KUDUMBASHREE AND ITS RIVALS: REFLECTIONS ON WOMEN'S CITIZENSHIP, SOCIAL CONNECTIONS, AND SHGs IN KERALA

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Abstract

In this paper we offer some tentative reflections on the nature of social connections that self-help groups (SHGs) attached to different organizational bases rest upon, sustain, or build, and their implications for women as citizens – essentially, the kind of public life it allows them to access to – in Kerala. These include the Kudumbashree – the government-sponsored network, and two other networks built by a caste-community organization and a religious community organization respectively. It is based on two sets of data, quantitative and qualitative, which complement each other to offer interesting insights on this theme. We use the idea of social capital as a lens to explore it partly as an opportunity to correct existing research on local governance and the Kudumbashree in Kerala that simply assumes that all dense social networks are unambiguously beneficial to women. We conclude that three networks display mostly an inward, individual, increasingly habit/responsibility-driven personal orientation, and at-best domestic-centred public activism; the social connections generated by these networks are shaped largely by the larger social institutions that they are embedded in. The Kudumbashree network, despite the fact that it is not embedded in a dense social institution compared with the others, does not seem to have the compensatory mechanism of stronger external control and strict hierarchies, rather the contrary. It is also more open to extension compared with other networks, and focused on individual interests – and definitely not driven by political ideologies. It also appears that gendered social expectations interfere in the chances of upward mobility that Kudumbashree leaders may gain through their networks.

Keywords: Kudumbashree, local governance, social capital, citizenship, networks, micro credit.

Social Capital: Potentials and Pitfalls of a Concept

Civil society and social capital are two ideas that have become eminently popular in interdisciplinary work that straddles economics, sociology, and development studies. The link between the two as a foundation for economic change has been the abiding theme of much research globally in the past few decades. Particularly so, with the rise in interest in Robert Putnam's specific interpretation and use of the notion of social capital and its significance to communities as a trust-generating factor (Putnam 2000: 18-19). Putnam glosses 'social capital' as the condition of generalized reciprocity, how willing we are to trust others. It is, to him, mainly a release from anomie that infects modern societies. Civil society, many have argued, is the fount of social capital. Thus a robust civil society rich in social capital – which minimizes anomie -- is widely accepted as an inevitable condition for economic development and the success of welfarist interventions of the state.

Nevertheless, critiques of these concepts have been quite vociferous in the same period. One of the most vocal critics of the increasingly depoliticized use of the notion of civil society in political science, Theda Skocpol (1999), remarks that the rising interest in the concept of civil society as a generator of social capital essentially relates to the accelerating privatization of the state, which makes it weaker in the face of private power. Putnam's understanding of the civil society-social capital link has been particularly criticized for its blindness towards power and politics. While he interprets, for example, Thomas Jefferson's ward system in early US democracy as building associational life among citizens to build social capital, i.e. relations of trust, Hannah Arendt reads it as a system which ensured that every participating individual would share power and exercise it (Arendt 1965: 254). Nancy Rosenblum reminds that coming together involves sharing the experience of collective power and not just the remedying of social anomie (Rosenblum 1999).

Other critics have pointed to the vagueness and lack of rigour especially of the notion of social capital. First of all, the concept is grounded differently in different sociological traditions, each of which captures a different aspect of social bonding and in any case, the idea is critiqued for being largely a rebranding exercise bringing together elements that were studied separately before (for example, Portes 1998 , Woolcock 1998; Borgatti and Foster 2003: 993). Also, the concept has been faulted for being a tautology, which begins with the effects and offers circular explanations – that is, equating social capital with the resources it brings. This could, then mean, hindsight or confirmation bias. Also, the direction of

causality may not be indicated clearly. As Durlauff asks: "Do trust-building social networks lead to efficacious communities, or do successful communities generate these types of social ties?" (1999: 3) Other scholars, particularly economists, call it a false analogy with economic capital (Arrow1999 , Solow 2000), one that reduces the social to capital((Fine and Green 2000: 91); many others find it difficult to measure (Foley and Edwards 1996). And besides, many researchers point to the negative effects of social capital, arguing that it is never an unmixed blessing (Adler and Kwon 2002: 30-2).

While these criticisms seriously question the easy application of the concept in research, one way of rescuing it for use may be to turn to some of its early usages, when it was treated as an attribute of *individuals* and not collectivities. The early theorists who worked with this concept, Pierre Bourdieu [1](1986) and James Coleman (1993), both treated it as relevant to individuals and their strategies. For Bourdieu, quite unlike Putnam and others, social capital had to do with control, mobility, and access to power and resources. So, in his work, it refers to personal connections that allow one to gain access to information, jobs etc. – through non-family networks. This is of course, very far from the use of the idea of social capital, say, to explain success or failure in the governance of a panchayat. When centred around individuals, many of the problems associated with social capital when perceived as a collective attribute disappear. For example, causality now becomes clearer: for in this, social capital is clearly a person's networks and connections, and it is quite distinct and separate from its effects – material and non-material benefits. Furthermore, it becomes easier to acknowledge the negative effects of social capital, as individual social capital can well be inimical to the collective good. For Coleman, social capital is one among the many kinds of resources that may be available to an individual through their location in dense networks. Such networks promote trust and sharing, which are crucial for human capital formation (Coleman 1988). Particularly important is his suggestion that closure – the presence of dense networks that make sure that common norms will be observed by all members – is key to the generation and observation of collective norms.

However, this claim has also been challenged, for example, by Baker and Iyer (1992). Coleman argues that dense networks are particularly useful to individuals as sources of free and reliable information, and that the risks in trusting too are lowered by them. However, Baker's research shows that the quality of information tends to fall as it gets passed along the

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[1] Bourdieu defines it thus: " the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition." (1986: 248)

network and that direct access to information suits members located differently in it . Burt (1992) challenges the crucial significance attributed to closure by suggesting that it is actually the relative absence of ties that facilitates individual mobility – he claims that 'structural holes', not relationships, can be social capital. Burt (1992) points out that these 'holes' – i.e. gaps between networks – Burt compares them to insulators in an electric circuit, and so people on either side of the 'hole' move in different informational circles. Individuals with more structural holes in their networks are more likely to have greater brokerage opportunities, connecting the two circles. Network closure, in contrast, runs the risk of redundant information. Elsewhere, Burt has also argued that network closure may equally facilitate character assassination (2001).

