

## **WOMEN'S SOCIAL CAPITAL AND SOCIAL COHESION IN KERALA: THE CASE OF KUDUMBASHREE**

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### **ABSTRACT**

*This paper examines the claim that the Kudumbashree women of Kerala, built around microfinance but now a key actor in Kerala's economic, social, and welfare landscape, constitute a form of social capital and contributes to social cohesion. The study is based on desk research based on the existing studies supplemented by interviews with key informants and focus group discussions. An overview of Kerala's society and politics, the rise of inclusive neighbourhood movements as precursors of the Kudumbashree and the functions that the poverty-focused and state-initiated Kudumbashree women's program is discussed. It then discusses the communal situation in Kerala and how stiff competition between the dominant communities have operated without violence and how the sporadic communal conflicts are contained through accommodation and public disapproval. It then concludes with a critical assessment of the role of Kudumbashree as a form of social capital primarily and as a force for social cohesion.*

**Keywords:** Women, Kerala, Kudumbashree, Social Capital, Social Cohesion.

### **1. INTRODUCTION**

Social capital is a key source for ensuring social cohesion. According to Forrest and Kearns "a society lacking cohesion would be one which displayed social disorder and conflict, disparate moral values, extreme social inequality, low levels of social interaction between and within communities and low levels of place attachment"(2001, 2128). At the same time, they say that social cohesion at the neighborhood level can occasionally lead to conflict with other neighbourhoods and is not as virtuous as conceived by its enthusiasts. Social networks are critical. These residentially based networks play a crucial role in daily routines, probably the fundamental building blocks of social cohesion since they teach tolerance and cooperation while creating a sense of social order and belonging (Forrest and Kearns, 2001).

According to gender scholars, group participation can improve women's access to credit as well as their social networks, both of which can support activities that generate revenue. The social capital formation promoted by microfinance institutions has been linked to the societal impacts of microfinance, such as women's empowerment, children's education, and family welfare (Kabeer, 2001; Mayoux, 2000). Microfinance is well positioned to recognise women's role in development without essentializing their domestic and community labour thanks to its "double bottom line" strategy of valuing women's social capital and promoting income generation with credit (Molyneux, 2002). While the results of utilising social capital in microfinance are

favourable from an institutional perspective, statements regarding the empowerment of women and increased community cohesion are less well-supported (Mayoux, 2006; Rankin, 2002).

Social capital literature makes reference to three types that is linking, bridging, and bonding. While bridging social capital refers to connections that are more diffuse, less intimate, and extensive and that exist across groups, bonding social capital refers to the reciprocity and cohesion that exist within group between individuals who share similar interests. Putnam (2000) contends that the

Relationships found in bonding social capital have an inward-looking character and reinforce exclusive identities and uniform groups. A vertical connection between social groups and those who make policy is represented by linking social capital (Andriani & Christoforou, 2016). While bridging social capital is more prevalent among the non-

poor, bonding social capital is more common among the impoverished. (Woolcock & Narayan, 2000).

It is also widely accepted that social cohesion can act as an independent or modifying factor in the process of promoting peace and preventing violence. In other words, social cohesion, or the re-establishment of interpersonal and intergroup networks, confidence, and reciprocity, is seen as essential for long-term peace (Colletta and Cullen, 2000). Putnam (Putnam et al.1993; Putnam, 2000) argued that although the destruction of social capital can happen quite rapidly due to technological change, its creation is determined by long historical processes. Others have made more upbeat claims that groups can strengthen social cohesiveness by creating low-cost self-monitoring and self-sanctioning methods among themselves. (Ostrom, 1990). The latter perspective guides current efforts to promote societal cohesion.

Here, our focus is on determining how well comparatively short-term external interventions can promote social cohesion. The majority of the literature currently available on interventions to strengthen social cohesion in low- and middle-income nations focuses on participatory interventions. This comes after a gradual transition from traditional "top-down" methods of development to the resurgence of "bottom-up" more participatory approaches. The Kudumbashree is neither self-driven nor based on bottom-up processes. Instead, it is engineered, patronized, and sustained by the state, but nonetheless it has acquired a character akin to social capital of the bridging kind over the last twenty years. It is the pillar around which most of the welfare-oriented schemes of both the state and the centre are implemented and the local level political leaders ensure quorum in participatory forums and a captive audience on ceremonial occasions.

