and exit routes (Massey and Denton: 1993). The colony’s proximity to the national highway has made a few men go out of their neighborhood to the adjoining district of Ernakulam in search of jobs. Most of the men earn their livelihood by casual labor in the municipal area which they do not find on a regular basis. Most women are unemployed but some work as housemaids or some twist coir yarn for a living.

The Working of Micro credit Groups under GSGSK

Micro credit program is a group based activity. Once a GSGSK functionary explains the benefits of group dynamics and the need for thrift and savings, about 20 like- minded women, come together to form a SHG under a name of their choice. The group meets every week on a predetermined day and time on rotation basis in every member’s house. The meetings are presided over by the convenor who along with a joint convenor collects money which is remitted by members on rotation basis to the nearest bank. For 6 months they remit their weekly savings that are entered in their pass books. After 6 months of weekly savings they become eligible for their first loan from the pooled savings of the group. The group decides the amount and the beneficiaries of a week on a need based assessment in a

transparent manner. The group also decides the number of installments for repayment. For the women of the slum, the establishment of the SHGs was a turning point in their lives. As SM, a mother of a 5 year old boy, stated,

“This place was very bad. People used very filthy language. Nobody had a job. When Thresiamma teacher urged us to join the SHG we were reluctant initially because nobody had the money to remit @ Rs 10 per week. But after much persuasion when we joined the group and when we started getting loans we were very happy. I borrowed the first loan of Rs 500 for repaying loans I had borrowed earlier from others. The decision to take the loans is mine but I always seek his (i.e. husband’s) permission. The second loan of Rs 1500 was borrowed from the SHG to redeem the pledge of my gold ornament. It was then that I realized my husband’s income alone is inadequate to repay the loan and so decided to make *idiyappams*⁵⁴ and give them to the nearby restaurant. By evening I get back my container and Rs 100. I started getting up at 4.30 am and finished making 150 idiyappams by 6.30 am. The third loan of Rs 3000 was taken when my husband got a job as a security in Ernakulam. I used the loan for paying the advance for a rented house there. In Ernakulam I started working in a hospital and started repaying the loan I borrowed from my SHG. We stayed there for a year and a half. My husband is a very short tempered man, but does not drink. He is cruelly angry. He had a problem with the people there and he could not continue there. He now goes for driving petty auto⁵⁵. If a woman is willing, she can find a job. I have been making idiyappam for 8 years. My starvation and poverty went away after joining SHG.

The fourth loan of Rs 5000 was borrowed to buy utensils for making idiyappams and the fifth loan of Rs 10000 was taken by me for my delivery and handed over to my husband on the eve of my delivery. I had a caesarian operation. The next loan of 20000 was taken by me to buy a petty auto for my husband. I made idiyappams and repaid the entire amount. The next loan of Rs 30000 was used to buy cot, almarah, phone, gas, mattress, DVD, and a mixie. I have repaid Rs 20000 leaving a balance of Rs10000. I will take the next loan of Rs 40000 for building a house.

SM’s interview reveals that the progressively enlarged loans from her SHG did help her in repaying her prior loans, buying household articles, for supporting her husband’s work and also for expanding her business. Microcredit helped her

⁵⁴ Idiyappams are snacks made of raw rice powder and looks like fine white noodles with a thin layer of grated coconut on the top/ bottom and they are steamed and eaten along with potato curry /vegetable stew/ egg curry/ meat curry.

⁵⁵ Petty autos are mechanically driven auto rickshaws; these small carriages are used for short distance transportation of goods.

establish her life incrementally and currently she is contemplating constructing her dream house. It is significant to note that the major reason for the freedom that she enjoyed from indebtedness to other people and starvation and poverty was because she had an independent source of income with which she could repay her installments promptly. But the flip side was that her husband transferred all responsibilities on her shoulder even to the point of making her repay the entire loan taken for his petty auto. This was so typical of many of my informants who found their husbands transferring the family responsibilities on to women. The mutually reinforcing demand for prompt repayment of loans and the need for a stable job to facilitate the repayment was the outcome of joining the SHG. SM's statement "the decision to take the loans is mine but I always seek his permission" conveys the impression that she does not have total freedom to take her own decision. If she had that kind of a freedom she would have taken the decision and just informed her husband as some others in the group stated, rather than subsequent to her taking a decision seek his ratification. The fact that she seeks his permission shows that she does not have total freedom to act as she claims to have.

VM, a mother of 2 school going boys stated that she had done some jobs till 3 years back but now her husband does not permit her to go for a job. He is an alcoholic, who has threatened to burn all her clothes if she goes out to work.

My first loan was Rs 100. When I found it difficult to buy school uniforms for my children, books, tuition fees, then I thought let me borrow money from the SHG. It is a small amount which I felt confident to repay because I was working in a house (as a maid) then. Also I was sweeping the courtyard of a few houses and then by removing weeds from courtyards of other people, I was confident I can repay the amount. So I took the amount for the children. I used the entire amount for my children's schooling. I bought them slippers, umbrella, school bag.....

My second loan was Rs 1000. That was also used for my children—for uniforms, books, fees, fees for the tuition class. After that I borrowed Rs 3000. I used that for medicines for me. The younger one had vomited and had diarrhea and I had to spend some money for that. I had puss in my urine. This man (i.e. her husband) never takes me to the hospital or buys me a tablet. Nor will he take the children to the hospital. So the money I borrowed from SHG was very useful for me. The decision to borrow both the loans was purely mine. A K (husband) does not do anything.....

Then I did not borrow since I do not have the capacity to repay. It was at that time that I heard that the group is getting bank loan. That time R was running around desperately for conducting the marriage of her daughter. After all I have only boys whereas she has a daughter. So I borrowed Rs 20000 and gave 13000 for her daughter's wedding expenses and she repaid it. I used the balance for my sons' education—books, fees, uniforms and for repaying the money I had borrowed from others.

Two years after that I borrowed Rs 40000 from the group. I gave it to my elder sister who is 49 years old. She is a home nurse and is working in a home in Ernakulam. She gets Rs 5000 per month. She said, she is fed up of paying rent and so would like to have her own house. After her time the house will come to me and my children. She arrives very punctually every month with the installment for me to repay.

In VM's case both the 1st and 2nd loans were taken for the children's education since her husband had shirked his familial obligations. The third loan was for her and her son's treatment. She used the 4th and 5th loans partly for altruistic purposes, to help her friend and her sister. So the benefit of microcredit accrues not just to the individual woman who is a member of the SHG but gets extended to non-members who stay outside the district. It is also pertinent to note that since VM's husband had abdicated his responsibilities to the family, VM took all decisions, including the decision to borrow money, on her own. Whereas VM's freedom springs by default—a husband who does not care to take any decision for the family, SM who is mortally scared of her husband (as she has told me in private conversations) puts on a façade of make-believe freedom, although she may not be conscious of that.

M, a mother of three children found the microcredit very useful and timely:

I joined GSGSK 10years back. I got the first installment of loan of Rs 500 after 6 months of joining. At that moment I was very happy to have got Rs 500, because that was a time when my husband was out of work. He was going to the coir factory of S near Poonkavu church. My husband does not get job always. There are frequent strikes there... We had financial problems at home. That was the time when all members of the SHG were getting loans @ Rs 500. I told my husband about it and sought his permission to take loan and he agreed for the same. With that money I bought provisions for Rs 350..The remaining Rs 150 was used for buying medicines for my eldest child. That amount was insufficient for that so I bought medicines by borrowing money from TM who borrowed it from another person and gave me at an interest rate of Rs 100 for Rs1000. I repaid it @ Rs 25 per week. Interest was @ Rs 10. It took about 25 weeks. During these 25 weeks I did not take another loan. Again when he became jobless, we took loan from outside for higher rates of interest. With that money, we bought provisions, medicines for children and repaid our installments at SHG meetings.

My 2nd loan was Rs 1000. I took the loan when my turn came in the group. It was about a year after I took the 1st loan. I repaid it @ Rs 50 / week. I took the 2nd loan since my husband told me to do so. Since it is he who repays, so far, it has been he who has asked me to take loan. I could go for work only for a short time. After that I could not. So all deposits are remitted because he gives me the money.

For 2 years we suffered without a stable job for my husband. So we borrowed from several sources to repay loans. But now he has a stable job and gets Rs 425 every day. He does the mason's job. He does not smoke or drink. If possible he carries lunch with him.

After that I borrowed Rs 5000 to repay the loans I took from outside. The fourth loan was Rs 10000. It was for the delivery of my second child. That too was as per my husband's instruction. I used it for the doctor's fees—each time I had to pay Rs 100. They asked me to get the scanning done from outside the hospital saying that the child inside me was not growing adequately; the doctor comes on Saturdays. Before that we have to get the scan done in the scanning center of Lalithambika and show the paper to the doctor on Saturday. At first they said, the growth of the child is not satisfactory. The second time they said there is excess fluid. They made me scan 4 times. Then the cost of medicines, post-natal care all these cost more than Rs 10000. I had spent that in 2 months. In between I took some money for household needs.

.... Then, after that I borrowed Rs 30000. That was borrowed after 2 years in 2007. My husband asked me to take the money. That was to repay loans from outside (from TM Akka⁵⁶). I returned to her Rs 20000 to repay loan

⁵⁶ It is a Tamil word used to denote an elder sister but used for any woman older to the speaker.

that she took from outside.) I repaid Rs 3000 to the other *chechi*⁵⁷. I returned Rs 2000 to TL Amma *chechi*. With the balance of Rs 5000, I bought ear rings for my two children. My husband said, 'now that we have cleared all our debts, let us buy for our two daughters one gram each of gold'. So since SHGs came we stopped taking loans at double the interest rates.

Finally we took Rs 40000 three months back. It was at my husband's instance, for building a house for us. Out of this loan amount I repaid Rs 10000 to TM Akka the money borrowed from her. I repaid Rs 10000 to my SHG. I used the balance amount of Rs 20000 for building the new house.

Decisions to take loans are taken by M's husband because it is he who has a regular income and hence repays the amount. Microcredit initially helped M's family in facing the challenges of joblessness albeit temporarily, and rescued them from starvation however temporarily. In VM's case the decision to borrow money and the manner in which the borrowed money was to be spent, were all taken by herself since her husband does not participate in common welfare of the family. Since she had worked previously, she had the confidence to repay the amount without her husband's help. In SM's case since she had a steady source of stable income through a job found out by her own effort, at least initially she takes the decision (subject to ratification by her husband) in borrowing. If VM's husband does not participate in household decisions, SM's husband does not take any initiative in common household matters. M's narrative cited above points to a phenomenon I found quite widespread in the colony namely a vicious cycle of debt trap. To pay one loan a woman borrows from another source at a higher interest and to repay that loan she borrows from yet another source at a slightly higher interest rate. What is interesting is some members of the group who have understood the constant need for small funds by members of their group as well as

⁵⁷ It is a Malayalam word literally meaning elder sister but used respectfully for any older woman.

others have started functioning as petty money lenders. They borrow from the group at low interest and lend it out at higher rates of interest thus making profits out of the deal. The last time I visited Alapuzha women told me that S, a member of the group had collected such usurious rates that one member had to sell her house to repay the loan to S. It is ironic that a project started with one of the aims of eliminating loan sharks should itself spawn baby (loan) sharks.

Members of the SHG have found microcredit to be useful in critical matters like food, health, education and housing. This is made possible by structural changes like networking among poor women which is dealt with in the next section and by linkages to financial institutions. The term ‘networking’ is an umbrella term that subsumes several kinds of mutual relationship. These relationships vary in their formality, frequency, durability, sustainability etc. Throughout my study in Alapuzha and in my other study sites I found that there are several kinds of networking. The dyadic relation between family members I call familial networking. The mutual relations of love, friendship, trust and co-operation among acquaintances and friends I call personal networking. The relationships of reciprocity established between members of the SHG and institutions are institutional networking and those with political actors I call political networking. The exchanges with agents of financial institutions are financial networking and finally the relationship with agents of state I call the bureaucratic networking. An ego’s networking comprises of different combinations and permutations of different kinds of networking. The more varied

the kinds of networking a person is involved in the more influential the person would be.

As TM observed while speaking about the benefits accrued to her group after joining the SHG,

Microcredit was tremendously useful for us. If people like us who live on the banks of the canal, were to go to the bank and ask for 10000 rupees do you think the bankers will give any of us the money? No. Never. Even if we do submit the document of our land, we have to produce its prior document, and certificates from municipality, taluk office, village office etc. We are people with no documents. Now we got 3 lakhs of rupees based only on the mutual guarantee of members. We got it only because there is an institution like this; because we have a SHG like this. There are people who have married off their children; there are others who have repaired their houses. People buy gold. For how many purposes have people used the loan from SHG?

Here the reference is to the personal networking among the members of the SHG themselves that generated social solidarity which in turn acts as mutual guarantee for the bankers to give the impoverished women loan. These are personal networks based on affect –of love, of co-operation, and trust. These networks are based purely on personal feelings and produce social capital that will stand them in moments of need. It is highly informal with no official documents or sanctions to sustain them. On the other hand, the 3 lakhs of rupees that TM refers to is what the SHG obtained by virtue of bank linkage of their SHG when it became eligible to borrow from banks based on a set of objective evaluative criteria in performance. This networking is more formal and impersonal. It is not based on love or co-operation. These are financial networking based on sound financial principles. The amount borrowed has to be repaid at intervals

predetermined by banking structures and carries interest that are viable for the banks to sustain their financial operations.

Networking among members of SHGs and its instrumental value:

Non-state actors like GSGSK have realized the instrumental value of networking as a fruitful and convenient tool for micro-managing the affairs of the poor without resorting to explicitly controlling measures. What appeals to the non-state actors (as much as the state actors) is the subtlety with which they can exercise control over segments of population without giving them the impression of ruling them. GSGSK accomplishes this through the strategic practice of group formation that promotes networking among SHG members which in turn proves extremely beneficial to the members.

Networking is the best strategy adopted by GSGSK for “empowerment” of poor women in Alapuzha, accomplished mainly by organizing the poor women into small groups. The philosophy that animates these groups is the neoliberal philosophy of “self help”. Rather than turning outward to the state or non-state actors for help, the best source of help is deemed to be the self. Women are trained to turn inward as the best source and resource of help. They are taught to rely on pooling their own tiny savings for meeting their emergencies, their consumption needs, human resource needs of their children, and livelihood needs of the family. The solution to the question of allergy to poor women felt by bankers who had hitherto failed to be responsive to the emergency requirements of poor women for small loans, lay in starting their own informal, women-friendly, flexi-banks in their own small courtyards. Since an individual woman cannot start her own banking

system, it is facilitated through a network of situationally similar women living in geographic proximity to each other.

Whereas a formal banking system in India has field officers who make local visit to the house of the loan applicant, sometimes more than one visit, and conduct local enquiry before a loan is sanctioned, in GSGSK these cumbersome procedures are obviated since by constant networking each member of a group becomes well acquainted with the financial and social condition as well as the financial needs of the others in the group. For instance, in one of the weekly meetings at 2.30pm that I attended, one member informed the group of the need for sanctioning loan to another member of the group stating that the latter had not lit her country stove till that time (meaning no food was cooked that day). Reliance on this intimate knowledge of each other's situation gained through networking gives a more accurate picture than a one hour visit by a banking official and so it makes more economic sense to do away with a field officer in the banking operations of the self-help groups. Thus self reliance becomes more economically efficient in managing the credit needs of the members of the group. Be it filling up the application form for loan, standing guarantee for the loan, enquiry on the loan application, or the waiting period prior to the actual disbursement of loan, matters are highly simplified and made much more economically efficient in this self help mode.

Similarly inter-household grievances and problems that are likely to flare up are contained locally within the group by discussing the issues openly in the group meetings from where emerge local solutions rooted in local contexts. For

instance, VM and her husband quarreled frequently since according to VM her husband was an alcoholic and he refrains from taking any household responsibilities. Added to that his mother started to live with them. In one of the weekly meetings when VM's belated attendance was questioned she detailed her domestic situation and the recent flare up fuelled by her mother-in-law's presence in her hut. The group discussed the situation and arrived at the conclusion that finding an alternative accommodation for the mother-in-law would be the best solution which they successfully managed to do. In subsequent meetings they ensured that the mother-in-law is not back to the house of VM but is safely living in her new accommodation. Such instances prevent families from approaching the police stations or village offices or local bodies or even courts for solving their problems thus saving precious resource for the state as well as households.

More importantly, such local solutions to local problems are more sustainable since constant informal networking helps in constant monitoring of situations and solutions. When a solution is arrived at, the group manages to ensure the compliance of the decision since in a highly networked group, knowledge to one member becomes knowledge to all members. The bonding capital among the members ensures a high speed of diffusion of information within the group making peer group pressure to be exerted without much difficulty. Further, since local solutions emerge organically from mutual discussions and understanding, there is no ill-will among parties unlike in litigations where one side is always the vanquished as against the other side that is the victor. Thus solutions arrived at

through self-help generated through networking is not only more cost effective but is also more sustainable in the long run.

For livelihoods also these women's groups are taught to rely on themselves rather than seek employment outside as paid employees. Hence a large variety of training skills are imparted to enable the women to find self-employment. Toward this end, training is imparted in low skill, less capital intensive industries like soap manufacturing, agro-processing, manufacturing of cleansing agents like phenol etc. Here again the emphasis is not on continued education or higher skill acquisition to enable them to occupy higher paid jobs as employees of fairly well paid companies / agencies but to start their own low key enterprises with all the financial uncertainties inherent in them. Rather than individual enterprises the women are encouraged to engage in group activities, since the group dynamics generated by networking among themselves will be able to absorb better any financial shock produced in the course of starting or managing the enterprise, thus making them rely on their own clusters of groups, and reinforcing the concept of self-help. Further, they will be able to market products better through networking with other groups and agencies.

The process of networking generates a huge quantity of knowledge regarding the networking group. The GSGSK has prescribed reporting formats to be filled by each SHG. The debt that each person owes, the amount borrowed from the informal banking system including from loan sharks, the installments of defaulted repayment, the sick members of the family, the meetings attended, the fines paid for absence from the weekly meeting, the remittances by way of weekly

savings, the training programs attended, all these produce a whole corpus of knowledge about individual members which is then codified by the SHG. The SHG makes an abstract and sends it to the GSGSK office. The knowledge from thousands of self-help groups gives immense power to the GSGSK since the power-knowledge nexus operates to produce disciplined subjects predicated on the neoliberal principles of more hard work, self-reliance, efficiency, competition, and entrepreneurship. The large number of reports and forms each SHG filled up and sent to the GSGSK offices are compiled and it gives the NGO knowledge about the punctuality, remittances, prompt repayment or default of loan and a host of other behaviour patterns of members. The knowledge of the SHGs that they are being monitored which is done in the monthly meetings will make them conform to the expected behaviour and thus produce disciplined subjects. All these constitute the elements of an organizing principle which gives these practices a theoretical coherence. These reports and forms filled up and sent to the GSGSK office and the monitoring done by the GSGSK through the monthly meetings of the UDCs⁵⁸ and LDCs⁵⁹ constitute the institutional networking. Although these institutional networking expands the circle of acquaintances and friends, essentially these are business meetings that follow certain set rules of procedure. They do not discuss individual problems of individual members but the meetings discuss common agenda items, and institutional problems, like monitoring of progress, and performance of groups, remittances due from individual SHGs to GSGSK, training programs, new initiatives of the GSGSK etc.

⁵⁸ Urban Development Centers that are the apex federations of LDCs or cluster federations of SHGs.

⁵⁹ Local Development Centers, the cluster federations that comprise of around 20 SHGs each.

Practices that Engender Networking

In the weekly meetings before sending the net weekly collection for remittance to the bank, accounts are read out. One item is the fine obtained by the late arrival of members to the meeting. Although it is a slight embarrassment to the concerned late comer, it helps in reducing the late attendance. If networking generates knowledge-power nexus in disciplining the women subjects of the self-help groups, networking itself is generated by a host of auxiliary practices. The cluster of these auxiliary practices that engender networking include initial selection of group members, regularity of meetings and investment of their time in them, discussion of communitarian agenda items, exchange of resources, participation in fairs and festivals, participation in and sharing responsibilities in ceremonies like weddings, action against perceived common threats or risks etc.

The first auxiliary practice of networking which is also a gendering process is the initial selection of group members. TM, while explaining the initial difficulties of forming a group said,

“In a house if there are 5 members, the 5 have 5 different characters. So 19 people will have 19 different characters”. As one leader observed, “Initially I had problems. To begin with, the housewives would not get out of their kitchen, majority of them. To draw them out was a bit difficult. But by constant interaction with them they felt the necessity of forming group”.

20 women who belong to nearly the same social class come together to form Self Help Groups (SHGs). They register themselves with the GSGSK, the parent organization. These SHGs are basically savings/ thrift cum credit groups yoked together by the common need of eliminating middlemen to whom most of them were indebted for small consumption loans. These groups are gender specific

and so only women are permitted to join women's SHGs. Geographic proximity facilitates face-to-face interaction when women belonging to the same colony and social class form SHGs. The spatial homogenization of their habitats in small huts or semi-permanent houses in the constricting area of 1 or 2 cents of land reinforces their class homogenization under the rubric of BPL (Below Poverty Line) families. This physical closeness prompts women to actively seek out other women to form groups and to network with. There are cultural reasons too that persuade women to seek out women for group formation and activities. Thus the very first process of personal networking, namely, the coming together of the women to form a group which is sex-segregated is a gendering process.

Networking is essentially a gendering process and as Benschop (2009) highlights, there is a striking resemblance between networking and gendering in that they both are relational and interactional ongoing activities and dynamic social accomplishments. She reiterates that networking and gendering are intertwined:

“...networking is not only a gendering practice, along with the cultural available doings, sayings and performances of masculinity and femininity, it invokes the second side of the dynamic: that of practising gender, which is also part of networking. These intertwined processes of networking and gendering are micro-political processes: they reproduce and constitute power in action in everyday organizational life”.

There is no “choice homophily” (Ibarra, 1997) (i.e. having the choice to select people similarly situated) for them as selection of group members is really a Hobson's choice for the women who occupy the physical margins of a geography as well as its economic margins. Hence although it is an “induced homophily” for the marginal women, within the constraints of class they network among similar others based on age, and other personal attributes. Thus we find groups of elderly

women in their 40s and 50s come together to form groups just as younger groups of poor women in their 20s and 30s form their own groups. Due to the geographic boundedness, and historical social exclusion, networking is limited primarily to the spatial boundaries of the locality in which they live. Networking is place based in the poor regions of developing countries as networking takes time to produce trust which is one of the foundations of social capital and this trust is easier to develop when interactions are face-to-face which gives greater authenticity for the networking. As Giddens (1984) points out, “Locales are not just places but *settings* of interaction; as Garfinkel has demonstrated particularly persuasively, settings are used chronically -- and largely in a tacit way -- by social actors to sustain meaning in communicative acts”.

Within the class-homogenized locale, there emerge gender-specific groups produced through the gendering process of networking among women. Locale, itself becomes a social actor not only in triggering the process of networking but also in producing meaning through the networking. That is why TM whose son insisted on her moving out along with him to his newly built house outside the colony, refused to do so. As she stated proudly,

There is great cooperation now after the group came—whether it is to take some one to the hospital or whatever. I don’t have the heart to leave such a good neighborhood; that is why I do not want to shift from here even after my son completes construction of his new home a little further away from here.

As Giddens (1984) notes, “But settings are also regionalized in ways that heavily influence, and are influenced by, the serial character of encounters”.

Networking is shaped not just by class, gender and locale but also by several other

factors. One of them is age. As TM stated, while narrating her experiences of forming the first SHG in the colony, “We initially talked with the heads of families and wanted to induct just one senior female member from each family”. As TM explained to me, they interacted with women who were heads of households or potential heads. Speaking of the justification for selection based on age, TM opined,

“The blood of youngsters boils. Sometimes a member has a genuine ground for not being able to remit her weekly savings, like illness. Then these youngsters say, ‘we too will not remit our savings, if they don’t’ If our children are also in the group, we will not be able to talk freely”.

Here young age acts as a barrier to uninhibited communication and networking among the elder women and so age becomes an important factor in choice homophily. In the vignette cited, the reference is to the lack of discretion associated with youth and their adherence to the letter of rules rather than the spirit of the rules. The unrelenting youngsters with their tit for tat policy did not sit well with the studied discretion of the elderly women. When TM says that the blood of the youngsters boil, the implication is that maturity to think calmly and act rationally comes with age and so the initial choice of members to be inducted into her group was prompted by the perceived qualities of maturity associated with greater age. So the personal, reciprocity networking among class-defined, gender-defined women was also shaped by age. It was also shaped by personal attributes. As TM went on to explain,

“We wanted in our group, women who can get along with us well. SF has two daughters- in- law and SF tried her best to get them inducted in our group. Those two women have very long tongues. They intervene in matters that are not necessary as well as necessary. Sometimes a member may have a genuine problem in repayment. Shouldn’t we relent a bit then?

We also insisted that no two women should belong to the same family. After all when they are from the same family, they tend to support each other against the common interest of the group”.

Enlarging the membership base by greater inclusiveness from larger number of families to ensure heterogeneity in composition of the group was actively sought to prevent loss of sight of collective interest of the group over interest of individual families.

The second auxiliary practice that helps networking is the regular practice of weekly meetings with what Giddens (1984) calls ‘the serial character of encounters’. The regularity and frequency of interaction on a weekly basis without fail is the source of reciprocity networking because the women spend around two hours together every week discussing agenda items like their personal loan and repayment and also topics outside their agenda. To give a brief overview of the happenings in a weekly meeting, the group meets every week on a pre-determined day either in the front room of each member’s house on rotation basis or if the room is too small and congested to seat 20 women they meet in the front courtyard of that house. By convention whoever is hosting the meeting in her house in a particular week welcomes the gathering. The secretary of the group reads the minutes of the previous week’s meeting and also the income –expenditure statement for the previous week. The members discuss them and approve the same with or without modifications. This is followed by collection of their small savings. The amount thus collected in front of all members is entered in the weekly register as well as in the personal pass book of each member. One member, by turn, is authorized to deposit the total weekly collection in the nearest bank. This

ensures transparency in dealing with money matters and helps to gain the confidence of the members in the system. After arranging for the safe deposit of the small savings collected by the members in the nearest bank, comes the discussion of items in the agenda. The decisions are written down numerically in the minutes book and signed by the member presiding over the meeting and other office bearers. Prior to writing down the decisions all members present sign in the minutes book. In the next meeting when the minutes are read and approved, the president of the meeting signs it again. All matters pertaining to the group are decided in the weekly meeting.

The meeting starts officially at the appointed time. But many women come a few minutes before the time and this pre-meeting time is important as it is used in exchanging pleasantries and news about each other's families. The pre-meeting informal sub-group discussions centre on topics ranging from health to debt. Typically they discuss the illness of their children or family members, quarrels they have had with their husbands, concerns about raising money for an important event in the family or for meeting medical expenses or repayment of their prior loans, or children's education or their husband's alcoholism.

Discussing intimate matters like the husband's alcoholism or the marital conflicts is based on the norm of trust and reciprocity. It is the discussant's faith that the listener will not betray her and her very act of discussing will give confidence to the listener to confide in the speaker in future. Once, in my presence the members were discussing openly how their husbands come home drunk and misbehave or not misbehave, I asked them if they were not afraid that one among

the members will leak the contents of the discussion to one of the husbands unleashing hell in the family, they were unanimous in denying that they will ever betray their group members. It is a 'credit slip' (Coleman, 1988) of trust that accrues to the speaker. Each time a woman opens up to another member of the group on intimate matters, she is strengthening the tie of personal network predicated on mutual trust, an essential ingredient of social network.

If SHGs aided in establishing personal networking, it also helped in developing institutional networking. What is paradoxical is the fact that despite the neighborhood's easy accessibility, for a long time the neighborhood suffered from what William Julius Wilson (1996) calls "social isolation". There are no jobs for people from the area, no social institutions, no youth socialization. The stigma that is attached to the neighborhood as a morally depraved neighborhood, an area infested with prostitutes, thieves and alcoholics have blocked them from the structures of opportunities and thus rendered them vulnerable. The stigma attached to a neighborhood or its general reputation or notoriety contributes in no small measure to the exclusionary processes that work to hinder access to networks of information on jobs, which in turn leads to greater social isolation, thus setting in motion a seemingly never ending vicious cycle that is difficult to break despite the mutation of the original conditions that gave rise to the stigma.

The problem with a stigmatizing identity imposed on a person or neighborhood is that despite changes it continues to stick like a skin on a person or neighborhood with all its attendant negative connotations for a long time and becomes extremely difficult to cast it off, thus repelling others from interacting

with them in meaningful ways and therefore perpetuating geographies of exclusion. These geographies of exclusion were characteristic of not just the terrain of the social relations of the group with the external world, but it characterized the relationship among the members themselves before joining their respective groups. Many of my informants from the thrift and savings groups, interestingly, told me that although they were neighbors for many years, they had not even talked to each other before the inception of the SHGs, thus isolating many families from the neighborhood of the poor themselves.