Microfinance and Social Capital

Microfinance has been an important area in which the notion of social capital has found widespread application. The success of microfinance, whether understood as steady and reliable repayment rates, or enhanced livelihood opportunities, freedoms, and better standards of living, and its failures, are often attributed to the significant presence or absence of social capital among the recipient communities (Besley and Coate 1995; Cassar and Wydick 2010). Indeed, it has been argued, for example, that the relative success of the Grameen Bank microfinance lending in Bangladesh, and the abysmal failure of SKS Microfinance in India, may be correlated with their greater or lesser attention to social-capital-building activities (Haldar and Stiglitz 2016).

It may be argued that reliance on mutual trust arising from social connections, and the pressure to conform that arose from this, was central to the very idea of microfinance from its very inception (Haldar and Stiglitz 2008), given that the microfinance group was always conceived as a joint liability group – in other words, the credit contract here was fully informal, resting on the social connections that linked the members to each other . The idea of the 'group' as it emerged in microfinance was also eminently suitable to individual-centric analysis of social capital, precisely because it was conceived in fully liberal terms: as groups of, essentially, individuals, each member representing her/his household. That is, the notion of 'collective interest' in this structure would mean simply the sum of interests of the individual members.

The literature on the Grameen Bank shows that the formation of groups gradually began to pay attention to maximizing social checks and balances on members to ensure smooth repayment and unhealthy power differentials among members. Thus members were often

residents of the same part of a village but not relatives (to ensure smooth communication, but without the pressure to conceal defaults etc.), also, they were often of similar socio-cultural background. Also, Grameen Bank evolved a whole set of rituals, special occasions, and other bonding exercises, including training programmes, to create a new subject of the microfinance-centred development discourse. Besides, regular contact with officers of the Grameen Bank ensured an external control and corrective force (Haldar and Stiglitz 2016 :465).

Research on social capital in Kerala has often been celebratory, attributing it to strong class mobilization or to state initiative (Heller 1995; John and Chathukulam 2004), and have taken a Putnamite view, of social capital being the attribute of collectivities/groups, rather than of individuals. Both the legacy of class mobilization (Heller 1995) and of the formation of dense networks is taken to be necessarily producing 'positive' social capital. John and Chathukulam begin with a Putamite framework, but end by presenting the hope that the social capital formed in and through the new institutions of local governance may even gain sufficient critical distance from the panchayat to serve as a check – in other words, they hint that social capital in their research capital tended to be more Tocquevellian than Putanmite[2] (John and Chathukulam 2004: 1946). Indeed, this does reflect some of the confusion arising from the multiple definitions of social capital circulating in the literature. Importantly, these scholars do not consider the effect of pre-existing networks, such as those of caste and community, or assume their relative decline; nor do they really probe how existing axes of inequality, such as gender, age, or caste, may shape the new networks, and assume dense networks to be unambiguously beneficial to all women.

In this paper, however, we are not concerned with repayment rates and the contribution of social capital to steadying them, nor are we examining the value of social connections in improving local governance. Rather, we seek to reflect on the nature of the specific sort of social connections that self-help groups (SHGs) attached to different organizational bases rest upon, sustain, or build, and their implications for women as citizens – essentially, the kind of public life it allows them to access. The insights from such an inquiry may be

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[2] Though Putnam's arguments have been called 'neo-Tocquevellian', many have called this a reduction of Tocqueville's observations about civic associations in the USA. Tocqueville's understanding of civil society, however, places it at least partially in opposition to civil society and in connection with political associations. Tocqueville attributed functions to civil society that placed it in an oppositional, watchdog position vis-à-vis the state, and sometimes as a substitute for it, besides seeing it as freeing individuals from the stifling confines of private life. See Lichterman 2006.

important, for example, while thinking of public controversies over possible government funding for SHG networks set up by powerful caste-community organizations, and a political party, the Indian National Congress (Biju and Kumar 2013).

This research draws on data from two separate research projects, by each of the authors. This includes field survey data collected by Jyothi Nair (Nair 2015) on three important SHG networks in Kerala – the Kudumbashree[3] (henceforth, KSGs; when discussing the whole network, we will refer to KS) , the SHG groups promoted by Catholic Dioceses[4] in districts (henceforth CSHGs), and the SHGs associated with the chief organization associated with the powerful and populous Ezhava caste-community, the Sree Narayana Dharma Paripalana Yogam (SNDP) (henceforth, SNDPGs)[5]. The survey was conducted in districts selected to

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[3] The Kudumbashree (KS) is a 41-lakh member-strong network covering more than half of the families in Kerala, formed under the aegis of the Kerala State Poverty Alleviation Mission for women. Work on this began in 1998, and it was scaled up to the whole state by 2005. The KS has a three-tier structure in each local self-government area, and is bound to the local self-government in an equal, complementary relationship. Changes in the KS byelaw in 2008 brought elections to positions within the KS, and now, a great many of the women members elected to local bodies in Kerala are those who have gained experience of public life through the KS. The smallest unit is a neighborhood group of around twenty members. This is the largest network of SHGs in Kerala, and they engage mainly in microfinance and microenterprise activities highly subsidized by the government; it does not conform to the for-profit model of microfinance. The KS has District level Mission offices under a State Mission, which set the broader goals and frameworks for the programme; unit-level accounting was carried out by a specially-trained group of accountants drawn from the ranks of the KS.

[4]   The SHGs surveyed were chosen from three district-level organizations: the Centre for Overall Development under the aegis of the Diocese of Thamarassery, which covers the districts of Kozhikode and Malappuram, the Ernakulam Social Service Society under the Archdiocese of Verapoly, in the Ernakulam District, and the Neyyattinkara Integral Development Society under the Diocese of Neyyattinkara. Each of these has community-based organizations, formed by grouping together families of mostly believers. In interviews with the leaders of this network, it was not clear how the interest from the deposits collected from the primary groups and deposited in the credit societies linked in this network would be utilized. This is in variance with the SNDPGs and KSGs – as we will see, these reflect the specific nature of hierarchies in the respective pre-existing associational context in which these networks are embedded.

