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J. Devika
Centre for Development Studies
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Binitha V. Thampi
Indian Institute of Technology Madras
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Between 'Empowerment' and 'Liberation': The Kudumbashree Initiative in Kerala

J. DEVIKA AND BINITHA V. THAMPI

Micro-finance and its (purported) capacity to empower women is by now a well-explored field all over the world. We now have several tools by which micro-finance programmes may be assessed. However, here we attempt to critically assess the claims of the Kerala government's poverty eradication programme, the Kudumbashree, which combines a micro-finance model with other elements through critical feminist lenses. Further, we attempt to place this programme within Kerala's own historical experience of empowering the poor. Given the fact that this major effort to popularise micro-finance in Kerala has the twin aims of poverty alleviation and women's empowerment, this seems justified. We try to place the 'micro-finance revolution' in Kerala within the larger historical trajectory of successive 'regimes of empowerment' in order to understand the different political stakes in each, and their implications for gender politics. While using some of the available tools that employ indicators of gender effectiveness to assess the impact of micro-finance in empowering women is certainly a basic exercise, the present approach allows us to draw lessons for effective gender politics through a comparison with earlier modes of empowering the deprived classes in Kerala.

Micro-finance and micro-enterprises are undoubtedly among the most keenly researched issues within the broad area of gender and development all over the world. In general, the concern of most researchers interested in gender equity has been to probe the extent to which such enterprises have contributed to advancing

J. Devika is Research Associate, Centre for Development Studies, Prasanth Nagar Road, Medical College PO, Thiruvananthapuram 695 011. E-mail: devika@cds.ac.in.
Binitha V Thampi is Ph.D. Scholar, Institute for Social and Economic Change, Bangalore 560 072. E-mail: binithathampi@rediffmail.com

the goal of gender equity not only in accessing credit, but also in reversing the unfavourable terms of power on which women agents take most of their strategic decisions in life. Much of the euphoria over micro-finance as a silver bullet to solve the two problems of poverty and gender inequity rests upon two assumptions: (*a*) that pushing up the independent earnings of poor women through making available enough credit to engage in gainful occupations will help them gain greater bargaining power in furthering their interests within individual households; and (*b*) that bringing together women in groups will not only help strengthen their earning capacities, but also create the institutional space from which to articulate their interests. Though the dominant arguments in favour of micro-credit often fall into the 'financial self-sustainability' paradigm, it is often projected as (*a*) a painless way of attaining gender equity, one which guarantees not to rock the boat of the (patriarchal) family; or (*b*) a good way of securing credit to improve the economic position of poor women and empower them otherwise.[1] In fact, these arguments that hold up the prospect of 'virtuous spirals' through women's access to micro-credit—seen to lead to more well-being for families leading to greater bargaining power for women within the household, which then is seen to lead to greater empowerment in the public as a group—are now very frequently pitted against mobilising women around feminist issues (Mayoux 1999).

The well-known Kudumbashree initiative of the government of Kerala is characterised as a women-oriented poverty eradication programme with women's empowerment as one of its major goals—one that is actively projected in the media. Kudumbashree places women from below poverty line (BPL) households at the heart of the poverty eradication efforts of the state. It was begun in 1998 by the government of Kerala with the aim of eliminating poverty within 10 years, by 2008. The present structure, however, began to evolve earlier, in 1991, when the Community-Based Nutrition Programme (CBNP) was initiated by the government of Kerala with active help from UNICEF to improve the nutritional status of women and children. In this initiative three-tiered structures composed of neighbourhood groups (NHGs) federated into area development societies at the ward level, which were in turn federated into a community development society (CDS) at

the municipal level, were formed, composed exclusively of women from families identified as poor through a non-income-based index. The success of the CDS model in urban Alappuzha and in rural Malappuram led the government of Kerala to scale up the strategy to the whole of the state in 1998 under the name Kudumbashree, with the State Poverty Eradication Mission taking the responsibility of implementation through the Department of Local Self-government. The Kudumbashree has since followed a multi-pronged strategy, which includes: (*a*) convergence of various government programmes and resources at the community-based organisation level; (*b*) efforts to involve the CDS structure in local level anti-poverty planning; and (*c*) development of women's micro-enterprises, and thrift and credit societies. Indeed, it has been widely hailed and rewarded for its innovativeness and un-precedented reach. While micro-credit is one among the many strategies initiated in the Kudumbashree strategy, it has been gaining in importance and visibility within the programme.

In this article we wish to critically reflect on this experiment from two angles. First, we would like to reflect on the successes and modes of operation of Kudumbashree from a historical and feminist position. In the first section we emphasise the importance of the specific history of gender relations in Malayalee society in understanding the success and the chosen mode of operation of this programme. Second, we wish to critically reflect on Kudumbashree from within the specific experience of 'public empowerment' that Malayalee society has gone through in the latter half of the 20th century. In the second section of the article the characteristics of these different 'regimes of empowerment' within which particular definitions, instruments, agents and forms of social mobilisation of 'empowerment' gain prominence are briefly considered. We are sceptical about the claim that the recent political experiments in Kerala are a straightforward continuation of the earlier sort of public action the state is well known for. In-deed, much as we agree that this is not a situation in which one sort of regime of empowerment has suddenly swept into the space emptied by the former regime, we would still argue that the key features of the new regime are rapidly crystallising in the present, and the implications of this for women need to be seriously considered.

The Argument for Kudumbashree

Reading from official statements, the argument advanced for Kudumbashree in Kerala clearly falls under a different paradigm of justification, the 'poverty alleviation paradigm'. Thus, while gender equity is cited as an objective, Kudumbashree is described as a 'woman-oriented' poverty eradication 'mission'.[2] The poverty alleviation paradigm is rooted in state intervention to eradicate poverty through community development—one that has deep roots in the history of the Indian state's developmental efforts—and micro-finance has been absorbed as an innovation in this larger strategy aiming at poverty reduction and increasing the well-being of poor households. For this, the twin instruments of loan provision and encouragement of small savings and the building of social capital through group formation are emphasised. Women are regarded as the major agents of change within Kudumbashree, not just because they assure better repayment rates, but also because they are identified as more vulnerable among the poor; implicitly, a greater responsibility/concern for the well-being of the family is assumed to exist among women. 'Women's empowerment' is defined more or less as increasing their capacity to improve the well-being of their families, assuming that the mutual synergies between better well-being, community improvement and participation in groups will lead on to the 'virtuous spiral' mentioned earlier, and the way to expand this is to increase women's participation in self-help groups (SHGs).