One of the biggest accomplishments of the formation of SHGs is the breaking of this “social isolation” by building bridges across hitherto insular individuals and groups through networking. This was facilitated both by structural factors as well as methodological factors. The structure of GSGSK that federates various SHGs under an LDC facilitated the networking of a SHG with other SHGs and that has provided an avenue for them to meet many women and men outside their own group, apart from generating the bonding social capital (Putnam, 2000) that was a product of intragroup interaction and networking. As one group leader stated, “There are 38 neighborhood groups in our LDC. We, the convenors go there for classes. There we meet each other. Even women whom I had never met before, with such women too we interact”.

One leader of one group observed in her interview with me,

It is after joining the group I started going out. Before, my world consisted of only my children and my family. But now we have to go to all the 20 families for all their problems. Also on festival days I used to go out. But after the groups formed I have the opportunity to interact with many people socially and get their advice on the workings of the group. When any of our group members has any problem we go with them for help (to the

concerned authority) and we get a place there through the SHGs. Earlier our relatives knew us when we went out but now the villagers know that we belong to SHGs..... When people know we are from GSGSK, we are given special consideration. They give us a chair to sit wherever we go.

This view was reiterated by the chairperson of an LDC, who said,

Now that we belong to GSGSK, in offices, we get things done much faster. Many members have told me so. I went to the panchayat. They asked me where I was from. I said I belong to GSGSK. Immediately the staff was asked to take the record and hand it over to me. A CD was given to me immediately. It was then that I understood the value of belonging to GSGSK.

A sense of belonging to GSGSK gives the poor women a collective identity that accords them a new respectability, hitherto unknown. The special consideration given to them, the chair offered to them, the speedy retrieval of CD/ documents are all indicative of this newly acquired social status by virtue of being part of the collective identity forged by constant networking. Mere membership of an organization with no mutual networking, and mere knowledge of the fact that both belong to the same organization but with no mutual positive interaction, would not have fetched the speedy response from the other. It is the knowledge of the people that GSGSK is an organization of networking members, and hence an individual member of the self help group has the strong support of not only the members of her own small group but the strength of thousands of similarly networked women behind her that produces results. Membership in such a highly networked group is empowering for the women.

Yet another auxiliary practice that speeded up the practice of personal networking was the practice of discussing communitarian issues and common

grievances in the weekly meeting followed by delegation of authority to selected women to meet officials to fix problems. A faulty water hydrant or a street light that had been out of order without rectification for months together had to be fixed or the municipality had not taken any fruitful steps in preventing flood waters from entering their houses or the village office and taluk office had not done anything creative to give them title to the government land they occupy. All these matters discussed in the weekly meetings have to be attended to on a war footing and so two or three members are selected to go to the concerned office, present their grievance and get it redressed. The act of delegation to selected women signifies the trust that the group has in the women in successfully navigating the maze of bureaucracy. Entrusting the jobs to selected women on rotation basis entails responsibility for traveling up to the public office and provides opportunities for interacting with officials (very often men) who embody various degrees of statist power. Each of these interactive visits expands the web of friendship not just to the women who meet the authorities in their representative capacity but it spills over to the rest of the group by virtue of the collective identity of the group as well as by networking among all members of the group. These 'credit slips' of trust will come in handy in future for the members of the group.

Third, participation in and sharing responsibilities associated with events like wedding, engagement, deaths etc, go a long way in promoting personal networking. Members of a group assemble many days prior to the event (except in the case of sudden deaths) and discuss both formally in the weekly meetings and informally on the pathway the upcoming event to discuss ways and means of

helping the concerned family. On the eve of the wedding of R's daughter for instance, they helped in cooking, washing, shopping, receiving guests and above all by way of a cash gift of Rs 5000. Such voluntary assistance creates the space for intense personal networking and also generates credit slips of trust, and expectations for those who help and can hope to be repaid by the recipient to the benefactor at the appropriate time in either homeomorphic reciprocity (where exchanges should be concretely alike) or heteromorphic reciprocity (where exchanges are concretely different but with equivalence in value) (Gouldner, 1960). As Malinowsky (1932:36) notes the norm of reciprocity creates "mutual dependence" and is realized in "the equivalent arrangement of reciprocal services".

Fourth, exchange of information and resources is a major practice that accentuates personal networking among members of the SHGs. Once the initial social isolation is broken, members meet frequently at the water tap or along the pathway leading from their homes to the tarred road. In small group discussions or one-to-one discussion, they seek openings for employment, however modest, like that of domestic maid, and potential benefits from various governmental agencies and the municipality. Resource could also be in the form of an additional pair of hands to help them out with domestic chores when they have a celebration of event at home. Each time a piece of valuable information is exchanged a sense of gratitude and indebtedness strengthens their dyadic ties.

Empowerment through networking

The Malayalam word for empowerment which has received great currency in the past two decades is "*shakteekaranam*" (*Shakti* is power and *shakteekaranam*

is “making powerful”). This word has become a part and parcel of not only training programmes specifically targeted at women but also part of the general discourse on development programs most of which insists on an empowerment component. So when I used the term “*Shakteekaranam*”, to most of my informants that was not a strange word they were hearing for the first time; to many it seemed a familiar term.

Being part of a strongly knit group, opened up avenues to network with officials of the formal institutions like the nationalized banks, municipal office or local panchayat, village office, local representatives of political parties, “experts” in various fields who interact with them as guest speakers. This bridging social capital (Putnam, 2000) is an important avenue for them to glean information relevant to their lives, employment opportunities and the various benefits that government confers on BPL (Below Poverty Line) families. The formal financial, political and administrative institutions in the locality represent the various nodes in a web of power relations. Once a connection is established to any of these nodes, the members of the SHG get inserted to this field of power relations, which is mobile and contingent.

Empowerment is not an unproblematic term as it is a site of discursive struggles, a process of production of not *the* truth but an agglomeration of ‘truths’. We need to problematize the term since ‘empowerment’ does not convey a uniform signification to all the members of the group. It is felt variably even within a small group that is more or less homogenous. This is because each one of the members comes to the group initially with a different toolkit of skill sets,

experience, and abilities. The mix in the baggage that each member carries with her on her fresh arrival to the group determines the meaning of empowerment that she feels at any moment. For instance, a large number of members who had been class leaders while in their school days or in Scouts or local clubs have been selected by the group to the post of convenor or joint convenor of the SHGs. Similarly members who have had prior organizational experience in church or in *Mahila Samajams* (local women's organizations) have occupied positions of power within the groups or LDCs, the federated bodies.

In the words of L,

Empowerment means...earlier we never got out of our house. But now we have to go for the weekly meetings. We also have to go for committee meetings and also for the headquarters meetings. We have now the courage to go for all these meetings. To speak boldly to everybody and if some one in the family falls ill we can take the patient to the hospital all by ourselves without waiting for assistance from anybody. If we fall sick all the members of the group will come and help us.

If prior leadership positions had helped many women in the SHGs get elected to the position of president or secretary of the SHGs, networking with fellow members, members of other SHGs, and political and institutional representatives have unveiled the leadership qualities of many SHG members and brought them to the fore of local politics. Many women who are members of the SHGs under GSGSK have become empowered to gain the confidence of political parties and to contest local election and become members of the panchayats, thus representing in local governance, not just the marginalized women, but entire segments of general population of the area. Some have been elected to the post of presidents of the panchayats. This is no mean achievement considering the fact that

many of them had not even stepped outside their houses alone before joining the SHGs or had never spoken “in front of a group of 5 people without shivering”. Some occupy positions of power in the SHG sub-centres and head office. It is the auxiliary practice of the weekly meeting and its attendant obligation to travel to the nearest bank on rotation basis and transact monetary business with the bankers that helped them initially to break out of the shell of isolation and confinement to the four walls of their own houses and goaded them to seek out hands of friendship from the local community. As one leader of a group told me,

Earlier there was no cooperation among us women. If there is the goodness of heart to help each other in any eventuality, if they can mutually help in their difficult times, there will not be many problems. For instance, EK tells her problem to me, I tell her problem to you. The three of us with a fourth person can find a solution. Isn't it? Earlier, no one went to help another, no one enquired about the other person's well being. If there is the need to raise 10 rupees, I will also give 2 rupees from my poor circumstances. Those days people with money did not help others. But now there is an attitude to help. There is great cooperation now after the group came—whether it is to take some one to the hospital or whatever.

Networking has empowered women to an extent not seen before. To my specific question “What does empowerment mean to you?” L replied, “To be able to talk confidently in front of a group of people, to go to public offices and discuss matters with officials”. These are all indicators of empowerment women have time and again pointed out when queried on their own perception of empowerment. To SM empowerment takes a slightly different meaning:

...can talk freely. The fear of handling money is gone. If I borrow money fearlessly I know I can return it.... Earlier whenever I went out, I had inferiority complex. Now it is gone. I can travel all alone to my home in Changanaserry.

To yet another member, empowerment means: “the ability to talk freely and fearlessly and freedom of mobility, caring and sharing with no caste or religious barriers coming in between them”.

In other words, empowerment implies freer expression of mind and body and networking without borders. As she explains,

We can raise issues without any hesitation when we go for the meetings of GSGSK. Savings habit has been developed. Our own money has been saved. Only 19 days we sit at home. We keep travelling without hesitation. We will react. Men know that. Earlier when we went out dressed up, men asked whether we are going out since we had no time to sit at home. Men too formed similar groups and they too have changed their methods... They can look at anybody's face and talk on any issue. M. used to be very quiet; now she talks well.....Empowerment? There has not been complete empowerment. More factors are needed like equal wages. I would say that only 5 to 10 % of empowerment has happened. They can go out and work. Financially too they have improved; escaped from big sharks. We are 5 years old. The first year was a year of conscientization .GSGSK members have an unparalleled freedom of activity. No communal group comes and tells us –do this or do that. There is no caste or religious feeling. When there is a death everybody goes there and prays. Cooperation is what is most important now. It is like a big family. If one knows one thing, then all members are informed and we behave like a family.

As the above vignette suggests, L views empowerment as a process rather than an accomplishment. In her view, although women have acquired the ability to get out of their houses and work and improve their financial status, gender discrimination reflected in differential wages is a barrier to empowerment.

One of the biggest accomplishments of networking through the SHGs was the breaking of the barriers of caste and religion. In Kerala, at least in urban areas, no body asks the caste of another person directly. It is very difficult to guess the caste of a person from the name of a person unless the person has a suffix that specifically symbolizes the caste. Despite the inability to distinguish caste from the

names, there are several subtle ways in which the caste is guessed and some people try to avoid intra-dining among various caste groups. But the fact that the group members meet in each other's house by rotation and the hostess gives them tea and snacks at times some of the taboos associated with caste have been demolished.

Breaking caste barriers is one major manifestation of empowerment.

Others like TM perceive attitudinal and behavioral changes as outcomes of empowerment. She states,

There is such a lot of change now. There were families where husbands used to batter women; families who quarreled every day. We have solved all those problems. Take for instance VM's case. There was such a lot of problem. Initially the problem was with the mother-in-law. She wanted money. We arranged for the money and shifted her to another house....There were people who would not talk to each other even when they see each other.

The LDC chairperson sees empowerment thus:

You cannot be empowered alone. Always solidarity gives strength. Once a week we all get together in the courtyard of each house by rotation. It is constant interaction that empowers us.....Even if there is no money transaction, there will still be empowerment. There is weekly interaction. We speak and decide in weekly meetings. But for the action to take place, based on the decision they do not wait till the next week. They come to me again soon after that or I go to them. Though the weekly scheduled meeting happens generally only once a week at least two or three times more we meet. Thus there is constant interaction with the members. Therefore even if there is no monetary transaction women will be empowered.

The idea expressed here is the collective nature of the process of empowerment. No person can be empowered in isolation. Empowerment is a social process that involves hand holding of several people. The process of empowerment of a member of a SHG is the outcome of several factors contributed by several members and non-members of a group. For instance for the material and

intellectual empowerment of a SHG member, she depends on other members who pool their financial and intellectual resources so that it becomes available to her in her emergency; she depends on the time and labor of other members to host events/ celebrations in her house and for medical emergencies; she relies on the trainers of GSGSK to change her consciousness so as to become self reliant and self-confident. Further it is in dialectical relations of networking that a member gets positive psychological reinforcements for sustaining her efforts at gaining power and control over her environment.

To many of my informants the greatest barrier to sustaining any minor gains in gender equality is men's alcoholism. As one of them put it,

Empowerment is the ability to decide based on knowledge and to face challenges without running away from them. Empowerment is financial security. For family security, peace at home is required. Only such a woman can face problems. but alcoholism has not changed. So there will be no equality as long as a man is alcoholic. When a man who gets Rs 200, comes back drunk in the evening and when the woman says, "I have been waiting for the money from you. No lunch has been cooked. Where is the money to buy rice?", he will say, "Did I drink with your father's money? I drank with the money I earned from my work" and he gives her two punches, will it be equality? The impact of alcoholism is felt by children too. .

Several SHG members of different SHGs have told me that they did make earnest effort for long time to put an end to alcoholism but they met with only limited success as the liquor lobby is very powerful in the state.

The Effects of Networking on the Lives and Work of Women.

In this section I examine the effects that networking has had on the women of the SHGs. The impact is primarily examined with reference to both personal level and interpersonal level. At the personal level several changes that women

experienced were cited by them. But the central motifs in their narrative are the following. First and foremost, time and again, the majority of the women of SHGs have reiterated in group discussions, personal interviews and informal chats about the confidence they have acquired through different kinds of networking—personal networking within their own SHGs, institutional networking with other SHGs, LDC, the GSGSK sub-centre, and the head office of GSGSK, and financial networking with banking institutions, bureaucratic networking with functionaries of the municipality, Kerala State Electricity Board, Village Office and the police. Their self confidence is manifested in the skills of public address, participation in group discussions, in meeting and talking to state agents, in forging consensus, and in the confidence to venture outside their homes alone and travel to distant places alone. The legal literacy classes organized by GSGSK for the SHG members were instrumental in making them identify various forms of violence and have given them the courage to resist violence. Cultural advancement was another oft cited benefit of networking through the SHGs.

M, the mother of two daughters, was a very shy woman, according to the other members of the SHG. She was eloquent in narrating the transformations within her brought about by the networking through SHG. M told me,

Boldness, wealth, the ability to reply to any one who asks us questions. I got such abilities after joining the SHG. The ability to talk. I did not know any of these people here before joining the SHG. Before that I used to go to the shop and come back and sit at home. I had no relation with the other people of the colony. After joining SHG there is co-operation with everyone. So if I fall sick they will come to help me. When we go for the SHG meetings if we do not have the money for weekly remittance and you tell your group members they will help you by advancing that money.

The terms M employs like “relation, co-operation, come and help me, they will help you” all these are indicative of the personal networks established between and among members of the SHG. VM, another member of a SHG, while explaining the changes brought about by her membership in the SHG observed,

I was able to repay my loans. Also, I was able to get good knowledge. I could listen to many people’s classes like Jagadeesan Sir’s. I was able to attend LDC meetings and get a lot of knowledge. I was able to use the loan for my children’s needs. Then, for medicines for me. I could rebuild my house. Thus it was useful in many ways. I have acquired the confidence to repay the loan I borrow..... Earlier I was not confident to move out of the house. But now when my sister calls me I can go all alone to Ernakulam to meet her. Now I have the mentality to educate my children and see that they reach a good position in life. I have learned to behave properly when I go out. The kinds of words that should not come out of our mouths—all these I have learned after meeting a lot of people after joining the group. Although I am not very educated I know what to speak to others. I keep advising my sons to go along the right path. I cite the examples seen on TV and newspaper and tell my sons to follow the right path to prevent the disasters reported in newspapers and TV.

To VM the perceived changes are diffusion of ‘good knowledge’ and a moral consciousness, a sense of right and wrong that prompts her to advise her children to follow ‘the right path’ using heuristically the reports from TV and newspapers and an ethical code that restrains certain kinds of words emanating from her own mouth.

TM who is the joint convenor of one of the oldest SHGs in the colony, and who was instrumental in organizing the first men’s SHG in the colony, was very vocal in explaining the benefits of joining the SHG. For her, it was the opportunity afforded for networking with people outside her group that was important. Explaining the significance of networking for poor women, she observed,

For us these SHGs are so important. Now we have become acquainted with so many people. In the LDC meetings we meet a lot of people. Then

Jagadeesan Sir. Could we have met him without the group? Could we have met you, madam without the group? Frankly speaking the SHG is so useful for us. Or else tell me what assets do we who live on the banks of the canal have for the bankers to give us up to 30000 rupees each? It is all because of our SHG.

Many SHG members have told me that they consider it fortunate that they were able to establish close links with me, who is fairly high up in the bureaucratic structure. Although while doing field work I was in the grade of the Secretary to the government, and had finished my tenure as the District Collector long time back, the women of the colony introduced me to their friends as the former District Collector of Pathanamthitta rather than the Secretary to the Government, as the District Collectors have greater contact with the people and are still considered by many who are not well aware of the bureaucratic hierarchy, as the most powerful post. I was aware of the power differential and so made conscious attempts at equalizing the difference in authority by wearing as far as possible synthetic saris like most of them or cotton saris (which are my favorite). In their weekly meetings I tried to sit on the plastic sheets or mats on which the ordinary members sat; but they always insisted on my sitting on a plastic chair along with the convenor and joint convenor of the SHG. Thus I became part of their bureaucratic network and they started asking me to get things done on their behalf from the government.

For LA the SHG has helped her grow a lot. LA trying to enumerate the benefits after joining the SHG opined,

Mainly, the courage to sit and speak in front of people like you. Or else I think I would have trembled not knowing who you are and why you have come. Such tremblings have left me because of my work in the group. Further, I learned how to talk and interact with other people. After all we are youngsters and may be there was arrogance in our conversation.....

Financially, the loan from the group has helped us do our coir business. Of course we can never be equal to our husbands but we are able to discuss matters with our husbands and take decisions about our children. In society, we learned how to interact with others..... We have been able to build consensus. As I said earlier, when we have 20 different opinions in the group, it weakens the group. By mutual interaction and discussion a unity is forged amongst us..... I have the confidence that wherever I go I have the courage to state matters. This is because of my interactions in the group.

Familial networks which we take so much for granted is yet another kind of network that are very significant and perhaps that which underpins other kinds of successful networks. To be able to sit and discuss matters with one's husband about common concerns like children, exemplifies a smooth familial network and a positive step towards a functioning democracy at home. A positive familial network enhances the quality of other kinds of network. For instance, women who have no major quarrels at home with their husbands have told me that their men encourage them to go for the LDC meetings and they (the men) even volunteer to take over some of the domestic responsibilities on the day of their meetings. This is because they are able to discuss matters mutually and arrive at consensus.

Personal, and institutional networking have been a source of diffusion of different kinds of knowledge including legal knowledge. GSGSK through a series of training programs have imparted legal literacy to women including women's constitutional and legal rights. Acquisition of knowledge has been a direct route of empowerment for the women. For instance, RR argued that legal literacy gained through networking has enabled them to distinguish different forms of violence and to resist and challenge oppression and subordination:

Violence can be inflicted against women using a word or even a look. Today many housewives have obtained the knowledge to recognize these

kinds of violence and to understand that they (men) view us in a wrong way. Earlier when men eve-teased women we went away silently pretending it was not aimed at us. But now we recognize, it is against us and we turn back at them. Just one look from us is sufficient--they scatter in different directions. Many women who were battered by alcoholic husbands did not even question their husbands. Now, women say you cannot come drunk and batter me. My organization will question you if you touch me; you should be prepared to answer them.

These are representative samples of conversation that express views widely shared by the poor women of the SHGs. The institutional networking through the networks of SHGs gave the women a set of skills that included public speaking (because they practice that every week by rotation by way of welcoming the group and proposing vote of thanks), the confidence to interact with people who have authority, be they from the state sector or non-state sector, and to discuss issues concerning children on an equal footing with their husbands. Further, the “good knowledge” (as VM states) that they imbibe through personal and institutional networking and the diffusion of information have literally brought about a cultural revolution in the slum area. I was told by many members of the SHGs that before the formation of SHGs no outsider could walk into the colony without being bombarded with a barrage of vulgar language emanating from even sober men and even women. But during my field work, I had not come across a single incident of any one using abusive/ filthy language, except once. The credit for such transformation, without exception, every one gave to the good information that was passed on to them through networking with other members and non-members outside the colony. Once their social isolation was broken and networks of communications established, through those channels flowed not just information

but also notions of right and wrong, and good and bad. So networking acted as a corrective to their conduct.

Gender within households

If at the personal level networking brought about changes for the better, at the interpersonal level there were areas where there was transformation and areas where there was no transformation. Within households certain things changed but certain others remained static. In her interview with me the LDC chairperson opined that,

Initially I had problems. Today even in her own home if there is a domestic problem she has the courage to interrogate it because of the courage that 'I am not alone; at least the group members are behind me' Now, before men take a decision, they ask their wives, "What is your opinion on this?" All these are benefits that accrued from the collective action of women. Now most of the women have the courage to ask why did you do it without consulting me?

The idea here is a significant statement. The courage to interrogate the inequities and inequalities on the domestic front emerges not from the fact that the group has money but from the psychologically reassuring feeling that "I am not alone; at least my group members are behind me". The erasure of the sense of isolation and the creation of the sense of solidarity engendered by constant interpersonal networking, the feeling that there will be at least another 19 women more who will reiterate her stand is what makes a woman of the SHG stand up and speak and challenge injustices done by her own intimate family members within her own home. This kind of a psychological security produces the first stirrings of taking charge of one's own life; of starting to take reins of one's own life. This is also a significant statement that indicates that women have started getting greater

role in intrahousehold decisions. When men realize the value of the money the women bring into the household for the common benefit and sometimes for the men's business start up or expansion, then their conflictual style gives way to more consultative style. The woman realizes that her husband seeks her opinion and that her opinion is valued, and she feels her status within the family going up.

But this does not imply that gender within the household has radically altered. The gendered division of labor that places a disproportionately large burden on the shoulders of women has not been equitably realigned. While men have the responsibility of productive labor, the women of the working class have the double burden of productive and reproductive labor. Take for instance the following statement of the LDC chairperson:

There are men who help women in domestic chores—even before joining the neighborhood groups. But even today when men need to light their cigarette and they find that the fire in the country stove (the cooking stove from which they light their cigarette) has extinguished, they will light their cigarette and go away but will not rekindle the fire in the stove. Men will not accept that. They believe domestic chores have to be done by women and that they have nothing to do in that area. In that domain alone we women have no success.

Such gender stereotyping that associates reproductive labor with femininity tethers women to domesticity thus inhibiting the unleashing of their productive capacities in the service of their community and in assuming leadership roles. To a westerner or a person acquainted with western notions of gender equality the fact that the microcredit- induced networking has not empowered women to challenge the gendered division of labor within households, will be striking. But to most of my informants challenging gendered division of labor is a non-issue as of now.

Even the thought of interrogating the unequal division of labor has not flitted across their minds. As feminists have pointed out, one of the greatest causes of women's oppression is the gendered division of labor. But to a woman of the developing world there are more pressing needs like access to water and fuel, health, sanitation and the daily food for the family. Once these basic things are taken care of because of the swift diffusion of information crossing continents, the impoverished women of the "Third World" might also start thinking of the gendered division of labor and the need for more equitable division of labor.

When I asked them, not even one among my informants told me that they had heard the term "gender". Linguistically, in Malayalam, there is a term "Lingam" which is used to denote the gender of an animate or inanimate object—*Sthree Lingam* (feminine gender) and *Pullingam* (masculine gender). But socially there is no Malayalam term equivalent to 'gender'. (There are terms like *Sthree Neethi*= Justice for women and *Sthree Samathwam*= Equality for women and *Sthree Swathantryam*=Freedom for women and *Sthree Saktheekaranam*= Women's empowerment). So I explained to them the western concept of 'gender' and asked them their views on gender. Here are some of the responses I got from them:

SM noted: Whatever heights a woman has achieved, a woman has not reached the level of a man. That is what I think. Shouldn't we yield a little bit.

NS observed: My view is that we should always stand at the back. It is not correct to come above our husbands. We should always stand one step below our husbands.

AK aired her perception thus: Women always come below men. I have no desire for equality. Women should obey men. That is their duty.

AJ had this to say: I don't want my husband to help me in the kitchen. It will be double work for me later on.

The Anganwadi Teacher who is also the convenor of the group: I don't think women will ever be equal to men because men assign a lower position to women. However much we clamor or shout slogans women will never be equal to men

K.P: The idea of sharing domestic chores is good. But the question is whether men will agree to it. Women will agree. My husband goes fishing in a country craft. I have some disability in my legs. My husband brings water from the pipe. When I am cleaning fish he will stoke the fire, if requested. He does not batter me. My greatest luck is having got a husband who does not drink

The sense I got during my field work was that equality was not a goal for many of my informants, although there were rare exceptions. Terms like 'equality' and 'gendered division of labor' which I, with my academic training in the USA, was trying to ascertain from them was not a priority in their lives when there were more pressing issues. Majority of my informants did not want to be equal to their husbands with regard to power or authority. However much loans they brought home or however large a portion of domestic burdens they bore they preferred to remain "one step below" their husbands. Attaining equality within households especially with regard to an equitable division of labour was never an agenda for any of my informants. It was an alien notion for them. Whereas the gendered division of labor within the household continued without much changes within the household, women have started interrogating the infallible position of men vis-à-vis men's undemocratic and unjust actions. This, some men suspect, is a product of women's participation in the weekly meetings of SHGs. As LA, a convenor of one group stated about her husband who himself is the convenor of a men's SHG, "My husband tells me when we quarrel, it is after you started going for the group meetings you have developed such boldness". Such remarks coming from office

bearers of men's SHGs often make me wonder if it is a good idea to have sex-segregated SHGs.

Gender Relations beyond Households

Challenging gender relations extend beyond the homes of these women. In a focus group discussion the women narrated an incident in which they had their first encounter with the police and the judiciary. One day TM was rolling *beedi* (a local variety of cigarette) sitting in the verandah of her hut and her husband was sitting inside the house, invisible to outsiders. Two or three men passed by the lane in front of her hut to go to the house of the sex workers of the colony. One of the three men asked TM if she was alone and if they could come inside her hut. She said deridingly, "Come in". By this time her husband too came out and challenged them to come inside and there followed violence with lots of other men joining the scene.

They beat our men and our men beat them too. Finally those men along with the women to whose house the men had originally intended to go filed a petition against 9 of our men---men who were absent at the site as well as those who were present. We were going to the police station for the first time in our lives. We thought the matter would be compromised. After hearing what emanated from the mouths of the police men, I am telling you honestly, I wanted to commit suicide by jumping in front of a bus. That was the sort of language that came from the policemen... A case was charged against us and we were made to go after it for 2 years. In the court those men (the complainants) pointing at us told the judge, 'she hit us', 'she stamped me', 'she bashed me' etc. We were standing in the courtroom like dumb women, not knowing what to do. The court asked "Did you hear the charges read out to you?"

We said, "Yes". All of us shook our heads

"Did you do all these?"

"Yes". (Laughs....) Hearing this, all of them started laughing thinking what dumb creatures we were. We did not know anything then. We were stepping into a court for the first time in our lives. We were seeing a judge and a court for the first time.

Each time we went to the court the case was adjourned to the next month. We walked for 2 years. Every month we went to the court and came back. One day all 9 of us were standing in a row in the court. The judge said, “You have been acquitted”. I heard what the judge said. The others kept standing inside the court. I took the others by hand and said, ‘Come let us go we have been let free’. When men were fighting we were only onlookers like spectators of warfare but when the case was charged all our names were included. We have nothing against all those incidents; what hurt us most was the language of the police like “These men must be living by prostituting their wives”.

Drawing a distinction between the attitude of the police before they joined the self help group and after joining the group, they continued,

“Recently we went to the police station with a complaint about dirty water being discharged into the canal and when it overflowed during monsoon, it came into our houses. The police spoke respectfully to us. May be this could be because we went in a group. They knew we were members of the SHG. Further we were not alone. Also may be there are two policemen who are our acquaintances. Can they use abusive language in the presence of such policemen? May be that’s why they did not behave disrespectfully to us”.

The police and judiciary unlike other agencies of the government have immense power concentrated in them. The police is the enforcement arm of the state. The police can either knowingly or unknowingly falsely implicate a citizen in crimes without bothering to inquire into the facts of a case. With no money to engage a good lawyer and faced with potentially dire consequences (from the police) of contradicting the police version in a court, the police version remains uncontested in a court even if uncorroborated. Further, as the narrative cited above revealed, with no independent evidence to prove the charges leveled against the poor people of the colony, the judge had to acquit them, but not before adjourning the case every month for 2 long years, with consequential loss of wages once a

month for 2 years and other monetary loss by way of transportation fare and other incidental expenses for the trip to the court which was quite harassing to the poor women and their men. But after joining the group the police treated them respectfully because of the knowledge, they were “*not alone*”. This is a case of bureaucratic networking with the agents of the state that helped them get acquainted with two policemen and that stood them in good stead. What rescued them from ill-treatment at the hands of the police was the knowledge of the ‘truth’ about them i.e. they are not isolated individuals. The sense of solidarity arising from personal networking as well as the bureaucratic networking with the police helped them claim their right of citizenship.