[5] The SNDP Yogam is federated into unions and unions are further federated to Shakhas of branches .The Shakhas are constituted of family units and, the SHGs are formed of these, of women. The weekly thrift is collected during group meeting of the SHG and then the amount is deposited at the Union office. The SNDP sponsored SHGs are formed among the women from the family units, and hence are overwhelmingly Ezhava, though other OBC families too are sometimes members. The meetings include prayer sessions, in which the seer Narayana Guru is venerated and the Ezhava identity shaped around him is reaffirmed. The disbursement of loans is for microenterprise, and micro-finance executives appointed by the SNDP mobilize units and audits the accounts of the SHGs. From the interest rates charged on loans, it appears that despite

represent the northern, middle, and southern regions of the state – Kozhikode, Ernakulam, and Thiruvananthapuram -- and multi-state stratified simple random sampling was adopted. Blocks in which the above organizations had equal presence were selected and five groups from each setting were surveyed.[6] From each group four members – two leaders and two ordinary members – were chosen as respondents to the survey. The fieldwork was carried out in 2013-4. The other source of data for this paper is a qualitative research project on gender and governance in Kerala, for which panchayat-level women leaders of the KS – the Kudumbashree Community Development Society Chairpersons (henceforth, CDSCPs)– were extensively interviewed during 2007-8. A total of 123 CDSCPs were interviewed, from seven districts covering northern, southern, and middle Kerala (CDS 2008). Data on the socio-economic profiles of respondents in both research projects seem to offer a very similar picture of the average Malayali woman who participates in SHG activities. It appears that the insights from the two sets of data complement the other in interesting ways. There are clear indications in the later data of continuities from the earlier data and we seek to exploit insights from them. It may however be remembered that KS is a government institution subject to great many, particularly bureaucratic, change, and any study of it can only provide insights about the particular time-period it refers to. Studies on KS from more recent times therefore do not render invalid studies of the institutions from an earlier time as long as the time-period of fieldwork is clearly indicated.

At the very outset, we would like to mention that we aim for not confirmed conclusions but interesting hypotheses for further research that may emerge from the data. We took seriously the important limitation of survey data -- that often, responses may be brief and reiterating well-entrenched ideologies which SHG organizations propagate. This calls for a careful reading, indeed, reading between the lines becomes important. The limitations of the questionnaire as an instrument of research – the vagueness of terms or phrases used – have also been taken into account. The sample size is very small and so no generalizations

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publicly-made claims of altruism and interest in social betterment of the community, (see, for example, http://sndpyogam.in/home/#1444853923939-fe1b9ce7-db2a) the network is actually closer to the for-profit model. Interviews with SNDPGs leaders revealed that the SNDP Union, the middle tier, was to deposit the savings in the Dhanalakshmi Bank, and the promise was that the interest from this would be invested in large-scale ventures like supermarkets, and medical colleges, where the members of the SNDPG members would be employed. The SNDP microfinance has been embroiled in serious controversies recently, See, http://www.thehindu.com/news/national/kerala/sndps-microcredit-scheme-under-a-cloud/article7929162.ece , accessed, 6 Feb. 2018

[6] The research also covered the Indian National Congress' network, Janashree, but in this paper we consider only the other three.

whatsoever are attempted; the only effort to examine what hypothesis may emerge from it. Finally, combining the data from the two projects is found useful to get a sense of whether or not the social connections generated by the KS do indeed confer on its leaders the benefits generally attributed to social capital.

Kudumbashree and its Rivals: Insights from the Data

Women's Self-Help Groups: A Generational Shift in Social Capital?

From both sets of data, it appears evident that the larger numbers of women in the KS are married women of the age group 23-50, belonging to the OBC groups, with ten or twelve years of schooling and identifying themselves as housewives. From Nair's data (2015:55), it appears that the KS sample reveals a mix of communities with more or less equal representation of Hindu, Christian, and Muslim groups, while the SNDPGs are exclusively Hindu, and the significant majority in the CSHGs are Christian. It also appears that the members of the latter groups are also of the same age-group mostly and share other characteristics with KS as well. Recent NFHS-4 data shows that the mean age of marriage of women in Kerala is 22.6; recent research on women's opportunities post-sterilisation reveals that the average age of sterilization in district with demographic features typical of Kerala is 27. This research also shows that women's opportunities for higher education and skill acquisition in this district after they attain desired family size are generally poor (Pallikkadavath et al 2016); there is other research that shows, however, that after they reach the desired family size, women did acquire greater autonomy in household decision-making (Pallikadavath et al 2012). Gendered cultural expectations in Kerala demand that women should marry and have children instead of acquiring new skills and education, and seeking paid work, in their 20s. This indicates that participation in SHGs is probably a default option for a very large number of women who would otherwise be cut off from public life and learning and work opportunities in general.[7]

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[7] Nair's data which also includes responses from members of the SHG network set up by the Indian National Congress, shows that while nuclear families predominate in the total sample (51.3 per cent), some 43.8 per cent are extended families. This too may be significant to women's choices being limited to SHG participation, especially in the backdrop of population ageing and lack of sufficient, cheap, and public elder care facilities.

Since the late 1990s, SHGs around micro-credit and micro-finance have formed the main organizational form for bringing women together, outdoing trade unions in Kerala which women were a very major presence (Lindberg 2001). As Anna Lindberg has argued, the 20th century say a long period of the 'effeminization' of the Malayali woman worker at the end of which the housewifely ideal came to be sought out as a mark of gentility and upward social mobility in working class families (ibid.). The SHG in a sense provided a perfect solution to women who did not wish to jeopardize housewifely status, yet sought to get beyond domestic circles. That few non-kin (or even kin) males were involved in the formation of the groups, yet surveillance through older women kept the women within boundaries was counted as a major advantage (Devika and Thampi 2011). As for the other networks, the same advantages held. Yet, the small step that women could now make into a clearly bounded space – bounded by the family, the community, the KS, and the locality – is valued by them hugely, and possibilities of stepping even beyond, into local politics, are very alive now (Devika 2016) And now, since all welfare benefits from the government flow through the KS. women are all the more keen to be part of it.