Kerala is known for its thick associational life. This includes secular associations organized under political parties, various interest groups, professional entities, clubs, and community organisations. The presence of women in these entities were found more in the nature of the not so important women's wings. However, since the creation of Kudumbashree this gap has been bridged and they constitute now the largest and most widespread associational entity in the state. Besides serving as a key women's component of Kerala's social capital, they act as a force for social cohesion in the state. Their main area of action is at the grassroots within the structure of the local governments.

The Kerala State Poverty Eradication Mission for Women established the Kudumbashree, a network with 4.6 million members organized in 3.06 lakh Neighbourhood Groups (NHS) that serve more than half of the households in Kerala. Beginning in 1997, after a number of pilot experiments in the early nineties, it came to cover the entire state by 2005. It synchronized with the implementation of participatory local government planning in the same year. Each local self-government region has a three-tiered structure for the Kudumbashree, which is attached to the local self-government in a seemingly equal and complementary manner and serves as a support structure. At the lowest level, there is the neighbourhood consisting of 12-20 adult women, one member per family, and at the electoral ward level known as Area Development Societies (ADS)

and Community Development Societies (CDS) at the local government level. A large number of women elected to local governments in Kerala are those with Kudumbashree experience after the 2008 bylaw allowed elections for the various positions within Kudumbashree. The name Kudumbashree means well-being of the family. The Mission is responsible for overseeing the overall implementation of the State-wide plan for eradicating poverty and empowering women. According to government policy, it gives direction and guidance. The Mission takes proactive initiatives to ensure that the community network and local self-government organizations converge. It also serves as a starting point for collaborations with state and local government agencies. The Mission's duties include strengthening and advancing the local network. Through financial and technical help, it promotes economic and social empowerment programmes. Through initiatives for women's empowerment, the Mission also strives to improve the citizenship and agency of women (Kerala, 2024).

The general election for the three-layer Kudumbashree system is held every three years. Members of NHGs elect a five-member executive council, which consists of a President, a Secretary, and three Volunteers, to handle three areas of work: (a) health and education; (b) income generation; and (c) infrastructure and related problems. The ADS has a General Body consisting of all Presidents, Secretaries, and Volunteers of the NHGs. It also has an Executive Committee with seven members, including a Chairperson, Vice Chairperson, and Secretary chosen by the General Body. The CDS comprises an Executive Committee with a delegate from each Executive Committee of all ADSs and a General Body made up of all members of the Executive Committees of all ADSs in the Panchayat/Municipality. Two office bearers—one from BPL households—are chosen by the Executive Committee to fill the Chairperson and Vice Chairperson posts. Additionally, two seasoned former CDS office holders are proposed as ex-officio members, a maximum of five female Panchayat (or Municipal) Council members, and a representative to serve as Member Secretary. The only people who have voting rights are Kudumbashree members (Moolakkattu & Chathukulam, *Measuring decentralisation: The case of Kerala (India)*, 2003).

Kerala has consistently been subjected to relatively positive contacts from outside. Greeks, Egyptians, Romans, Jews, Christians, and Muslims arrived primarily without conflict or violence. This prolonged period of peaceful coexistence with the outside world may have influenced Kerala's ability to adapt to outside influences (Franke and Chasin, 1994). Although Kerala is not free from violence, compared to the rest of India, it has a distinctive peacefulness about it, Franke and Chasin say:

Amidst this violence and brutality against low-caste people, Kerala today stands as an island of peace and tranquility. ...Informally, high-caste people often complain about the "unfair" advantages of the former untouchables. And even violence is not totally absent.... But compared to the rest of India, Kerala seems years ahead in its climate of relatively peaceful change for people at the bottom of the caste system. Organized gang attacks by landlords have been largely made irrelevant by the land reform. The strength of the unions and the militant egalitarian ideology of the leftist parties make it far more difficult, socially and physically, for goon squads to attack low-caste communities. ... Amidst this violence

and brutality against low-caste people, Kerala today stands as an island of peace and tranquility (1994, p.84).

Also, unlike in most parts of India, where extreme communalization always tended to reap electoral gains, it may not be so in Kerala. The number of deaths after the demolition of the Babri Masjid in 1992 in Kerala was 12 out of a nationwide total of around 2000, and this figure was considerably low, and the Muslim League leadership called for moderation (Mannathukkaren, 2016). He adds:

The Muslim League, in spite of being completely moored in the Muslim community, has confirmed to the dominant trend of communal politics in Kerala, that is, competitive peaceful bargaining. It has by and large not tried to mobilize the masses by aggressively positing the Muslims against other communities. That the

League has been successful in keeping the community together for so many years without adopting fundamentalist postures is a comment on the unique and peculiar feature of communal politics in Kerala (p.230).