In another instance one group of members had constantly complained to the local Electricity Board officials about an electric post that stood bending over some of the huts. They wrote a petition to the assistant engineer about the post that was standing dangerously over some of the huts. They even went to the electricity office and personally complained to the assistant engineer that the post had to be removed immediately. But nothing was done. As one of them said,

The big old electric post slanting over a few houses had some wires that had broken and were dangling down. It was not a live post; it had no electric charge in it. But it was standing dangerously over a few houses. For three years we have been complaining. They used to come and cut and remove the dangling wires alone and go back without removing the post. When new houses were sanctioned to us we had to construct the houses and for that the post had to be removed. The Municipal staff said they cannot shift the electric post. We told them several times that some accident will occur one day since little children run around near the post but they did not remove the post. All women joined together and went to the electricity office. They still did not do anything about it. They said there will be a lot of expenses for removing the post. They did not directly ask us for money but that is what they meant. Then 5 women from our group along with the Municipal counselor went to the electricity office and we started a

satyagraha in front of the electricity office. We told them, “Previously, we had asked you so many times to change the post. But you did not listen to our demand. Neither did you bother to give us a reply. You took it so lightly and were trying to slip out of the situation. We will sit here and do the *satyagraha* till you take a decision”. The Assistant Engineer of the local Electricity Board said, “Let us first discuss the matter amongst us (officers)”. After one hour they came out and said, “Ok, you go home. Tomorrow itself the post will be removed from there.” The very same people who kept on saying there is a lot of expenses; we cannot do it alone; we need the help of the local government, suddenly came out in one hour of our *satyagraha* and told us they will solve the problem. The next day the post was removed.

In this instance cited it was not just the personal networking among the members that helped them. More importantly it was the political networking with the elected municipal ward member that proved fruitful. The ward member (councilor) accompanied the poor women to the electricity office and joined hands with them in doing *Satyagraha*. To be assertive about a grave issue to which the state agents showed great apathy and indifference and to take the strong step of sitting in *Satyagraha* was a manifestation of the poor women’s agency the actualization of which was made possible by the social capital derived from personal and political networking. What could not be done initially through bureaucratic networking, was accomplished by the women through political networking. Their taking along the ward counselor with them for added political support was facilitated by the bridging capital they were able to build beyond their SHG. When their demand is buttressed by the political capital that the Municipal counselor brings along with her, they are able to challenge the hegemony of state functionaries and produce the desired positive results.

However, the effect microcredit had on SJ's life was totally different and hence needs special mention. SJ is a 53 year old woman. She was married when she was 33 ½ years old to a man named VD, 2 years older than she was. I went to meet her at her hut after fixing an appointment with her. She had just come back from her casual labor. The small courtyard was neatly swept. The two roomed hut was sparse in furniture. The front room was bare except for a plastic chair and a wooden stool on which was placed a radio. On the walls hung photos of the Hindu Lord Shiva and his consort Parvati, Lord Krishna and Sree Narayana Guru. There was a tiny brass lamp in front. On the floor was a square coir mat whose ends were frayed and which SJ said was gifted to her by her employer. The inner room was very dark and I figured that there was a cot inside and a couple of cooking pots, and an aluminum pot for water. The backyard opened to the choked canal and was separated by a retaining wall. In the backyard were three banana trees. SJ showed me the trunk of the banana trees on which were scratched with a hair pin the word "Kannan" in a long repetitious column one below the other. Kannan was one of the prospective grooms who had visited SJ's house "to see the prospective bride" (SJ's daughter). Apparently SJ's daughter liked the boy and she had scribbled his name all over the trunk of the banana tree as a constant reminder to SJ so that SJ (who was mentally ill) does not become oblivious to the need for the marriage of her daughter.

As my interview with her unfolded SJ narrated her painful story of poverty, her emotional attachment to her father, how she had decided to get married all of a sudden as her brother who got a job in the Naval Base found his marriage

prospects being spoiled by the presence of an unmarried, over-aged sister, and ever since her marriage her life has been a long suffering of physical violence at the hands of her husband who used to come drunk. When their only child (daughter) came of age, he stopped abusing SJ, although he did not give up drinking. While SJ became a member of the women's SHG, her husband joined the men's group.

According to her she lost her mental balance at age 16 when she first menstruated, having become scared at the sight of blood. Her mental illness recurred every three years till she got married when the physical and mental violence at her husband's hands exacerbated the situation and the frequency of her illness became annual. She started working in a coir factory as a wage earner who brought home a steady source of small income. How globalization articulates at the local level and how it is experienced by the poor people in an urban slum is revealed in the following words of SJ: "Earlier it was easy to say what my regular wages were. But now there is less of order for coir. So now we have no regular income. So it is very difficult now".

Coir is one of the chief exports of Kerala and Alapuzha is one of the major producers of coir among the districts of Kerala. This is one of the traditional sectors of industry in Kerala giving jobs directly to 3.6 lakhs of people majority of whom are women (Survey on Status of Coir Industry in Kerala conducted by KITCO, http://coirboard.nic.in/News/OtherReports/Kerala_survey.pdf). "In spite of the fact that this industry earns a sizeable foreign exchange, enough attention has not been paid to the welfare of the workers in this sector. Unemployment, under employment, unhygienic working and living conditions are the maladies of

the coir industry” (Ibid). Despite the demand for coir getting reduced with concomitant reduction in jobs, SJ manages to get job occasionally, whenever there is work. She is the preferred worker of her employer as she is a responsible worker and a neat executor of the job entrusted to her.

It is after borrowing this money that I do not have a (regular) job. I am sad that I borrowed the money and I have become jobless simultaneously. Even then they permit me to do job, although the order (for coir) has reduced. My employer came here when I was in the SHG meeting and called me to come for work. My employer is in the habit of calling me for his work since I do his job neatly. When I make coir of two varieties jointly I get about Rs 250/ week. I can repay the installments to my SHG. I can buy clothes for my daughter and make one good curry for my daughter to take with her lunch. When you wait for everything to come from one man’s hand, it causes problem for him and for us. There is quarrel at home, punching and bashing. I have undergone all these sacrifices in this house. Now there is no bashing or punching. He is now convinced that ‘if I bash her up I myself will have to buy medicines for her’.

Despite being a responsible and hard worker and a reliable one at that, factors beyond SJ’s control (not finding regular job) had resulted in default of weekly dues and absence from the SHG thrice consecutively which resulted in her being removed from membership. Her husband VD who could not repay his loan from the men’s SHG was taunted by the members and he stopped going for their meetings for fear of further humiliation. Wellman (1983: 157) while speaking of the theoretical principles of network analysis states that researchers view network patterns "to learn how network structures constrain social behavior and social change." Similarly in the views of Brass and Burkhardt (1993: 444) too network ties are stable patterns that "represent a constraint on behavior." However Giddens (1984) takes a more balanced view in appreciating both the enabling as well as constraining characteristics of structure. “In structuration theory 'structure' is

regarded as rules and resources recursively implicated in social reproduction; institutionalized features of social systems have structural properties in the sense that relationships are stabilized across time and space” (Giddens, 1984: p xxxi).

The system developed by GSGSK through SHG has as one of its rules that the members should meet weekly, remit their savings and repay installments of loan they have taken. While microcredit facilitates saving habits among the poor, for the extremely poor people like SJ and her husband, it operates to disempower them. She represents the industrious indigent---- hard working, responsible poor who are willing to work but who do not always find work. She represents the poor who are chronically ill whose medical bills act as a constant drain on any small saving that they might have made. In SJ’s case the inelastic adherence to the rules of weekly attendance and weekly remittance functions to constrain her from participating regularly in the weekly meetings of her group, thus paving the way for her ousting from a group of networking women and thus from a potential source of power through networking. Her inability to attend weekly meetings and remit her savings and repay the installment of loans work to reproduce her powerlessness and her poverty and class inequality (within the rubric of the ‘poor’ itself). Had there been no fixed rules that a member has to necessarily remit her savings every week she could have remitted her savings flexibly as and when she finds job. So for SJ, part of the structure, namely, the rules function to constrain her. Yet simultaneously it was a resource when her hut was gutted by fire when the members of the group pooled their small savings and donated money to rebuild her hut. Although the structure of the SHG enables networking among certain

members it occludes other members from belonging to the structure of the network.

In SJ's case, her extreme poverty and inability to find a source of livelihood on a regular basis prevented her from her continued participation in the networking structure. Whereas in the case of TM it empowered her to change the relation of domination and subordination, for SJ it reproduced the structures of domination. Neoliberal principles demand that a person be hard working, competitive, self-reliant and efficient. A worker who does not fit this template due to extreme poverty or chronic illness gets ejected from the network. They are the abject, who lack the glue of resource to stick on to the web of networking. Whether one is able to acquire this glue or not is determined by the structural location of a person in the network.

Thus centrally located persons are presumed to have more power than those who are peripherally located and so it is important to understand network position to explain power inequalities (Stevenson and Greenberg, 2000). Resources including information- flow to the centrally located accord them great influence over events (Knoke, 1990). As Gomez et al (2003) observe, although the link between centrality and power was once widely accepted, the extent to which both concepts are related is now an issue of intense controversy ([Mizruchi and Potts, 1998](#)). Nevertheless in the SHGs of Alapuzha there has hardly been a case of drop out of any president or secretary of the SHG, making one suggest that there is a positive correlation between centrality and power as far as the microcredit SHGs of Alapuzha are concerned.

Members of SHGs like TM and RR who are the presidents of SHG and LDC respectively occupy a central location in the network and are more powerful since all information flow through them. They are the chief link with the other groups and institutions bringing into the groups new announcements from head office, from governmental agencies and news and views from other groups with whom they network on monthly basis. On the other hand members like SJ occupy a peripheral location in the network. Their networking abilities are drastically inhibited by their illness and lack of opportunity to work. In fact it is the lack of resources like health, wealth, education etc that make them occupy a peripheral location in the network. The poor is not a homogenous group. It is a highly stratified group and those at the lowest end find it difficult to get out of the strata of the BPL (Below Poverty Line) without state intervention in the form of free medical aid and positive discrimination in labor market accessibility.

A person can be simultaneously peripheral in one network and central in another network. Thus if SJ is peripherally located in the SHG's networking structure, she is central to the employer of the coir production unit. That is why even when jobs are hard to come by, the employer comes in search of SJ, according to availability of orders placed, since she is hardworking and a good and responsible worker. As Giddens (1984) observed, "each person is positioned, in a 'multiple' way, within social relations conferred by specific social identities; this is the main sphere of application of the concept of social role." If, to the SHG unit, SJ is a frequently defaulting member, to the owner of the coir factory, she is an indispensable worker. Surely the question of the extremely poor getting ejected

from the networking structure has to do with the larger problem of lack of gainful employment opportunities. In order to address this issue the GSGSK has been trying to form cluster groups of enterprises for women interested in the same enterprise and help them to market their product. But it had not yet caught on to the colony during my field work.

To summarize, GSGSK, the non-state actor follows a development model that places heavy reliance on empowerment through the social capital generated by networking in self help groups of poor women. As exemplified through the case studies and vignettes, we find that the social capital born out of the different kinds of networking like familial, personal, institutional (including financial networking with bankers), political and bureaucratic networking has helped the members of the SHGs to find solutions to their material as well as psychological needs. However the empowerment has not been uniform for all poor women. They have been empowered differentially to challenge their subordinate position within family and beyond. While networking among members of SHGs has empowered many to interrogate the actions of men in the family, to speak publicly, to exercise freedom of mobility, to forge consensus through networking, and to be assertive of their demands in public, in short to be more self confident, it has not facilitated the women of GSGSK in the urban slum area of Alapuzha in the radical alteration of the gendered division of labor. However the collective identity formation of SHGs has interpellated the subaltern women into political subjects who are able to represent themselves agentially before the developmental state and its various agents.

A question that might legitimately be asked is how does one expect a mere SHG facilitation organization and /or membership in a SHG to radically alter gendered division of labor when decades of social development have not? It may be pointed out in this context that till the advent of microcredit SHGs, social development projects were not centered on women's networking and solidarity. It is for the first time in the history of the state that women have been organized along class and gender lines. The extent of the mobilization can be imagined when we examine the volume of membership. With a membership of 3.7 million women and over 50% of the households in the state sponsored anti-poverty program of Kudumbashree alone and with many NGOs sponsoring several kinds of SHGs, the massive women's mobilization is certainly unprecedented. Many of them have become panchayat members and presidents too. So with this kind of massive mobilized women power, this is perhaps the most opportune moment for concerted action for fulfilling the 'strategic' gender needs of women like altering the gendered division of labor. This is a historic opportunity that should not be missed.

During my last visit to the SHGs of Alapuzha I found a disturbing trend. Many men- owned lending agencies (from outside the state as well as within the state) that have realized the immense potential of microcredit and the credentials of poor women as reliable and bankable clients have started lending money to these women and that too with much simpler formalities (example: lending without saving; lesser waiting period of loan disbursement etc) These caste based, religion based and secular agencies are competing with each other for gaining control over women's tiny savings. Many of the SHG members have now membership in

multiple microfinance lending agencies, some in two and some in five.

Simultaneous membership in several groups run by multiple agencies is forcing women to borrow from one group to repay loans from others, thus starting a vicious debt-cycle. It has dragged women into greater debts than at the beginning of their joining microcredit program run by GSGSK. The following table is indicative of the indebtedness of each member of one SHG:

Indebtedness

Sl #	Name	Debt of member prior to SHG membership	Debt of family before SHG membership	Debt of member after SHG membership	Debt of family after SHG membership
1	TM	0	0	70000	0
2	RM	0	5000	100000	0
3	SF	10000	0	50000	0
4	SM	500	0	75000	0
5	VM	0	0	0	0
6	SAJ	0	0	60000	0
7	JAS	30000	0	100000	0
8	VLA	0	0	50000	0
9	TSA	50000	0	100000	0
10	RMA	0	0	50000	0
11	BMA	0	0	100000	0
12	RDA	0	0	10000	0
13	VML	0	0	59000	1000
14	MNI	0	0	59000	10000
15	MMA	60000	0	100000	0

Source: My interview with the SHG on December 5th, 2010

(All debt amounts noted above are in rupees)

What is significant to note is that the burden of loan has not only increased but it has fallen disproportionately on the women. In not a single case has the debt burden been lessened. What is equally disturbing is that these loans have not created any productive assets except in very few cases but were used to repay other loans or for consumption requirements which have increased of late. Despite being excluded from the pale of a steady waged labor, many women have purchased consumer goods giving them the satisfaction of leading a good middle class life. This makes us question the trajectory of microcredit as a poverty alleviation project and prompts us to seriously think of reconceptualizing its architecture.

Chapter 3

THE ADIVASIS⁶⁰ OF BHAVANIYOOR

Introduction

In this chapter I look at the working of a government sponsored microcredit program in a tribal hamlet. My main argument in this chapter is that the development program of microcredit which produced both positive as well as negative results had facilitated networking that is shaped by class, politics and place. While the development model of microcredit has surely helped many women in the tribal hamlet, it has failed to help the most vulnerable of the population. At the lowest level in the tribal colonies there has been a failure to establish the state-society synergy that Heller (1996) points out has been so characteristic of Kerala. Using the case study method I discuss what went wrong with a micro enterprise started under the microcredit program and draw some conclusions from the two cases presented.

Although the tribal hamlet I observed to study a government sponsored microcredit program was recommended by the government functionaries themselves as the location of a well run program, at the time of my field work the microcredit program was in a state of quiescence. In the following sections I give an introduction to the district of Palakkad where the tribal hamlet is situated followed by a brief history of the tribal area in which the tribal hamlet is located. I then describe the three major shifts that have affected the tribes in significant ways. I go on to give a description of the functioning of microcredit in the hamlet

⁶⁰ Adivasis is a term meaning the original inhabitants and is often used by the tribes themselves to distinguish themselves from “Vanthavasi” (people who have migrated in) or settlers.

followed by two case studies drawing some lessons from the failed development programs.

The tribal hamlet I chose was Bhavaniyoor⁶¹ located in the district of Palakkad which originally formed part of the Malabar district of Madras Presidency under the British. Palakkad has an area of 4480 sq. km, nearly 4 times the size of Alapuzha district. Its density of population is 532 persons per sq. km, which is about one-third the density of Alapuzha. With a sex ratio of 1061 women for every 1000 males, it has a less favorable sex ratio than Alapuzha. The Scheduled Castes constitute 15.89% of the population while Scheduled Tribes constitute 1.49% of the population as per the 1991 census. Under the District Collector (who is also the District Magistrate) there are 2 revenue divisional offices, 5 taluks, and 163 revenue villages on the side of revenue administration. Under the District (or Jilla) Panchayat there are 90 gram panchayats, 13 block panchayats. There are 4 municipalities, 2 parliamentary constituencies and 12 assembly constituencies (official website of Palakkad district⁶²).

About 30.3% of the land area is covered with forest. Silent Valley, the only surviving rainforest of the Sahya Mountain range is located in the district, apart from Parambikkulam Wildlife Sanctuary, and Nelliampathy, another tourist attraction. Palakkad is the home of Thunchath Ezhuthachan, the father of modern Malayalam language and the famous satirist, poet Kunchan Nambiar, the doyens of Carnatic music like Chembai Vaidyanatha Bhagavathar, Palakkad Mani Iyer, M.D.

⁶¹ This is a pseudonym assigned to maintain the privacy of the tribes in the study area.

⁶² (<http://palakkad.nic.in>).

Ramanathan. M. G. Ramachandran (popularly called MGR) who was a popular hero of Tamil films for decades and who later on became the Chief Minister of Tamil Nadu, the Marxist theoretician and Chief Minister of Kerala E.M.S. Namboodiripad, and the current general Secretary of the Marxist Part of India, Prakash Karat, the film director M.T. Vasudevan Nair are all originally from Palakkad.

The principal occupation of the people in Palakkad is agriculture. Palakkad is one of the two major rice growing areas of the state (the other being Kuttanad in Alapuzha) but unfortunately now most of its paddy fields are being converted for cultivating more remunerative crops like sugar cane, groundnuts, tomatoes, and jasmine. Like the neighboring state of Tamil Nadu Palakkad has a lot of Neem, Tamarind, Mangoes and Palm trees. The Indian retail giant BIGBAZAR opened their first show room in Kerala in Palakkad. Multinational companies like the Raymond, Woodlands, Reebok, Peter England, Scullers, Indigo nation, John Miller, Basics life, Derby, Cotton County, Koutons, Bombay Dyeing, all have their own exclusive showrooms in the city of Palakkad. The district has some public sector undertakings like Instrumentation Limited and an industrial area in Kanjicode with many medium industries. The Indian Telephone Industries has one of its manufacturing units here. Since the district borders the state of Tamil Nadu, about 25 % of the population speaks Tamil as there is a sizeable population that has migrated from Tamil Nadu.

Attappady and its brief history

Attappady is located in the eastern side of Palakkad district. The area called Attappady currently consists of three panchayats, namely Puthoor, Sholayoor and Agali. Bhavaniyoor my study site is located in Puthoor panchayat. Attappady is situated in Mannarkad taluk of Palakkad district, which is a northern district of the state of Kerala. Attappady is a mountainous region 745.59 sq. kms in area and forms part of the Nilgiri Biosphere Reserve which is, in turn, a part of the Western Ghats, a mountain range that passes through 4 southern states of India. To Attappady's north and east are Nilgiri and Coimbatore districts of the state of Tamil Nadu, to its south is Palakkad taluk and to its west are Mannarkad taluk of Palakkad district and Ernad taluk of Malappuram district. It has an undulating topography with plenty of hills and valleys. Its elevation varies from 450 meters to 2300 meters from mean sea level and the highest peak is *Malleeswaran* at a height of 1664 meters and it is visible from all the tribal hamlets except one and the peak has a special spiritual significance for all the three tribes of Attappady (Irula, Muduga, Kurumba), who worship Lord Malleeswaran.

According to the survey done in 2003 by the Attappady Hills Area Development Society (acronym—AHADS), an agency formed under the auspices of the government of Kerala to implement the eco-restoration projects for Attappady, Attappady consists of 189 tribal hamlets. I chose for my study Bhavaniyoor that was recommended by the district officer for government-run microcredit programs as one of the best run tribal microcredit program. Bhavaniyoor is a hamlet on the eastern slope of Attappady and is only around 8

kilometers away from the border of Tamil Nadu, the adjoining state of Kerala. The hamlet is situated by the side of River Bhavani and comprises of over 120 households. All the households belong to the Irula tribe, who are numerically much stronger than the other two tribes of Attappady, namely the Mudugas and the Kurumbas. The Mudugas and Kurumbas consider the Irulas to be inferior to them and so do not intermarry with the Irulas.

The term Irulan or Irular, its plural, comes from “irul” or darkness and refers to the pitch black complexion of the people. They speak the Irula language which is a mixture of Tamil and Kannada, and Malayalam, the languages of the adjoining states of Tamil Nadu, Karnataka and Kerala. The Irula language is a spoken language and has no script of its own. It is probable that the Irulas migrated to Attappady from the adjoining district of Tamil Nadu called Coimbatore when there was an acute water shortage in Coimbatore (Velluva, 2004). There is no consensus among scholars regarding the date of their migration to Attappady. Velluva assigns the probable period of migration from Tamil Nadu as the end of 16th century or the beginning of 17th century, although Kalathil (2004) in her investigation finds it to be even before the 15th century. What awaited these migrants were both a blessing and blight because this area that was infested with malaria-causing mosquitoes, and blood leeches and wild animals, was also the habitat of a rich and rare biodiversity. It comprised of dense forest with various kinds of valuable timber; and the soil was extremely fertile and was irrigated naturally by river Bhavani and its tributary Siruvani. Attappady includes the famous Silent Valley forest area that houses the only rain forest in Kerala with

some of the rarest wild species like the lion-tailed monkey and rare medicinal herbs.

It is important to bear in one's mind the special significance the forest has in the lives of the tribes. Forest provided the *adivasis* (original inhabitants) with their livelihood. It provided them with honey, roots, tubers, fruits and leafy greens. They had plenty of fish from the fresh waters of river Bhavani and Siruvani. The forest fed them with a healthy diet and they took only that which was absolutely essential for their sustenance from the forest. They worshipped the forest and mother earth. The Irulas practiced the slash and burn or shifting cultivation on land allotted to them by the hamlet chieftain or *Ooru Mooppan*. Each hamlet was a geographically defined unit and the tribal cult depended on the founder of the hamlet. The political power of the kinship group was vested in the *Mooppan*, a position that was hereditary and passed on to the *Mooppan's* linear descendents in the patrilineal line. The *Mooppan* was ably assisted by the *mannookkaran* who was also from the same kinship group. He was a sort of a technical adviser and a scientist (personal interview on November 15th, 2008 with Dr. Madhava Menon, who was the district magistrate and district collector of the place for a long time). The word "*mannookkaran*" means the one who has knowledge of the soil.

The *mannookkaran* was the repository of the deities relating to hunting, forest, and land. He was the ritual head for worship. He decided which land to cultivate which year, when the shifting of the *koththukadu* (forest land assigned to the kinship group for cultivation) had to be done. The tribal council consisting of the *Mooppan*, the *mannookkaran* and the male heads of all families in the kinship

group decided the allotment of land to each individual family. It is noteworthy that this was done in the most democratic way possible then by popular participation. Nevertheless, the women were not members of the tribal council although they were physically present and also made their lively presence felt prominently through their arguments in the council. The criteria for allocation of land for cultivation to individual families were the need of each family, and the number of able bodied persons in the family (personal interview with Dr. Madhava Menon).

Attappady with its hostile terrain remained closed to intervention from outsiders. This status continued largely unchanged till the beginning of the 20th century. The period from 1930 to 1960 marks a distinctive change in the canvas of Attappady that witnessed radical changes during this period; so did the lives of the *adivasis*. One of the main objectives of the exploitation of forest by the British in the 19th century was to supply good quality teak wood for construction of ships for the Navy as the Oaks in England were getting reduced (Ribbentrop, 2004). In the 20th century, the World Wars and the submarine warfares had seriously restricted the import of timber from abroad including the colonies. Timber was needed for railway sleepers too. It is estimated that in Madras Presidency alone, 250, 000 sleepers or 35,000 trees were required annually (Environmental issues in India smitamitra.tripod.com/id2.html). Exploitation of forest produce required an assured supply of labor to work in the forests. The British engaged laborers from Tamil Nadu to work in the forests of Madras Presidency. These workers did the labor and then moved out just as in the time of the *jennies* (native landlords prior to the British rule) when their agents or laborers visited the place for temporary

periods but had not stayed on. Apart from government sponsored contacts with the migrant laborers from the adjoining states there was voluntary migration as well into Attappady.

Availability of land in the plain area, and lack of infrastructure like transport and communication facilities were factors that deterred the plainsmen from migrating to Attappady (Velluva, 2004) till the beginning of the 20th century. It is widely believed that the *adivasis*' first contact with the outside world on a more permanent basis started in early 20th century with the arrival of the Gowndens from Coimbatore who came to buy forest produce from the *adivasis*. Velluva (2004) cites Innes and Evans (1908) to show the presence of East coast merchants and Gowndans and other inhabitants in the Attappady Valley. The huge expansion of the general population with the consequent pressure for fertile land for cultivation, coupled with the construction of infrastructure for government projects within Attappady area and government's own policy of "grow more food" propelled the migration of people from the erstwhile Travancore region of Kerala to Malabar region (wherein is located Attappady). If the mass migration of Tamilians was during the 1950s the mass migration of Malayalees (people of Kerala) was in the 1960s.

What guided these migrants was exploitation. These in-migrants by a combination of tactics and machinations appropriated the land of the tribes for paltry sums of money. My informants from Bhavaniyoor narrated incidents of how they were cheated of their properties by the Gowndens. Many accounts from residents from several tribal hamlets go to show that very often the Gowndens lend

the tribes money during the off season (when there was no cultivation) and during harvest season the tribes have to pay a huge amount by way of interest itself and to clear off the principal amount they have to give away their land at throw away prices dictated by the lender.

The Three Major Shifts in the Tribal Way of Life

Three major shifts in the tribal way of life occurred in the post colonial Kerala. It is not as if the changes were sudden; rather the process was slow and had started even prior to the colonial period, but their consequences were felt in a major way in the post colonial period, especially in the decades of the 50s and 60s and those following that. These changes are: 1) Massive migration of settlers from adjoining Tamil Nadu and from Kerala decimating the tribal population.2) introduction of the concept of private property and 3) alienation of tribal lands. The first, massive migration of settlers was facilitated by state policies. The state encouraged a conscious policy of migration of non-tribes to tribal areas including Attappady under the policy of “grow more food” in the wake of food shortages following the World Wars. The heavy influx of settlers both from Kerala and Tamil Nadu changed drastically the demographic composition of Attappady as the figures below will indicate:

Population trends in Attappady

Year	Total Population	Tribal Population	Non-Tribal Population	% of Tribes	% of Non-tribes
1951	11,300	10,200	1100	90.32	9.68
1961	21,461	12,972	8489	60.45	39.55
1971	39,183	16,536	22,647	42.21	57.79
1981	62,246	20,659	41,587	33.00	67.00
1991	86,261	24,228	62,033	28.08	71.91

Source: Census of India, 1951 -1991

Adivasis who were the majority in Attappady in the 1950s (90.32 % of the population) was reduced to a mere 28.08% of the population in Attappady by 1991. Shifts in demography had serious consequences for both the communities made minorities as well as made majority. The infrastructure, the technology, the service provisions, the school systems, the crops cultivated, were all geared towards catering to the requirements and preferences of the majority groups. The cultural hegemony exercised by the dominant groups created a hierarchy of cultures treating the dominated culture as something 'inferior' and 'backward'.

The encounter with the non-tribes initiated a new discourse in which the tribal way of life was viewed as "backward", suggesting that there is an evolutionary trajectory in which the initial phase is characterized as 'undeveloped' or 'traditional' (read 'backward') and the final destination as 'developed' or 'modern' (read 'advanced '). One hears frequent reference to the *adivasis* as an aggregation of "they" and "them" in conversations with personnel working for the welfare of the *adivasis*. As opposed to the "they" and "them", all others are lumped together as "we" and "us" despite differentiations in class, caste, religion and sex. At times scholars and development practitioners too fall into the dualist mode of thinking of cultures, vis-à-vis the tribes.

This dichotomous thinking has exerted pressure on the tribes to change their ways of life and 'catch up' with and conform to the normative life style of the non-tribes. In Bhavaneyoor, this is reflected in transformation of nomenclature and sartorial preferences. 'Modern' names like Vineeta, Soorya are given to the new

generation of girls discarding 'traditional' names like Valli, Nanchi etc. Younger women wear blouses along with sari and teenage girls wear sulwar-kameez, whereas the older women continue to wear just a long piece of sari without blouses. Perhaps more importantly, in the 'catching up' process, changes have been effected in the dietary habits of the tribes. Tribes have gradually started emulating the settlers and begun including more of white rice in their diet which is far less nutritious than their staple diet of millets. An added incentive was provided by the government policy of supply of subsidized ration rice (which is polished rice devoid of nutrient rich rice bran) through public distribution system, and not their staple diet of nutrient rich millets or maize. There is nothing wrong in the catching up process as long as the change is for the better. Dr. Prabhudas, the doctor of the primary health centre near Bhavaniyoor thinks that this change in diet is responsible for the increasing anemia among the tribes, especially among pregnant and lactating women.