Nair's data shows that there is indeed much in common among the SHGs with different organizational roots. Particularly, these are often centred around needs and interests of families, very often mainly for economic benefits and individual benefits, and are spaces in which social anomie and alienation are sought to be overcome. These are evident from the responses to questions about the benefits of becoming a member of their respective SHG – 61.1 per cent of KS respondents mentioned improved savings and cheap credit, and 31.7 per cent, opportunities for personality growth. The members of the SNDPGs too show this tendency, at a reduced scale -- 33.3 per cent mentioned improved savings and access to credit, while 30 per cent cited personality growth opportunities. Only one-third of the sample from the SNDPGs mentioned the group prayer as the key benefit (and interestingly enough, Nair's data also shows that members of this network are economically and educationally better-off than the others 2015: 59); the CSHG members too show the same tendency at a reduced scale – with 41.7 per cent citing improved savings and access to credit, while another 40 per cent mentioning personality improvement opportunities. Interestingly enough, just about five per cent from all three networks mentioned emergency support as the key benefit from participation, and none mentioned ease in securing benefits from the local self-government, not even KS members.

It is striking, however, that in response to a question whether access to government assistance has actually improved after joining the network, the majority of KSG members in

the sample (41.7 per cent) do admit that there is considerable improvement, and another 46.7 per cent say that there is moderate improvement (Nair 2015: p.164). This should perhaps be read in the light of observations from the qualitative research project – that the beneficiaries of state-sponsored micro-credit in Kerala are new political subjects – of the regime of responsibilized welfare. Far from being the passive recipients of state welfare, these combine the sense of state welfare as a perceived right, and also exercise rational agency that maximizes benefits from all sources (2008: 110-7). Thus the KS's securing of welfare is fully expected -something it is to provide anyway -- and therefore not perceived as the *special* benefit. The latter is, clearly, financial. The other 'special' benefit seems to be the availability of space to share personal problems – conforming to Putnam's notion of civic associations that provide escape from loneliness and anomie but are not concerned with social power. Of Nair's total sample, 60.4 per cent reported to have shared their personal problems in their SHGs and sought the support of others (Nair 2015: 128-9); nearly all interviewees in the qualitative research cited the release from domestic confinement as the major gain from membership in the KS (2008: 90-1).

Nevertheless, self-interest alone is not what holds the groups together. All groups have specific rituals and practices which help them cohere – like uniforms, weekly meetings, exposure to cultural events that instill a sense of cultural belonging unique to the organization in individuals, in the case of SNDPGs, prayer – ideologically. They also have punitive measures, like fines, to different degrees to discourage misbehavior. All three groups reported very high degrees of mutual trust; also, group activities are perceived by the respondents to be an integral part of their lives. To a question about why they participated regularly in group meetings, a majority of KSG respondents either said it had become a habit or that it was now a responsibility – 40 of a total of 60. Only 14 KSG respondents cited strict attendance rules. Among members of the SNDPGs, nearly one-third said that all members participated in group activities mainly out of feeling for their (caste) community, but most of the rest mentioned either habit or responsibility. This was also seen in the sample from the CSHGs (Nair 2015: 90).

 Clearly, while the majority of the respondents from KS said that they joined the groups out of a spirit of voluntarism (2015: 109), over time, whatever creative thrust it might have had appears to decline into habit/responsibility – certainly, we are not seeing voluntary collectives of women critical of gender appearing in and through these networks. As for whether these form civic associations which take an active interest in public issues, they seem to be so to some extent but are definitely highly gendered , with a clear orientation to

domestic problems and needs generally identified as 'women's concerns'. Alcoholism emerges as the most important social issue that they have collectively fought (24.6 per cent of all respondents in Nair's entire dataset), but environment degradation may be more prominent actually, if one counts together different issues that may all pertain to it – water scarcity, stagnant sewage, water-logging, and other environmental problems . In that case, more than half of all respondents would have participated in public protests around these events, and this is hardly surprising, because environmental problems are indeed impacting women's everyday lives more directly in Kerala now (Devika 2010). To the question about what issues can be tackled through joint action with other SHG networks, answers were similar – alcoholism was mentioned most (51.3 per cent of the whole sample; in the vicinity of 50 per cent for KSGs and SNDPGs), and then preventing crime against women (p. 153)[8]. As is well-known these choices could well be conservative – protectionism aimed at domestic harmony, women's sexual purity and 'honour' and not furthering women's rights and spaces.

This inward, individual, increasingly habit/responsibility-driven personal orientation, and at-best domestic-centred public activism forms a striking contrast with what may be called social capital formed in the history of left mobilization in Kerala in the mid-20th century. In Malabar (north Kerala) for example, the communists grew in strength from the late 1930s through the establishment of an extensive string of youth associations, reading clubs, village libraries, and social service volunteer groups, mostly of men, by male activist-mediators (Kunhikkrishnan 1996). The 'social capital' that these mediators activated arose from both their social location and educational achievements, and their closeness to political parties. Indeed, the activation of social capital, especially by leftist educated male mediators in the 1940s, faithfully conformed to the purposes of association-building on the basis of social trust that Tocqueville spells out – an enduring space of critical engagement and resistance to government, even a substitute for it, and release from the isolation of domestic existence. The first two of these, clearly, do indicate that the associations formed were likely to be oppositional and outward: they indicate critical distance from state power. It also gestures at the possibility of public citizen, and not the householder. Indeed, the question of the communist activist's (assumed nearly always to be male) relation to marriage and family was a hotly debated one in the 1940s (Pisharady 1984).   This mediation did allow the left to

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[8] That the share which gave this response was relatively small among the CSHGs is perhaps explained by the fact that cultural norms in the Catholic, upper-caste community they represent are not necessarily against liquor consumption.

first, (in the 1940s) to build up strong, enduring resistance to colonialism and state repression, and later, to corrode the disciplinary tendencies of the national-developmental state.

In the 1990s, political decentralisation was conceived of as a way of reviving engaged citizenship, to work with the state for development. This was tacit admission that the highly politicised workers' activism of the earlier period had stalled production, even if it had secured social development for a large section of society. The leftist political agenda of class equality seemed to move into the backdrop now. Through decentralised governance, social welfare, which had been hitherto claimed as 'people's rights' – in other words, a political right – became first of all, subject to 'responsibilization' (i.e. the idea that the recipients of welfare must be made 'responsible' citizens capable of prudent and productive use of welfare; said another way, 'responsible for their own welfare'). The logic of micro-credit and micro-enterprise thus made sense to planners. Secondly, it began to be concentrated around a certain apolitical and hyper-moralised notion of the local community. Thirdly, at the very heart of this new regime of welfare is the empowered woman, from a family suffering relative economic disadvantage. The 'social capital' and the civic associations identified as effective for the operationalisation of the new regime of welfare, predictably, were strikingly different from the Tocquevillean model: in this case, they needed to generate not critical distance from state power but the willingness to be its agents; not to form an alternate locus of power but become the very vehicles of government. Importantly, the new associations were not to free citizens from the confines of domestic life but to alleviate anomie to the extent that they could contribute to the family's economic stability and community welfare. The gender of the new subject of welfare seems important here.