We wish to point out the differences between the aforementioned, and what may be rightly called a feminist interventionist micro-finance programme. Such a programme, first of all, would ensue not from the developmentalist concerns of the state, but from the feminist critique of capitalism, which highlights the importance of transforming economic structures in challenging patriarchy (Mayoux 1998). Micro-finance, then, would figure as a starting point for women's empowerment within a framework that acknowledges a complex connection between economic, social and political structures, but does not reduce that connection to a linear or spiral progressive linkage. Women are central to this framework, too, but not just as major agents of change in the family, but also as the vulnerable party in non-reciprocal relations of power within the family and society who need explicit support to reverse these—

women's participation would be regarded as the major instrument to achieve these twin goals. This framework would combine programmes for gender awareness and feminist political mobilisation with micro-credit, and identify gender equality[3] and women's rights as equal citizens as major goals. In other words, it would stress a composite strategy of bringing in-depth change in the larger-level development agenda, explicitly encouraging women to challenge gender power at the more local level. Thus, the assumption of the 'virtuous spiral' is avoided; instead, there is explicit recognition that the issues of improving women's contributions to household income and well-being, and of reversing patriarchal power relations need to be tackled separately, but with equal seriousness. Women's empowerment would then be defined as acquiring the capability to transform the newly created opportunities and spaces so that the very limits of existing institutions, public and domestic, are challenged. It would not be, as in Kudumbashree, the creation of maximum space for manoeuvre within the limits of existing institutions, in which the dismantling of patriarchal power is projected as the last stage in a progressive unfolding of stages expected to appear sometime in a vague and unspecified future. Thus, the feminist interventionist strategy would place considerable weight on linking the self-sustaining participatory women's micro-credit groups to the larger women's movement against patriarchy (Johnson 1997).

There are good reasons to think why the 'virtuous spiral' may not materialise in the expected way in Kerala despite the fact that the achievements of Kudumbashree are indeed impressive—several researchers have by now noted that Kudumbashree women do display self-confidence and a sense of agency. It may be more fruitful to reflect first on the historical reasons that have contributed to giving the success story of Kudumbashree the specific shape it now has. In Kerala we have had since the early 20th century a curious coupling of the processes of women's individuation with processes that strengthened domestic ideologies, two sets of processes that, one would expect, acted *against* each other.[4] On the one hand we have had a massive expansion of women in modern education at all levels, employment at some levels, and, most importantly, the relative eclipse of traditional feudal patriarchies to a certain extent, at least in a great many social groups in Malayalee society—all processes more likely than not to unleash individuation within women.[5]

The last mentioned development—the relative fading of trad-itional controls on women, especially those that worked within the framework of pre-modern *jati* structures and the joint family—have ensured that women of almost all social groups except the entirely marginalised ones are individuated to some degree or the other. On the other hand we have had other powerful countervailing factors that work against these forces: for instance, the domestic ideologies that almost every single community reform movement in Kerala has propagated, which effectively dissolve the bound-aries between work and family relations. This collapses the former into the latter, so that domestic labour appears to be no labour at all, but an inextricable element of the socially valued roles of wife and mother, not amenable, apparently, to valuation in terms of time or money. As Kumkum Sangari (2001: 282–91) aptly points out, domestic labour, when mediated by domestic ideologies tends to de-individuate women, reducing them to their 'functions'; in that sense it mimics non-alienated labour. It must be noted that the tension described earlier came to colour the everyday lives and negotiations of different groups of Malayalee women through distinct trajectories. For instance, for the lower-caste women work-ers in the cashew industry, the trajectory of change seems to have been the reverse of that of the high-caste highly educated women: from less gendered working lives into the domain of sacrificial ideologies and unpaid domestic labour, a process which Anna Lindberg (2001) has called 'effeminisation'.

It would not be entirely off the mark to say that throughout almost the whole of the 20th century, Malayalees have grappled with ways of negotiating with these opposing processes, and the tensions have shown up especially within the stresses and strains of the modern family as they spread into an ever-increasing num-ber of social groups, including the working classes and the poor. The closing decades of the 20th century have been characterised by an acceleration of these tensions, with the struggle between unpaid, still-valorised domestic labour and paid work intensifying especially with large-scale female unemployment. Some of the success of Kudumbashree is directly related to this phenomenon. It is important to acknowledge that among the literate poor, the sacrificial ideologies of domesticity—of motherhood, though often not of wifehood—are strong, even while most poor women seek or are in need of paid work (for instance, den Uyl 1995).

In the self-characterisations of the Kudumbashree both in the material available on its Web site and in statements made on its behalf in the media in Kerala, the unpaid 'labour of love' expected from women was displaced, with an unprecedented thoroughness, by the importance of income-generating labour (even when all that happens is that the products/services of domestic labour are simply reshaped to be offered at a price) as defining the domestic feminine role itself, thus providing an important outlet to individuated women's capacities. The difference between this, and the way in which women beneficiaries were implicitly treated as 'supplementary' earners in many earlier programmes, must not be missed. Thus, it comes as no surprise that the women themselves do not seem to mind the long hours and heavy labour involved, and at times do not even complain severely about the low incomes generated in self-employment through micro-enterprises, as has been observed.[6] The fact that the changed perception of their labour as income-generating allows women to move to a new, higher 'level of balance' in negotiating the tension outlined previously can hardly be overlooked.[7] Second, Kudumbashree tends more often than not to follow the broad codes of conduct laid out for men and women in contemporary Kerala. Conformity to dominant gender norms that place value on gender segregation is one factor in the present success—women working with other women, often of mixed age groups—and is worth noting.[8] Perhaps the fact that Kudumbashree foregrounds income-generating labour and not wage labour has also come in handy here, for the latter often implies moving further away from entrenched feminine ideals in contemporary Malayalee society.