Contrary to the claims of some that it was communism that transformed caste consciousness into a class one so as to create a progressive civic society in Kerala, there are others who contest this reasoning. There is a view: "In focusing only on class and formal publics in Kerala, the Communist Party has not eradicated caste but has reorganized it. In one kind of public, the official public where untouchability is abolished and where caste-free spaces are supposed to flourish, progressive Malayali civility flourishes. It is a space of triumph, social action and community thinking, defined around anti-casteism while not actually involving meaningful dense intercaste relations. It also occurs in everyday spaces in the panchayat and eateries and at rallies" (Thiranagama, 2019, 326). But there is another 'private-public' space where "caste hierarchies, rather than simply vanishing, actually rest within the realm of the locality" (327). Most scholars concur that in early and mid- 20th century Malayalee society, the term "communalism" did not refer to ferocious animosity and violence between communities but rather to persistent battle over rights and resources in the context of modern politics and focused on the state. A contrasting picture, however, is provided by the second half of the 20th century with the rise of a number of controversies, conflicts and the outbreak of communal violence at Marad in north Kerala suggesting that the nature of communal politics may be changing. This has also been precipitated by the involvement of the Hindu rightist Bharatiya Janata Party (BJP) in these conflicts for political gains (Devika and Varghese, 2010).

#### ***Communal conflagration***

The Vithayathil Commission claims that the first stage of the unrest in Tellichery in 1971 was planned out by Hindu communalists, the second stage involved Muslim reaction, and the third stage involved Hindu vengeance. The Commission further notes that insufficient steps were taken by the local law-and-order authorities to avert and address the situation ( Kumar, 2024).

Another issue arose following the discovery of a stone cross approximately 200 yards from the famous Sabarimala temple, on March 29, 1983, on property held by the Kerala Farming Corporation. The following day, devotees led by the pastor of the close-by Pamba Valley Church, arrived at the location chanting hymns. They constructed a thatched shelter over the cross and began performing daily prayers, claiming it to be a relic of the early church founded by St. Thomas. A Nilakkal Action Council was quickly formed to construct the church. The then Congress government in Kerala granted the council permission to build a church on one hectare (2.4 acres) of property near the temple. Hindus and the Sangh Parivar leaders were enraged by this and they organised a broad-based Hindu meeting in Pathanamthitta claiming there was no proof of St Thomas's visit to India or of his having established churches and that the government was trying to appease the Christians for electoral reasons. The Hindus claimed that the territory belonged to them alone and that they would not permit a church to be built anywhere near the temple or even within sight of the 18 hills that surround the Sabarimala shrine and mobilized state-wide protest. After M P Manmadhan, a Gandhian intermediary, held talks with both parties, peace was finally restored. It was resolved at a conference of Kerala's bishops that the cross would be moved to a location, four km south-west of the temple. The issue was settled amicably although it was the first case of state-wide communal mobilization of the Hindus and contributed to activate the organizational strength of the Rashtriya Swayamsevak Sangh (RSS)(Kumar, 2024).

Two incidents occurred in Marad, one in January 2002 when three Hindus and two Muslims were killed in a sudden breach of peace due to scuffles between two groups that began as a trivial altercation over drinking water at the public tap. In the following year, on 2 May 2003, in the early evening, eight Hindus were hacked to death by a Muslim mob on the beach after reeling in their catch for the day. During this stage, SHG was in the

early stages of formation. The local community was divided into two hostile groups and women in Kudumbashree units in area also were separated on religious grounds. They had torn the minutes book and accounts of Kudumbashree and trust was broken. But now this has changed. Now the SHGs have a very strong foundation, and as a result of social engineering, the situation has changed considerably. Despite election-related competition, Kudumbashree has evolved into a strong social capital and achieved a certain level capacity in maintaining tolerance at the intercommunity level. The Kudumbashree social capital has not succeeded in the region to remove distrust altogether. There are few Kudumbashree units with mixed memberships. In such societies, the interactions are based on weak ties and not so strong as in homogenous groups (Interviews and FGDs with ADS Chairperson and members of the Kudumbashree units in Marad).