Rival Networks: Key differences

However, over and above these similarities, there are important differences between the SHGs in the three networks. The most apparent of these is the different pre-existing socio-political institution they are nestled in. The KS, as is well-known, was set up under the Kerala government, driven by a vision of neighborhoods as units of local government that emerged in and through the People's Planning Campaign of the 1990s (Parameswaran 2004). The SNDPGs are extensions of the SNDP branches and are closely connected to these. The CSHGs are set up and managed by the Catholic Dioceses of the respective districts. That is, to say, the pre-existing network for a KS SHG is the neighborhood, for the SNDPG, it is a caste-community organization, and for the CSHG, it is a religious

community organization. We argue that the specific nature of its pre-existing network shapes the kind of social connections the SHG gives rise to.

This seems evident from Nair's data. For example, the CSHGs appear to form the densest of the three networks, relying on (1) external control and punitive rules[9] , (2) internalized norms and practices[10], (3) common religious and social background[11], and (4) neighborhood proximity[12]. Not surprisingly, this is the most dense of the three, with all respondents preferring to work with the same network if given a chance to choose one again (Nair 2015:150); also, 93.3 per cent of respondents felt that greater cooperation was advisable only with SHGs of their own organization (2015: 155).Officials are also entru sted by the larger share of respondents, with decisions regarding extending the network (p. 158). It is also clear that this network is quite proximate to the state – 60 per cent of respondents say that their access to government assistance has increased highly or moderately after joining the SHG (p.164).

It also appears to be highly hierarchal in distinctive ways. For instance, the officers appointed by the controlling authority are granted a great deal of power and trust especially to do with the SHG's external connections – all respondents rated the external agents – officials – the highest in honesty (2015: 160); 93.3 per cent reported that instructions from above were followed diligently (p. 160); the same share said that they followed these instructions because of complete trust in the officials (p.163); 96.7 per cent reported that they faced no challenge at all while dealing with officials in charge (p.172); and 93.3 per cent had full faith that the officials in charge would solve all issues arising in the SHG (p.173); fifty-two respondents said that the initiative to launch the group was taken by Church-authority-appointed animators , and 4 mentioned the parish priest (p.64); a large group acquired

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[9] Over 70 per cent of CSHGs members responded that fines were charged often. (Nair 2015: 97)); 85 per cent recommended monthly visits by officers to groups; 78.3 per cent attributed the smooth functioning of groups to officials (p.169). to a question about who should work to bring about more collaboration with other SHG networks, above 70 per cent of the respondents answered that officials of the organization should take those decisions (Nair 2015: 158); more than 30 per cent reported that they depended very heavily on officers (p.170).

[10] To a question about the rule that contributed most to weekly meetings, 48.3 per cent of the CSHG respondents mentioned the compulsory nature of weekly meetings, and another 35 per cent cited thrift collection rules (Nair 2015: 140)

[11] Fifty percent of the CSGHs members are Christian, and 66.7 per cent of them belong to the General Category (Nair 2015: 55.56).

[12] Of the CSHG respondents, 56 out of a total of 60 are neighbors (Nair 2015: 86).

knowledge of the rules from Church-authority-appointed animators (26/60), and nearly one third, through training (18/60) (p.88); and importantly, 68.3 per cent reported that the relationship between the SHG and officials never get strained (p. 175). Leaders too, are granted considerable power: in a question about whose word was final in the group, more than half of the CSHG respondents said that it was the leader's (p.103).

However, not all four features that shape social connections enabled by the CSHGs are equally drawn upon. It appears that the solidity of the network allows for some kinds of internal flexibility. For instance, the availability of a permanent meeting place is a practice that may help to build up a sense of collectiveness among the members, but this may not be necessary when other kinds of social ties bind them. Thus, to the question if there was a fixed place for the weekly meeting, the answers of CSHG respondents showed considerable flexibility – it could be decided at the end of the meeting in some SHGs, or according to a rotation system, or a fixed place (p.98). The importance of internalized norms was stressed by 55 per cent of the respondents when they cited 'cooperative mentality' as the chief reason for their group's successful functioning (p.91).

The SNDPGs seem to rely upon (1) a strong pre-existing caste-community organization, (2) internalized norms and practices of SHG-building and (3) a new community-building project with its attendant rituals, besides of course the calculations of individual gain through participation. Fifty-eight of the total sixty respondents of these groups were from the same caste-community (p. 86), and a majority (41 per cent) cited the most important single most important reason that prompted the launch of the group was the desire to build a (new) sense of community (p. 65). The single most important reason for being a member cited by SNDPG respondents was, not surprisingly, caste affiliation (p.109). The importance of the internalization of norms is evident in the large numbers of SNDPG respondents who said that all members participated in group activities was because it had become either habit or responsibility (37 out of 60). The weight of the community-building project is apparent in the nearly one-third- members who responded to the same question citing the feeling for the community (p.90). This is in sharp contrast to KSG respondents none of who mentioned the latter. Also, 23 out of a total of 60 respondents from the SNDPGs cited group prayer as the secret of their successful everyday functioning (p.91).

The nature of the pre-existing social groups and the specific way in which members/believers are positioned within them as subjects does matter, it appears, Nearly one-third of the CSHG respondents mentioned 'strict rules' (punitive measures and external

controls) as the reason for their diligence towards participation (p. 90), and a considerable number cited 'cooperative mentality' (internalized norms) as the reason for successful everyday functioning (p.91), only a negligible share of them reported a feeling for the community as the chief reason for the participation of all members in group activities (the feeling for the community is more likely to be following new community-building projects, like in the SNDP Yogam now, initiated by Vellappally Natesan (Vidyasagar 2015)).In contrast, in response to questions about regular participation and smooth everyday functioning, very few SNDPG respondents mentioned 'strict rules' (punitive measures and strict rules) as the primary reason (pp.90.91); 'cooperative mentality (internalized norms) was, however, mentioned by 48.3 per cent of the respondents in response to the question about smooth every day functioning (p.91). Also, 38 out of 60 respondents said that their groups never charged a fine (p.97).