The second radical shift in the tribal way of life was in the introduction of the concept of private property into tribal consciousness. 'Private property' became a new knowledge statement as far as the communitarian tribes were concerned. Land had hitherto been regarded as common property to be used for the common benefit of the tribes. This was supplanted by the idea of exclusive right to use particular parcels of land to the exclusion of exercise of rights by other members of the kinship group. The transplanting of the alien notion of private property into the tribal psyche was done in a phased manner. Each point in the trajectory of the establishment of the notion of private property marked a simultaneously

incremental loss of their communitarian ownership over the land over which they had occupancy and possession right for generations. From tenant (under the native local chieftains called *jenmies*) to tenant-at-will (under British colonialism) to wage laborer (under postcolonial period) --- all in one's own land---- also marked the different phases in their journey of integration with the settlers. This had serious implications for the tribes---this implied that the commons could be transformed into private property that could be alienated or inherited, for only when you have absolute right (by way of ownership) over a parcel of land can you alienate it. Giving them titles (*pattayams or title deeds*) to land meant they were entitled to full ownership of the land and so could alienate it to even non-tribes.

The origins of the shift can be traced back to three centuries back even before the period of Tippu Sultan, when the Nair landlords under the Samoothiri (Zamorin) were given the overlordship of the places. It was then that the concept of private property came to the tribes of Attappady. The notion of private property did not come to the *adivasis* in one move, but as suggested above it was a slow process that was gradual and graded. The notion of private property was manifested first in the right to produce. For the great festival called *Mannarkad Pooram*, the tribes had to give a tribute in kind to one of the three powerful landlords or *jenmies* called Mooppil Nair. Apart from that, they also had to pay a nominal rent (one rupee or two) to the Mannarkad Mooppil Nairs for the forest land that they cultivated. The managers of the Mooppil Nair used to come to the tribal settlements to collect the rent and the *adivasis* had to pay it, for which a money receipt (MR) was given (interview with Dr. Madhava Menon, November

15th, 2008). This custom established the right of an absentee landlord over the forest land that the *adivasis* had physically labored for generations to produce their food and seeds for the subsequent season.

We have no written records of the genesis of the imposition of the unjust tax over the land the *adivasis* had cultivated for generations, nor of any resistance by the *adivasis* against its imposition by Mooppil Nair and other landlords who had never cultivated the forest land personally or through their agents. This action of imposing a rent, however nominal, was the thin end of a wedge as far as the concept of land as private property was concerned, for, the land of the *adivasis* became the private property of the Nair landlords or *jenmies* and the toiling *adivasis* became the tenants. This was accomplished through several grades of ownership. The first grade was to make the *adivasis* the tenants of the forest land they had cultivated for generations. The next grade came along with the advent of the British, the colonizers, who institutionalized the notion of land as private property. The entire Attappady was divided broadly under the rubric of reserve forest and *jenmom* area. In the reserve forest area, with its highly prized commercial tree species and other forest products, the British administration became the overlords and owners of the land and all its appurtenances including the flora and fauna. All the forests vested in the British government and the tribes were made the tenants-at-will, thus displacing the tribes of their hereditary rights over the forest. [Although theoretically the British could at any time drive the *adivasis* from the forest they did not do so for purely economic reasons. Those days there was a shortage of labor and the British had to depend on the native

dwellers (the tribes) for the purposes of work in the forest.] If the Nair landlords introduced the concept of private property among the tribes by way of rent for the forest land that the tribes cultivated for generations, the British went even further in entrenching the notion of private property by subjecting them to further deprivation of their right to collect minor forest produce that had been their livelihood support for generations. Hitherto nobody bothered to charge them anything for the minor forest produce they gathered from the forest; they just collected them and ate them. The arrival of the British on the scene further reinforced the concept of private property to the *adivasis* who were used only to communitarian modes of living and sharing. Under the British, the *adivasis* of Attappady were metamorphosed from tenants to tenants-at-will.

The third phase of gradation in establishing the notion of private property vis-à-vis the forest land cultivated by the *adivasis* came with the advent of migrants from the adjoining state of Tamil Nadu and from central Travancore region of Kerala in post-colonial period especially in the 50s and 60s. The in-migrants bought off the lands of *adivasis* at disproportionately low rates. Most of the land near the river Bhavani is now primarily in the hands of Tamilian settlers with the consequence that *adivasis* are pushed up the hills where there are no irrigation facilities. Now many of them are wage laborers on the land that once belonged to them and their forefathers. Thus in this third phase, the *adivasis* became laborers working for wages in their own lands.

The third radical shift that affected the tribes in irreparable fashion was the alienation of their ancestral lands. The in-migrants succeeded in dispossessing the

adivasis of their land by deploying a combination of strategies. The *Mooppans* (chieftains) of the tribal hamlets were persuaded to believe that they were the owners of the common property and they were bribed into selling that property to the settlers (interview with Dr. Madhava Menon, November 15th, 2008). In several cases the settlers lent money to the *adivasis* during off-season for agricultural operations, charging them exorbitant rates of interest. During the harvest season, they are not able to completely discharge the loan and its heavy interest unilaterally decided by the lenders and the *adivasis* are forced to surrender their lands to the settler creditors. It may be recalled that the *adivasis* have no script for their language. The older generation of *adivasis* is not lettered since there were no schools in the area to attend. Hence these transactions of credit are not recorded. So whatever the lender claims becomes the credit the *adivasi* has to discharge. Many lands have been alienated from the *adivasis* by getting their thumb impression after serving them alcohol or giving them tobacco which they cherish very much (interview with Dr. Madhava Menon, November 15th, 2008).

The loss of their traditional abode was the cutting off the umbilical code that provided sustenance for them. The *adivasis* are an integral part of the forest and forest has a special significance for them. That the physical space of the *adivasis* has been dominated by settlers is evident from figures available with the government revenue offices. Kalathil (2004) citing figures from the Palakkad Revenue Divisional Office reports that the *adivasis* had filed petitions for restoration of their dispossessed land amounting to 10,742 acres. It has to be borne in mind that the Act applied to only cases where the *adivasis* had records to prove

the ownership over the land. There would be several cases where petitions could not be filed for restoration of land due to lack of written documents and so one may logically conclude that *adivasis* had lost a larger chunk of land than reported. Consequentially, the settlers have dominated the physical space that once belonged to the *adivasis*.

The as yet non-implemented The Kerala Scheduled Tribes (Restriction on Transfer of Lands and Restoration of Alienated Lands) Act, 1975 (Kerala Act 31 of 1975) was passed unanimously by the Kerala Legislative Assembly, although the rules guiding its implementation was framed only a decade later. It was brought under the ninth schedule of the Constitution of India to prevent its judicial review. Under the Act, occupation of tribal land in whatever form after 1960 was made illegal. Moving the Bill in the state assembly, the late Mr. Baby John, the then Revenue Minister of the Revolutionary Socialist Party stated that, "Whatever may be the methods adopted, this government considers all such land-transactions as thefts, and we are determined to return back the stolen property to their rightful owners", but the illegal transfers continued, with the consequence that the tribes have become a minority in Attappady.

Microcredit in Bhavaniyoor

Micro credit was introduced in 2004 into a community that had been forced to imbibe the concept of private property, alienate its land, and be confined spatially by mass in-migration. In Bhavaniyoor, unlike in Alapuzha where an NGO had sponsored the microcredit Self Help Group, it is the government run Kudumbasree Mission (Poverty Reduction Mission, charged with organizing the

microcredit program for poor women) that had directly organized NHGs (Neighborhood Groups). In Bhavaniyoor, five groups of women were organized under the auspices of Kudumbasree Mission. The government representative, at the local level, namely, the chairperson of the CDS (Community Development Society) into which the Self Help groups known by the name of Neighborhood Groups⁶³ or NHGs are federated, via the ADC (Area Development Society), informed me that the initial phase of the NHG showed excellent performance. But when loans were disbursed to the NHGs in Bhavaniyoor, they lapsed into inactivity. The minutes book of one of the groups showed that after its formation on 22.6.2004 it had met 56 times until December 20, 2005 but since then it had not met. The minutes are seen recorded by the chairperson as the members were stated to be illiterate women. The minutes book did not reveal much about the discussions or debates that might have taken place. The CDS chairperson does not belong to Bhavaniyoor. Nor is she a tribe. But she has been living with them for over a decade in the capacity of the kindergarten teacher in Bhavaniyoor. She is well respected by the *adivasis* as she had been working for them very tirelessly. I started staying in Bhavaniyoor with effect from December 2006, since then I had seen only two meetings of the NHG and that too after much coaxing and cajoling by the CDS chairperson.

To my persistent question as to why micro credit stopped functioning, the chairperson informed that ever since loan was disbursed to them, they lost interest

⁶³ The poor women are identified based on a set of nine criteria namely a) lack of possession of a proper house b) inaccessibility to potable water c) inaccessibility to sanitary latrine d) not having more than one earning member e) incapability to have two meals a day f) presence of children below age 5 g) presence of illiterate adult member h) presence of alcoholic or drug addict i) belonging to socially disadvantaged group

in the meeting and stopped coming for the meetings. Further, the arrival of the television had changed their priorities and they were keener to see what happened to the heroine of the serials “*Anandam*” and “*Kolangal*” aired from the adjoining state of Tamil Nadu, than to the fate of their microcredit group. Beyond the stated reason for discontinuity of microcredit group meetings, namely, watching television, there was a deep-seated distrust about the monetary transactions in the group. The members themselves had a totally different version to offer as explanation for the non-functioning of the NHGs (Neighborhood Groups).

According to some members they are suspicious of the ways in which loan that was disbursed to the members had been handled by the President and Secretary of the NHG. Money handed over to one President was never remitted to the bank nor did she produce proper accounts. While describing the efforts at buying cows with the money saved by her group, MRT stated that she had waited for two days for another member to accompany her to the bank to remit the deposit collected from the members of the group and the loan sanctioned to the group for buying cows. The bank unlike in the case of Alapuzha was a 45 minutes drive in the bus. Since the other member did not turn up, MRT used the amount to buy a cow for herself.

While the women were reluctant to give the reason for non-functioning of the groups, one of them in an informal conversation stated that some of the members had utilized the common pool of funds for their personal matters and they did not produce a proper account of the money pooled. A lurking suspicion of this nature was one factor that deterred members from actively involving in the microcredit activities, although they were not willing to openly acknowledge the same.

Another group that had planted 750 bananas in a plot of land taken on lease had decided that the members would water the saplings taking turns. But some did not discharge their duties on the mutually agreed upon days and this provoked the others into withdrawing from participation. Lack of transparency in financial dealings as well as failure to discharge allotted duties was cited as the reasons for the discontinuity in the NHG meetings.

All secretaries of the 5 NHGs except one have studied only up to 2nd grade, 3rd grade, and 4th grade. Due to low levels of literacy the minutes book used to be written by the CDS chairperson. One reason pointed out for the mistrust was that account books were not written promptly and properly. Further, the pass book was not shown to the members to convince them of the remittances and of the transparent dealings. Literacy levels are the lowest in the tribal areas in Kerala. This poor literacy level is likely to adversely affect the levels of trust in discursive operations to which they are not parties. The success of any voluntary group functioning as a unit depends on trust, a defining feature of social capital (Putnam, 1993; Portes: 1998). Coleman (1988) defines three forms of social capital—obligations and expectations, flow of information and norms accompanied by sanctions. A property shared by all these 3 forms of social capital, according to Coleman is the public good aspect. When tasks were assigned to NHG members in their weekly meetings, there were expectations created in the minds of members that each one of them would discharge the tasks. But when some of them defaulted on the obligations to water banana saplings the trust was breached and to that

extent social capital was eroded, causing a reduction in the concomitant public good aspect.

Granovetter (1985) critiques the economists' analysis of economic activity for their failure to take into account the "embeddedness" or the concrete personal relations and network of relations in generating trust, expectations and in creating and enforcing norms. A group that has extensive trustworthiness and trust can accomplish much more than a comparable group that does not have them (Coleman, 1988). In Bhavaniyoor although reportedly the microcredit program was going on well for some time, the bond of trust was broken and since then the 5 groups formed there could not achieve much. The fulcrum around which microcredit programs rests is trust. Coleman (1988) says the Rotating Credit Associations cannot function without a high degree of trustworthiness because without that a person who gets an early pay out can abscond with the money. Likewise in microcredit programs trust is very important since it entails the hard earned savings, however small, of poor people. One aspect of social capital is transparency i.e. comprehensibility of the rules, norms, and values of the institution to its members (Fedderke et al, 1999). So to begin with the members of the NHG should be well versed in the rules and norms that govern the working of the group. Specifically when there is no insurance or contracts, trust plays a major role in reducing transaction cost (Lyon, 2000).

Analyzing the reasons for lack of trust among members, SK, the ex-panchayat ward member stated,

Each family was looking after itself. Now their money begins to be handled by some one else. Only in money matters they do not trust each other. In all

other matters like food they trust each other. May be trust has not yet come. Food, they exchange and eat. It is not a problem. They are used to liking it even earlier; in return for their labor, food was given; not cash. The leaders are not trusted. Sometimes pass book is not shown to the members. Money spoils love. They need to be supported till such time as they imbibe the system.

Speaking about the lack of appreciation of the philosophy behind the microcredit program, SK continued,

The Scheduled Tribes Kudumbashrees are failures because this is a new system that is being imposed on them. Actually they do not need this; may be it was started with the intention of giving them a source of income; but I do not know how far they have imbibed that. Somehow or the other, join the group and get money. That is their only thought. They have not made a deep study of this nor has any one tried to teach them about it. There must be a separate monitoring system for them exclusively. There must be an extended period of guidance for them.

In my observation another reason for the inactivity of the groups was lack of proper oversight. During the period of my stay, not one person of the panchayat or the district level office of the Kudumbashree Mission had come to the hamlet to enquire about the working of the groups or to guide them. The CDS chairperson who was staying in the hamlet was not successful in arranging for regular meetings. She conceded that after her being elevated to the position of CDS chairperson which meant she had over 60 NHGs to attend to, she could not focus her attention on the 5 NHGs in Bhavaniyoor. I have not seen even a panchayat functionary who had come to the hamlet to review the situation or give guidance to the groups. A third reason was the repeated failure of banana cultivation due to natural calamities and the failure to get the entire losses compensated or waived by the bank and that made women less enthusiastic. The fact that their hard labor was

all wasted (twice in the case of many groups) due to severe storms that destroyed the banana cultivation dampened their spirits. The CDS chairperson herself conceded that the failure of banana cultivation had disappointed them.

The microcredit program was started in 2001 in the tribal hamlet. Five groups of 10 women were formed. CDR, the president of one group that is trying to revive the group now narrated a typical meeting,

We used to meet regularly at 7 pm every Saturday in AT's or SM's house. We do not start with any prayer nor do we welcome the gathering. We straight away start with marking our attendance and then start collecting our weekly deposit of Rs 10. Then installments of loans disbursed are repaid. This is followed by discussions on default of payment. The domestic problems of members are also discussed in these meetings. We discuss in these meetings local problems. For instance when there was a water problem we discussed it in the meeting, collected some amount and solved the problem. We discuss our cultivation. At one point of time we were contemplating starting an oil press. But the machines were costly and so we dropped the idea. We normally used to meet for an hour to an hour and a half every Saturday.... Our bank is 45 minutes away. Our collection is remitted on Mondays following the Saturday meetings.

The women found "Kudumbashree" (henceforth K.S) as they call the microcredit program here, was very useful to the women, while it lasted. The chairperson of the CDS gave an example of the benefits that accrued to the members:

One girl did not go to school although she passed her 10th grade with good marks. Her father was in jail in connection with some small criminal case. When I saw she was not going to school I asked her for the reason. She said her mother does not have the money to send her to school. So I convened the meeting of the NHG immediately. We withdrew Rs 2000 and gave her mother the money and the very next day she joined the plus two course (Higher Secondary School) in Sholayoor. Isn't that a benefit of joining KS?

CDR enumerating the benefits of joining the NHG narrated,

We could use our own savings to buy household items---cot, TV, fan. That is because we got the money in a lump. We even gave Rs10000 for the marriage of the daughter of one of our members. Had there been no Kudumbashree we would not have been able to buy the goods we bought. We would have bought it from installment⁶⁴ guys. We used to borrow money from blades⁶⁵ and we had to pay a lot of interest. That has gone down a lot. The blades charge Rs 12 as interest. Since Kudumbashree charges only Rs 2, women have stopped taking loans from blades. Earlier there were 3 blades who used to come here; but now there are only 2.

Speaking of the need for the continuance of microcredit program in the hamlet, one member observed:

KS is not working now. But it should work. Then a lot of problems will disappear. Earlier, there was a lot of alcoholism here. Now it has gone down. We helped the sick people by taking them to the hospital. Loans help family. We have become empowered. We have something we did not have before—the ability to talk to outsiders. Earlier, women never went out. Now they are interested in participation in meetings outside the Ooru. We youngsters never saved single paise. With K.S, we learned the habit of savings. We got a lot of information on health issues.

The ability to talk to outsiders shows how their personal networkings have helped them break out of their confinement and communications to just their own kith inside the Ooru. Their participation in meetings outside the Ooru reinforces their institutional networking, as they attend health classes by doctors, meetings called at the panchayat level etc.

The CDS chairperson spoke about the confidence women gained after joining the networking group of women:

They were initially hesitant to get into a bus. When they had to go out they needed a companion, whether to go to the Tribal Development Officer's office, to sign a bill when money was sanctioned for a house for them. Now it is not like that. Now having joined KS and having participated in

⁶⁴ The reference is to men who come to the hamlet once a month with consumer goods and who sell them on credit and the price has to be repaid in installments but the overall amount given would be much higher than if they were to have paid upfront.

⁶⁵ These are money lenders who charge exorbitant rates of interest.

discussions, it is different. Now look at TLS, she goes alone, gets into a bus, gets money from these offices and comes back. This is because they have got some new knowledge after attending some training classes and after listening to discussions.

The fact that TLS can get into a bus all alone go to offices and get money from the offices and come back shows her skills at bureaucratic networking. Government offices are certainly not the best ones to provide a welcoming atmosphere; to navigate the maze of governmental procedures and to come back with her mission accomplished reveals the strength of her bureaucratic networking.

I personally saw the very same confidence in the way mothers handled the school reopening day. The school reopening day was a day of very hectic activities. Two mothers came to borrow money from me since the money they had was inadequate. The husbands were not to be seen around in the case of many women. But they all had their bath in river Bhavani, the mothers wore their best synthetic saris, children wore new trousers and shirts, frocks and skirts, with bright colored ribbons on their well-oiled, neatly-combed hair and the mothers accompanied by their children walked to the bus stop just outside the Ooru to catch the bus to their distant schools. “Now they have confidence to manage the school reopening day even without any help from their husbands.... When children are not well, the wife takes the children to hospital even if the husband is not around”, stated the CDS chairperson. P.E. Usha, a feminist activist and the Assistant Director, Women Development officer of AHADS⁶⁶ who is in charge of organizing Thaikula Sangham (Mothers’ Groups) in the 189 tribal hamlets of the

⁶⁶ Acronym for Attappady Hills Development Society formed by the government with the objective of eco-restoration of the Attappady Hills that had been denuded by contractors and predators.

Attappady region, in her interview with me narrated an incident to show the confidence level of the tribal women who had come for a function. When the Chief Minister was about to leave the stage after his speech, they asked him to wait and to listen to what they had to say and only then leave and the Chief Minister stayed back to listen to them.

It was the coming together in NHG that helped them network prior to the state of the NHGs falling into a state of passivity. The regular networking for about an hour and a half, the discussion of domestic problems of members and of local problems like water made them extend their work beyond the agenda items. This was reflected in their actions like taking sick people to the hospital. When KS functioned, they could buy consumer goods. One of the major perceived benefits of joining the NHG was the elimination of loan sharks at least as far as women were concerned. Most of them felt empowered because they acquired the ability to talk to outsiders as well as the ability to travel outside the hamlet to participate in meetings. That apart, they had become efficient managers being able to manage the reopening day of schools located in distant places to which they took the children along with the financial responsibilities. The inhibitions that prevented them from doing all the travel and personal networking by meeting and talking to people were broken because of the formation of Kudumbashree groups and their participation in the discussions with bankers and panchayat staff and other state agents, as attested to by the members of the NHGs.

For the vast majority of poor women in the hamlet, participation in the NHGs and personal networking helped them in meeting the health and educational

needs of the family. For instance in the NHG of CDR, initially the group had pooled Rs 60000 from their own savings. This amount was used to advance small loans to the members. One member speaking of the loans taken from the pooled deposits said:

I borrowed my first loan of Rs 2000 for my sons' fees. The decision to take that loan was entirely mine. But I had informed my husband of the same before taking the loan. I repaid it in 4 monthly installments of Rs 500 each. My second loan was Rs1000. This loan was taken for medical purposes. I had to pay the doctor's fees. Taking that loan too was my decision. I repaid the second loan @ Rs200 for 5 months. Then the third and last loan I borrowed was Rs 2000 for paying for school books, fees, and uniforms for my 2 sons. That loan was also repaid completely.

The category of the poor is not a monolithic entity. On one side of the spectrum of the "poor" there are the comparatively well to do. For instance, SM, the wife of SK, was an Anganwadi helper. SM's husband was the man who represented the panchayat ward during the last elections. They have a toilet, a TV, two cots, two almarahs⁶⁷, and the only land phone in the entire tribal hamlet. Their 3 children are in tribal residential schools. Moreover, after SK finished his tenure as the panchayat member he became a peon in a government school. There are a couple of homes in the hamlet where the men have got jobs in government like the excise guard and the electric line man. Small though the jobs are, they assure a steady source of income for the family. Thus there are occupational differences that create a hierarchy within the category of the poor.

On the other side of the spectrum are women like KT. Unlike SJ in Alapuzha, KT could not become a member of KS, although she would like to join the group of women. She is 35 years old and has two small children. By the mercy

⁶⁷ Multipurpose movable closets for keeping clothes, documents etc. safely.

of the old man who owns a dilapidated hut she is permitted to sleep with her two small children and cook in that hut. Her husband who already has another wife in the same hamlet comes frequently at night and demands money from her for his drinking. She does not even have proper clothes to wear as even the clothes donated by others in the hamlet were repeatedly burnt by her alcoholic husband. When I asked her why she had not become a member of the NHG she told me “After I return from the day’s labor I have to cook for my children. There is no body to look after my children. So I can’t go for KS meetings”. She continued,

I keep awake till 1 a.m. not knowing what to do and thinking of God. He (husband) comes to me and asks for money and I give him Rs 10 for his drinking if he is good. Now I live in a *Thatha’s*⁶⁸ house. He does not ask for any rent. But when it rains the *koorai*⁶⁹ is flooded. Then I keep thinking of God and I can’t sleep..... I hope one day my children will become an engineer and a doctor. But I don’t know what is in store for them. I have applied to the panchayat so many times. But I have not got any help. I have to give at least Rs 3000 to landowners to buy a small plot of land to build a house.

For the extremely poor class of women who do not have a proper roof over their head, it is this kind of sense of insecurity about not just the future of their children but also about whether they and their children can survive that rainy night that make them keep awake late into night. For such people who occupy the bottom most rung of the class structure, life on a day to day basis is a huge struggle and they do not have the time to network with others. Time taken for networking will be time taken away from strategizing for survival on a daily basis.

While networking does help some poor women in acquisition of material goods, the material condition of the poor women too has its impact on networking.

⁶⁸ It is a Tamil word for grandfather, sometimes used for any old man.

⁶⁹ House or hut

Like in the case of SJ in Alapuzha, KT who was regarded as the poorest by all other women of the hamlet, was constrained from joining the networking group because of her material condition. She was the poorest, with no hut of her own, with very limited clothes, with no regular job, with an alcoholic husband who was a big drain on her meager income, and with two young children and with no child care facilities. With virtually no material base it becomes difficult to participate in a net working unit. Class therefore becomes an important factor in networking. Woolcock's (1998) view that social capital, a product of social networking, is a bottom up approach to poverty alleviation does not hold good in the case of women deprived of the rudimentary material resources needed to get across a day. Networking to be sustained has to have a constant establishment of connection which implies one should have the time to invest. When a poor woman is battling everyday to find a job that will fetch food for her and her children, coupled with a strong sense of insecurity of the unknown tomorrow, she does not have the time or even the labor to keep networks going. Networking is a class issue as much as it is a gender issue.

Networking is affected by local politics as well. All over Kerala elections to the local bodies were held in October 2010. The ward in which Bhavaniyoor was situated was declared reserved for women candidates based on the constitutional amendment that has reserved one third of seats in all local bodies in the country for women. CDR described the 2010 election process to me thus:

The young men of this Ooru had a meeting when the elections were notified. They wanted a candidate acceptable to all. I was a generally acceptable candidate. But then the former panchayat member SK who is the husband of SM objected to the proposal as he wanted his wife to be

fielded. But this was not acceptable to MGN who tried to field his wife VLI for the contest. Former member SK came to my house every day till the last day of filing nomination and tried to dissuade me from contesting. He said, if I contest I will have to resign my job of the Scheduled Tribe Promoter. Not only that, I will not get back my job and then I will be in trouble. Every day he used to come and tell me that. They were also afraid that I may cross over to MGN's side. There was another problem. If I had contested there should have been no outstanding balance of dues to government or financial agencies. The loan borrowed by my NHG had not been fully repaid and I found it difficult to repay the entire group's loan before filing nomination.

SM too had loan. But her husband SK cleared all the dues in 4 installments. We gave some money. Out of the total dues of Rs 80000, deducting the subsidy of Rs. 20000, the group's outstanding balance was Rs. 60000. We paid Rs.10000. SK paid the balance on behalf of his wife and the group.

This was a proxy battle fought between SK and MGN. Since the ward was declared a female ward for the purpose of panchayat election, the men could not contest the elections. The turning down of MGN's proposal for the search for a mutually acceptable candidate marked the split of the *Ooru* into two political parties. Originally the *Ooru* was the stronghold of the Congress party. But with the failure of the efforts to find a mutually acceptable candidate the Congress party in the hamlet split into two. MGN went over to the Marxist Party and decided to field his wife VLI. The *Ooru* became animated with electioneering. Supporters of SM unleashed a propaganda that VLI had a very small child to look after and therefore if elected VLI will never be able to concentrate on her work related to the panchayat, whereas all the 3 children of SM are in residential schools away from their mother.

When the campaign was going on, MGN tried his best to clear the dues of his wife VLI's NHG. By the time he pledged his auto rickshaw⁷⁰ and obtained the loan it was too late to remit the money since bankers would accept the money only

⁷⁰ A motorized small vehicle used for short distance passenger transportation

in 4 installments. Thus MGN forfeited his opportunity to field his wife. So MGN decided to make another relative of his, RNI to contest. She was not married and not burdened with child care responsibilities. Now SM and her supporters campaigned against RNI, pointing fingers at her young age, and her inexperience, as opposed to SM's maturity of 35 years of age.

During electioneering SM made public speeches including the one she made on Moon TV. She promised that she would bring all benefits to all eligible persons of the Ooru. RNI never gave any promises. She only assured that she will work hard for the ward. She did not make any public speeches; instead her party men made the speech. Both SM and RNI belonged to the same family of close relatives. At the height of the campaigning SM physically pushed away RNI questioning her wisdom to contest when she was so much younger to her. RNI went back weeping to her house and narrated the incident. This infuriated her parents who threw away all the steel utensils given by SM's people at the time of RNI's "cheer"⁷¹.

When election results were announced SM won with a majority of 60 votes in a hamlet where there are around 500 voters. Analyzing the results CDR stated,

Many old women voted for SM because she was the supervisor of women's NREG⁷² work. They thought they got the job because SM wrote their names in the list of people ready to work. But in reality she had no role in selection of workers for the program. Any able bodied person who applies to the panchayat will get the job. Not only that, SM's husband was the

⁷¹ Cheer is the celebration among the tribes when a girl starts menstruating for the first time.

⁷² National Rural Employment Guarantee Scheme of the Government of India, wherein every willing and able bodied worker and their supervisor are paid the same rate of Rs 125.

panchayat member earlier. Many others voted for RNI since they wanted a change from the family of SK.

Actually the contest was between the men of the Ooru. But since it was declared a female ward, they could not contest and the election became a proxy war. In the whole process of election, we see that right from deciding the candidate onwards were controlled by political parties and by men. The men made instrumental use of the women to attain their political goals. The initial meeting that decided the candidates was a boy's club; no woman was invited to the meeting. It was they who decided as to who should or should not contest. The electoral process created a rift among women as much as among men. Networks were broken. Some women stopped speaking to each other. Politics rather than empowering all women helped to create a wedge, however temporary, among them along their husband's political affiliation.

If networks are affected by politics it is equally affected by place. Place, the geographical entity in which they live is not a passive backdrop but plays an active role in constituting networks that are meaningful for the actors. A place is not just a geometric space but is the setting in which social relations through networking takes place. It is a field infused with power relations produced through the discourses that take place in it. It is the terrain where meanings are constructed and contested. . Place therefore is as much a cultural, social and political phenomenon as it is a material, bounded entity (Teather 1999). Massey (1994) draws our attention to the inter relatedness of the spatial and social. Ooru becomes a strongly emotional term for many. They establish their identity with reference to the Ooru.