One incident of the majority protecting the minority is the case of Kodinhi village, a part of Nannambra Gram Panchayath in Malappuram District where there were 3,000 Muslim families and less than 200 Hindu families. The incident happened in 2016 when a Hindu youth converted himself to Islam and his wife also followed suit. He was working in the Gulf and a day before he was to return, he was killed by Hindu extremist (RSS) workers who feared that he would convert the other members of the family also. The radical elements of the Muslim community called for revenge against the Hindus, but the Imam (priest) and the Mosque committee's intervention led to the protection of the minority (Ameerudheen, 2016).

Women's sociality is crucial in maintaining social networks that have the potential to develop into an infrastructure for neighbor-to-neighbor exchange of a variety of resources, despite being a form of labour that is severely undervalued. Women frequently visit their neighbours or communicate

with them on a daily basis. They would voluntarily go help the family with cooking, cleaning, and serving guests on days leading up to life events like weddings or when there were fatalities. Women's sociality has thus always aided families in exchanging social, emotional, and financial resources within their neighbourhoods. But prior to the microfinance movement, these social ties between women and their function in creating a sense of community within the neighbourhood were frequently invisible and thought to have no practical value (Interviews and FGDs with the members of the Kudumbashree). The microfinance movement, which rose to prominence in underdeveloped nations, recognised the potential and economic utility of neighbourhood women's social networks. The Kudumbashree experiment has actually visibilised this crucial community sustenance role (Ajay, 2019).

### *Origin of the kudumbashree*

The Kudumbashree concept was influenced by various community organisation forms that emerged in Kerala during different historical periods. These include a novel movement in Alappuzha led by a Gandhian, where the term "Ayalkootam" or neighbourhood was first used, the experiments undertaken by the Kerala Sastra Sahitya Parishad (KSSP), People's Science Movement for improving local level planning during the 1990s, and the Self-Help Group models promoted by Non-Governmental Organizations (NGOs). The Gandhian experiment was carried out in Kanjippadam village by D Pankajaksha Kurup through 'Darsanam', an organization that he founded. The smallest unit was known as 'Tharakkootam' consisting of 10 households, next comes 'Ayalkootams' consisting of five such Tharakkootam and ten such Ayalkootams forming a 'Gram Kootam' or village assembly. The idea of people sharing resources voluntarily was the crux of this experiment. The intention was to empower the local community to assume control of its own affairs, enable people to interact without barriers and borders and build an economy based on the sharing and barter system as much as possible. (Pankajakshan, 1989). NHGs were established in Nalpathimala, a neighbourhood near Mahatma Gandhi University in Kottayam, under the auspices of National Students Service by Thomas Abraham, who was the programme coordinator at the time, taking this cue from Pankajakshan and building on experience from community work under Malanad Development Society (a local NGO) [Abraham 1993]. Constantine Manalel,

motivated by the Christian movements in Latin America, tried out this idea in Pullarikunnu in the Kottayam region. All of these were experiments that sought to unite all social groups in a community without having an exclusive agenda. (Moolakkattu & Chathukulam, 2003).

But none of this was linked up with local planning. This task was undertaken by the KSSP, which also drew from the participatory techniques that some of the NGOs had perfected and the organization undertook some experiments in certain panchayats under the political control of the left parties particularly under the Communist Party of India (Marxist) and it is popularly known as CPI (M). The KSSP's NHG pilots were tested in Kalliassery Gram Panchayat in the Kannur district in 1993. Subsequently, as part of Panchayat Level Development Planning (PLDP), NHGs were formed in Mayyil in Kannur, Onchium in Kozhikode, Madakkathara in Thrissur, Kumarakom in Kottayam, and Mezhuveli in Pathanamthitta district (Moolakkattu & Chathukulam, 2003).