Herein lies the ambivalence of the Kudumbashree initiative for those who are concerned about women's equality. In other words, the success of Kudumbashree lies in that it has somewhat removed the image of the woman performing unpaid family labour from the heart of the female domestic ideal, and installed that of the woman who brings in monetary benefits for the well-being of the family in a socio-cultural milieu in which more and more women of a wider number of social groups are experiencing individuation to some degree. Yet this operation has been effected without much damage to prevailing gender norms. Poor women who have continued to work outside the home and earn incomes to support their families have always been denied the social prestige

that accrues to the domestic woman in contemporary Malayalee society. These are precisely the women who are targeted by Kudumbashree, who suddenly find in it an opportunity for 'instant cultural upward mobility', in its centring of the still-sacrificial-but-income-earning mother at the heart of the family. Second, it is quite possible that the current earnings of women through the Kudumbashree initiative may be lesser than what they may have earned had they taken to wage labour; it is unquestionable that opportunities for wage labour are not steadily available to many throughout the year. This may be important in explaining why the programme has been successful among not only the unemployed, but also among women who have already been wage labourers. Besides these, the opportunities for saving and credit available through Kudumbashree—and now its linkage to the panchayats (which means that women are directly linked to the state machinery at that level)—of course accounts for the fact that Kudumbashree has proved more popular and more enduring than any other poverty alleviation programme that targeted women. The NGOs who had formed SHGs much earlier have resisted this move, however, accusing the state of taking control of and restricting the growth of civil social initiatives. Tensions were still unabated as recently as 2004 (Kadiyala 2004: 37–38).

It is important to note that these conditions of unprecedented reach, acceptance and social approval the Kudumbashree initiative has earned may themselves ensure that the 'virtuous spiral' expected may not materialise after all. For the family cannot be regarded as a conflict-free zone where the gains brought by women in income and well-being are directly and fully translated into a greater range and freedom of choice for them. Indeed, solving the issues of power differentials within the home is not a simple matter at all, given the fact that particular forms of gender inequality are often an index of the social status and refinement of the family, maintained through internalisation of norms of conduct that promote gender inequality. For instance, in Kerala complying with the restrictions and disparities of consumption set by elders, adopting dressing styles recognised as 'modest', speaking in lower, refined tones, and limiting one's group of friends and acquaintances to women are perceived to be marks of not just good feminine character, but also of 'culture' and good breeding among ever more sections of people. It is also common knowledge that in

Malayalee families even women who earn substantial salaries are expected to stay within these norms of 'modesty', 'culture' and 'breeding'. It is not often recognised that attainment of family well-being often means *also* family upward mobility, which necessarily calls for the adoption of distinct styles of class and gender—of codes that reproduce class and gender power in new terms. For this reason there can be no serious hope that the woman's contribution to her family's income and well-being—and thereby its upward mobility—will necessarily lead to her freedom from patriarchy. It may lead to her gaining power over other family members and social respectability—often to a considerable degree—provided she stays within accepted gender norms.

Indeed, in the absence of serious intervention against the gendered nature of power as an integral part of the programme itself, the greater is the chance that the woman, with her new-found confidence and capabilities, will herself reproduce gender power, or at least turn that agential power to 'bargaining with patriarchy', by which she seeks a trade-off between her consent to 'bourgeois' patriarchy and her sharing of the structural capacities of the better-off class as a (new) member. Indeed, the result could be that the woman gets tied to what Hannah Papanek (1979) has called 'family status production'.[9] This is particularly relevant for Kerala where social mobility aspirations are sky-high and consumerist aspirations abound among all sections of the people, and not just the propertied middle class.[10] Recent work on gender norms and marriage strategies among Malayalee women workers who have migrated abroad and hence have much larger incomes and bargaining power within their families seems to confirm this.[11] The assumptions of the claim about the 'virtuous spiral' in effect accords centrality to the process of securing maximum leverage for individual women within the family and other patriarchal institutions (even if it means specified group activity) without upsetting their gender-unequal terms. But it needs to be recognised that the prospect of such individual 'empowerment' leading to conditions for women's collective agency mounting a challenge to gender power in the public seems bleak.

However, it would be absurd to oppose efforts to eradicate poverty through micro-credit and micro-enterprises for fear that it may lead to the consolidation of 'bourgeois' patriarchy furthered through female agency itself. Nevertheless, the foregoing analysis

does provide good grounds to argue that the eradication of patriarchal power does not automatically follow the eradication of poverty through women, as believers of the 'virtuous cycle' seem to think, a point well accepted in the critical literature on microcredit today (Mayoux 1999: 11). Broadly, the research on microcredit and micro-enterprises the world over reveals a mixed picture. While this has certainly not worked as the silver bullet as is often projected, it is clear that women do reap economic, social and political benefits from dynamic market situations when family and community relations are supportive, and there is an active presence of women's movements engaged in rights-based mobilisations. What is striking overall is the importance of a favourable social or familial context that allows women to make those gains. It is true that even in the absence of components that address the question of patriarchy directly, many Kudumbashree women have acquired skills and self-confidence by participating in SHGs. However, as many have pointed out, women's enlarged capacities and self-confidence in SHGs need not necessarily serve their interests; it may at times primarily serve to reduce the cost of programme administration. This is why researchers have been keen to emphasise the need for the integration of strategies that directly seek to empower women against both the material and the cultural-ideological constraints that the family, the community and public institutions impose on them, along with measures to build their economic capabilities and social capital (ibid. 1998). Further, without such inputs, as well as networking with other women's rights activist groups, the collectively informed, collective, non-coerced, social decision making and collective action by women cannot even be envisaged. In short, the projection of the 'virtuous spiral' assumes the causal links and leaves women's agency, projected as a force facilitating the projected movement through the stages, underspecified.