Bhavaniyoor with river Bhavani flowing by the side of the hamlet is an integral part of their networks and their lives.

Speaking of the changes that have happened within the last 10 or 15 years,

SKR, a 27 year old youngster commented:

There was great unity before. They exchanged things like in barter system. That is because they had love for each other. Today, there is no agriculture so there are no produce to exchange. Earlier people had the thought of their Ooru. There was unity. I say this because if there was an event everybody used to join together even if there was no wealth..... When Vella died of old age, we could not stand in the Ooru. It was that crowded, because every body from the adjoining Oorus came. All of us are relatives. Food was prepared on the river bank. All feasts are traditionally done on the river bank. Only black tea is given in the Ooru. Everything else was cooked on the river bank, *Chama kanji*⁷³ or ragi⁷⁴ and curry. That was proof of their unity, that we are one we are part of the same Ooru. Now if there is a death in the Ooru, there won't be a child. Now every one wants money and drinks; only then will people come. Now if you were to look at a house where a death has occurred, mostly it is women who go there. You rarely see men there. Now if men have to come back to their sense they have to drink.

The point he is trying to make is the reduction or loss of personal and institutional networking for men in the context of loss of agricultural land. Land and the produce from land facilitated networking, and exchanges. The fact that it is women who are seen in houses where there is need for help shows that despite land being lost, women continue to network as seen from their participation in events/functions. The Ooru with the river is a strong marker of their identity. Ooru includes river Bhavani which is so much an integral part of their social network. All festivals are started with a bath in river Bhavani. All feasts of the people of the Ooru are prepared by the side of the river utilizing the water from river Bhavani.

⁷³ A tasty gruel made of a grain usually found in tribal areas.

⁷⁴ Small millet

Gender in Bhavaniyoor

The tribes of Bhavaniyoor had much more equitable gender relations than the mainstream society, even prior to the introduction of microcredit. Since men and women had to toil in the forest and on farms equally hard, there sprang a more equalized gender relation than is visible among the mainstream societies. Women have greater sexual freedom than in mainstream society. They are free to choose their partners. If a woman likes a man she does not hesitate to approach him and declare her love for him. Young men and women, in olden days, used to go to the forest and live for a few days together and if they liked each other they married subsequently (interview with Dr. Madhava Menon, November 15th, 2008).

In Bhavaniyoor too during my stay there, at least two young men of the *Ooru* (tribal hamlet) had brought their brides-to-be to their homes and they stay with them without solemnizing their marriage as yet. One of them told me he is waiting for an auspicious day after the harvest for the marriage to be solemnized. One day I saw a young woman in the house of the tailor R and she was washing the pots and pans. I asked him if she is a relative of his. He replied, “She is the girl I am going to marry”. I asked him if she is returning that evening. He replied, “No, she will stay here for a few weeks”. Later on when I told him in my place an unmarried girl never stays in her would be husband’s place he explained, “when she stays here, my family gets to see how good a worker she is”. These unmarried couples are accepted by the elders and youngsters alike in the *Ooru*.

There are no fixed gender roles for men and women here. The Irula tribe in Attappady has a gender role ideology that is distinctly different from that of the

rest of the state. Masculinity, as construed and constructed by the *adivasis*, is not the fragile variety found among main stream cultures in Kerala that gets eroded with the performance of domestic chores. Domesticity, on the other hand, is seen to make men more endearing to their women. My conversations with the men of the *Ooru* have shown me that helping women in domestic chores springs from a genuine feeling to share the burden of domestic work, rather than a conscious construction and performance of masculinity. P.E. Usha, in her interview with me stated,

“During our literacy classes at night, as we enter the home, men tell us that they are cooking. In our houses, even if men do it, they do it so secretly....The masculinity of our men diminishes the moment they enter the kitchen. Similarly washing clothes. They have no problem in washing women’s clothes. I have seen, they may have only one set of clothes. The man washes the clothes and spreads it near the river and the woman would be seated on a huge rock, talking and entertaining him. He scrubs her back. They are equal. Then about child care...whereas our men take the children only if they are neat; (*adivasi*) men are seen always with the children on their laps. Men have no problem sitting inside the house whereas don’t our men sit outside? The fact that their men sit inside is a symbol of sharing the space occupied by women. But changes are happening in the same direction as ours. The tribes who work here (i.e. AHADS) are just the opposite. They take dowry—at least gold.”

Clearly we find a blurring of the boundaries between what is popularly understood as “masculine jobs” and “feminine jobs”. Feminist scholars have pointed out the gendered dynamics in the traditional division of labor (Di Domenico, 2008; Johnson & Johnson 2008). In the dichotomous division of labor into productive and reproductive labor, the latter falls into the domain of “women’s job” that is often monotonous, repetitive and involving drudgery and above all is unremunerated. The causal linkage between gender role ideology and household

division of labor has been subjected to empirical scrutiny by several scholars (Risman, 2004; Baxter, 1992; Kamo, 1998). Kamo (1998) and Baxter (1992) point to the primacy of men's attitudinal changes, with regard to gender roles, rather than women's attitude, in altering domestic labor arrangement towards a more egalitarian one.

There is a fairer division of labor among the Irula tribes of Attappady in domestic chores. In my view the main reason behind this is the fact that both men and women toiled hard in the forest (at least all of them used to, before they came under the grip of alcoholism and lost their lands). When the man sees the woman struggle hard before his own eyes every day, he tends to lend a helping hand in domestic chores on their return from the forest. There are also cultural reasons why men share a greater burden of domestic responsibilities as opposed to their mainstream counterparts. In the mornings during my stay in Attappady I found husbands wash the pots, and pans and plates that had been used the previous night. When I asked one of my neighbors why her husband was washing all the left over plates, pots and pans, she said she had her menstrual cycle and that she cannot enter the koorai (hut) in which is installed also their deity. So for reasons of not polluting the deity during the menstrual days the husband does all the domestic chores. In olden days, the woman had to sit outside the house in a shelter for 7 days and the husband would do all cooking and allied activities. These days it has been reduced to three days. Similarly when the woman delivered, she had to sit in the temporary shelter made for her with her new born baby for one month when the husband did all the domestic chores. Clearly these days became days of respite,

a luxury not afforded to mainstream women. But now such segregation is not observed due to increasing institutional deliveries. Further, when they come back after 10 days or so they get inside the house.

According to P.E. Usha, “the adivasis care for others; the gap between men and women is very narrow compared to us and they take special care of the elderly and children and look after women who are delivering”. I think this culture of care for others is extended by men to their wives too when it comes to relieving the burden of domestic chores. Speaking of the sexual equality among the tribes Usha observed,

When my colleagues and I go to the Ooru they will give a space for me. They will not ask who the man accompanying me is. I can if I want to, sleep in the same room as the accompanying man. They are not bothered. But in Keraleeya society it is very difficult. A married woman developing a relation with another man is not that difficult here. She will entrust the child with her husband and go away for good. Husbands and wives have left their spouses if they did not like each other....Sex for them springs from love; that is their concept. But in mainstream cultures women cannot express their sexual desire.

The very first day I landed in Attappadi, the CDS chairperson told me about R who was arrested a few days back and taken to the jail (along with her mother) for strangling her new born baby to death. R was a widow but gave birth to a very healthy baby boy and since she wanted to get rid of her child she killed her baby. After few months when they came back from jail to the Ooru, nobody had questioned her about her action or about her morality. Instead they all went to her house and enquired whether she was alright. She was soon accepted back into the Ooru and started going with the women for work. Nobody ever spoke about the incident after that. This is something unthinkable in the mainstream culture. The

woman would have been ostracized from her community and been the eternal subject of gossips.

Several empirical studies have highlighted the intergenerational transmission of attitudes regarding gender (Acock & Bengtson, 1978; Blee & Tickamyer 1995; Thornton et al., 1983). Blair (1992) has shown, based on time-use diaries that the amount of housework done by each parent has considerable influence on the amount of housework done by same-sex child. When the tribal children see their fathers engaging in domestic chores like cooking, washing and even doing the laundry of their mothers, they internalize these iterative gender practices and become socialized into adults with a more just gender ideology than is visible among their compatriots outside the tribal hamlets. Butler's path breaking assertion that gender is produced by iterative enactment thus providing the much needed corrective to the conceptualization of gender as something static has led a whole host of researchers to explore the dynamics of changing gender relations. Home is the intimate place where constant gender-symbolic actions are enacted and it is the first place where children are schooled in attributing specific meanings to specific actions and where long lasting attitudes are shaped.

But this attitude is gradually coming under siege from notions of masculinity acquired both through the non-tribe life styles as well as through television serials. One such area is the attitude of some men towards helping women in household chores. One night as I was going back to my temporary home in the *Ooru* after chatting with one of my neighbors and her family, I said that I have to go help my room mate in cooking. My young neighbor immediately turned

to her husband and asked him, “See, she is going to help her room mate. Do you help me in domestic chores?”

Her husband turned to me and asked me, “Who is stronger? Me or my wife”.

I: You

He: No, look at her arms. She is stronger.

I: You plough the field using the bullocks and till the farm—all operations requiring great physical strength.

He: It’s not like that. She does the household chores well.

This is a typical argument, an alibi, advanced by men to dump the burden

of domestic chores on women. In the instant case both my neighbor and her husband are workers. They work from morning till evening on the farms and forest, yet when it comes to doing the additional load of housework, the husband cited his wife’s greater expertise in domestic chores to shirk his responsibility with the greater expertise of his wife in domestic chores. There are exceptions to the general rule of men helping their wives in domestic chores.

If there is greater gender equality in the private realms of adivasi homes and adivasi culture, the scenario beyond their homes is different. Tribal women are subjected to wage discrimination both by private planters and government.

Whereas men are paid 80 rupees as wages for a day in the private sector, women are paid only 50 rupees. When I queried one of the farm owners he said, if he pays equal wage to women, all the other farmers will fight with him for equalizing wages by bringing up the wages of women. As regards government wage rates, a spokeswoman for the AHAADS which is one of the biggest employers of tribes in Attappady, said that being a government office, they follow the same rate of wages as that followed by all other government departments that in turn follow the discriminatory Public Works Department’s code of wages.

Yet the woman organizer of AHADS has made some successful initiatives in changing the discriminatory wage pattern. The existing system for supervisory jobs was that men got men's wages and women got women's wages. But the woman officer of AHADS fought against it citing Equal Wages Act and demanded that women be given the same wages as men while supervising. Or else men need be given the same wages as women when they supervise. The latter argument clinched the deal and now women are paid the same wages as men in supervisory jobs. Yet at the level of laborers men are paid about 120 rupees whereas women are paid only 80 rupees.

But surprisingly when the equalization of wages in the supervisory jobs was decided, a general body of a group of AHADS consisting of about 100 men and women decided that women need not be paid the higher wages. The women said that some among them were earning only 80 rupees whereas some others are earning 120 rupees. That was not acceptable to the women; so it was decided that those women who were paid 120 rupees for their supervisory jobs will be given only 80 rupees. The result was that women are now not going for supervisory jobs. This action of the women, according to the woman officer, has no legal validity as a general body cannot take a decision that goes contrary to the provisions of an Act (Equal Wages Act).

To my specific hypothetical question to a tribal man, that if he had sufficient wealth and he had engaged both men and women in his farm for the same work, would he pay equal wages to both men and women his answer was,

“In that case there will be people willing for my work and no one for others (other employers). Then there will be tension and quarrels. Why are

you giving more wages than I give? Therefore I will give only similar wages. Instead if I pay 100 rupees because I have wealth, they will ask me, 'why are you giving 100 rupees instead of 50 rupees? Do you have any necessity for that?' What can we do? So we cannot pay even if we have money."

This and similar conversations with tribal men show that the tribal men are not averse to their women folks being paid equal pay for equal wage. But the barrier seems to be the current custom of private farmers and the discriminatory practice of government that work against the implementation of a non-discriminatory wage structure.

Two case studies of microenterprises in Bhavaniyoor

Microenterprises are encouraged as an integral part of microcredit program. In this section I narrate two case studies of NHGs borrowing money for starting micro enterprises that failed to start up. I then analyze the causes of the failure and try to come up with possible solutions so as not to repeat the failures. In both cases the women were keen to start a dairy unit. But it was flawed right from its conceptual stage.

CDR's NHG consisting of 10 members had applied to the South Indian Bank for a loan amount of Rs.1.34 lakhs in 2007. In the NHG, according to CDR, five of them had genuine intentions to buy the cows and so they located cows in Attappady region itself for purchase. They approached the veterinary doctor who certified about the robust health of the cows and also certified that they had already purchased the cows. The banks would give loans only after actual purchase of the cows; the assistance was by way of reimbursement but the NHG women had no money to advance for the purchase of the cows. With the certificate from the

veterinary doctor they approached the bank and the bank advanced the first installment of just Rs 25000. Since the NHG members could not find a suitable property to construct a common shed, the members of the NHG divided the amount equally amongst the 10 members. With that amount of Rs 2500 per member they built cow sheds of grass and sticks in place of a common shed of stronger materials. Nobody from the bank went to check if they had built the shed according to specifications. Loan for the cows was disbursed immediately within one month. The loan amount for the cows was @ Rs 8500, when the bankers as well as the members knew that it is impossible to buy a cow with that amount. Although the women expected around Rs. 12000 to Rs.15000 (which was the running market price of a cow then), the bank gave them a lesser amount based on the deposit the NHG members had in the bank. (The group's total deposit in the bank was only Rs. 10000 since they had lost money in banana farming done the previous season). Since the women could not buy cows with the loan they received from the bank, they used the loan for purposes of their children's education and banana cultivation. CDR used it for buying 7 cents of land near her house by adding some more money to it. Another experiment was also tried out in dairying. 12 women from different NHGs were given loans under income generating schemes. They purchased cows from the adjoining Tamil Nadu with the loan. After a few months of the distribution of the cows the majority of them were sold for cash. This project too proved to be a failure due to a multiplicity of reasons, described below, right from the initial stages of conceptualizing the project.

In the first case, an amount much lesser than what was required to buy cows was sanctioned. This was because the quantum of loan was linked to the deposit of the members. How the shortage of money was to be met was not known to the members. It is pertinent to note that the inadequacy of the loan amount was well known to all concerned; yet loan was sanctioned to them dragging the women into debt and default. Not only was there no cross check regarding the cow shed constructed and whether cows were really purchased, the veterinary surgeon gave a certificate of purchase without actual purchase. There was lack of supervision at every stage.

The second case brings out certain useful lessons for us. First, the template of schemes as implemented in the rest of the state was employed in designing the scheme for the tribes without taking into account the specific historical conjunctures of Attappady, its people and their culture. Attappady is a forest area with lots of naturally growing grass in the region. The cows for the scheme were bought from the adjoining state of Tamil Nadu which is comparatively a drier area. So when the cows that were born in Tamil Nadu and that were used to cultivated grass there, were imported to Kerala, these imported cows did not take to the naturally growing wild grass of Attappady forest area as they found the natural grass (as against cultivated grass) quite unpalatable with the consequence that many had grown lean.

Second, no training was imparted to the microcredit members in the upkeep of the cattle. When should those imported cows be fed? What quantity of feed should they be given? What time should the grass be given? Imported cows worth

15,000 and 20,000 rupees were distributed to women who had no knowledge of the feeding habits of the imported cows. They started feeding them the locally available grass in the forest region and that led to many of them becoming emaciated and to ultimately most of them being sold off.

Third, an important component in the successful rearing of cows was overlooked in the design of the project. The planners had not foreseen this eventuality. If cows that were fed on cultivated grass were distributed, no provision was made for cultivation of similar grass in Attappady. If that was to be done, the members need to take land with water facility on lease for at least a period of three years. Most of the tribal land with proximity to river Bhavani are now in the possession and ownership of non-tribes and so the land the tribes now own are located uphill and does not have irrigation facility. But the project did not visualize this and so did not make provision for the lease amount for cultivation of grass and for irrigation facilities for the same. The amount required for taking land on lease for grass cultivation will work out to 4500 to 5000 rupees per annum and so for three years the amount needed would be almost the same as that required for buying a cow and that amount was not provided for, while the project was conceptualized.

Fourth, the project was designed without proper consultation with the client group. The ex-ward member of the Panchayat who himself is a tribe stated,

“Without providing for taking land on lease, when the cow alone is given, the cow will drain away their weekly savings completely. Or else they should do the bank linking with the savings. Bank loan plus panchayat grant plus savings of Kudumbasree. The price of the cow is determined by totaling all the three together. After totaling the amount, then starts the rush

to locate a cow for that amount. Then they locate a cow for that amount and give it. But there will be no grass.”

Here is an instance of cutting the body to suit the size of the coat. The ward member reiterated the word “imposed” to characterize the project. That word, characterizes several schemes implemented for the benefit of the tribes. The ex-panchayat member cited the example of houses constructed by government for the tribes. Houses were completed in 1989-90 but many people initially refused to move into the newly constructed tiled houses in lieu of the huts thatched with grass in which they were used to living. Their hesitancy to live in the new houses was because the new tiled houses had plenty of sun light, whereas the tribes wanted certain cover of darkness, within which alone they install the deities of their clan for worship. But government functionaries who designed the building applied the mainstream standard model of low income house construction for building houses for the tribes. The assumption was that the houses built for the general population would fit the *adivasis* too without taking account of their special spiritual requirements or without paying any heed to their cultural sensitivities.

So when the tiles broke after they occupied the houses, they did not bother to replace the tiles, whereas when they lived in grass huts they themselves re-thatched them till around 20 years ago. They were not keen to have their houses tiled but still the government tiled their houses for them. This sort of an ‘imposition’ was seen also with reference to distribution of pit latrines. In Bhavaniyoor, some of the latrines distributed are not even installed; instead they are filled with sand without being used and children play over them. The elder

people go to the forest to relieve themselves whereas children resort to the open spaces in the hamlet itself. Fifth, most of the schemes are target driven with specific stipulation for completion within a definite period. This does not provide ample time for the project implementing staff to consult all the beneficiaries in great depth. One of the beneficiaries, of the dairy project, the sister of the *Ooru Mooppan* said,

“The cows brought from Tamil Nadu are not at all good. They have all lost weight... If we have children, won’t we bathe the children twice and give food whenever they are hungry? Cows too have to be looked after like that. We need cows that are women friendly... You have to pat the back of the cow and also milk her. If she stands quiet, she is woman friendly. Or else she will kick you with her horns.”

Sixth, and perhaps one of the most important reasons for the failure of many projects in Attappady is linguistic barriers that separate the project planners and implementers from the beneficiaries whom the projects are supposed to benefit. The tribes speak a different language from the mainstream Malayalam language. It is a combination of a version of Tamil, Malayalam and Kannada. Communication becomes a big problem when the functionaries do not speak the same language as the people for whom the projects are intended. This acts as a big barrier to networking of the tribes with those who embody power like the functionaries of governmental agencies. Many of the government functionaries who work in Attappady do not speak their language although they might understand the language. Language is one of the most intimate vehicles and repositories of a community’s cultural heritage. That there are staff who have lived there for more than a decade and who still communicate to them in the mainstream

language, is illustrative of the lack of effort on their part in establishing rapport with the tribes to grasp the nuances of their thought processes and feelings and in remodeling projects to conform to the tribes' aspirations, ways of thinking, and their vision of their own life. This is one reason for the mistrust of the tribes towards certain officials working in the area. Networking with outsiders, especially government functionaries, is an important factor in getting sanctioned the right kind of projects according to local requirements.

That communication gap caused by linguistic barriers and the consequent obstacles to networking can be a serious limiting factor in participation in democracy is best illustrated by the campaign meeting of political parties in connection with the elections to the state legislative assembly. Having received prior notice of the Left Democratic Front (LDF) coalition party's candidate's visit to Bhavaniyoor, I too had gone to the bus shelter at the entrance of the *Ooru* to hear the candidate make his campaign speech. Although it was announced that the meeting would commence at 8am, it was 9am by the time the meeting started. After speeches by the lesser dignitaries of the coalition, the candidate who was a member of the Marxist Party spoke in the main stream Malayalam language against privatization and how resources were being sold to private persons by the ruling UDF (United Democratic Front that was in power then) government, despite the objections raised by the LDF (Left Democratic Front) who was the opposition party and how pension schemes are being stopped by the UDF government, how the construction of the Chavadiyoor bridge was not completed despite AHADS having the requisite funds for the same.

After the meeting I asked one of the only 4 women present there, as to what the candidate had spoken. She said, the candidate had said that all those who do not have houses will be given houses, all those who have no “light current” will be given that, widow pension will be enhanced, old age pension will be increased, and after the “vote election” he will do all that the *Ooru* needs. Thus works electoral politics and participatory democracy among the tribes of Attappady! It hardly mattered to the speech maker whether his audience was able to grasp what he said. If there are wide gaps in understanding between the governed and those governing, participatory democracy will hardly have any meaning for the governed, although those that govern may continue with their version of governmentality.

Conclusion

The microcredit NHGs reportedly functioned well for some time in Bhavaniyoor. It did give women the resources to buy household items, to meet medical emergencies and educational needs of their children without relying on their husbands. They were able to free themselves from the clutches of loan sharks although their men have not been able to free themselves. A striking positive outcome of microcredit in Bhavaniyoor is the networking of women with women outside their hamlet. For the women who did not speak to strangers or people outside the hamlet, micro credit proved to break the barriers of isolation, helping to establish networks with many others in other tribal hamlets as well as with non-tribes. A major achievement was the increased mobility of women due to institutional networking especially in connection with participating in meetings in

the panchayat and for training purposes in AHADS which is far away from their settlements.

But during my stay in Bhavaniyoor from what I saw directly and understood from the men and women there, the functioning of the NHGs had come to a standstill for a multiplicity of reasons. As James Scott (1998: 348) who in his scrutiny of certain failed schemes that were intended to improve the human condition points out, the “cookie-cutter design principles” behind the schemes “were designed above all, to facilitate the central administration of production and the control of public life”. The NHGs were Self Help Groups predicated on market principles of hard work, efficiency and self reliance, and were conceived as a one-size fits all design through which the government will be able to implement massive projects in a short span of time. The problem with such massive programs is that they do not normally take into account the stratifications within apparently homogeneous groups nor does the program give much flexibility for the implementing officers to tailor the program to suit local conditions. But as we saw, while it fits in the case of some, it failed to produce the desired result in the case of others like the poorest in the *adivasi Ooru*. Four years after my initial field visit when I visited the Ooru again, the NHGs were still inactive except one that was trying hard to resuscitate itself. Human nature is so complex and multidimensional that any attempt at simplification and templating it is bound to be counter productive. Each locality along with its residents has its unique character that distinguishes itself from the rest of the localities. As Scott (1998) opines, to

assume that the complexity of human behavior can be reduced to legibility and control is to be guilty of hubris.

The planners may be more conversant in the modern techniques of planning and imagine that they can plan for an entire state, sitting in the capital cities. In fact to reach Attappady takes over one and a half days from the capital city and there are very few state level officers, top and middle level bureaucrats who have really visited the place. Every year the plan document for the state and following that the budget documents earmark specific funds under Special Component Plan which is meant to be used exclusively for the Scheduled Castes and Scheduled Tribes. Until the introduction of decentralization and devolution by which 40% of plan funds were given to the local self governments, the schemes were being implemented departmentally and sectorally. The schemes are always target driven and do not focus on the quality of the services rendered. Social audit of schemes are generally not undertaken. But disciplinary action is initiated against the concerned officers in charge of the scheme implementation if budgeted amounts are allowed to lapse without utilizing the same for the schemes for which the amount was meant to be used. So the focus of implementation shifts to spending the budgeted amount some how or the other and ensuring 100% utilization of the amount before the close of the financial year, rather than the quality of its outcomes. In the process the officers hardly find the time to reflect on whether the intended clients benefit from the scheme in ways that are relevant to their lives and if not, how to make the schemes benefit them.

Situated, local knowledge comes from intimate practical knowledge of the place by living in the place or working in the place. Since state wide schemes are usually planned and formulated from far away places and administered uniformly to the whole state, it just does not work for the whole state uniformly. There are several imponderables that elude the planner's attention in the conceptualization stage. What suits an urban area may not be the appropriate strategy for a rural area. What is applicable to a rural area may not be appropriate to another rural area. This is because each location develops its specific spirit and character in the light of practical experience and wisdom churned out of specific history, produced out of interaction of micro and macro level forces. A planner sitting miles away may not be able to envisage all scenarios with perfect accuracy at the planning stage. As Scott (1998) observes, a mechanical application of generic rules without a proper appreciation of the particularities of a local situation is bound to end in failure and social disillusionment. For the successful implementation of a project it is of supreme significance that the planners and implementers are well acquainted with the subtle nuances of the local application. As rightly noted by Scott (*ibid*) the more general the rules are the more we require by way of translation if a project is to succeed.

In order to prevent loss in translation a conscious decision was taken to devolve 40% of the state plan funds to the local level panchayats. Devolution of financial and administrative powers was a major breakthrough in the administration of PRIs (Panchayati Raj Institutions). Despite decentralization and devolution the microcredit in Bhavaniyoor in Attappady is not a successful scheme

primarily because the agents of the state were not able to establish cultural rapport with the *adivasis*. Cultural legibility entails understanding the felt needs and aspirations of a people, and having a deep respect for their ways of life. It involves an ability to understand why a people behave in particular ways.

Failure to establish cultural rapport includes mutual linguistic illegibility. I was surprised when the ‘teacher’ told me that although it is a decade since she started living in the colony along with the *adivasis* she does not communicate with them in their language; rather she employs Malayalam, the mainstream language to communicate with the *adivasis*. That is why the *adivasis* were so happy when I started conversing with them in their tongue, however imperfect, after 3 months of my stay there; and I felt quite welcomed in their midst soon. The easiest way to destroy a nation is to destroy its language which is a rich repository of their cultural heritage, practical wisdom, belief systems and systems of knowledge evolved over centuries of living in specific geographic and climatic conditions and through their encounters with other cultures.

Saving money was something alien to the *adivasis* of Bhavaniyoor. Rather than saving for themselves or their families they would rather save resources in nature by taking less or consuming less from nature thus saving for others. Trying to implement a savings and credit scheme among a group of people who do not see the need for savings and whose philosophy in life towards savings has not been successfully altered is bound to reach a dead end with no possibility of success in sight. Hence before implementation of new schemes, not only are the prospective clients to be involved right from the stage of planning, the ground has to be

prepared for the psychological acceptance of the scheme. For that the first step is for planners to be good listeners; they ought to have the ability to listen keenly to the clients' thoughts, both articulated and not so well articulated, and figure out the client's priorities in life, based on their set of values. It is equally important that funds are utilized properly, accounts maintained correctly or else the biggest casualty will be trust. Once trust is lost the group solidarity will be lost and it will be extremely difficult to build it back.

The story of KT is representative of the most vulnerable groups among the category of 'poor'. Bebbington, an advocate of social capital says, 'a social relationship is a resource that can facilitate access to other resources' (2002, 801). But people like KT find it difficult to establish social relationships and even if they do manage they lack the time to invest in them to keep the relationship going. A model of development that leaves the vulnerable to fend for themselves or to help themselves through networking in Self-Help Groups will only exclude them. Such development models through self-help that has benefited many poor especially the middle and upper tiers of the poor is not appropriate for those occupying the lowest rung of social structure. There are many assumptions underpinning this model of development. It assumes that the poor are a well integrated group. It assumes that the poor are able to find a steady job on a regular basis. It also assumes the poor do not have alcoholic husbands, do not have the added burden of child care and do have child support, and have. Further it assumes that the poor have roofs over their heads to rest at night. Kerala may be fascinating by its "density of civic organizations and the vigor of associational life" (Heller, 1996:

1055), but that represents the averages and averages fail to capture the lived realities of those at the bottom of the rung. For such people a different model of development is required and the basis of that model should necessarily be arable land.

Chapter 4

WOMEN'S AGRICULTURAL GROUPS

Introduction:

This chapter delineates how a model of development based on women's self-help groups literally and figuratively broke new grounds to penetrate jobs hitherto deemed male preserve. The chapter shows how state-civil society synergy works at the grass roots levels to produce positive developmental outcomes. It is illustrative of how agents of state can creatively combine existing schemes with imaginatively thought out new schemes to benefit civil society especially the poorer segments of the community. When self help groups were predicated on agricultural operations hitherto done by men it demanded greater personal networking among women and greater institutional, bureaucratic and political networking between women's groups and state agents and political representatives. This in turn helped women contest gender in hitherto untested ways. A radical re-appropriation of gender roles by women by penetration into the bastions of men brought about rupture with certain practices and its replacement with new practices. A new calculus of power relations engendered by the women's farming groups exercising power in new ways helped alter relations of domination and subordination in unprecedented ways. The exercise of power in new forms was made possible by practices that were hitherto out of bounds for women. The act of women's transgression into a forbidden territory was a speech act that performed gender in novel ways.