The KSSP mode neighbourhood groups were to work in tandem with Panchayat Development Societies. An extension of this is the idea of the fourth world coined by a long-time KSSP activist, M P Parameswaran, in a seemingly Gandhian style. According to its mission statement, the Fourth World will "be a network of hundreds of thousands of local communities which are increasingly becoming self-sufficient." It aims to decentralise the economy while localising material production to the greatest extent feasible. This is crucial because participatory democracy can only succeed with a "human scale of polity and economy." In the Fourth World, everyone in the society has enough knowledge to exercise self-control, the state is no longer necessary, and the needs of the individual and the community are harmonized. Competition is replaced by cooperation. We should be content with a society where everyone's fundamental needs are met sustainably, conflicts are reduced, and rather than creating an ideal society devoid of conflicts, one in which they do not spiral out of control is what is needed (Parameswaran, 2000). Different congregations of Christian churches had been facilitating community development and had formed community groups. Subsequently, many churches formed their NGOs, mainly involved in charity-related activities. These NGOs later diversified their portfolio into income-generating activities and microcredit. In the all-India context, NABARD promoted the SHG Bank Linkage programme. Several of these NGOs promoted SHGs and linked them with banks. NGOs other than those promoted by religious groups were also working in certain areas with some vulnerable communities. There were also other self-help forums like 'Kurikkalyanam' or Tea Party of North Kerala before marriage to mobilise funds for the same, Sunday Thrift Schemes of Kumarakom, Rice based 'Chit' Scheme of Southern Kerala, Paddy Savings and Lending Scheme of Onattukara and Coconut-based Thrift and Lending Scheme of Alappuzha.

In short, what Kerala does is it tolerates different religions and castes. But it does not mean whole-hearted acceptance of other communities by trying to learn from them, develop knowledge of their scriptures, etc. When this basic threshold of mutual tolerance is breached, civil society actors and community leaders intervene and restore tolerance to the previous level. Many meetings start with a silent prayer. The emergence of a silent prayer idea itself is a compromise between religiosity and communism. The CPI (M) has reinforced this phenomenon of tolerance. Settlements of communities are located not in an interspersed manner but largely along segregated lines. Early morning prayers or bhang call and using a microphone do not usually irritate other communities (FGDs with members of different Kudumbashree units). Such toleration has become part of Kerala's way of life and culture, cutting across the religious divide. In Kudumbashrees, meetings start with a prayer that appeals to all religious groups since they merely invoke the divine without referring to the God of any specific religion. There are a number of such prayers, and it is for each group to sing the one that it prefers each time. It is also found that meetings are scheduled in such a way that even the religious sensibilities of a single person are accommodated. For example, in the month of Ramadan, Muslim women who are fasting may

not be able to come to meetings in the evenings. So during that month, the meetings are scheduled in the morning. They also observe the holy festivities like Christmas by cutting a cake or having a meal together on Onam, which, though rooted in Hindu mythology, has become a festival celebrated by all communities in varying degrees. It can be concluded that SHG women are a bulwark of social cohesion not only through their immediate group, which consists of an average 15 members, but also through their area development society and CDS (FGDs among the members of different Kudumbashree units in many parts of Kerala). Organized primarily for anti-poverty purposes, after nearly two decades, these SHGs have become a force for community stability. However, valid allegations of their being captured by the CPI (M) cannot be dismissed as untrue, given the fact that it is a solid support base for the party.

In turn, the party also tends to sponsor and support them when in power, formally or indirectly reinforcing their allegiance to the party. The large number of women who contested elections from Kudumbashree and were fielded by the CPI (M) is a testimony to that (Chathukulam and Joseph, 2022).

The Kudumbashree, which has a total membership of over 4.6 million, now performs several functions. The quorum needed for participatory forums such as Gram Sabhas (village assemblies) and Ward Sabhas (ward assemblies in small municipalities) is all ensured by the Kudumbashree women. Only a handful of the middle classes and people with a threshold level of knowledge and skills needed for effective participation attend such forums. They engage in micro-finance and undertake various support functions for the panchayat. During COVID, they were the backbone of the state's containment efforts and in setting up community kitchens to serve food (Chathukulam and Tharamangalam, 2021; Chathukulam and Joseph, 2022). It is Kudumbashree that plays a key role in the removal of solid waste through the Harita Karma Sena (environmental soldiers). It is under the aegis of the Kudumbashree that Balasbhas or children's assemblies are organized.

One of the features of Kerala's associational life built up through years of political mobilization was the absence of women. This was considerably addressed during the participatory planning phase. Chathukulam and Moolakkattu (2003) say:

The social capital formed through agitation had failed to include women. Even the non-agitational associations like clubs including recreational ones have also been male preserves. The library movement also had excluded women and libraries primarily serve as centres of male associational life. The very term youth stands exclusively for males in Kerala. Same could be said of the caste and religious organizations. It was only when the total literacy movement began in the late eighties that women got an entry into Kerala's public sphere. In other words, women's exclusion was glaring until recently in both horizontal and vertical associations. This lacuna was partially sought to be addressed through neighbourhood groups and women's self-help groups (p.228).