There is, of course, the question whether, apart from the anecdotal success stories, there is hard empirical evidence to show that Kudumbashree has served to lift more and more people above poverty. How is poverty eradication of the Kudumbashree variety related to the political? We would argue that any study of the Kudumbashree initiative must necessarily pay attention to this question, precisely because the language in which it is presented to the public—that it is a 'process' rather than a run-of-the-mill

government programme (though it does set for itself a time-bound framework of 10 years for absolute poverty eradication), that it seeks to rescue people from charity and instead helps them become self-reliant and by implication, more free—seems to move away from the familiar bureaucratic language of managing the poor, and assumes certain undertones of radical political discourse. To this we turn in the next section.

Regimes of Empowerment

The aim of such an inquiry (mentioned earlier) is to reflect on the current experiment in well-being through poverty eradication via self-help by the poor women from the vantage point of Kerala's own unique experience of 'people's empowerment' in the 20th century. Through this exercise we hope to highlight the specificity of the current experiment and its implication for gender and class power, and the relations between state and politics in general. We propose to view the history of Kerala since mid-20th century as characterised by changing 'regimes of empowerment' within which particular forms of interventions gain prominence as instruments of empowerment.

By 'regimes of empowerment' we refer to larger socio-political and cultural frameworks that shape specific sorts of 'empowerment'. These regimes are shaped not just by changing local needs and structures, but perhaps, more importantly, by changes in the national and global development agenda and the changing priorities of global capitalism. This implies that:

1. Empowerment will not be a stable, but a changeable category; rather, the specific larger framework through which it emerges will crucially determine its form and content. Every regime of empowerment creates specific sorts of inclusionary conditions, which may be redone within another regime.
2. Following this, the agents—the specific population that is empowered—and the instruments may change drastically across regimes.

We claim that the period of 'public action' for basic needs in Kerala (the immediate post-independence period) represents a particular 'regime of empowerment'. Here, we define 'empowerment of the poor' as not the outright upturning of the structures of power, but

the creation of greater space and flexibility for the poor within the entrenched socio-political-economic structures. Those who were on the left of the political spectrum projected on to this implicitly—at least in propaganda—a version of the 'virtuous spiral'. In this the continuous expansion of state welfare—a combination of policies for food security, land reform, improvements in educational and health care facilities, and social security—was seen to progressively lead to a society less plagued by class hierarchies. Very clearly, this was not a time when welfare was regarded as the 'dole': rather, observers in the 1950s remarked over and over again the contrast between the widespread poverty of the state and the unbowed and self-confident manner of the people (for instance, Mankekar 1965). Robin Jeffrey (2003: 10) in particular has sought to highlight the centrality of 'public politics'—or the widespread participation of the masses in politics and their functioning as a keen and demanding electorate that 'have driven Kerala politicians to pursue programs in education, land reform and health that foster perceptible improvement in people's lives'.

It may not be inaccurate to describe such a strategy of popular empowerment as falling within a broader 'leftist nationalist developmental' regime of empowerment. The major instrumental form in the immediate post-colonial period in India was the strong national developmentalist state, obliged to reach out and establish links with different sections of the people through welfare measures. The institutional forms of politics in Kerala were quite jumbled—there were community organisations, communist parties, leftist parties and groups, and Gandhian elements, all jostling together in the political field trying to mobilise the masses. While these certainly tried to project themselves as within the framework of liberal political norms, violations were even more frequent, very often in the name of people's rights and entitlements. Partha Chatterjee's notion of political society seems useful here: what we had, indeed, was a strong political society that mediated between the masses and the state, operating within what Chatterjee (2001: 176) calls the 'framework of democracy'. They successfully presented the demands for the basic amenities of life to the state committed to socialistic national development. This did not always adhere to what was permissible formally under law—political society often supported groups like squatters, and exorbitant

demands for wages by head-load workers. Issues were resolved through a mix of dialogue and agitation. For example, cases of sexual violence—of violence perpetrated on working-class women by members of the upper classes—were often resolved not through courts but by agitation, even *garbhasatyagraham*s (translated literally as pregnancy *satyagraha*s), and then through 'talks' for settlements. In any case, the gains made by the poorest—in education, land-ownership and well-being—are indisputable. It is no surprise, then, that to observers this scenario seemed outright threatening at times: full-blooded political contests threatening the seams of the liberal political framework. All four of the features Chatterjee mentions as characteristic of post-colonial political society seem to have been applicable to Kerala: political society often made demands founded on violation of the law; they demanded governmental welfare as a matter of 'people's right'; welfare functions were demanded as collective not individual rights; and the state bureaucracy dealt with these people not as citizens, but as populations deserving welfare. The last feature was considerably mitigated by the formid-able presence of political society as mediator between specific groups of the poor and the bureaucratic machinery.[12]

Now it is clear that this regime of empowerment has been on the wane. In the early 1990s itself it was noted that the state was much less able to respond to the demands made on it due to eco-nomic stagnation and fiscal crisis (Kannan 1990). Second, political society, even those elements of it more explicitly committed by virtue of their political ideology to their mediatory role between the state and masses, had deteriorated considerably with the rise of corruption, patronage and criminality. Thus, the power of pol-itical society is not looked upon with favour any more in the recent literature on politics and development in Kerala, and is perceived as a hindrance (Tharakan 2004; Tornquist 2004). Recently, a scholar has complained that, 'Clientelism has enveloped civil life and all political parties, left as well as right. Under such a regime ration-ality suffers because people take to partisan rhetoric and positions. Purposive collective choice becomes very difficult' (Oommen 2005: 107). Third, the broader social and cultural changes in Malayalee society in the last decades of the 20th century have led to the strengthening of the forces of depoliticisation in Kerala.[13]