The existing structure of the SNDP Yogam is three-tier, but historically, the branch system was established by the widespread grassroots campaign-work by the legendary reformer T K Madhavan, who admitted members levying a small subscription, and branches could be formed upon requests from seven members who paid Rs 15 to the central body (Praveen 2012: 45-6).And until recently its thrust was more on eradicating caste rather than infusing a new religiosity around the figure of Sree Narayana. In other words, historically, the formation of the branches of the SNDP Yogam was a more horizontal process than a vertical one, quite unlike the Catholic Church. The responses of the SNDPG respondents may perhaps have to read in this light. Nevertheless, external control and dependence on external authority does not appear to be any less at all, only less reliant on punitive rules. All respondents said that the initiative for launching the group was taken by community leaders (p.64); 66.7 per cent felt that the task of extending the network was mainly that of the officials who managed the organization (p. 158); very high degree of trust in officials was evident (p.160); seventy per cent said that they followed the rules because they trusted officials, and 26.7 per cent mentioned community feeling (p.163);moreover, 93.3 per cent of respondents felt that the efforts of the officials were important in keeping the group together (p.166); nearly the same number felt that they were highly dependent on officials (p.170); 86.7 per cent of respondents claimed that there was no instance of conflict with officials (p.175). However the responses indicate that there may be more internal equality in the SNDPGs compared with the CSHGs; to the question about whose word is final, 71.7 per cent of the respondents from the former network said that decisions were taken unanimously, compared with just 31.7 per cent of the latter (p.103).

The SNDPGs also form a very dense network, as indicated by the answers of respondents to the question which network they would prefer if they were given a chance to choose another. 73.3 per cent of them preferred their own network (p.150). This is however, less than the numbers of CSHG respondents who chose similarly. However, as with the CSHGs, this allows for some flexibilities, such as in deciding the venue of weekly meetings (p.98). Also, this network is relatively farther from the state, as seems to be evident from the larger number of SNDPG respondents saying that their access to government assistance has not improved at all (p.164).

The KSGs seem to be quite distinct from both the above networks in several ways. They seem to rest upon (1) punitive rules and external control, (2) internalized norms and rituals of SHG-building, and (3) neighborhood connections. A significant number of respondents from KSGs said that their groups charged fines frequently: 65 per cent (p. 97). Some 73.3 per cent of KSG respondents reported that all members mostly follow official instructions, but to the question why this was so, 58.9 per cent replied that it was because it was mandatory – in sharp contrast to both the other networks cited mostly trust, community feeling etc. (p.163). Nevertheless, internalized norms seem to be very important in assuring cohesion – to the question why all members participate in group activities, 66.7 per cent said that it was either a habit now or a responsibility, while a number surprising for a network not embedded in hierarchical social organizations, 23. 3 per cent, mentioned strict rules (p.90). Similarly, while a substantial majority mentioned 'cooperative mentality' as the main reason for smooth everyday functioning (68.3 per cent), a significant minority cited strict rules (18.3 per cent) (p.91).When asked to name the single group-norm that contributes to group cohesion, KSG respondents overwhelmingly (86.7 per cent) cited 'collective mind' (the collective assimilation of ideas associated with the network) (p. 132).

While all three networks encourage economically-productive activities by members, the KSGs groups have a greater thrust on economic and individual well-being – 86.7 per cent of the respondents said that their groups have undertaken economically-productive activities – compared with 65 per cent of CSHG respondents and 40 per cent of SNDPG respondents (p.71). This seems further confirmed by the replies to the question about the most important reason for their joining the group initially. Forty-one of the total of sixty responded that they wanted to achieve economic self-reliance, while eighteen mentioned that they wished to build up a sense of community – which is just the reverse of the responses from the members of the SNDPGs (p.65); the larger share (34) of CSHG respondents too mentioned economic self-reliance as the key reason, while a substantial

number (22) among them mentioned building up the sense of community. Interestingly, not one KSG respondent mentioned affiliation with a political party. When asked if group norms/rules are more important than individuals, 46. 7 per cent of KSG respondents said that the individual was more important, compared to 30 per cent of respondents from SNDPGs, and 30 per cent of the CSHGs (p.141). Neighborhood connections obviously anchor the KSGs: 59 out of the sixty are neighbors of their group members (p.86).

Compared with others, though much was obviously already achieved (going by the many who said that women participated regularly in KS meetings because of habit/responsibility) instilling SHG- and collectivity-building practices appears to have been still a work in progress (for the time when fieldwork was being conducted).That KS still struggled with SHG group-building is evident from the reasons for dissent: selection of loan beneficiaries and regular attendance are the issues that plague these SHGs (p.104); the most common issue of strain between the group and officials cited by 13.3 per cent is continued absence of members in meetings, and 63.3 per cent mentioned delays on account verification, which indicates that the norms that ought to ideally bind the group and officials were still not yet really crystallized (p.175). The lack of a pre-existing caste-community or faith base may seem to call for more external control or support, and perhaps greater dependence on officials.

What is however interesting about the KSGs is that despite the above, and also the role of punitive rules and external controls in keeping the groups together, they are bound in a much looser hierarchy with both officials (external) and leaders (internal). This is evident from the answers to several questions. For example, to the question about where they learned about KS rules and regulations, compared to the others, KSG respondents' replies reflect access to multiple sites of learning – 23 learned from training from organization, 11 through reading materials, 7 by practice, 8 from animators, and 8 from group leaders, all below fifty percent (p.88) – in comparison to other networks in which training from organization, or training from organization and from animators together, constitute 60 per cent or above. To the question whose word is final in the group, 75 per cent of KSG respondents said that the decisions are taken unanimously, in comparison to the CSHGs (31.7 per cent). In sharp contrast with respondents from other networks, substantial numbers of which claimed that their group is completely free of major dissent, only 30 per cent of the KSG respondents claimed the same (p. 104).