Further, Kerala's associational life is found to be most effective in agitating for what a group perceives to be their entitlement, but it is the least effective at simultaneously fostering civic awareness. The class and mass organisations did not step forward to actively engage in the campaign effort at any point as the PPC managers had hoped. Because they are shaped within an agitational frame, class, and mass organisations could not engage in such constructive efforts except for those mediated by the CPI (M) (Chathukulam and Moolakkattu, 2003).

With the strengthening of the local government and the introduction of participatory planning, Kudumbashree was created to address poverty through the formation of SHGs supported by the state. Those civic organisations and "social capital" deemed useful for implementing the new

welfare system, naturally, were remarkably different from the Tocquevillean model: in this instance, they needed to create not critical distance from state power but the willingness to be its agents; not to form an alternative locus of power but to become the very vehicles of government. The purpose of the new associations,

it is important to note, was not to liberate women from the restrictions of domestic life but rather to lessen anomie to the degree that it could benefit the family's financial security and the welfare of the community (Devika and Nair, 2018).

Kudumbashree has Convergence with the three-tier Panchayat Raj system in rural areas and single-tier local government institutions in urban areas. The district and state Kudumbashree Missions are also in convergence with PRIs. The NHGs formed below the Gram Sabha were envisioned to provide a conduit for real participation (Issac and Franke, 2021). By 1999, Kudumbashree became operational in urban local governments (Parthasarathy et al, 2018) and it was extended to the selected Gram Panchayats in 2000-2001 and was universalized thereafter between 2002-2003. It has also been seen as a component of the social solidarity economy of Kerala and performs functions such as economic empowerment, micro-finance, micro-enterprises, collective farming, livestock farming, and market development. In the category of social empowerment, it undertakes activities such as destitute identification and rehabilitation, rehabilitation of mentally challenged persons, and children's programs. Women empowerment includes gender self-learning programs for the elimination of violence against women. It has also contributed to food security (Reed, 2013). According to the National Multidimensional Poverty Index, 2021, only 0.71% of the population in Kerala are multi dimensionally poor, the lowest in the country. This evidence point towards the fact that Kudumbashree has succeeded in bringing down the poverty rate over the years. During rescue and relief efforts after the floods in 2018 and 2019, Kudumbashree members gave outstanding support in every way possible, including assembling "take-home kits" in flood- devastated areas and offering temporary shelter to those in need. They also gathered food and other supplies for the relief camps. Members of Kudumbashree also took part in clean-up efforts throughout the flood-affected districts. In total, 4, 04,949 Kudumbashree volunteers participated in the clean-up effort. During the COVID pandemic, no one went hungry, largely thanks to the community meals spread throughout the state and the low-cost hotels of Kudumbashree. The local government elections held in 2020 were won by a total of 7071 members of various Kudumbashree units in the state. Of the 21,854 people that were elected to panchayats, municipalities, and corporations, that proportion came to 32.30 percent. Women in Kudumbashree have strong ties to their community, which can be easily converted into votes. In some ways, the Kudumbashree members who ran in local government elections assisted the LDF in gaining control of local governments and securing its influence among the womenfolk (Chathukulam and Joseph, 2022).

It is evident that the CDS Chairperson is a significant channel for governmental authority. She establishes a link between officialdom and the local household sphere, promotes the creation of social capital, and ensures that it is used for facilitating the activities of the political leaders, panchayat leadership, and the bureaucracy. The CDS Chairperson's political affiliations are so ordered as not to undermine confidence in her work in the self-help group network. These affiliations are always kept secret, except for districts or regions like North Kerala, where certain political groups have undisputed dominance (Devika and Nair, 2018).

### ***Political domination smothers communalism***

Kerala has a strong Communist movement and equally potent communalism co-existing despite it. In common Indian usage, communalism is given a negative connotation, synonymous with inter- community hostility. Instead, the trend in the state is a non-hostile, peaceful competition or bargaining between communities for goods and services using the instrumentality of electoral politics (Mannathukkaren, 2016) or a kind of liberal communalism, drawing on Bipan Chandra (1984). It is characterized by the existence of a "consciousness of collective secular interests which are seen as different and distinct from other communities" as opposed to its full-blown version "where such interests are perceived as antagonistic to, and threatened by, other communities" (p.226). Varshney argues that Kerala's communalism is not a hatred of other communities, but an attachment to one's own community (2002, 125). As Varshney argues, 'Caste was more central to the



ascriptive hierarchy in Kerala than was religion. Hence ethnic conflict historically took the idiom of caste. Hindu-Muslim politics functioned within a larger context of intra-Hindu caste differences' (Varshney 2002, 122).