The political subject at the heart of this regime of empowerment was undoubtedly male. The conspicuous absence of women from

politics has been noted by scholars; as Jeffrey (2003: 216) notes, for women in Kerala, 'to go to school, read a newspaper, attend an office, draw a salary or seek trained medical care are widely approved activities. To contest an election and give orders to men are not.' (see also Devika 2002). Women rarely had direct access to political society, and even when they did, for instance, as members of trade unions and participants in militant struggles, they were mostly followers. Priorities in trade union demands were clearly gendered. As Anna Lindberg (2001) notes in her study of the making of the workforce of the cashew industry in Kerala, while trade unions fought for maternity benefits for women workers, they also institutionalised the idea of women as primarily housewives and secondary workers through their support for the family wage. Large women's organisations attached to political parties, including those on the left have remained relatively passive, given their size and reach (Devika and Kodoth 2001; Erwer 2003). As an account of Kerala's successful workers' cooperative, Dinesh Beedi, pointed out, even though about 60 per cent of its workers were women, there was not a single woman in the central board, or the pension and welfare committees (Isaac et al. 1998: ix). Women in this regime of empowerment were mainly beneficiaries of educational or health care facilities won through public action.

The emergent regime of empowerment, however, is substantially different—though one cannot still say that it has fully evolved and replaced the former regime. First, this new regime is characterised by a state, which is both structurally incapable of meeting its welfare commitments (precisely because it has clear commitments to private capital) and unable to find enough resources to meet them. For this reason its specific role in development changed significantly. Second, the very nature of political society's mediatory role underwent a notable change. As Jeffrey points out, one of the major reasons for the enthusiasm on the left was that 'decentralisation offered the prospect of using grassroots politics to mobilize funds: enthusiastic panchayats would tap local resources to augment state-government grants' (Jeffrey 2003: xxiii). Political society is increasingly forced to abandon militant forms of struggles to enlarge entitlements and submit to established structures, committees, procedures, rules and timetables. This is, of course, most evident in political decentralisation.

Third, as far as welfare is concerned, the bureaucracy is becoming important as facilitators of the new self-help-centered philosophy of welfare. This is in sharp contrast to the earlier political society-driven regime in which welfare is recognised as a people's right, to be claimed from the state. 'Self-help', historically, is a category that has had ambiguous political connotations, used by both radicals and conservatives. A group of authors reviewing the deployments of self-help in a European context of the crisis of the welfare state quite similar to ours observes:

> In the early 1980s, the idea of self-help was again claimed by politically opposing sides, this time in West Germany. When the government cut back expenditure for health and social services because of budgetary constraints, officials proposed that self-help in groups, within families and among neighbors, together with the work of unpaid volunteers, should compensate for the resulting reduction in services. They argued that this was in line with the widely accepted principle of subsidiarity.... There was even money set aside to support self-help groups financially. The alternative health movement perceived self-help groups as a way to empower patients and to reduce the influence of professionals and bureaucrats. It soon became evident that government assistance to self-help groups tended to reduce their autonomy and could not make up for the drop in quality of social services. From this perspective, an instrument of empowerment was being turned into a tool to trim down the welfare state and promote conservative politics. (Nayar et al. 2004: 23)

The emergence of a new political society–bureaucracy nexus at the local level has been noted.[14] The important development that merits serious attention is not so much the added clout of the bureaucracy, as the spread of bureaucratic norms and the increasing recognition that laid-down procedures are important in transacting the business of democracy and development at the local level. It has also been noted that the new experiment certainly requires a new set of rules, norms and procedures in the new structures, which are always easier for the bureaucracy to absorb, but this does objectively give it greater weight than is often intended (Vijayalakshmi 2002).

Fourth, political claims in the new regime are pegged less on collective rights, and more on group interests. In Kerala's specific context, group rights are translated as the rights of local communities—many a time used as a convenient means of watering down the politics of new social movements—which have also begun to expand into the spaces emptied or created by the transformation of political society.[15] This implies, in general, a turn to civil society as the major instrument for welfare; however, this is informed not so much by the new social movement's conception of civil society as the space for redefining and renewing the domain of the 'political', as by a more Putnamite notion of civil society composed of private voluntary associations. Robert Putnam recommends 'networks of civic engagement' fostered by 'civil associations' of all kinds, such that 'the denser such networks in a community, the more likely that its citizens will be able to cooperate for mutual benefit'. In that sense it does not weaken the state, as critics allege, but rather, as Putnam continues,

> social capital, as embodied in horizontal networks of civic engagement, bolsters the performance of the polity and the economy, rather than the reverse: Strong society, strong economy; strong society, strong state. (1993: 173, 176)

The effect of this is to reduce civil society to being merely an instrument to democratise the state, and the notion as applied here does merely *descriptive* rather than *critical* work. This is typical of the post-1989 liberal democratisation theory—it uses the notion of civil society to merely refer to various sets of non-state institutions, and its significance is limited to representation of various interests to the state—and 'empowerment' is reduced to the securing of the interests of one particular group from the state, without the ability to shake off all oppressive institutions (Baker 2002). This is certainly not the most radical use of the idea: for instance, this stands in conspicuous contrast to the ways in which the new social movements were understood as elements of civil society in Latin America. Here, contra liberal theory, they are not understood as representing purely particular interests, but are seen rather as agents in a counter-hegemonic project. These movements seek to reclaim politics as a constituent element in social life, and, indeed, are more political than action directly orientated towards power

structures and sovereign power, recognising the infiltration of everyday life by 'capillary' forms of power. It is not the seizure of state power that concerns them, but the much more long-term strategy to erode such power through the continuous transformation of the subject (Slater 1985).

This is, however, not to claim that the earlier regime has entirely disappeared; indeed, it does persist. Researchers have found that the work of local bodies retains the significant aspects of the redistributive strategies of development (Chathukulam and John 2002; Nair 2000); thus, the major gains are often noticed to have happened in the provision of 'basic minimum needs, infrastructure like housing, water supply, sanitation and connectivity' (Vijayanand 2002, cited in Oommen 2005: 106). Second, many of the tendencies of the earlier regime, which appear to be addressed in the present one, may persist. For instance, the earlier regime, despite its heavy emphasis on labour, failed to eliminate the hierarchies between mental and physical work. Indeed, it may be claimed with some justification that the strong negative images of several occupations centred on physical work in Kerala still retain associations with caste, which the earlier regime never challenged with any seriousness. Now, this seems partially challenged in Kudumbashree—for instance, in the efforts to transform scavenging into a 'respectable' occupation with a new name, the Clean Kerala Business. However, further reflection may reveal this change to be a superficial one when we consider the fact that the women who are to engage in Clean Kerala Business are, of course, drawn from families below the poverty line alone. This, then, is to merely replace the caste category with an economic one, and, therefore, falls much short of being a serious challenge.