Also, in questions about relationship with KS officials, KSG respondents display a clear difference from others. While an overwhelming share of SNDPG and all CSHG respondents rated their officials as highly trustworthy, only 35 per cent of KSG respondents were willing to say that about KS officials (p. 161). About instances of strain in relationships between the officials and the SHG, just 21.7 per cent of KSG respondents said that there was no such instance, compared with 86.7 per cent of the SNDPG respondents and 68.3 per cent of the CSHG respondents (p.175). This is probably not a comment on the lack of honesty of KS officials; rather, it indicates that KS members are probably less bound in hierarchies that make it hard for them to criticize higher-ups. KSG respondents also revealed themselves to be less dependent on officials than the others – only 18.3 per cent that they are highly dependent on officials, while 46.7 per cent of SNDPG respondents and 33.3 per cent of CSHG respondents gave the same response (p. 171). They also looked less to officials to solve their problems. Forty-five per cent of respondents said that the officials would solve the problems to a great extent (compared with 85 per cent of the SNDPG respondents, and 93.3 per cent of the CSHG respondents who gave the same answer), while around thirty-seven per cent said that they would to some extent, compared with negligible numbers from the other networks who said the same (p.173). In short, the KSGs seem to be far less bound in hierarchical relations with either officials or leaders. As we shall see, this is further confirmed by the qualitative research and extended in interesting ways.

Yet this does not really affect the density of the network – even as it appears that closure is not being demanded. In response to the question of choice in case the respondent got a chance to work with another SHG, the majority of KSG respondents – 53.3 per cent – preferred SHGs of their own organization, but which is less compared with respondents from other groups who gave the same answer – 100 per cent of the CSHGs respondents, and 73.3 per cent of the SNDPG respondents (p. 150). Also, while 55 per cent of them said that there should be permanent cooperation mostly with SHGs of the same organization, a substantial 43.3 per cent did say that the permanent cooperation must be with SHGs of other networks; this is different from respondents from other networks, among who a substantially higher share (93.3 per cent for CSHGs and 71.7 per cent for the SNDPGs) thought that permanent cooperation was better with one's own network (p.155).Also, the KSGs are clearly more proximate to the government compared with both other networks, and the data does bring this out too.

Comparing the responses, a really interesting observation is about the desire evident in the replies of some respondents for a sufficiently dense network but one which is also open to

extension and connection with KS, most probably because of its proximity with the government. The data shows that older the membership in the particular network, the greater the desire for closure and the leaders seem to display this too, though nearly twenty per cent do mention that they were willing to work with other SHGs as well (pp.151-2).Multiple membership was relatively less among KSG respondents – 56.7 per cent, compared to 83.3 per cent among the SNDPG respondents and 75 per cent among the CSHG respondents (p.76); also when asked which group they prioritized, 85 per cent of KS respondents said that they prioritized KS, and also 31.7 per cent of the SNDPG respondents – which stands apart from the CSHG respondents, none of which prioritized the KS (p.77). The majority – 65 per cent – of KSG respondents clearly did not see multiple membership and too many networks as a problem, while a substantial minority of 31.7 per cent did find it problematic; 86.7 per cent of the SNDPG respondents felt that this was not problematic either, while a much smaller number agreed with this among the CSHGs respondents (p.187). In sum, it looks like respondents of the SNDPGs were quite open to participating in both, while the CSHG respondents largely preferred their own network only.

Very importantly, to the question whether multiple membership is causing problems for individuals who participate in many networks, 35 per cent of the KSG respondents, and 55 per cent of the SNDPG respondents responded that it was not causing many problems, while a nearly reverse number answered in the affirmative: 58.3 per cent in the KS sample and 36.7 per cent in the SNDPG sample (p.188). This is worth further research. While a majority of the KSG respondents may not want multiple memberships (58.3 per cent), a sizeable share (35 per cent) does want it. Among the SNDPG respondents it is approximately the reverse: while a majority (55 per cent) believes that multiple membership does not create problems, a sizeable minority does believe that it does (36.7 per cent) (p.188). This means that a majority of the SNDPG respondents do desire a connection with the government-sponsored network. In contrast, a large majority of the CSHGs respondents (71.7 per cent) do not desire the connection (p.189). As observed earlier, the CSHG network appears to be more proximate to the state than the SNDPGs. But it is all the more thought-provoking that when asked a more direct question about multiple memberships, whether it should be allowed or not, even a sizeable majority of KSG respondents (60 per cent) replied in the affirmative (p. 111). This should not be read perhaps as a contradiction but as a sign that the members of SHG networks might wish to keep their options open in the event of financial need.

Worth thinking also is the observation that in response to the question about the problems caused by multiple memberships to those respondents who agreed that they were troublesome, the share of respondents who cited that it would create ideological confusion is not very high relatively. Among the KSG respondents 16.7 per cent claimed that it would produce such confusion, and 16.3 and 14. 3 per cent of CSHG and SNDPG respondents answered thus (p.190). Another interesting observation for the entire dataset is in the responses to the question what their preferences would be if membership were restricted to a single SHG: 71.3 per cent of the total sample said that they preferred SHGs from the same neighborhood as theirs; 14.2 per cent, however, preferred SHGs exclusively for their caste, and only 2.5 per cent mentioned SHGs exclusively for believers of the same religion (p.112).

To summarize, it appears that the three networks display mostly an inward, individual, increasingly habit/responsibility-driven personal orientation, and at-best domestic-centred public activism; the social connections generated by these networks are shaped largely by the larger social institutions that they are embedded in. Not surprisingly perhaps, the SNDPGs and CSHGs appear more hierarchical, but differently so. The KS, despite the fact that it is not embedded in a dense social institution, does not seem to have the compensatory mechanism of stronger external control and strict hierarchies, rather the contrary. It is also more open to extension compared with other networks, and focused on individual interests – and definitely not driven by political ideologies.