The verdicts in the 2019 and 2021 elections underscore the larger point that there are limits to winning elections through religious polarization in Kerala's unique political context. The BJP has been able to carve out some political space with its religiously coded messages and hypermedia campaigns, but its growth is showing signs of plateauing (Varughese, 2022).

What lessons can Kerala provide to other developing countries? Franke and Chasin(1994: 101) say:

“Greater social and economic equality combined with strong organizations representing the poorest groups can lead to lower levels of violence and a generally healthier social and political environment. The near absence of violence against lower castes in Kerala is one of the most valuable lessons the state has to offer other regions of India. Kerala's success in achieving peaceful intercaste relations may also be instructive in other parts of the third world where much routine violence is meted out to groups at the bottom of the society, even where no caste system is present”.

It is important to note that the development and maintenance of social capital depends on agency, especially leadership. If local leadership does not support and nurture such projects, they cannot be mechanically engineered from above. In determining the vigour and sustainability of social capital, the type of leadership that plays a key role in its creation is essential (Chathukulam and Moolakkattu, 2003).

Social contact patterns and its quality at the local level can influence social cohesiveness at the society level. Social cohesiveness is considered in this model of society as a bottom-up process built upon local social capital as opposed to a top-down approach. In this context, the idea of social capital is also influenced by communitarian ideas and that of the third way. "Third-wayers" contend that self-governance through mutual institutions is in keeping with the times and may fill the void left by the erosion of trust in established institutions while also fostering a feeling of community (Kearns and Forrest 2001). To a great extent, the tasks of the state are offloaded to the shoulders of these mutual help Kudumbashree units organized from below but with patronage from above, and to that extent they constitute a part of the solidarity economy of Kerala most of which is appropriated by the Left, especially the CPI (M). In times of disaster, such as the floods in 2018 and 2019, or in containing the COVID-19 pandemic, the state may now easily rely on this social infrastructure. When such catastrophes occurred, the reliable network of Kudumbashree women was vital in the relief and rescue operations. Therefore, it is crucial that we acknowledge the gendered labour that establishes and sustains this sturdy social infrastructure on which family, community, political parties, and the state build their economic and political projects (Chathukulam and Tharamangalam, 2021; Moolakkattu, 2022; Ajay, 2019).

### *Critique*

A "non-challenging "panchayat feminism" has emerged in Kerala at the local government level, according to research, even though women's participation has increased both in absolute terms and as a percentage of all participants (Moolakkattu and Chathukulam, 2006; Nair and Moolakkattu, 2014). There has also been criticism that the SHGs created by Kudumbashree carry out tasks that, from the perspective of women's empowerment, make the Women Cooperative Societies (WSCs), another Key actor in Kerala's solidarity economy, redundant (Nair and Moolakkattu, 2015). One point of criticism is the domination of district level Kudumbashree bureaucracy by men who often have a hierarchical relation with the CDS. They also have to deal with the local government bureaucracy. Even though the Kudumbashree gives women access to a sizable network and the resources that circulate within it, the excessive bureaucracy built into the process of governmentalizing women's networks may sometimes have a negative impact on the types of relationships that women develop with one another (Ajay, 2019). Although Kudumbashree women participate in gram sabha

to ensure the quorum, their participation has been passively guided by the motive of individualized welfare benefits rather than active citizen engagement. Volunteerism, an early commentator says, is showing signs of decline. The Kudumbashree perceive this as a government program because the scheme has been extended to the entire state, and they feel entitled to compensation (Kadiala, 2004). It is also alleged that Kudumbashree women took part in a process by which the state transferred responsibility for welfare duties to the neighbourhood in a Foucauldian sense of self-responsibilisation. It frequently required a great deal of time and effort of women as well as their gendered sense of moral obligation to carry out the tasks of Kudumbashree. The Kudumbashree women's work was frequently used by panchayats for nothing or very little pay. They were often made to undertake tasks which others were unwilling to do. There is an allegation that they are being forced into socially defined gendered spaces for carrying out the roles that women in patriarchal cultures were expected to perform such as taking care of the destitute and the mentally challenged persons. While they serve the local government intimately, they also serve as another arm of the state government through the district officials of the Kudumbashree mission. But there is always another side to this criticism. As long as the state props them up, they do not have options other than kowtowing the government (Chathukulam and Moolakkattu, 2003). But whether the shift from male-centred social capital to women-centred one is progressive or merely serves the needs of the state and meets some of the practical gender needs of women, making it an apolitical phenomenon in an otherwise highly political Kerala is a moot point (Devika & Nair, Kudumbashree and its Rivals: Reflections on Women's Citizenship, Social Connections and SHGs in Kerala , 2018).