Yet it is unmistakable that a new framework of redistribution and empowerment has emerged. 'Empowerment' here has the same form as before: the empowerment of the poor does not mean revolutionary change in power structures, but the creation of greater space and flexibility for the poor within the existing limits, postponing the more far-reaching changes to a distant future hopefully reached through the 'virtuous spiral'. However, the central instruments and agents have changed decisively. The instruments of change are panchayats, which are expected to embody civil social community interests, which are divisible further into group interests, addressed through increased representation in local

bodies, and institutions like the SHGs that both represent interests and promote self-help. This is, of course, well in tune with liberal democratic terms. The agent of change is civil society in the broadest sense, with the major thrust on those who are perceived as interest groups in it, especially those organised into neighbourhood groups (NHGs) and SHGs. On the ground, there is considerable tension between the liberal structures and the radical tasks that have been set for them.

It is not difficult to see that Kudumbashree is rooted in the emergent regime, with its emphasis on self-help, heavy dependence on an innovative bureaucracy, its state-oriented conception of civil society, and its notion of group interests as basically a collection of individual (familial) interests. The instruments of change are the SHGs, which are groups in which each seeks to better her (family) interest through joint efforts at income generation. The agents are drawn from the poorest, who probably have benefited the least from the earlier regime, and are, strikingly, female. Thus, at the heart of this regime is not a political subject—the male worker—but an *agent of development*, the female worker in the informal sector. Robin Jeffrey's 'formula' for the Kerala Model—Politics (dominated by male political subjects) + Women (agents of social development) = Well being—appears curiously altered. Women are still agents of development, but with added earning capacities, and the expectation is that they will continue to play a central role in producing social development, with innovative and flexible bureaucratic support.

One risky implication of this for women is that the public sphere may not be, curiously enough, very important in such (women's) empowerment, whereas in the earlier regime welfare claims were inevitably raised and debated in the public sphere before the general public. The Kudumbashree women, in contrast, are to raise their demands in the village assemblies, representing the interests of a particular group within the community. The debate on what may constitute 'women's interests' may get confined to a rather narrow circle, and runs the risk of stultification. A second risk is that of bureaucratisation. Suneeta Kadiyala (2004), in a recent (very favourable) review of Kudumbashree's up-scaling efforts aptly points out the danger. She notes that the neighbourhood group/area development society/community development society (NHG/ADS/CDS) structure itself now threatens to turn into a new bureaucracy:

A declining spirit of volunteerism is already evident. As the program expanded to the entire state, the Kudumbashree CBOs see this as a government program and, therefore, feel entitled to remuneration. Many volunteers in Alleppey and Kollam complained about the work and lack of monetary compensation. Interestingly, they were not willing to give up their position after a two-year term. (ibid.: 51)

Other observers of civil social affairs in Kerala, such as the Kerala Sastra Sahitya Parishat (KSSP), are also pointing to the potential danger of bureaucratisation of NHGs.[16] This, however, is hardly surprising, given that these community-based organisations are part of the state-created civil society, and in that sense instruments of the state, and not the oppositional civil society that marks a critical distance from the state and strives to create alternate forms of organisation and mobilisation.

It may also be instructive to consider how different endowments acquire different sorts of significance in the two regimes: land, for instance, in the earlier regime was claimed as not just a productive asset, but the very mark of an enfranchised (male) citizen. Thus, the provision of 10 cents to the landless rural poor as part of the Kerala Land Reforms Act in 1970 was read as empowerment even when it did not bring any tangible economic gain, and when it was the people who actually worked the land who had to take this minimal offer (Oommen 1993: 18–19). In the new regime, however, land remains truly important, but as a consumption item, and the ability to buy land is certainly now a sign of economic 'arrival'. Thus, the media's celebration of Kudumbashree's success prominently projects stories of women who have been able to buy land through their savings. Education, too, now has a different significance: while in the earlier regime it was valued as an instrument that enabled class mobility through the acquisition of a civic identity, in the new regime it is still valued for class mobility through acquiring the capabilities to successfully compete in the job market. Thus, many of the Kudumbashree stories in the media do focus on the newly acquired ability of poor women to purchase private school education for their children.

Well-being was to be achieved as an end in itself through collective bargaining in the earlier regime; as far as the new regime is concerned, well-being seems to be mainly defined in terms of the

acquisition of self-confidence, public speaking, capabilities to speak with officials, and so on. These were precisely skills from which women were excluded in the earlier regime. The shift from organised labour to flexible forms also finds reflection here: workers' rights are progressively being replaced by opportunities for income generation in this new discourse of empowerment. The question whether women are now not working for longer hours in return for relatively less income (that is, income that could have been forthcoming had women offered their labour in other opportunities in the market) appears to be increasingly glossed over. The question of the double burden and women's lack of leisure is hardly ever raised in discussions around female-oriented poverty alleviation.[17] Suneeta Kadiyala notes with concern:

> The Kudumbashree staff invests most of its energy to micro-enterprise activities. In their regular meetings, Kudumbashree staff report the number of NHGs formed and on the thrift and credit operations and microenterprise activities; other activities are hardly mentioned. For example, even in the main Kudumbashree strategy document (Kudumbashree 2003) and annual reports, there is a bias in reporting on the thrift, credit, and income-generation activities. These documents barely mention maternal and child health, education, or other social welfare issues.... The CBNP in Alleppey and Malappuram mobilized women around issues of health, education, nutrition, and sanitation. Microcredit came into the picture later. The preoccupation with thrift, credit, and microenterprise is more obvious in more recent NHGs, indicating that Kudumbashree is relying more and more on this strategy for mobilizing and organizing women's groups.... Meanwhile, there is a danger that other activities may be neglected. (2004: 49)

What is also striking is the extent to which it is assumed that gender training will automatically translate into demands for radical anti-patriarchal social change. In that sense, gender training is granted almost the same efficacy as the consciousness-raising efforts of the feminist movement. As observers have pointed out, central to the consciousness-raising efforts was the confrontation with and articulation of the pain and the deprivation that women experience within the everyday life of patriarchal societies (Holzner 1987).