About Kadakkarappalli Panchayat

This chapter deals with agricultural groups of women in another neighborhood of Alapuzha district. The groups are located in the panchayat called Kadakkarappali in Chertala taluk. Kadakkarappalli literally means land accreted by sea. Like the urban area of Alapuzha which is dealt with in chapter 3, Kadakkarappali Panchayat, a rural area, also comprises of two coastal wards (ward 1 and ward 13). This is one of the backward panchayats of Chertala taluk and has an extent of only 8.9 sq. kms. It is a sandy region on the western side of National Highway 47 and slopes westward to the Arabian Sea on its western boundary. There are no mountains and valleys or rocky areas and steep slopes (Page 15, Comprehensive Development Report 2002, Kadakkarappali Gram Panchayat, 10th Five Year Plan, 2002-2007). Half of the panchayat area consists of small and big, natural canals connected to the sea. There is shortage of drinking water on the western half of the panchayat due to its proximity to sea water. This also adversely affects the flora of the region including coconut trees, the main crop. A few decades back, paddy used to be cultivated in a total of 40 hectares of paddy fields but the fields have not been cultivated with paddy for quite some time now. Most of the paddy fields have been converted into brackish water fields for prawn culture or have been reclaimed for coconut cultivation. Loss of soil fertility and lack of adequate water for irrigation, enhanced labor charges have all deterred farmers from cultivating paddy. On the other hand, the eastern region of the panchayat (east of KPM road) is ideal for vegetable and other cultivation. With a total population of 19586, there are 9922 women and 9664 men in the panchayat, a

favourable sex ratio for women which is typical of the general trend of population in Kerala. The major sources of employment for the people are agriculture, coir making, fishing, animal husbandry, a few cottage industries and casual labor.

I did my field work in Kadakkarappalli for 3 months. I studied the agricultural groups there primarily through participant observation. I conducted 10 interviews, 4 focus group discussions and several informal conversations. I met them primarily in their leased farming lands and at village ponds from which they drew water for irrigation. I interviewed the husbands of a few farmers, the panchayat president and four of the panchayat members. I had the opportunity to meet with innovative farmers who had got awards at the state level several times. More importantly I was able to meet and discuss issues with the agricultural officer who with his infectious enthusiasm inspired me into starting cultivation of vegetables for my personal consumption.

Factors that activated the Collective Agency of Women

The debates on the primacy of structure versus agency that have been raging in the social sciences have votaries on either side of the aisle. Even feminist theorists, who found the post-structuralist's rupture with logocentrism quite seductive, were highlighting the difficulties faced by post-structuralists in theorizing the nature of agency (Clegg, 2006). Social structures are "those patterns of social life that are not reducible to individuals and are durable enough to withstand the whims of individuals who would change them" (Hays, 1994: 60-61). Nevertheless, it is not as if structures do not permit an individual to exercise her choice consciously within the constraints of structure. As Hays (1994: 64)

observes, “choices are always socially shaped and are also quite regularly collective choices”. No individual makes choices in a vacuum. She is conditioned by the social norms, beliefs, and preferences made available discursively to her by society. Even when she thinks she is uninfluenced by society in the choices she makes, her world view is refracted through categories molded in the smithy of her community. Thus she is compelled to make her choices within the constraints of structure, from among alternatives provided by the structure. Human agency and structure “have a simultaneously antagonistic and mutually dependent relationship” (Hays, 1994: 65).

But structurally transforming agency is enabled only under specific historical conjunctures. In the case of the women’s agricultural groups of Kadakkarappally panchayat, about whom this chapter is, specific political, economic, and bureaucratic factors worked in unison to activate the collective agency of women. These various strands of history, whether by accident or by design, conjoined to produce new practices that created the condition of possibilities for the women to contest the gendered division of labor. Through networking the women were able to break the boundaries of the binaries of masculine and feminine jobs that in turn facilitated gender bending. I delineate the various historical strands that worked in tandem to produce the specific historical conjunctures that engendered the condition of possibilities to exercise the collective agency of women.

As per the 72nd Constitutional amendment, one third of the total number of seats in the local bodies like the panchayats are reserved for women candidates. It

so happened that the presidency of Kadakkarappally panchayat was reserved for a woman. So it was that Kadakkarappally panchayat elected a woman to manage its affairs. It is worth mentioning that the president herself belongs to the BPL (Below Poverty Line) category of people. My meetings with her revealed that she was a gender sensitized person who has an intense desire to make changes in the lives of people through the women of her panchayat. Politically, therefore this augured well for implementing any scheme to benefit women.

Economically, the panchayat was at a downturn caused by massive pest attack and disease on the main crop of the place, namely, coconuts. The trees were attacked by root wilt and eryophid mite that reduced the productivity of coconut trees considerably. Spinning and weaving coir was one of the two primary occupations of the women of the panchayat, the other being agriculture. The raw material for coir comes from the coconut husks and with the drop in production of coconuts, and a large number of coir factories migrating to or being newly established in the neighboring state of Tamil Nadu, the coir sector stagnated and was in a crisis. Similar was the case of languishing paddy cultivation that saw a reduction in the area cropped. This was primarily due to the fact that owners of paddy field did not get an income commensurate with the high cost of inputs and wages. With diminishing returns from the sale of paddy and an inadequate support price fixed by government that did not meet the total cost of cultivation, a large number of owners abandoned paddy cultivation and preferred to leave the fields fallow hoping for a better day when paddy cultivation would become lucrative.

This had deleterious consequences for women because the majority of workers in paddy cultivation were women.

At the bureaucratic level, it was the appointment of a new agriculture officer that ignited the whole process. Mr. Vyasani, a young dynamic officer fired with the passion of extending scientific farming took charge and he acted as the catalyst to bring about visible changes in the appearance of the panchayat from a wildly overgrown snake-infested land with dense bushes, to a field of flowering squashes, pumpkins, gourds, red and green spinaches, yams, colocasias and dioscneas that are a treat to the eyes of any visitor. Unlike some of his predecessors who asked farmers to pluck and bring a few leaves to the agriculture office to diagnose the disease of a plant, Vyasani was at the field at the ring of his mobile phone at any part of the day or night and at every nook and corner of the panchayat. His presence was electrifying and his passion for scientific farming highly infectious.

The constitutional amendment that brought one-third of seats in local bodies to women, the election of a woman to Kadakkarappally panchayat, a moribund agriculture sector, the fortuitous appointment of a highly motivated and totally dedicated new agriculture officer to the panchayat__ all these factors combined to form a specific historical conjuncture that made it possible for women to network and to transform their existing socio-economic conditions through the exercise of their collective agency. In the process they were able to collectively refashioning the structure of gender.

The Agricultural Groups of Women

Small groups of women who express an interest in agriculture are brought together to form the women's organic vegetable cultivation groups. On my very first visit to the panchayat, the first group of women I met, was drawing water in the morning in aluminum pots from ponds some meters away and were watering the vegetables they had grown. The group of 14 women had been repeatedly carrying water from the pond since 8am and would continue to do so till 11.30 am non-stop. They had planted red spinach, pumpkins, bitter gourd, ash gourd, tapioca, beans, elephant foot yam, dioscorea, and colocasia. These are the women's organic vegetable cultivation group formed under the initiative of the agriculture officer of the panchayat, Mr. Vyasan, who has formed a total of 40 women's agricultural groups in Kadakkarappalli panchayat.

The agricultural officer, Mr. Vyasan, is one of the most dynamic officers I have ever met in the government sector. In his own words, this is how he organized women's agricultural groups:

“There was already a program called ‘women in agriculture’. There is a general belief that agriculture is not profitable. Based on that belief many women were dropping out although they were doing essential agricultural operations. Profit from agriculture would ensue only after some time. So a strategy had to be worked out to make women understand the profitability of agriculture”.

Vyasan's ingenuity lay in working out a strategy that skillfully dovetailed a central government (Government of India) scheme with the state government (Government of Kerala) scheme of agriculture. Mahatma Gandhi National Rural Employment Guarantee Scheme, was introduced by a legislation published by the

central government on September 7, 2005, called The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The Act aims to “provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment every financial year to every household whose adult members volunteer to do unskilled manual work and for matters connected therewith or incidental thereto”⁷⁵. Since agriculture has a gestation period for the results to show, the agriculture officer Vyasani made women working in the same sub-set of agriculture come together for doing agriculture on a scientific basis. Starting with just 3 agricultural groups 2 years ago, now the panchayat has 40 women’s agricultural groups having memberships ranging from 10 to 35.

Scientific vegetable cultivation, which is a state subject, has been linked with the central scheme of public works like desilting of ponds, water tank/pond renovation, in order to make agriculture a profitable venture. Turning to vegetable cultivation was prompted by the failure of coconut cultivation. Explaining the reason for not attending to the annual dredging and restoration of ponds, the panchayat member Mr. Chandran said,

“Coconut was the principal crop of this area. When the prices of coconut slashed nobody is taking care of the coconut trees. The wage of the laborer who climbs the coconut tree to pluck the coconuts is Rs 16 per tree. One owner got just three coconuts from the tree which fetches a total of Rs.12”.

So it does not make economic sense to tend to coconut trees when the labor charge exceeds the income from the trees. The obvious reference in the panchayat member’s explanation is to the coping strategies of farmers in the context of

⁷⁵ (<http://rural.nic.in/rajaswa.pdf>).

economic globalization and liberalization. The WTO agreement removed import tariffs on selected edible oils like palm oil and thus palm oil became the biggest competitor for coconut oil. The import duty of palm oil which was 85% for refined oil and 75% for crude oil has been reduced to zero % for crude palm oil and 7.5% for refined palm oil. This has had a direct impact on coconut growers. 43% of total area cultivated with coconut in India is in Kerala and 38% of coconut production in India is contributed by Kerala. Whereas the total area cropped with coconut trees in Kerala at the time of the coming into force of the WTO agreement was 9,82,000 hectares, in 2008-2009 the area was reduced substantially to 8,19,000 hectares. Apart from reduction in the cropped area, productivity is also comparatively low in Kerala vis-à-vis other states of India. “The major reasons reported for the low productivity in Kerala are old and unproductive palms, small size of farms with average farm size at around 50 cents, lack of irrigation and high incidence of root (wilt) disease, eryophid mite attack etc.”(Commission for Agricultural Costs and Prices, Report on Price Policy for Copra for the 2009 season)⁷⁶.

The import of edible oil like palm oil at considerably reduced import tariff had deleterious effect on native coconut growers. Many farmers lost their means of livelihood pushing them into deeper debts. Revathi (1998) draws our attention to the huge amount spent on private irrigation by farmers and their indebtedness to pesticide commission agents, dealers, sub-dealers apart from institutional loans and other private sources. Nair and Menon (2007) point out how the neoliberal policies

⁷⁶ http://dacnet.nic.in/cacp/RPP/Copra_Report_2009-10.pdf

followed by the central government are the primary cause of the agrarian distress. Declining public investment in agriculture, sluggish output, and incommensurability of the prices of agricultural commodities with those of input have all been well documented (Reddy, 2006). With a distressed agrarian scenario many farmers had left their perennial crops like coconut unattended. Their source of irrigation namely ponds were also neglected.

State-Society Synergy

Scholars (Evans, 1996, Lam, 1996) have critically engaged the need for mutually reinforcing relationship between a responsive state and an organized civil society for positive developmental outcomes. Theda Skocpol (1996) highlighting the significance of the symbiotic relationship between the welfare state and voluntary associations opines that organized civil society in the United States has never flourished apart from active government and inclusive democratic politics. The close interaction between a developmental state and an organized civil society has produced social capital that has provided the foundations for much of Kerala's widely acclaimed developmental success. Heller (1996:1055) attributes Kerala's developmental success to 'the exceptionally high levels of social capital'. Using the "synergy hypothesis" he enumerates the achievements Kerala has made in its advanced welfare system, structural transformation, redistributive development, institutionalization of lower class power etc, as the product of the synergy between a democratically accountable state and a highly mobilized society.

The state, far from being a monolith, is a hierarchically differentiated structure with varying levels of power starting with the federal to the state

(province), district, block and the panchayat at the bottom. At the bottom most unit in the structure, the panchayat is the cutting edge of interaction where ordinary people meet the state and interact on a daily basis. This is the level at which the state can feel the pulse of its citizens directly without the mediation of media or people's representatives. This is also the arena where there is tremendous scope for state –society synergy either to reproduce or to contest social structures. The study of the women's agricultural groups of Kadakkarappalli panchayat formed as self help groups is illustrative of this state civil society relationship at grassroots level that contested social structure in unprecedented ways.

The women's agricultural groups (henceforth AG) started as groups of women interested in growing vegetables. The agricultural officer of the panchayat Mr. Vyasani convened a meeting of interested women and gave them training in the basics of scientific agriculture. Initially, free seeds of spinach, snake gourd, bitter melon, pumpkins, colocasia, elephant foot yams and dioscorea were given to the women, with the barest minimum chemical manure like potash and urea. Their main sources of manure were cow dung, green leaves, water weeds that had choked ponds and streams, and banana trees from which banana bunches had been harvested.

Drawing on the two key forms of social capital of "embeddedness" and "autonomy" found in the sociology of economic development, Woolcock (1996) argues that for optimum development outcomes there must be integration (i.e. strong intragroup ties) as well as linkages (extra group networks to entities outside the group). In the case of AGs of Kadakkarappalli, there are a few practices that

facilitated the state society synergy in producing the desired outcomes beneficial to both the state and to the civil society. First, making interest in a particular sub-sector of agriculture, namely vegetable cultivation, as one of the main criteria for selection of group, helped in generation of embedded social ties as well as autonomous social ties or integration and linkages. Since microcredit under the state Kudumbashree Mission had already become ubiquitous in the entire state, the AG members who were brought together on the basis of particular interest in agriculture belonged also to different microcredit groups of poor women. This facilitated building of ties across the agriculture groups through friends, and friends of friends in many other microcredit groups. So when members of an AG meet there is diffusion of local knowledge of agriculture and of traditional agricultural practices from several different microcredit groups who are represented in a single agricultural group. For instance one member said,

“When a rat is killed and burnt and then powdered and sprinkled on the field where we intend cultivating tapioca, other rats will not come there or attack the crops.” Citing another *naattarivu* (indigenous knowledge), another member of the AG said,

“Until the AGs were formed, women used to pluck out the dioscorea plants after one year, take the tubers and throw off the plants. But when one of the persons gave a *nattarivu* many others have started implementing that. Once dioscorea tubers are ready, rather than plucking it forcefully from the soil, we have to pump in water to its stem where it is attached to the earth. This removes the enveloping soil and the tubers will be exposed. We have to gather the tubers by gently breaking them from the stem and put the plant back in position with all the soil that has been pumped out. This is a kind of ploughing and aeration of the soil. Thus you can get tubers from the very same plant for 3 years round the year instead of just one year. This was a new knowledge that increased the yield by three times.

Vyasan, who holds a degree in agriculture, narrated another “*naattarivu*” stating that what is known in one corner of the panchayat may not be known in another corner of the same panchayat:

Before cultivating tapioca people go meet the *jyolsan* (astrologer) who indicates the “*elikkaranam*”, that special moment when the first tapioca stem has to be planted to prevent *eli* (rat). I do not have a scientific explanation for this. But it is true. I have personally experienced this. If you plant just one tapioca stem at the moment of ‘*elikkaranam*’ and plant the rest some other time, there will be an immense reduction in pests like the rodents. Modern science has to research this matter.... I do not discourage such knowledge as long as people get positive results from such knowledge and as long as science has not proved it to the contrary.

Knowledge is transferred during the long hours of drawing water, mixing cow dung with water to fertilize the land, constructing fences, pulling out roots of trees, desilting and renovating ponds and similar joint operations or in the formal weekly meetings. Because of the networking among members of several AGs, knowledge is spread very quickly among members. Not only that, one woman farmer sees for herself the result of agricultural practices by one group; she conveys the message to her own group and it is replicated immediately by an adjoining group. Diffusion of knowledge is limited not just to *naattarivu* but also to market intelligence. In one group, the women heard that if the spinach they produce is sold in Cochin City of the adjoining district of Ernakulam, it will fetch them a handsome profit. So they sent their young boys on a trial basis to Cochin with their organic produce. Although the entire quantity got sold in no time, since the boys were not well versed in the techniques of quick assessment of the prevailing price, they sold it at much lower rate than was the rate for spinach in Cochin City that day.

Virtually none among the poor women had any scientific knowledge of agriculture. It was their husbands who had been managing agricultural operations. Of course a large part of agricultural operations in paddy cultivation like broadcasting seeds, replanting of paddy saplings, removing weeds, harvesting, winnowing, transporting sheaves of paddy etc were done by women. These are traditionally regarded as the women's jobs. The women usually also plant some vegetables in their backyard for their domestic consumption, based on trial and error or prior practical experience. But nobody had any scientific knowledge about the micronutrient deficiencies of soil, the right amount of manure to be added to the soil at the right time, or anything about disease or pest control for plants. When the groups networked among themselves, knowledge of agricultural practices that was known to any one person suddenly became common knowledge in the group through personal networking and sharing. Unlike information read through brochures or newspapers, the knowledge passed on from one woman to another had the authenticity of having been successfully tried out in the farmer's own backyard and there was credible visual evidence for the others to witness the same in practice. Thus networking among women of similar interest in the same sub-sect of agriculture facilitated by state agents becomes a cost effective conduit for diffusion of scientific knowledge and leads to a fruitful state-civil society synergy.

The second practice adopted by the state agent (Vyasani) was the yoking together of a central scheme with a state scheme of agriculture. The National Rural Employment Guarantee Scheme (henceforth NREG) under the Mahatma Gandhi National Rural Employment Guarantee Act of 2005 was incorporated in the

implementation of women's agriculture. That scheme guarantees 100 days of wage employment to an adult member of every rural household who was willing to do unskilled labor. Kerala has a strong network of "*Krishi Bhavans*" or agriculture offices. Within the geographic jurisdiction of each local self government body there will be a *Krishi Bhavan* with an agriculture graduate as the agricultural officer and 2 or 3 agriculture demonstrators. The agricultural officer is the ex-officio secretary of the concerned village panchayat. The effect of integrating two or more schemes was that whereas previously the women had to go without any pecuniary benefit during the gestation period of a crop before harvest, the NREG provided them a basic wage that provided some livelihood security. Further, the works taken up under NREG would potentially benefit women in their agricultural operations, by creating durable community assets like water tanks, thus obtaining two birds in one shot. NREG works combined with agricultural operations entailed hard physical labor, which the women had to do in addition to the domestic chores assigned to them. But this ensured that the central governments funds were utilized for genuine creation of assets under NREG unlike some other NREG schemes that do not create durable community assets (for instance, workers cut the grass on the side of pavements and village roads for the daily wage under NREG)

The third practice that helped the state-society synergy was the intense networking that was induced by AG members' co-presence for nearly 8 hours together and the hard physical labor involved in agriculture that helped find solutions to local problems including health problems of women. This in turn creates less of burden on the health care system of the state. As a focus group

discussant stated, while comparing the relationship among the members of the AG and among members of Kudumbasree (KS),

“It is after joining the agriculture group that the love amongst us increased. We have now greater love than when we were in KS.

Q: Why so?

A: That is due to our togetherness. Whereas in KS we were together for 3 hours only (in a week), under the agriculture group, we are together for 8 hours every day like a family. We discuss all our problems with the group members. The shortfalls at home, short falls of our husbands. We have difficulties with our finances. We discuss all that mutually”.

A large chunk of the waking hours are spent by members of AG in the company of each other, each one being responsible for the other. Whereas in KS they spend 3 hours per week, in AG they spend over 8 hours per day, i.e. 50 hours per week as against the 3 hours per week in Kudumbasree. The face to face networking that happens during these 50 hours or so generates strong bonding capital of intimacy, friendship and love which helps lighten the strain of the hard manual labour. 50 hours of networking helps them discuss each other's problem, get advice on the course of action to be taken and find solutions collectively to individual problems. Rather than turn externally for help, they are self-reliant, looking inwards into the group for assistance, advice, solace and solutions. While this saves the individual from wasting precious resources by approaching the judiciary or hospitals, it relieves the state too of the financial burden of settling issues through litigation apart from creating ill-will among parties to the litigation

In the case of the AGS the state-society synergy paid off richly in terms of the instrumental value of networking that made available land for group farming.

Most of the women are holders of around 10 cents of land, which their husbands or their in-laws obtained by virtue of the land reforms implemented in the 1970s. Some possess even lesser extent of land. There can be no terrestrial cultivation without land being available either through ownership rights or by some tenorial arrangements like leasehold or access to rights of usufructs. Land was the constraining factor for them to start group cultivation. But by political networking and bureaucratic networking with the panchayat authorities and the agricultural officer respectively, they were able to get the panchayat authorities and the agriculture officer to mediate with the land owners on their behalf. These land owners had left their land fallow for nearly four decades on account of agriculture not being profitable. The AGs gained permission to cultivate the land of private owners on nominal lease amount and through very simplified process of writing down an agreement on a plain white paper. It is again political networking that helped them to get the panchayat authorities to stand guarantee for them vis-à-vis the land leased out from the private land owners. This bridging capital or 'linkages' was a conscious practice encouraged by the agriculture officer to make the AG members empowered and to stand on their own feet.

Networking through AGs and its role in empowering women:

Being in close physical proximity to each other for about 50 hours in a week and laboring towards a common goal, provides ample opportunities for face to face, personal networking. Such interactions produce different degrees of trust among members. But by virtue of the fact that different women come to the AG with different capabilities, networking brings out different strengths that are latent

in the members. But there are some common features that have been fortified by the constant networking of members. It has, for instance, strengthened women to continue in the group and do scientific farming. This in turn has empowered women both physically and mentally. According to SDMA,

“I have become physically very healthy now. I was bedridden for three months with a belt around my back. For one year I did not move. I joined the group voluntarily, out of my own desire. Every one was doubtful if I will be able to do this job. I did not know how to hold a *Thoompa*⁷⁷ or to cut or dig. Not only that, there were some people watching me to find out if I can do this job with my back ache. When a person is sick, there will be people to watch that person. Some people watched me like that. But after I started agriculture with this group, my backache has virtually disappeared. Earlier I could not do any job without a belt on, but now I don't require the belt. I can do all these works and I feel good both physically and mentally. I got the love and cooperation of all through this agriculture group. Now I do not feel ashamed to do this job even if people see me do this job. I have the confidence that I can do it”.

It is after joining the group and starting agriculture as a group activity that the speaker regained her health and a sense of well being. Her narrative bears testimony to her experience of love and cooperation (read as networking) within the AG that resuscitated her. The same view is reiterated by other members of the group. Referring to the health benefits another member stated,

“Those of us who had cholesterol and pressure-- those have been reduced. Reduced considerably. I had 285 cholesterol. Now that is 165. At home we sit for a while, we lie down for a while. But here we work and are happy together. Not that we don't work at home. We spin the yarn (coir). But here it is heavier work.

To my specific question, “if all benefits accruing through KS (Kudumbasree) are also channelized through AG, which group will you join?” O answered,

⁷⁷ An agricultural implement with long handle; a spade with which land is tilled.

“AG! Because, we will then have a job and a source of income. We can grow vegetables for our own use. We don’t have to pay and buy vegetables from outside for our own food. Those will be products grown by us, grown in front of our eyes. So we will not get any diseases”.

Not only that at the time of starting collecting their produce I was present there and at the end of the harvest one group got a net profit of 35000 rupees from cultivating tapioca in 3 acres of leased out land. Apart from the fairly good income they derived from agriculture, they had other benefits too. Describing the benefits of joining the AG, a member was of the view that it has empowered her. To her, to be empowered is to be emboldened. As she put it,

“Now we can talk to ten people. Earlier at home we used to be submissive and soft in our conversation. But now we can hold our head high and talk. This is because we have achieved strength. By constantly speaking, our inhibitions against speaking up have gone.

Q: “Constantly speaking”. So it is like rehearsal?

A: Yes. I can go to bank alone. If I have to go and pledge my ornaments I don’t have to ask the male folks to accompany me. I can manage it alone”.

Constant reiteration of a practice that is in conformity with gender norms reproduces gender and constant practice of violating gender norms transforms gender. Constantly breaking out of submissiveness and speaking out, emboldens her and strengthens her to give voice to her opinions and speak out her mind and thus alter the meekness associated with femininity. Culturally in Kerala, as in many other parts of the world, femininity is associated with soft speech, submissiveness, not expressing a woman’s genuine views and feelings if it goes contrary to the interest of the patriarchal world. Breaking the traditional silence and speaking up requires a boldness that comes from repeated discussions in the

AG that act as rehearsals to the final performance in their own homes and in the community.

Another member had this to say,

“We developed a strong belief that if you work hard you can make 10 paise out of the land. This has inspired us to extend agriculture to our own homes. We can cultivate 10 stems of tapioca or colocasia or yam in our own plots of land. Earlier we could plant only if the land was prepared by men but now definitely a woman can do it”.

“Definitely a woman can do it” is a reflection of the self confidence she and members like her in the AG have acquired by doing and demonstrating successfully what was thought to be undoable. Doing the jobs done by men make them develop a belief in themselves and a sense of dispensability vis-à-vis the men folk. This new found self confidence is certainly a result of networking. One focus group discussant announced,

“We have the self-confidence to cultivate even without men. We have proved that we women can do any work even if the men are not present
Q: You don’t need men!

A: Not that we do not need men. (Everybody protests). We have studied cultivation and shown men that we too can do.

The feeling of indispensability of men in any agriculture work, especially in preparing the field, has vanished and an air of self confidence has arrived in its place. Networking among members of the AG has weaned many women away from their dependence on men-- be it for transacting business outside their homes or in doing agriculture within their own compound--and gave them the inner strength to become self-confident and self-reliant. This process of inner transformation marks the beginning of empowerment. Turning inwards for help,

believing in oneself was the product of personal networking with similar others. As Portes and Sensenbrenner (1993) point out, networks are not just powerful conduits for transmission of information, they also transmit values and cultural perceptions. The belief of a person that she can do something is nurtured by constant reinforcement from several others in whom she has trust. Being part of a network provides this psychological reassurance from several members of the network and at several times especially when they interact for over 50 hours in a week.

The women meet at the field every day around 8.30 in the morning and leave by 5pm, with just a brief lunch break. So for nearly 8 hours they are together tending to their plants or irrigating them. These 8 hours in a day is not spent silently doing their work. When I visited the groups for the first time, they were drawing water from a nearby pond while talking away happily with each other. Although strenuous physical labor was involved they were laughing and joking to lighten the burden.

One important feature to be borne in mind is that in Kerala there is not a single panchayat in which Kudumbashree has not been implemented. Kudumbashree which was inaugurated on May 17, 1998 by the Prime Minister of India, Mr. Atal Behari Vajpayee is run by the State Poverty Eradication Mission through local self governments with the active support of the central government and NABARD (National Bank for Agriculture and Rural Development) with the intention of wiping out absolute poverty from the state within 10 years. By March

2002 the entire state was brought under the Kudumbasree network⁷⁸ So it is impossible to find a panchayat or a ward of the panchayat where Kudumbashree has not been implemented and hardly any poor woman who is not a member of Kudumbashree. Most of the women who are agricultural group members continue to have membership in Kudumbashree as well. This is because the government has made membership in Kudumbashree mandatory for a poor person to access state sponsored benefits. Since membership of poor women in Kudumbashree had become ubiquitous by 2002, I had to request the poor women of Kadakkarappalli panchayat who are members of the AG to carefully tease out their experiences of being a member of agricultural group from that of their experiences as members of Kudumbashree.

Elaborating on the differences of Kudumbashree (KS) from agricultural groups (AG), one member of a focus group discussion stated,

“We are with the KS groups for 2 or 3 hours only in a week whereas here we are with each other from morning to evening every day. Every day we take turns and make coffee and snacks. In KS it was just once a week. We are able to discuss each person’s problems and find out a solution through this (AG). Everyday we discuss each person’s problem and we get solace from each other and solution from them through the NREG work”.

The sheer length of time of the presence of women in AG makes a lot of difference in the quantity and quality of their networking. Since the AGs do agriculture not in individual plot but in jointly leased property as a joint endeavour, personal networking among members of AG is much more intense and frequent. Agricultural inputs for seasonal crops like manure, pesticide and even some

⁷⁸ (Annual Administration Report 2008-2009 of Kudumbasree: http://www.kudumbashree.org/sites/all/themes/kudumbashree/archives/5_AnnualReportFinal2008-2009.pdf)

implements have to be purchased in a synchronous way. The agricultural officer, Vyasani attributes the heightened networking among the members of the AGs to what he describes as “*Atma bandham*” or connections to the self. “People working in the same sector tend to be more intimate. KS is formed not by uniting people working in the same sector”. But members of the AG are people working in/interested in the same sector namely, agriculture. “So they (AG) develop better connections. They can buy inputs for agriculture together”. Vyasani sees an instrumental value in networking among members of AG in matters like common purchase of inputs. For a farmer, more so than for any one else, this interconnectedness and net working is important, since agricultural operations are time sensitive. People doing joint farming operations in the same agro-climatic conditions have to apply manure synchronously at the appropriate time. They have to sow the seeds or plant the saplings in the same week or at least in the same month as others of the same vicinity. All these call for working closely for planning and implementing tasks if they are to yield positive results. Common goals and common activities unite people in tighter networks for successful accomplishment of common tasks.