In the mid-20th century, social capital generated by male activists of the communist movement created spaces oriented outward – to the international context, even – and encouraged the critique of both local civil society and the state. However, these were largely male spaces, even though women were indeed present elsewhere in left-generated spaces in very large numbers, especially in militant trade union activism. The new network of social connections enabled by neoliberalized welfare since late-20th century clearly differs in its basic character, function, and effects, compared with the networks from these earlier generations substantially. This social capital is largely oriented towards the locality, pinned on relatively narrow notions of individual and family well-being, and not orienting women towards the political public. While Kudumbashree is surely an important window for the home-bound woman to reach out towards the public world, there is little doubt that the social capital it enables is yet to be of the kind that enables critical insight and engagement about power in general, and even gender-power. In other words, we need to acknowledge that this new social capital which women have been encouraged to create remains largely apolitical.

The group leadership and operations of Kudumbashree are firmly rooted in the local government elections, and there is ongoing discussion over the program's ties to the CPI (M) throughout Kerala. As a result, Kudumbashree continues to be overtly political. It is possibly depoliticizing in another sense, in that Kudumbashree's Performative Participatory Citizenship's grounding in savings and credit operations may have prevented a larger public discussion on the concept of poverty alleviation it represents (Williams et al., 2011). The Kudumbashree, at least in Northern parts of Kerala (Malabar), tends to play a role in presenting the CPI (M) in a positive light. According to Ajay (2019, p. 14) “while the male political workers continued to use violence as a tool to control local party politics, women especially Kudumbashree women, were used as affective political labour to build a ‘pro-development’ and ‘pro-poor’ image for the party”.

The above criticisms are not intended to suggest that the Kudumbashree experiment is full of flaws. The successive floods and the pandemic experienced by the state was largely contained by altruistic collective action at the community level with the Kudumbashree serving as the main anchor. Such kind of volunteerism is not easy to see in other states. It is a form of social capital and divisive tendencies are never visible during disasters, for which the Kudumbashree women should be complemented. The Kudumbashree model is

significant because of its complicated relationship with local self-government institutions, which goes against the conventional anti-poverty approach and shows that developing an asset accumulation strategy requires participatory public action that is based on social relationships.

In order to enhance participatory governance and turn possibilities into better livelihoods, it is crucial to increase the capacity of social actors, i.e., community organisations, people, and local institutions (Arun et al. 2011). Although Kudumbashree has sparked new forms of associationism among previously unorganised poorer women, it still has a state-centric focus and is captive to regional political dynamics (Williams et al. 2011).

## 2. CONCLUSION

The Kudumbashree in Kerala has created a form of social capital at the local level exclusive to women. Although initially centred around livelihood issues, Kudumbashree has become the mainstay of Kerala's poverty alleviation and welfare delivery for all central and state government schemes and a key participatory source and support structure of the local government. Over the years, its activities have broadened to such an extent that without the help of the Kudumbashree, the social sector of Kerala will collapse, and the participatory forums will become empty. However, this social capital is state-initiated and sustained with annual grants, and whether it will survive on its own is doubtful. But Kudumbashree has proven that social capital of the bridging type created and sustained over a long period of 25 years has brought social cohesion and trust within the communities and also enhanced the legitimacy of the state and local governments. It has empowered many women to acquire the necessary knowledge and skills to get elected as members of local governments. While Kudumbashree is not entirely free from politics, and the CPI (M) has been accused of capturing it and expanding the party support base, it has not affected the functioning of Kudumbashree organization in a significant way in most places. But since it is wedged between political leaders at the local government level and the bureaucracy representing the local government department and the Kudumbashree mission at the state and district levels, it can be used as a pliable tool of the establishment. In other words, it does not engender any protest action against the state or local governments since it is embedded in government structures, which constrain autonomous action. Since its influence is confined to the local level, its ability to face more serious and larger issues upsetting social cohesion is doubtful since Kerala's highly patriarchal order does not leave much space for women-led reconciliation and peace building.

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