The cathartic effect this produces conjures up the vision of a non-patriarchal utopia. This is, of course, not to claim that consciousness raising was a flawless method: on the contrary, much feminist critique has already been generated about its assumptions, cultural moorings and effectiveness. Yet the focus on helping women, through collective strength, to speak of their suffering and scarcity had its strengths. At present in Kerala the huge differences between the SHGs and consciousness-raising groups remain unrecognised or downplayed, especially the fact that women's SHGs here are formed by state initiative and under the guidance of the agents of the state, for the specific purpose of eradicating poverty within their families. Within SHGs women's agency is conceived as an instrument towards that end, and women's emancipation, as a by-product that, hopefully, may emerge from the process. In contrast, the feminist project of emancipation stresses persistent struggle against multiple forms of patriarchy entrenched in all social domains, and women's agency is valued for its own sake. It is precisely because of this that the hope that the SHGs will function as women's support groups, aiding their members to resist and overcome patriarchal practices, appears unfounded, at least in the present. After all, the utopia evoked by the Kudumbashree centres around the 'prosperous family', and the anti-patriarchal utopia is evoked only occasionally and mainly to the former end. The question of how to transform these groups into collectives against patriarchy is one that needs to be explored with utmost seriousness today. But the naïve belief that it is readily possible to transform state-oriented, state-created women's SHGs focused on economic activity into society-oriented, genuinely critical civil social women's groups focused on gender politics is rampant:

> The issue of transforming the women NHGs into genuine instruments of women empowerment must be addressed… neither micro-credit nor micro-enterprise by themselves will necessarily lead to the empowerment of women. Empowerment requires a conscious intervention for which the economic activities play a facilitative role. The challenge is to design and implement a gender awareness programme for women and men that is linked to their daily life experience. (Isaac et al. 2002: 15)

Yet most observers concerned about gender politics have pointed out that such a transformation seems inevitable if the aim of

women's empowerment is met. In fact, an early impact study on the CDS scheme observed that it did not seem to have changed gender attitudes much (even when it has substantially increased many individual women's public skills), and recommended that this could be overcome only by making them overtly political groups acting against multiple forms of social oppression (Oommen 1999: 110).

Conclusion

For the first time, women in Kudumbashree have been directly linked to local political institutions and anointed as trustworthy partners towards non-redistributive development. However, this seems to occur at the cost of redefining them as a particular interest group, whose primary linkage seems more with the state than with society. It is also clear that the ideal to be reached through empowerment in the present regime is less the fully enfranchised citizen and more the self-supporting consumer with sufficient purchasing power. What is interesting is that if the former was imagined as male, the latter is imagined as female. This poses important questions about the larger ramifications of the presently dominant form of 'women's empowerment' through SHGs.

While the past 10 years have seen an almost continuous confrontation between the feminist movement and political society in Kerala, it is worth noting that feminists have been involved more positively, as both individuals and groups, in efforts at mainstreaming gender in the new institutions of local self-government and development. Many feminists have seen important possibilities for gender politics in reservations for women in local bodies and in the formation of women's SHGs. Recently, many feminists have claimed that they have achieved fruitful collaborations with *jagrata samiti*s ('vigilance committees' against gender oppression) which were recently made mandatory in local bodies (Gracy 2005).

We would like to reiterate, however, that feminist interventions must necessarily be critical ones. They must aim at creating a sharp awareness of the limitations of liberal and economic institutions, promoting public discussion to think of ways of minimising these

limitations, while remaining keen observers to ensure that the possibilities given in these institutions are indeed realised in full. Retaining the separateness of the feminist presence from the state is crucial in maintaining its critical force—indeed, feminists cannot afford to lose sight of the fact that women's SHGs are an 'artificial' civil society created under the aegis of the state, and, therefore, call out for interventions from civil social movements if they are to become politically active. For instance, it has been noted that often the micro-plans tend to be a wish list of individual needs, and do not represent the needs of the group at all. Here, it must be recognised that even for a liberal idea of group interests or needs to crystallise, a sharp awareness of women as a distinct group with political interests of their own has to be fostered. Further, the feminist intervention should work to draw women's groups into the public sphere, as active participants in public debate on gender issues, and indeed, in the long run, constitute them as a 'women's counter-public' to the patriarchal mainstream public sphere.

Last, from within a feminist political agenda, it would be fruitful for future research to concentrate on three important channels of inquiry to understand not only the shape but the very nature of women's empowerment the Kudumbashree initiative is achieving. To begin with, it would be necessary to persistently follow the vicissitudes of income earning by women through micro-credit and micro-enterprises. Given the importance of a money income within the contemporary Malayalee family, this may indeed give women greater space for manoeuvre and the ability to 'bargain with patriarchy' (but not freedom from it). Second, the crucial link that has now been made between women and local bodies must be observed over time to study the negotiations that occur between women, their leaders, the local self-governments and the bureaucracy, which determine the balance of power. This may also throw greater light on the new forms of governmental power emerging in the new regime and the resistances to it. Third, it would be useful for a feminist research agenda to observe whether and to what extent gains in the areas indicated above translate into political action that seeks not just to appropriate patriarchal power, but to challenge and overcome it in more fundamental ways.