Changing Gender Roles:

Gender at home:

Women had traditionally done the majority of activities in farming. These included the back aching replanting of paddy, weeding and harvesting with sickle, all of which included a prolonged bent posture. But the harder work like preparing land was traditionally done by men. This included digging and tilling the soil,

pulling out deep roots of wild trees with heavy agricultural implements. These tasks are done generally by a single male laborer who might seek the helping hand of another occasionally. What men did individually, in Kadakkarappally panchayat, women accomplished through networking of agricultural groups. Whether it is dredging, desilting or renovating ponds, and constructing fence around cultivated plots or preparing land or transporting cow dung from a distance, there was hardly a male-monopolized task in agriculture that women did not accomplish through networking. Breaking this “green barrier” in agriculture drew the acknowledgement and admiration of even skeptical men. Although the physical exertion of women has definitely increased it fetches them an income apart from the great health benefits that have accrued to them from participating in the AGs.

Entry of women into the exclusive domain of men was prompted by specific historical conjunctures. For a long time in the history of the panchayat, the people were primarily dependent on agriculture, especially coconut and paddy for their livelihood. The Coir Commission’s report (2008), highlighting the challenges in the coir sector, points out that with the land reforms implemented in the state, large coconut farms had vanished. Demographic changes (with increased population) had led to the fragmentation of land holdings. The shift in focus to cash crops like rubber in the 1970s (rubber plantations were exempted from land ceiling), the onset of diseases like root wilt, eryophid mite etc., the impact of migration of people to Gulf countries, the emphasis on service sector had all led to decreased productivity of coconut trees and the resultant shortage of husks that constitute the raw material for coir. The loss of profitable job was felt acutely by

women who as per the figures of the Department of Statistics, for the year 2007, constituted 80.03% of work force in the coir sector. The fate of paddy cultivation is no better with regard to production, productivity, and employment.

Infrastructure development both by private builders and by government and illegal activities of land mafia have all been responsible for large scale conversion of cultivable paddy fields into dry land and subsequently into small plots for housing and other constructions.

It is against this background of languishing coir and paddy sectors that we have to evaluate the work of a highly motivated and dedicated agriculture officer, who with the active support of the panchayat encouraged the women of the panchayat to take up scientific vegetable farming followed by paddy cultivation on dry land. With the assistance of the panchayat he got the MGNREG dovetailed into agriculture so that as he himself put it,

“There will be a time gap for farmers to derive profit from agriculture. So linking NREG with agriculture was a strategy to make the women’s groups understand the profitability of farming. Tomorrow even if there is no NREG women will engage in agriculture”.

The main challenge the women faced in agriculture was the availability of water. The principal source of water for irrigation from time immemorial was ponds. A vast majority of the plots in Alapuzha district have one or more ponds dug several decades, some even centuries ago; but they were in disuse for several decades without the traditional desilting, dredging and renovation. Globalization has had its impact on the local economy too. Reduction of tariff barriers that facilitated the import of cheap coconut oil from countries like Indonesia,

Philippines made these countries dump coconut oil into India slashing the price of coconut and coconut oil with deleterious consequences to the coconut farmers of Kerala. As the panchayat member Mr. Chandran pointed out when the labor charges for plucking coconut exceeded the profit from the tree, people tended to neglect coconut cultivation. When coconut trees got neglected, ponds that watered them too got neglected.

Water is the main requirement of the groups for their cultivation and that is their major challenge too. Women's agricultural groups met the challenge by transgressing gender roles. Traditionally deepening, desilting, and restoring of ponds have been completely 'male jobs'. It involved standing knee deep in muddy water and handling heavy agricultural tools like the spade which the women had never been used to. The renovation of ponds and water tanks are gendered work in the sense that that has been structured on a distinction between masculinity and femininity and the consequent differentiation in valuation. Since the presumption is that renovation of ponds require greater muscular strength than women can muster that work is ranked higher than drawing water from the pond for irrigating vegetables. The greater valuation is reflected in the wages men get for desilting ponds. Successfully stepping into totally 'male jobs' through networking was an iconoclastic act of demolishing the symbolic representation of the farmer as a male with a pickaxe on his shoulder. In its place the face of a woman with the heavy spade and pickaxe on her shoulder was ensconced. This act of deconstruction that unsettled the privileged position of men's work vis-à-vis that of women in

agriculture was also a bold enunciation of the changing field of power relation between the sexes.

In the face of the necessity for protecting and nurturing the vegetables that the women had grown, they drained and desilted the ponds, removing layers of dirt and sedimentations accumulated over several decades of neglect occasioned by changing agrarian relations. Contesting the division of labor that assigned hard labor like draining, desilting, and renovating the ponds to men, the new women's agricultural groups, transgressed the gendered binary of male/female jobs to perform the "masculine" jobs. Here "doing gender" (West and Zimmerman, 1987) is a performative (Butler, 1990) act. A performance always presupposes an audience apart from the performer. Restoring the ponds was a deliberate act of performing gender that challenged the conventional assignment of the hard tasks to men. It was a lucid proclamation of the group aimed at an audience comprised of both men as well as other hesitant women who had not yet coalesced into cohesive agriculture groups and who had trepidations of not being looked upon kindly by a patriarchal society. For the men, the act was a statement of the accomplishments of the women of the AG, an inscription of their equality with men and to the hesitant women it was an invitation to emulate the group. One of them stated very proudly,

"Now it is women who renovate ponds. When we return home our children say, 'Mother, what job are you women doing? Father, mother renovates ponds (others laugh). Only when she returns home does she say she is not well. Let it dawn tomorrow and you will see her go again'. We walk like the farmers with the spade and pickaxe on our shoulders and they say, 'Look, here comes the farmer! We never had a spade; we did not know anything. We now have tools to work with. We bought them. Our husbands too use them now.'"

By performing 'male' tasks the women farmers were interrogating masculinity and the hierarchically ordered 'masculine tasks' like tilling and digging with pickaxe and spade. Making inroads into traditionally masculine jobs, they deconstructed the dichotomy of the masculine/ feminine jobs by displacing the privileged position of the hitherto 'masculine jobs.' The agricultural equipment like pickaxe and spade are the signifiers of male power in the agricultural sector. By the ontological and symbolical appropriation of these agricultural tools, the women were not only acquiring power but also subverting established gender order. The picture of a male with a pickaxe on his shoulder is the icon for the Indian farmer and so the speaker's use of the phrase 'we walk like farmers with the spade and pickaxe on our shoulders' is reflective of the destabilizing of the patriarchal privileging of 'male work' and the discursive subversion of the representation of the Indian farmer as a male, despite women being the main executors of all the major activities of farming.

Although the women have acquired the ownership over some of the heavy productive tools of agriculture, the speaker does not say, 'we *are* the farmers with spades and pickaxe' but 'we walk *like* the farmers'. The women have internalized the male image of the farmer and so cannot accept fully the fact that they too are farmers. Women were not yet farmers; they had only acquired the semblance of farmers ("We walk *like* the farmers"). They had not yet *become* farmers. They become farmers only when they are interpellated (called up) by their children. *Look, here comes the farmer*—is the moment of interpellation (in the Althusserian sense) by the dominant ideology verbalized through the children; it is the moment

of the formation of their subjectivity as farmers. From being mothers to their children, they come to occupy the subject position of farmers, producing food for the community. At least temporarily the subjectivity of the mother is suppressed, if not relinquished, to assume the new subjectivity of the farmer, the producer of food, thus emphasizing their role in the food security of the community.

Adopting scientific farming practices signifies a radical paradigm shift that entails a set of practices hitherto untried and which when tried out had great instrumental value for its practitioners. The first practice was the practice of making inroads into “masculine jobs” like dredging, desilting and renovation of ponds, building fence around farming lands, bringing cow dung in trolleys from whichever plot had a cow shed, digging and loosening the soil around a coconut tree etc. These are traditionally, typically ‘masculine jobs’ that were out of bounds for women. Women’s ingress into these male bastions changed the gender roles vis-à-vis women and upset the power equilibrium between men and women. No more are these jobs masculine jobs that can be accomplished only by the superior physical strength of men. If women network, they too can execute the task with equal élan. Networking helps them to rely on their own strength and mutual assistance rather than on men. Hard work from 8.30 in the morning to 5 in the evening or sometimes up to 7, help them make farming a profitable venture. .

The second practice was the nascent practice of using heavy agricultural implements by women. This new practice of appropriating male agricultural tools gave the women farmers a new respectability both at home and beyond. Men acknowledged the fact that women too can do scientific farming successfully. This

practice gave them the opportunity to prove themselves and to showcase their physical strength and mental determination as a networked group. It instilled in them the self-confidence that they too can do farming completely by themselves devoid of any succor from men, thus demolishing the belief that women cannot do agriculture without getting assistance from men at least in part especially in discharging the heavier tasks of agriculture. Deep tap roots of wild trees that were as thick as the arms of a man and as tall as a man had to be pulled out from the land without using any machine but with only the networked hands of women and the heavy spade and pickaxe. As one member stated,

“When we dug the soil we cut down dense undergrowth of trees and we found deep roots. 4 or 5 women had to join together to pull out the deep roots. We learned everything and we have acquired a good mentality.”

Or as another member said,

“We have 3 acres of land. We cannot cultivate that alone as there was dense and wild growth of trees. We had to cut off the roots like we said and prepare the land for cultivation. These we cannot do alone. So we said we have to do it as a group activity and we did it too as a group activity”.

Not just at the level of a networked group, but also at an individual level the farming operation had salubrious effect on the members like SDMS whose back pain had vanished and so could do away with the back belt and others whose cholesterol level had come down.

Another member V had this to say:

“I did not know any of these activities. It is only because we joined the agricultural group that we learned all these works. Had we sat at home would we have learned all these things? We 10 of us joined together, cut the grass, removed them, pulled out the roots, we dug the soil upside down till we found the roots (of wild trees) and we took them out using

“Kattamppara” (an iron rod with a flat, sharp edge) and 5 or 6 of us pulled them out. Won’t we become stronger because of that? Our bodies will become strong”.

Overcoming their physical powerlessness and attaining physical strength and health through hard labor makes them stronger mentally too. While discussing the attitudinal changes among men in their homes after the formation of AGs, one member stated during a focus group discussion, “Earlier when we went for NREG work, they used to quarrel with us, but now when we are bringing money the quarrel has lessened”. There is greater accommodation and understanding on the part of men for unfinished domestic chores.

If on the one hand women did the ‘masculine jobs’ of renovation of infrastructure, men volunteered to do the feminine jobs like spinning and weaving coir fibre. As a group discussant stated, “Traditionally women spun the coir yarn and wove them into mats. But when we started doing agriculture, we don’t have the time and so men started doing that”. When women entered the world of masculine jobs, some men stepped into feminine jobs. This trans-valuation of values within a field of power relations destabilized the masculine/feminine binaries with their privileged and subordinate positions thus leveling the domestic power differentials. It is this recognition that prompted a member to acknowledge that “.....there is mutual co-operation and happiness. When we too ventured into agriculture, they feel that we too can do it”. The same view was corroborated by several others in several AGs. For instance, a member of an AG observed about the changes in the men folk of her family thus, “They are happy since that much of income is brought into the family”. If in the case of the first speaker, the source of

happiness at home is the recognition of the accomplishment of the woman in terms of doing a 'masculine' job, in the case of the second speaker, the source of happiness is income. Whatever be the source of happiness—be it psychological or economic—the fact that there is greater happiness at home is indicative of lesser subordination and greater freedom for women.

The gendered division of labour at home is also challenged when men have started to share domestic chores.

“Earlier they never helped us in cutting vegetables. We took our own time to cook. But now they go out for work at 8am and we too have to get out at 8.30 am. So they help us by cutting vegetables. This is a change that has happened after we joined the agricultural group. In fact it started when NREG started in 2008. The agricultural group started after that. Husbands relented after that”.

The change in gender relations is visible not just in the relations with the men folks at home but also with mothers-in-law. A member of an agricultural group opined:

“Mothers-in-law are also supportive of us. They tell us we will baby sit while you go for work. They also make very hot water for us for our bath every day when we return from our work. Mothers-in-law, even if they are not well, wash our dresses too along with their own clothes, not just one day, but every day”.

However it is not to be presumed that the gender relations have transformed uniformly in all aspects. If men have become more tolerant of their wives inability to complete all domestic tasks before rushing for the group agricultural activities, and if some men have started sharing some domestic chores, no man has come forward to take over the reproductive roles of women completely. As a member of the AG remarked,

“We do our chores at great speed. Sometimes we rush here without having breakfast. But then if we come here even without breakfast we don’t even feel hungry. When we do job together we will be happy. Whatever be the problems at home, we will forget all those”.

Rather than reducing the burden of their domestic chores, their entry into scientific farming has made them acquire speed of execution of domestic chores.

The price they pay sometimes for entering farming is the sacrifice of personal comforts like missing a meal. It is not just that some men are unwilling to share domestic labor; it is rather a reluctance on the part of women to make men share their chores. Here is a vignette from one of my focus group discussions with one

AG:

Q: What if you request them (the men) to cut vegetables, will they do it?

A: No, those jobs they will not do. Aren’t they the ones that work harder than us? So isn’t it bad asking them to help us with our jobs too?

Q: But aren’t you too working hard?

A: (Laughs mildly) Still we get only Rs 125. And that too not regularly. So we can live on a daily basis only if they go for work. It is not correct that they should go out to work and also help us in our domestic work. They get out at 7am for work and stop their work only around 6pm. We don’t make them work. Aren’t they the people who work hard?

This kind of defensive argument springs from a recognition of the hard work put in by laboring class men for survival. Further since women get less pay and less number of days of paid work, the perception is that men do harder job and so they should not be burdened with the additional domestic jobs. Men are still regarded the head of the family, who bring more money into the family. Deemed to be the main breadwinner, the women themselves do not wish the household chores to be divided equitably between the husband and the wife.

Gender Beyond Home:

Elaborating on the changes in the attitude of men beyond the homes and the society at large after the formation of the women's AGs, one discussant stated that men have become more appreciative of their agricultural operations and have started offering them constructive criticism:

“They too are very happy. They say, you should continue. They have good opinion about us. They tell us you have to do a little more better. While passing by they look at what we have done and when they come back they tell us this is not the way to do, you have to do like this, only then will it be alright”.

Another member had this to say:

Men outside our homes tell us that we will develop problems if we do agricultural operations with “Manvetti” (spade with a short handle) bending down. They advice us to use the long handled Thoompa instead. They are all supportive.

Men's relation goes beyond giving them pure technical advice. Their attitude to women borders on grudging admiration. As an AG member said:

“When we worked, men watched us and said, “They cannot lift that”. But didn't we lift that? Didn't we cut down trees and clear the area? But men watched us and exclaimed, “They have cleared the tree growth!”

Men outside their homes have started respecting women. They do not pass nasty comments any more at the women of the panchayat:

“Earlier, if men saw a woman they feel any one can utter anything against her. But now that has changed. They don't use those kinds of language or words that sting”.

All the above vignettes are suggestive of the recognition of women's capabilities and of a change in the valuation of women by men. The recognition that women are equally capable of doing heavy jobs just like men and handling

heavy tools, clearing tree growth manually without the aid of any machines draws the admiration of men and is reflected discursively in the caution exercised while speaking to women or about women. The men are also conscious of the fact that each woman in the group is a networked woman and has the combined strength of the group behind her.

Networking among the women members of the AG is a protective shield for women from being publicly abused. The friendship, cooperation, and trust that develop among them make them responsible for each other. When women network, the strength of numbers offers stiff resistance to men who try to control their wives publicly. As pointed out by one AG member,

“We do not permit even husbands to scold the women inside the group. We tell them ‘such things can be sorted out at your home. We are central government people; we have union’. Thus stating we can threaten others. When they get drunk and come sometimes to the group, we tell them ‘No, you can’t say these here; all those can be stated outside. Here only we will speak’”.

The change in gender relations has been accompanied by tension. The attitude of men has not been uniformly one of reluctant admiration. It is much more complex than that. Some are inimical to the idea of women taking private land on nominal lease for a wage much below the rate fixed for men. The views of one member of an AG corroborate that. As she stated,

“Traditionally men used to do work in certain plots. It is those plots women have taken on lease and are working on. Men detest the fact that we are doing the job for Rs120 (lesser rate than men’s). The landowner’s women too find it difficult since women work there. Some have asked us why are you going for job that fetches Rs 120? Don’t you have any other work? They have asked us, are you doing this job so that men may sit at home?”

The wages under NREG is Rs. 120. A male casual laborer gets Rs. 350 if he works for a private person. What is to be noted is that when wages rose high (among Indian states, Kerala gives the highest wages for casual laborers) and wages were not commensurate with the income from land, many land owners in Kadakkarappalli panchayat had left the land uncultivated for decades. Consequently, many plots of land were over grown with wild trees and bushes. For a land owner to clear his land, he has to pay wages @Rs 350 per day if he engages a male casual laborer, whereas a woman's agricultural group that took the same land on lease, would clear the land @ Rs.120 per day (and that too paid not by the land owner but from government funds, namely, NREG funds). So when a women's AG cultivates his wild plot, the landowner gets his plot of land cleared for free. Not only that, the agricultural operations in his land by the AG including manuring and irrigating enhances the fertility of his soil so that after a couple of years when he gets back his land from the AG, his coconut trees will give him high yields---all without spending a penny from his pocket!

Some of the male laborers of the panchayat detested the fact that what were rightfully their jobs were being snatched away by the women AGs. But when I asked some of the men why they disliked women doing agricultural operations including preparing the land, they claimed it is their jobs that are being taken away. When I quipped,

“But if the women AGs did not take the land on nominal lease and prepare the land, the alternative would be that the land owners would prefer to leave their land as it is rather than employ you for Rs 350 per day. Why do you then say that the women are snatching away your job?”

They did not have a rational answer. They just repeated, “It is our jobs”. The feeling of insecurity by men when women started deploying the Master’s tool was echoed in their dislike of women entering a male bastion.

One member of an AG named “Dhanasree” answering my question whether the society’s attitude to the women in the agricultural groups has changed commented,

“Yes, that is because the work we are now doing is what men do. Earlier no woman took a *thoompa* to work. Now we do the same work that men do. Now it is two years since we started this work”.

Gender gets contested because, the traditional boundaries of ‘masculine’ job get enlarged to include women and this inclusiveness makes the term ‘masculine’ job meaningless. The appropriation of the traditionally male job helps women in changing their structural location. Women get inserted into a field of power relations in which men occupy a hegemonic location partly by virtue of the value assigned to the job they do. When women started appropriating the tools men used and the tasks men did, they found themselves partaking of those hegemonic locations in society.

Power, in Foucault’s conceptualization, is diffuse and is found everywhere. But within the field of power relations, there are certain nodes that tend to concentrate more power. These nodes come to be occupied by people with certain material and/ or intellectual attributes. These nodes themselves are of different size depending on the combination of factors that contribute to power like employment, wealth, knowledge, influence over people etc. Structural location matters. It matters in deciding the comparative power of an individual vis-à-vis others. When

women do jobs that require greater physical strength than they are used to, they start occupying larger nodes of power and it is this change in the structural location by virtue of their insertion to larger nodes in the field of power that bestows greater power to them.

There is yet another strong reason why their structural location in the field of power relation changes. That is their linkages with the developmental state. The project of women's AG, was conceived and implemented by the agriculture officer by synthesizing projects of different levels of government with women's solidarity. This linkage with statist power incarnated in government agent and governmental agencies gives the women AGs increased power and this tilts the power equation in their favor.

Conclusion:

Networking in the AGs of Kadakkarappalli panchayat has helped the women in several ways. It provided them access to the productive asset of farm land on nominal lease basis, scientific knowledge of agriculture and a work ethics based on hard work and self reliance. It helped women to realize the value of networking. As a member of one AG stated,

“We learned a lesson that by organizing we can become powerful. We learned that we can achieve anything by hard labour. If we organize we can achieve anything easily—that principle we learned. We learned that our labour is our strength”.

Penetrating the male bastions of labor by the networked groups of women not only empowered women but also helped challenge gender relations in fundamental ways. The AGs doing the hitherto 'male' tasks were actually

challenging gender in unprecedented ways. They contested gender by appropriating the heavy agricultural implements used normally by men and using them for farming. Venturing into something never done before, they drew the respect and admiration of men at home and in the community generally. Their status within the family and beyond enhanced considerably partly because of the income they brought home but more importantly because they dared to do what women normally did not do, and that was done through networking. Personal, institutional and political networking helped them in empowering themselves materially as well as ideologically.

CONCLUSION

In the preceding chapters I have examined three different forms of self help groups—two of them government sponsored or government assisted and one of them sponsored by an NGO. Two of them are micro credit groups whereas one of them is an agricultural group. In this chapter I try to summarize the main arguments of the dissertation and bring out the significance of my research especially for development studies. I then focus on the similarities and dissimilarities in the workings, and effects of the three different forms of SHGs. I also try to highlight the new development paradigm characterized by state-civil society synergy and how it needs to be remodeled to be more inclusive.

Main arguments and significance of the study

In this dissertation I have argued that different kinds of networking generated through microcredit and group agriculture have been beneficial to women and their families and community at large to a certain point. Economically, it empowered many women meet their emergency needs without depending on others, and it helped extricating themselves from the clutches of the loan sharks. In non-economic matters the empowerment they felt was in terms of greater confidence in meeting people and expressing their opinions fearlessly, in making public speeches, in terms of greater sense of mobility, and greater sense of autonomy. The recognition of women as economic actors with agency has led to an increase of status for women within their households and beyond. It has created greater space for women within the household to negotiate more power. Perhaps the greatest empowerment they felt was in terms of breaking barriers---primarily of

social isolation and in some cases, barriers of caste (just as in breaking the “green barrier” as far as the agriculture groups were concerned).

Despite these benefits that accrue from microcredit, as my study reveals, microcredit is not the solution to long term structural problems of poverty, vulnerability, and disempowerment. Microcredit benefits the richest of “the poor” but not the poorest of “the poor”. Since poverty is multidimensional, unless structural problems of land, shelter, education, health and food security are simultaneously addressed, the most vulnerable segments of the population will not be able to escape the trap of poverty and insecurity. It is here that the state has a major role to play by way of proper identification and targeting of the weakest links of society and crafting policies appropriate to their special needs making them participants right from the initial planning stage.

This has important implications for all developmental projects aimed at the poor people whether designed by state or non-state actors. “The poor” should never be conceptualized as a homogeneous entity nor a uniform policy prescribed for all those who fall under that broad category. Universalizing projects are predicated on the assumption that all intended clients or beneficiaries have the same level of capacity to absorb the benefits. But since the poor have differentially endowed entitlements, special projects are required to enhance the capabilities of the poorest among them.

If on the one hand networking generated by microcredit or an activity-based social solidarity (like agriculture) dismantles social isolation, on the other hand it serves to isolate the weakest and most vulnerable segments of society. As

Hani El-Mahdi (2005) points out, the literature identifies two kinds of exclusion dynamics—1) the better off members trying to exclude the poorer people, questioning the latter’s credit-trust worthiness and 2) “self-exclusion” when the poorest do not find the services offered match up to their needs. In my study I found that the case of women like SJ in the urban slum area exemplifies the former dynamics whereas KT’s case in Bhavaniyoor instantiates the latter dynamics.

My study is significant especially from a policy perspective since it throws light on the fact that policy makers cannot lump all poor people together and cast a uniform policy for all the poor in the same mould. Fernandes (2006) in her study of India’s new middle class draws our attention to the fact that the new Indian middle class, that is a differentiated entity in terms of factors like rural-urban divide and greater entitlements of English language skills, has benefited differentially from the current phase of capitalist accumulation. Further this new middle class has been able to successfully redraw the boundaries of citizenship and national identity in such a way as to make certain forms of exclusion intrinsic to the workings of democracy. The same ‘politics of distinction and exclusion’ (Fernandes, 2006:219) is at work in microcredit groups too. The architecture of microcredit as practiced by the state (until recently⁷⁹) and several NGOs is predicated on this politics of distinction and exclusion (through practices like strict repayment schedules, through ridicule by other members who themselves are pressured to repay promptly for getting further loans). Like the middle class, the impoverished working class is also a differentiated class with different sets of

⁷⁹ Following critiques of the exclusion of the most vulnerable from Kudumbashree project, the state has formulated an exclusive project for the most vulnerable by name “Ashraya” that aims at converging services of several departments to benefit the weakest.

entitlements. Thus in Bhavaniyoor we found that women like SM, the current panchayat ward member whose husband is an ex-panchayat member and who owns several consumer goods like a telephone, TV, steel almarahs and whose (husband's) occupational stability as a peon in a government school provides a steady source of income, are the richest among the poor. At the lowest rung are women like KT who had no house of her own, no steady source of wage, no child support and had an alcoholic and abusive husband who was a drain on her meager, erratic wages. In between these two sub-categories of poor are the majority of the poor. So when projects/schemes are formulated clubbing all three sub-categories under the broad rubric of "the poor" and when uniform schemes are designed with people like SM in mind, it will only help to further marginalize people like KT. So policy framers have to categorize "the poor" into relevant sub-categories and mandatorily design projects specifically targeting the poorest among the poor making them participate right from the planning stage.

My study is also significant for teasing out the various strands of networking. All networkings are not the same. They vary by the content, level of formality, and the nature of exchanges. These various kinds of networking are categorized as familial, personal, institutional, financial, bureaucratic and political networkings. Whereas the first two are characterized by affect and informality, the others are more formal, and more impersonal. The greater the variety of networking a person has the greater will be her sphere of influence. Thus TM, the most influential and respected person in the colony through her interaction with municipal staff, officers of various state agencies and with the political leaders has

greater influence than the other members of the SHGs in the colony. Very often these different strands interact together to produce a strong web of networking.

What ‘empowerment’ means to the poor women

The term ‘women’s empowerment’ was born in the nineteen seventies when feminist educators integrated the concept of gender relations into the frame work of conscientization (Batliwala 1994). But this terminology was subsequently appropriated by international financial institutions and made a part of all developmental assistance. To the World Bank empowerment is a key constituent element of poverty reduction, and a primary development assistance goal (Malhotra, Schuler, Boender, 2002). Proponents of microcredit argue that empowerment of women as economic actors will enhance their economic and political power and will be generally beneficial for the society in which they live by making it economically and politically more equitable (Keating, Rasmussen and Rishi, 2010). Using the concept of ‘accumulation by dispossession’ Keating et al (2010) show how new subjects are brought into the structure of capitalism under exploitative conditions and often violently.

The main strategy adopted by microcredit is to give small loans to women and gradually graduate them into microenterprises thus providing them with employment to earn their livelihood. But feminist economists contest the notion that work will empower poor women. They interrogate work as the primary source of gender empowerment for the reason that it fails to distinguish between privileged women for whom work may be empowering and the disadvantaged for whom work is a matter of survival and not an experience of empowerment

(Keating et al 2010). Contrary to capitalist and masculinist assumptions that the market is a free arena it is coercive in nature due to its tendency to be physically and mentally exhausting (ibid).

As a political ideology opposed to market economy what the authors say may be correct. But my study is based on empirical evidence gathered from poor women who see the availability of a job however taxing as a better alternative to the current situation of no paid job. To them empowerment was not a unitary notion. Several women experienced empowerment based on the specific conjunctures of domestic and community situations in which they found themselves. Let us for instance take the example of SM. To SM her husband is “cruelly angry” as she put it. Although she was able to find a fairly decent job on her own that fetched her a stable income of Rs 100 for the *idiyappams* she made and gave to a nearby restaurant, and although she bought a petty auto rickshaw for her husband, for which the complete payment was made by her, he is still an angry and abusive husband. She does not even cry in front of him, she told me and when she is alone she weeps silently. For her, empowerment is the ability to talk freely (“can talk freely”). So even if a poor woman has a paid work, it need not necessarily lead her to empowerment. So control over material resources alone is not a sure pathway to empowerment. Empowerment is the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 2001). I am inclined to concur with the views of scholars like Kabeer and Batliwala (1993) and Sen (1997) for whom empowerment implies

control over both resources and ideology. As Sen (ibid) opines, it is the capacity for self-expression or to *be*.

A comparative study of benefits of the three types of women's self help groups

Granovetter (2000) argues that the dilemma with bottom –up (micro-level) development is that individuals and groups trying to put together a firm may on the one hand face the challenge of insufficient solidarity, giving rise to lack of trust and on the other hand uncontrolled solidarity produces excessive non-economic claims on the enterprise. The solution he puts forth is expressed by what he calls “coupling and “decoupling” by which he meant the members of an economic group initially draws on the resources afforded by family and close associates but when the need for larger markets and sophisticated inputs increases they forge broader and autonomous ties outside the group. Women, especially poor women, are economic agents doing not just unremunerated reproductive labor but also waged labor. In the case of SHGs in Alapuzha, forging autonomous ties with outside economic agents or firms may not yield the desired results since the district is a backward district with comparatively few industries. In the case of NHGs of Bhavaniyoor, their enterprises that were land-based and weather-dependent failed repeatedly due to inclement weather or lack of appropriate knowledge in breeding imported cows. On the other hand, the AGs are faring comparatively well because of the close nexus the groups have with the larger community that buys their produce. Further they are foraying into the adjoining city of Cochin which is the commercial capital of the state for remunerative prices for their produce. So it is

not enough if groups establish linkages with other groups or the broader community, it is equally, if not more important, that the group or the community to which linkages are established are economically very active to yield results from those linkages. What is important to bear in mind is that the AGs are remunerative activity based groups whereas the microcredit groups of the urban slum area in Alapuzha are primarily lending and borrowing group with no steady income generating economic activity to support them.

All three projects had the goal of empowerment of marginalized women as either their primary goal or secondary goal. The mechanism adopted in all three cases to achieve the goal was that of the self-help, however varied the degree of success was in each case. The AGs had the goal of bringing together women of similar interest with a view to imparting scientific farming to them. All three were women centered projects whose benefits were not limited to individual women. The spin off extended not just to other family members but also to the locality. Thus in the urban slum area, the networking among women generated a strong bonding social capital among the women. It was this social capital that made them take the lead in forming a men's SHG in that area. Both men and women forming their own SHGs had a tremendous impact on the cultural transformation in the urban slum. Formation and functioning of the SHGs brought several occasions for them to listen to several experts, get exposed to other people and learn to interact with others and among themselves without resorting to abusive or vulgar language thus bringing about a cultural refinement in the colony. The coming together of

women that got institutionalized through the self-help groups created opportunities for networking and created a good stock of social capital.

Whereas the state-civil society synergy did not extend to the poorest among the poor of the microcredit SHGs, the AGs were more inclusive. Any one who was interested in vegetable cultivation could join the AGs. The dual dynamics of exclusion –by other members and self-exclusion did not operate in the AGs partly because the rules were not framed sitting in distant place from the beneficiaries and partly because the project did not have inflexible rules like strict repayment schedules and regular deposits. More importantly, the AGs were based on the labor power of women whereas the underpinning of microcredit groups was money which is more difficult for poor women to possess than their labor power.

The microcredit projects as well as the agricultural project have helped women in reconceptualizing citizenship not in the traditional notion of political rights but in terms of livelihood rights. Conferring political rights like the voting rights on women without equipping them to exercise those rights through livelihood, does not help produce autonomous individuals who can participate meaningfully in civil society as active citizens (Vasan, 2007). In the case of the SHGs of the urban slum, women have started demanding their elected representatives for providing them with a stable employment. In the NHGs of tribal area too attempts (some of them failed attempts) at livelihood were made as part of Kudumbashree project. In the AGs it was a real opening up of vistas for livelihood on a much more stable basis.

The social mobilization of the women through networking self help groups have created space for greater public visibility of poor women as never before. It is true that poor women were visible even earlier in labor markets as livelihood needs made them get out of house and work to support their families unlike the middle class and upper class women whose men folks did not permit many of them to join the labor market. After the self help groups formation poor women are seen in places they were absent from hitherto or only had very minimal presence like the banks, panchayats, and other state offices---not as frightened subalterns who would stand outside waiting to be called inside but as citizens with rights. The ties of networking that connected all SHGs were of course personal ties. But in the case of the urban microcredit groups additionally they have greater financial and institutional networking since they have to go to the bank for weekly remittances and regular meetings of LDC,UDC, and sometimes to the head office for attending training programmes in GSGSK, though the same applied to a lesser degree to the tribal group when they were active.

The social capital produced by networks, trust, reciprocity and norms (Blau, 1964; Coleman, 1988; Zucker, 1986, Putnam, 1993, 1995a, 1995b) have also created the space for political leadership in many women. By political leadership is meant not just electoral politics but every day leadership practices like fund raising for the sick and the invalid who are not members of the group but who live in the community, or taking the initiative in finding solutions to local problems like water. Thus the personal and political networking among women and among groups and outsiders have developed leadership qualities in many

women to the point of making them confident enough to enter electoral politics of the panchayat and contest successfully as members and presidents of panchayats.

It was the networking again that helped women to form and express their agency. Agency is the capacity to act with a view to taking charge of one's life and often entails subtle acts of resistance to domination. As we explored the three case studies we find that there is no uniform narrative of agency. Expressions of agency take myriad forms, some as simple as helping a person (whether known or unknown) in dire need of help, others illustrative of the capacity to take autonomous decisions unmediated by husbands. The capacity to take decisions regarding the loans the members took, about its mode of utilization, looking back at the eve teasers or speaking back at them, or the will power to travel with their new found freedom of mobility to different government and private offices and financial institutions or taking crucial collective decisions like taking up banana cultivation or other micro enterprises all these were manifestations of the agency of poor women. Agency actualized in various praxes then is an expression of the will of the poor women to empower themselves, their group members and the community in which they live.

Most of the women felt empowered through the women's solidarity groups. Sociologist Andre Beteille (1999) points out that most analysis surrounding the term 'empowerment' has been context driven rather than theory driven. Therefore it is significant to look at the context in which the discourse and practice of empowerment occurs. The context is an arena of power relations in which multiple structures of inequalities intersect. A large number of NGOs have been credited

with taking specific actions to successfully empower women of specific localities, through strategies of consciousness raising, participation in direct action against scalar states etc. But the role of the state in women's empowerment has remained somewhat ambiguous at the most. State has actively promoted women's organizations with funds so that they could function as conduits for implementation of schemes formulated by state agencies. On the other hand, the state has turned a deaf ear to the cries of women against violence, crimes, and political representation in law making bodies of the country and the states.

There is no single definition of the term 'empowerment'. To Batliwala (1993) empowerment is bi-dimensional—control over resources ((physical, human, intellectual, financial, and the self), and control over ideology ((beliefs, values and attitudes). Basically it is the process of changing power relations in favor of those who exercised little power over their lives (Sen, 1997). Sen (ibid) cautions us against being inattentive to both dimensions for empowerment to be sustainable. The term 'empowerment' for some of the women's groups meant a wide spectrum of meanings. If for some it meant peace of mind, freedom, or a stable job, to a large number it meant developing self confidence and self esteem, the ability to make public speech, communication skills, general awareness, and new knowledge about what was happening around them. Yet to others it meant a great sense of mobility and freedom to travel. Above all it meant access to resource, especially having disposable income in their hands to meet emergency needs of their families and of themselves. What most of the SHGs members felt genuinely happy about, was they could borrow money from their own pooled

savings, however small that may be, rather than beg money from others. But this was not the case with the members of the NHGs in Bhavaniyoor at the time of my field work as many of them were borrowing money from each other (not pooled savings) at the time of school reopening.

Changes in Gender Relations

Networking among members who meet informally almost everyday due to geographic proximity and due to meetings at regular periodicity has helped women contest gender in different ways. This is specifically true of the SHGs and AGs; but in the case of NHGs, they already enjoyed a greater equality with men. With regard to the other two groups, many women who passively and blindly followed what their husbands told them have started interrogating them and asserting themselves. Many women instead of getting permission from husbands to go out just inform them before going out of the house. Many of the women are the ones who had independently taken decisions with regard to borrowing money, and the manner of utilization of the money. In several other cases the decisions were joint decisions of the husbands and wives. One area of difficulty that many women spoke of was their inability to do anything substantial against the alcoholism of men. Although when became sober they started advising them to mend their ways, no solution has been found except in very rare cases. The gendered division of labor has not been altered in spite of the self-help groups coming into existence. The women themselves did not think the current arrangements should be altered. The status of women within the household had improved a lot in majority of the homes since the men realized that women too brought money home and helped the

men too with the loans apart from providing common necessities of all members of the family. Men started recognizing the women's value as economic actors.

As regards gender relations beyond the household, certainly women acquired the capacity to go out alone, travel alone and meet state agents without fear. Women were unanimous in their pride in being able to go to banks and do transactions with bank staff without the aid of another person. Among all the three groups it was the AG members who received the admiration and respect of men outside the homes. This was because they had proved themselves to be efficient laborers who could perform the same tasks hitherto regarded as 'male tasks' and was thought unexecutable by women, apart from using 'male' agricultural implements to do those jobs. The greater respect for the AG members in their community was due to the successful transgression into the male preserve of agricultural operations.

Is microcredit a universal panacea for poverty?

Micro credit can not only generate trust, it can also create mistrust as was seen from the case of the NHGs of Bhavaniyoor. Micro credit per se does not produce trust. Women have to meet regularly and net work, they have to present the accounts promptly and accurately, further all transactions have to be done in a transparent manner. Only then will trust be generated. In Bhavaniyoor matters were going on smoothly as conceded by all till the disbursal of loans. Except in one case where the secretary had studied up to higher secondary level, all other secretaries were educated only up to 2nd, 3rd and 4th grade. Without adequate literacy, they could not write the minutes or keep accounts in time and in a

transparent manner. As SK, the ex-panchayat member told me this caused some husbands to interfere in the accounts writing and this also caused suspicion. This case highlights the significance of the complementarity of literacy in the proper functioning of microcredit. The successful conduct of microcredit is predicated on several assumptions and one of them is that at least the office bearers are literate to transact business. The other is that there is a bank close by to remit the weekly collections. Since microcredit functions on trust, it is assumed that the office bearers are women with integrity. In the case of Bhavaniyoor, one of the major reasons for the failure of microcredit was the inadequate literacy levels of its office bearers, which led to non-maintenance of timely account and minutes generating suspicion in the minds of the members. In the case of SJ of Alapuzha neither she nor her husband had a stable income to remit their savings on a weekly basis. As Scott (1998: 346) argues, the lack of context and particularity is not an oversight but a 'necessary first premise of any large-scale planning exercise'. The stories of SJ and KT are illustrative of the failure of incorporation of flexibility in the delivery mechanisms of large scale planners like the state and even large NGOs

The policy of one size fits all does not work in the case of microcredit. Programs have to be suitably amended taking into consideration the specific history and spatio-temporal conditions of a locality. Microcredit as it was conceived was not appropriate for the poorest segments among the poor people. Thus the stories of people like SJ in Alapuzha and KT in Bhavaniyoor, call for a different strategy to deal with issues of extreme poverty. The Ashraya project

under Kudumbashree identifies these outliers and tries to bring together all the benefits distributed through various agencies.

Poverty Alleviation through empowerment

Empowerment means different things to different players ranging from the World Bank that conceptualizes it in terms of efficiency to several NGOs for whom it means fundamental social transformation (Parpart, 2002). There is a vast body of feminist literature on women, gender and empowerment (Kabeer, 1994; Afshar, 1998; Parpart, Rai and Staudt, 2002). Development, a notion predicated on the Enlightenment principles of progress, science, modernity etc were interrogated by those who took an anti-development or post-development stance (Pieterse, 2000). Others saw development discourse as a strategy for Western hegemony (Escobar, 1995; Rahnema, 1997). It was when the negative fall out of Structural Adjustment Programs on developing countries especially its vulnerable segments of population became patent that international agencies started speaking in terms of participation and empowerment as the sure foundations of truly transformative development (Parpart, 2002). Empowerment is the complex process of gaining power over material, institutional and ideational resources, that helps in contesting the root causes of poverty and finding solutions thereto. Gita Sen (1997: 8) argues,

.....the effectiveness of an anti-poverty strategy will depend on the extent to which it is able to address the underlying causes of group poverty. The face of poverty is disproportionately female, very old or very young, or belongs to someone from a scheduled caste, a racial or ethnic minority or an indigenous group. Each of these groups is poor for different, though overlapping sets of reasons.

This highlights the need to address the issues of poverty not in terms of individuals who are poor but more so in terms of the structural roots of poverty.

The poverty of Bhavaniyoor is different from the poverty in Alapuzha. The poverty of the tribes is highly complex and complicated by their illiteracy of the main stream language, their lack of cultural fluency in the ways of the native settlers who cheat them frequently, the appropriation of tribal lands by the settlers and other outsiders. Their language is not taught in the schools in Bhavaniyoor and its vicinity, but it is the mainstream settlers' language that is being taught to them. Thus robbed of their language and land, the majority of the tribes have become resourceless, informal casual laborers in their own lands. In the case of the SHGs of Alapuzha, the need to save a weekly amount has made some women go in search of job like making umbrella, making breakfast for restaurant, and selling lottery tickets that makes one of them travel outside her district. Further the disciplined way of saving money has inculcated in them a savings habit apart from giving them a pool of monetary resource to fall back on in times of emergency.

The women of the AGs, as opposed to the tribal women of the NHGs, have moved from a state of possessing very small extent of land to possessing large areas taken on lease for cultivation. This accretion of the material base (however temporary) of the members of the AGs has helped them meet the challenges of poverty better through scientific farming. In all the three cases the effort was at challenging group poverty through women's solidarity groups. Hence the solution is likely to be more enduring for the following reasons. First, from the passive recipients of welfare measures more and more of them will transform into citizens, conscious of their rights, due to the confidence gained from networking. Second, the solidarity generated through networking will empower them to question state agents many of

whom are corrupt, so that the developmental funds reach them rather than be siphoned off by the agents. Finally, the social capital generated through networking will make them more vociferous and some of them are likely to graduate into entering electoral politics (as was done in the last panchayat elections held a few months back) and work for the establishment of more infrastructure in their locality that in turn is likely to bring more economic vibrancy to their locality.

State-Civil Society Synergy

Woolcock (1998:179) argues that although there are several scholarly analysis of the “bottom-up” or “top-down” development what we need is a synthesis of both and that the most pressing issues for development theory and policy—especially those concerned with poverty alleviation—emerge from the interaction between both realms. This echoes the ideas expressed by scholars like Evans (1996) and Heller (1996) who argues that the best results in development is obtained when the vibrancy of civil society is equaled by the activism of the state. To illustrate the point Heller (ibid) cites the example of Kerala which has the “most developed social welfare system in India” and “rates of social expenditure that continue to be significantly higher than the national average” (p1056). What Evans and Heller are doing is calling attention to the micro-institutional foundations of macro-economic developmental outcomes. These micro economic institutions are located in the civil society, ‘with a highly developed culture of civic participation’ (Heller, 1996: 1056). In Kerala the pressure exerted from below by well organized groups in the civil society and intervention on the part of

responsive state produced some of the best results in state-civil society synergy and developmental outcomes.

Poverty was one of the biggest challenges facing the state due to a host of interconnected reasons that ultimately led to a stagnant economy. The Kerala model of development followed by the CPM led Left coalition ministries (and followed by the Congress Party led coalition ministries) was one that attached greater emphasis on the social development. Although that enhanced the physical quality of life of the Malayalee, poverty was not wiped off. Therefore government changed its strategy and embarked upon a novel model of development which was poor women-centric. The basic plank of the development strategy was to organize the poor women of a neighborhood into self help groups and to make them discuss their problems and find solutions collectively. The fact that government allowed organizations like GSGSK to replicate what was done at the state level by the state is indicative of the same state-society synergy that is so indispensable in positive developmental outcomes. We saw from the chapter on the political economy of Kerala, that the formal avenues of the economy could no longer absorb more women into their fold and hence the urgent need for diversification of livelihoods for women (and for men). Although it was the state Poverty Eradication Mission, Kudumbashree that took the lead in poverty alleviation models based on women-centered self- help groups it was soon followed by a number of NGOs including caste based and religion based organizations. The fact that these NGOs were tacitly encouraged was yet another testimony for the state-society synergy in efficient solutions to problems. Heller's observation is absolutely on mark when he says

that the plethora of organizations is, partly the result of a long history of civic engagement and active community organization and is reminiscent of Putnam's (1993) Northern Italy.

Heller (1996) identifies two conditions for the emergence of the synergy and that is the relationship between state capacity and demand aggregation. Unlike in other states where demand came from particular castes and communities and since they were specific interests of interested groups and excluded several others from their purview of demands, in Kerala the demand aggregation happened from groups that cut across caste and community divisions and therefore they were more inclusive. It was the marriage of a “democratically accountable state” with a “mobilized society” that made possible the transformative projects of redistributive development by institutionalizing working class interests.

While I agree with Heller to a large extent, my view is that the synergy did not extend to certain segments of the population like the tribes and the fisher folks because poverty is still endemic in those areas. Successive governments have introduced developmental schemes in the tribal areas of Attappady and other tribal areas. But the benefits have largely evaded them. The tribes have not been empowered to demand what is their due share of the developmental pie. There is no synergy between the state and the society of Attappadi for various reasons some of which have been mentioned in my chapter on the Adivasis.

There are three issues that need to be addressed upfront if the question of tribal poverty has to be tackled. These are the tribal land alienation, the gradual erasure of their language by the hegemonic Malayalam and Tamil languages, and

illiteracy of the older generation. Unless these questions are addressed urgently, they will sooner or later become a vanishing tribe. The first is the tribal alienation of land which has increasingly come into the hands of the settlers and the forest encroachers. In April 1975, the State Assembly unanimously adopted the Kerala Scheduled Tribes (Restriction on Transfer of Lands and Restoration of Alienated Lands) Act. The intention was to prevent further Adivasi land falling into the hands of non-tribals and also for restoring the land they lost back to them. A leading national magazine noted,

In the majority of cases, the ignorance and innocence of the Adivasis were used to the hilt by the non-tribal settler "farmers". Either by using force or inducements such as a bundle of tobacco, or by offering a low price, they made the Adivasis part with their "ancestral land". In most cases there was no document validating such transfers and some tribal persons were even forced to sign on blank sheets of paper. The non-tribal people who got possession of the lands gradually became the virtual owners⁸⁰.

Although the 1975 Act received the Presidential assent in November of that year it took almost a decade for government to frame rules. But the state Assembly at the demand of settlers who were numerically stronger than the tribes passed an Amendment to the Act that watered down the provisions of the Act. The 1975 Act could not be implemented so far and the adivasis are disillusioned. Many youngsters as well as old women of Attappadi have expressed their despair to me at not getting back their land. It is surprising that the state that overthrew a Brahmanical state through powerful organizing of the lower class and lower caste people becomes weak kneed when it comes to organizing the tribal people or

⁸⁰ The Adivasi struggle by R. Krishnakumar *Frontline* Vol 18, Issue 21, Oct 13-26, 2001. <http://www.hinduonnet.com/fline/fl1821/18210490.htm>

restoring land to them. There are allegations that the state is not interested in restoring the land to the tribes because they are numerically small compared to the settlers, who constitute a powerful vote bank. Taking away land from the adivasis have torn them apart from their livelihood. Without restoring their land, tinkering with the small amounts through microcredit program will not give them back their lost livelihood or their dignity.

Second is the loss of their language. When the agents of state use one language and the people use another language there will be serious communication gaps and there will be no efficiency in executing developmental works. The election speech made the successful candidate to the state legislative assembly is a case in point. The 4 women of the tribal hamlet who attended the meeting in all earnestness in rapt attention got it all wrong when I asked them what the candidate had promised if he is voted to power. If this was the case with an election speech I wonder how programs and schemes of the government or government orders could be made intelligible to the tribes by the majority of the Malayalam and Tamil speaking staff. Language is the most powerful tool of communication invented so far by man and if does not serve its purpose of communicating messages correctly then certainly developmental outcomes will be affected. Literacy is very important in development as the ruler and the ruled have to be on the same page for the state-society synergy to take place. As Gita Sen (1997:19) put it rightly, “ A great deal of the misuse and leakage of development funds intended for anti-poverty programmes is disguised under a thick veil of misinformation or simply lack of information. A crucial aspect of poverty therefore is poverty of information”.

This brings us to the third question of illiteracy among the older generation of tribes. In Kerala now that the Right to Information Act has come into force any body can get hold of any information from state agencies. Granted that the adivasi woman (or man) remits 10 rupees and asks for a piece of information she or he will not know what to do with that piece of information unlike the main stream laborer who has to necessarily read his Malayalam newspaper along with his cup of black tea. It is a common sight even today in rural areas of Kerala for men to gather in a nearby *chayakkada* (tea shop) and for one person to read aloud a newspaper and all other customers of the teashop to sit around him with their hot cup of tea and listen to the day's news followed by heated discussions. These gendered spaces of early morning debates in *chayakkadas* provide informal schooling in the developmental politics of Kerala to the lay man, especially the poorer segments of men.

But the adivasi men and women do not have the benefit of such informal schooling in politics or developmental issues. Whereas when even a casual Malayali laborer knows the nuances of the working of the state, the adivasi of Bhavaniyoor (not the currently school going children) does not even read newspaper. In fact no newspaper was bought and read by any Adivasi in Bhavaniyoor while I was staying there. Malayalam has the largest circulation of newspapers and magazines in the whole country. But that culture of reading newspapers has not seeped into adivasis because they do not have a scripted language nor did they have schools in their vicinity when they were children. The TV that they watch is at night when they return from work and that is the time

when there are several serials and also news. Even if they do watch the news on the TV, they are just listeners but not active participants like the tea-gatherings in a ‘*Chayakkada*’. The *Chayakkada* is an institution by itself that brings together several people of different shades of opinions around their cups of *chaya* (tea) where very animated discussions take place. For the ordinary man, it is a process of social schooling in politics, which the tribes of Bhavaniyoor unfortunately do not have except on few occasions. So the tribes with little knowledge of the mainstream language and with no access to information which is so crucial for empowerment are in the dark about the huge development funds that are spent every year in the name of the Adivasi women (and men). As Sen (1997: 19) remarks, keeping control over information is a classic tactic of the powerful. It serves to marginalize the powerless to the status of objects or “beneficiaries” rather than the active agents that empowerment entails.

To sum up, microcredit in its different incarnations has been beneficial to poor women in meeting emergency requirements. But it is the structure of its delivery mechanism namely the networking group of neighborhood women that has been an important source of their empowerment in terms of building self confidence, assertiveness, and contesting gender relations within and outside their families. But an exclusive allocation of reproductive roles to the women including the gendered division of labor remains largely unaltered for the majority of women. A development model based on women-centric self-help groups marks a radical shift in the development model hitherto followed by the state that had by and large ignored women. On the positive side, apart from empowering women in

different ways the networking through the neighborhood based women's groups have helped them to exercise their individual as well as collective agency. On the negative side, the architecture of its delivery mechanism is characterized by rigidity that does not render it malleable to accommodate the special needs of the most vulnerable within the category of the 'poor'. This has to be altered. For the poor people like the category of the adivasis whose lives are intimately intertwined with forests land should form the starting point for any meaningful development.

The women centric model of development is a radical departure from the developmental trajectory followed hitherto by the state. The deepening of democracy in the state is visible in supportive actions by the state like people's planning campaign to make the central government initiated constitutional amendments at decentralization more meaningful and the state reserving through statute 50% seats in local bodies for women. Consequently, a large number of women have been brought to the center stage of grass roots politics. A vast stock of social capital has been built through the bonding, bridging and linking capital produced through the inner and intra group dynamics of the SHGs. The next challenge is to convert this social capital into a huge political capital that will ensure women's representation in law making bodies like the state legislative assembly and the Parliament. As never before women have been organized both along gender and class lines through SHGs. This is the most opportune moment for women to turn themselves into a politically mobilized group cutting across party affiliations and demanding and obtaining justice in the increasing number of cases of atrocities against them, in demanding a legitimate share of development, and

political power. Ironically, microcredit serves to depoliticize what could have been a strong feminist movement by advancing requisite loans to poor women. As the officials of Kudumbasree have told me it is less than 30% women who have graduated into microenterprises. The rest of the poor women are still at the stage of microcredit with which they either repay their loans taken from other sources or meet their ever expanding consumption needs thus giving the women the false sense of leading a middle class life. The solidarity established through microcredit, rather than equipping them to struggle for 'strategic' and 'practical' gender needs, de-radicalizes poor women into complacency.

Lessons that the state and policy makers can draw from the study

There are three major lessons that policy framers can drawn from my study. The greatest lesson that state agents and policy makers can draw is that we cannot plan for a class as a whole as each class is a highly stratified one. Whether it is the middle class (as in Fernandes' study of the new Indian middle class) or the impoverished working class of my study, the broad category of the upper, middle and lower class cannot and should not form the basis of planning. This is because averages and ranges fail to capture the lived realities of many women (and men) who get lumped into a class. So then the question can naturally arise, is it possible for the state to plan for the innumerable sub-categories of a class? The answer is both yes and no. While the state cannot plan for the many sub-categories, it certainly can lay down broad guidelines with sufficient flexibility being granted to the implementing agencies at the local level to tailor the schemes/projects to suit

local conditions, taking into consideration the special requirements of the most vulnerable groups.

The main strategy adopted by microcredit sponsors is to give small loans to women and gradually graduate them into microenterprises thus providing them with employment to earn their livelihood. But feminist economists contest the notion that work will empower the poor women. They interrogate work as the primary source of gender empowerment for the reason that it fails to distinguish between privileged women for whom work may be empowering and the disadvantaged for whom work is a matter of survival and not an experience of empowerment (Keating et al 2010). Contrary to capitalist and masculinist assumptions that the market is a free arena it is coercive in nature due to the tendency of the work to be physically and mentally exhausting (ibid).

As a political ideology opposed to market economy what the authors say may be correct. But in my empirical study, poor women see the availability of a job, however taxing, as a better alternative to the current situation of having no paid job. To them empowerment is not a unitary notion. Several women experienced empowerment based on the specific conjunctures of domestic situation in which they found themselves. Let us for instance take the example of SM. To SM her husband is “cruelly angry” as she put it. Although she was able to find a fairly decent job on her own that fetched her a stable income of Rs 100 per day for the *idiyappams* she made and gave to a nearby restaurant, and although she bought a petty auto rickshaw for her husband, for which the complete payment was made by her, he is still an angry and abusive husband. She does not even cry in

front of him, she told me, and when she is alone she weeps silently. For her, empowerment is the ability to talk freely (“can talk freely”). So even if a poor woman has a paid work, it need not necessarily lead her to empowerment. So control over material resources alone is not a sure pathway to empowerment. For some of my informants empowerment ranged from happiness to a steady employment. As Kabeer (2001) points out, empowerment is the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them.

Empowerment is not something the state (or for that matter any one else) can bestow on the poor. The poor have to become empowered and for that what the state can do is to remove all constraints that obstruct the poor from becoming empowered. Chief among the constraints is lack of ownership over arable land. The urban poor dwellers had no title to even the tiny bits of congested land they possess, not to speak of arable lands. The Adivasis have lost a vast portion of their arable land to settlers who were promoted by the state. The members of the AGs finds it difficult to obtain land on lease from private land owners. As the AGs have demonstrated they not only contribute to the individual health of members of the society (providing toxin free food and exercise for the women farmers), the women farmers contributed to the food security of the society and the health of the soil through their organic cultivation. Leasing of land is prohibited by law in Kerala. The state should consider relaxing the rule at least for SHGs considering the immense benefit organic group farming brings to the health and wealth of the people and the soil. Second and more importantly, the incomplete land legislation

(including the litigations pending in courts regarding excess land, and the question of bringing plantations under ceiling) should be addressed with the same commitment and urgency that were shown in so many other progressive legislations of the state.

The third lesson that policy framers can draw from my study is that in a multi-lingual context the relationship between language and power cannot be over emphasized and that in order to empower the vulnerable segments of society one of the basic requirements for the state agents is to communicate with them in their language. If the state agents are not able to communicate to the adivasis in their language, the same miscommunication as happened at the election campaign meeting of the member of the legislative assembly will be repeated. States exist for the people and not vice-versa. For the sake of legibility, transparency and accountability, it is important that all benefits, privileges that the tribes are eligible for, and all rules, and regulations that they are bound to know are translated into their language (that has no script) and orally recorded and distributed widely in all tribal hamlets. It is equally important that all officers of the state and local bodies working in the tribal areas be compulsorily made to communicate with the tribes in the latter's language. Special training programs may be arranged if necessary for the officers and staff of the government to equip them to speak the language of the Adivasis. If administrative networking that the tribes are likely to establish with the state agents are to facilitate the mutual free exchange of ideas, which is one of the pillars of a free democracy, then the rulers will have to speak the language of the ruled.

APPENDIX

This appendix is to clarify one of the methodological issue I had while doing my field study. There is no equivalent term in Malayalam language for the term 'gender'. The closest words are '*Sthree Neethi*' which translates as 'justice for women', or '*Sthree Samatwam*' translated as 'equality for women'. But they do not convey fully the meaning of gender. When asked, most of my informant told me that they had not even heard about the term. So I had to explain to them what I mean by gender thus:

I told them, it is a term used widely in the western countries and it has several components like gender role, gender justice, gender identity, gender equality etc. Gender, is the power equation between men and women and is based on the perceived differences between masculinity and femininity which in turn is based on anatomical differences between men and women. I also told them one of the consequences of gender is the unequal division of labor between men and women. Based on this simple explanation I asked my informants if they felt that men and women should have equal power within the households. The responses were varied. Very few liked the idea of equal power with men. For some equality was not an issue at all. Many said, they would like to remain one step behind their husbands.

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Principal Occupations and Positions Held

Sub-divisional Magistrate in various revenue subdivisions of Kerala and Head of Department in various departments, 1979-1994.

District Collector and District Magistrate 1994-1996

Secretary of the statutory Kerala Women's Commission 1996-1998

Publications

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2. Microcredit and Violence: A Snapshot of Kerala, India, in (eds) Bahun-Radunovic, Sanja and V.G. Julie Rajan, *Violence and Gender in the Globalized World: The Intimate and the Extimate*, U.K: Ashgate Publishing Ltd, August 2008.