Notes

1. For a detailed statement of this approach, see Rhyne and Otero (1994). For the second position see Isaac et al. (2002).
2. For statements made regarding Kudumbashree here refer to the article posted on the Kudumbashree Web site http://www.kudumbashree.org.
3. While it is more common—and, indeed, more fashionable—to use the term 'gender equity', we choose not to use it here precisely because it has acquired connotations that tend to justify existing unfair gender terms, precisely because equity can mean *either* equal treatment or different treatment of men's and women's needs and aspirations, and is amenable to conservative interpretation. By 'equality' we do not mean 'sameness'—we refer to equality of choice and opportunity. We agree that it is by no means necessary to pit 'equity' against 'equality'—indeed, the Beijing Conference used 'gender equity/equality'. However, the use of one against the other is on the rise. See, *ABC of Women Workers' Rights and Gender Equality* (ILO 2000: 48).
4. Discussed more fully in Devika (forthcoming).
5. This is not to claim that traditional patriarchy has been routed in any sense. Further, it may also be noted that certain sorts of traditional patriarchy, especially among the subaltern groups in Kerala, allow for certain spaces in which women may play an active role, while maintaining strongly patriarchal control over others. For instance, among the fishing communities on Kerala's coast, women remain subservient to patriarchal families, but play a very vocal and visible role when voicing their livelihood grievances in public and in defending their communities. See Dietrich and Nayak (2002).
6. Mridul Eapen and Soya Thomas (2005) note that women in SHGs in the panchayats they studied, despite the very many serious problems the researchers found, were upbeat about the SHGs: 'Given the fact that 70–75 per cent of women in Kerala are engaged in household duties, many of the SHG activities enable the poorer among them to combine roles and earn some income.... Women perceive them [work nearer to home and not demanding full-time commitments] as a boon and the extra work appears to be no burden to them' (ibid.: 61).
7. Eapen and Thomas (2005: 61) continue pointing out how the women wish to actually bring about a new 'level of balance' rather than change the very situation that forces them to seek such a balance: 'In fact these [the work options closer to home] are perceived to be better choices than working in the fields or as casual labour in non-agriculture, choices that are also dictated by the widespread literacy, which shapes job expectations'
8. How 'modern' forms of gender segregation—at work and otherwise—came to characterise Malayalee modernity itself has a complex history. See Lindberg (2001) and Devika (forthcoming).
9. By this she means the totality of labour, the elements of which include support for the paid work of other family members, future paid work and status ambitions of children, ensuring status through social activities, and religious activity (Papanek 1979). This applies quite well to the situation of upper-class highly educated Malayalee women today, and is spreading to an ever greater number of groups.

10. See for an interesting case study of the vicissitudes of upward mobility and status aspiration through the 20th century, Osella and Osella (2000).

11. See Ester Gallo (2005). Recent work on Kudumbashree also confirms that women in Kudumbashree information and communication technologies (ICT) units have indeed achieved managerial and other skills, otherwise limited to men. See Arun et al. (2004). However, from a feminist perspective, one cannot allow 'empowerment' to be reduced to this—and there is little to show that women have been able to recast such roles in a non-patriarchal way. It is to reach that stage that feminist intervention seems inevitable—we wish to reiterate that this stage is not automatically arrived at.

12. This is illustrated in the very many stories that still circulate about the way things 'got done' in the 'earlier' days, especially clear in recent statements made by subaltern men, once active in public politics, in media interviews. They inevitably stress the heroic and wholly unafraid nature of the early communists in dealing with the bureaucrats and the elite in the (often entirely 'unlawful') interests of the poor. See, for instance, the recent interview with a subaltern environmental activist, Pokkudan, by Taha Madayi in the *Mathrubhumi Weekly* (2006); also see the interview by P.K. Sasidharan with Kuniyil Mammu in *Pacchakutira* (2005a); interview with Kuttymonkka, in *Pacchakutira* (2005b). On militant 'unconstitutional' activism on the left, see Herring (1983) and Nossiter (1982).

13. It may be necessary to distinguish 'depoliticisation' from the 'erosion of political society'. Depoliticisation refers to the effects of the apolitical representation of systemic problems—which happen through a variety of institutions—such that people recognise them as biographical crises and seek apparently non-political, biographical solutions to them. One of the effects of such representation is that people are driven to a sense of alienation and cynicism about the efficacy of politics itself. This often presents itself as the dismissal of the possibilities of politics as the *peaceful and democratic* negotiation of diverse interests and views for the accomplishment of a variety of public tasks. See Devika and Nair (2005).

14. The training offered to elected members and officials deputed to local bodies at the Kerala Institute of Local Administration (KILA) in 'local governance' and 'decentralised planning' has been severely criticised by an ex-faculty member who had to administer it as overly concerned with rule and procedure:

> The government machinery, especially its bureaucracy was projecting that the decentralisation or self-governance is nothing but obeying these orders. Hence, it was an undoubted affair that teaching the circulars and orders is the only path to 'self-governance' and 'decentralisation'. Learning the nitty gritties of the government orders was in fact enthusiastically done by the elected members and the local officials as knowledge of the rules were useful in exercising power over one another and over the people. The elected representatives as well as the local officials were showing interest in learning them probably to keep away people, quoting technicalities of the rules. (Madhu 2005: 22)

15. This is the case particularly with gender issues. See Devika (2005). It is not for nothing that it is the cause of environmental activism that the leading left

intellectual M.P. Parameshwaran stresses the most, something that seems more amenable to becoming a 'community' cause. See Parameshwaran (2004).

16. The early findings of the survey conducted by the women's sub-committee of the KSSP apparently include a sharp rise in the indebtedness of the SHG women.

17. An early impact study of the CDS experiment upon which the Kudumbashree initiative was modelled pointed out that out of the sample of 1,279 women surveyed, nearly 80 per cent do not think that the income generated has been adequate. Only 3.6 per cent felt strongly about the benefit through income-generating activities (Oommen 1999: 106). The situation seems to continue, at least in many areas. Eapen and Thomas' (2005: 78–79) study points out that in its study area, 'earnings from employment created through SHGs are very small, ranging from Rs. 500 to Rs. 1000 per month and the problem of women's double/triple burdens of work seemed little addressed'.

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