Kudumbashree Leaders: Social Capital and Upward Mobility

From the above it appears that KS leaders have interesting possibilities, given that the KS seems to combine sufficient density with a significant degree of openness to other networks. Leaders of the KS are then likely to become, as they gain greater experience, skilled mediators bridging several important networks – betweens SHGs, between the KS network and the elected local self-government, between the local-level KS and the District and State Missions, and between the KS and local political parties. The qualitative fieldwork we draw upon here found exactly this. It appeared that these social connections were now found valuable by precisely three external agencies: the local level political leaders, the elected panchayat and the party controlling it, and the officials of the Kudumbashree Mission. In each of these, the CDS Chairperson (CDSCP) fought an uneven battle. Local-level political leaders wished to use their connections for political mobilizations, especially public shows of strength, yet there was no firm guarantee of upwards mobility to the CP in the political

parties given their patriarchal character; the leaders often complained that their workloads were excessive and clearly gendered vis-à-vis the local bodies; and while the relationship with the Mission Offices were considered to be least tense, these too were definitely power-ridden and unstable, and the consideration they enjoyed were at best protectionist.[13]

Clearly, the CDSCP is an important conduit of governmental power. She connects officialdom to the local domestic world, encourages the generation of social capital, and ensures that it is made useful to the above-mentioned authorities. However, the Kudumbashree being 'state-centric civil society', and precisely because politics as a field is not thought to be fully suitable for the feminine woman, the CDSCP's political affiliations are not expected to inform her work in the self-help group network. Except in districts or areas where particular political parties have unquestioned dominance, these affiliations are always kept discreet. Indeed the feeling seems to be that they have to be so, *necessarily*, if she must exert influence over those sections of people in the panchayat who are of a different political affiliation. Besides, the CDSCPs are also proximate to the panchayat, both to members and officials, and this raises their levels of influence among the welfare recipients.

The single most striking gain from women's entry as mediators of the new welfare seems to be the knowledge these women have gained of the rules and procedures of welfare distribution, which they do pass on, to a greater or lesser extent, to other women. However, there is indeed a difference between learning to follow rules and procedures/helping others to follow the same, and learning to observe whether others, especially higher-ups, are following the rules or not, and opposing deviation from the rule. Many of our interviewees complained bitterly that the higher-ups – panchayat members and officials – often flouted rules, but very few reported that they had openly opposed this.

Thus the space that the CDSCP occupies in the public, however, is at best ambivalent. On the one hand, these women are important to all the three authorities at the local level; on the other hand they are in a precarious space – for only as far as the CDS CP works to shape governable subjects out of underprivileged women can she retain 'friendly relations' with the local body, and the local political party leaders, and the Mission officials. In fact, this precarity is reconfirmed by research on Kudumbashree women's leadership in urban

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[13] This fieldwork was undertaken before the KS bylaw put the KS leadership in the LSG on complementary and equal levels to the elected leadership of the LSG, and this has had an impact in many panchayats where women leaders have indeed gained confidence. The relationship with the officials however keeps changing according to the change of rule in the State government.

governance (Williams et al. 2015). In other words, KS women leaders possess rich networks of social connections and are indeed mediators between different networks, but these may not bring them substantial gains because of the specifically gendered roles – the responsibilities they have to carry may be out of proportion with the gains they secure.

What is interesting, though, is that these women are restricted not just by these drawbacks but also by the very networks they help to build – of individual welfare-benefit-seekers. From this fieldwork it appeared that this new subject - the subject of *aanukoolayam* (literally translated, it means a 'favour', but more recently, 'welfare benefit'. Kerala had a long history of treating the *aanukoolyam* as an *avakaasham*-- a right, actually, a natural right)- appears much less amenable to control by political parties – or the state itself. In fact, this complaint completely upset all the arguments about the efficacy of these groups to produce social capital, which then, we were told, leads to engaged citizenship for women. Apparently, the social capital that emerged in and through the groups could be completely and easily undermined – as many of our interviewees reported, the sustained application of social pressure and even of 'direct action' by other members of the group were necessary at times through a variety of tactics, the most common of which is spreading rumours or slander. In a context in which the honour of the family and community is firmly tied to the woman's conduct, The CDSCPs – the female mediators – consider themselves to be at a respectable distance from the subjects of *aanukoolayam*, even when they were economically closer to the latter.

Managing the subjects of *aanukoolyam*, therefore, is tricky business: the risks of seeking political mobility through the civil-political society are very high; indeed quite unlike the experience of male mediators of earlier political societies. The subjects of *aanukoolayam* do not seem to be passive; nor do they meekly accept the semi- pedagogic and semi-bureaucratic authority of the CDSCP. Indeed, from the fear in the CDSCPs' words it appears that these people have the power to violently exile them back into the confines of individual domesticity. Nor do they tolerate too close a scrutiny by the state when it may potentially affect consumption possibilities. Also, the women who enter local governance through the KS, have far better 'contacts' through their welfare work, but the local expectations on them are also higher. This apparently, was one reason why KS women who become elected members of the local body very often work hard to distance themselves from the KS, a comment one has heard over many rounds of fieldwork, from 2007 to the present.

So here it seems evident that not only are the CDSCP's possibilities of mediation limited because of specifically gendered ideologies and expectations, she may well be held back by her own network. In other words, this could well be 'negative social capital', as understood, say, by Portes (1998), which has four aspects: she may be forced to exclude people perceived as outsiders, excessive claims may be made on her time and energy, her individual freedoms may be restricted, and she may be forced to comply with downward leveling. Some of the responses to questions in Nair's data seem to confirm this. It is clear that leaders have a key role in group functioning and are also valued, especially because in all the KSGs, leaders are unanimously selected. The expectations from leaders also seems high: while the majority of KSG respondents remarked that all members together who ought to take the responsibility of taking initiative in the groups, a substantial minority placed it on the leaders – 41.7 per cent (p. 133). However, their powers are quite limited – only twenty one out of sixty respondents said that it was the leaders who selected members for training at the organizational level (p.101); only fourteen out of sixty said that the leader's word is final in the group (p. 103); and when asked who should take the initiative for extending the network, 40 per cent of the KSG respondents chose local self-government officials, and another 31.7 per cent left it to Mission officials; only 28.3 per cent chose the SHG leadership (p. 157). In sum, even as these mediators do have structural holes in their networks which should work to their advantage, this may not be the case always. In larger measure, gendered expectations prevent this, and these are often accentuated by caste, class, and age disadvantage.

Conclusion

In the preceding sections, we examined field survey data from SHGs of different organizational networks and qualitative field data on CDSCPs to raise some questions about/for the discussion of social capital in Kerala. It appears from the above that new inquiries about social capital building cannot afford to ignore the generational shift, which is also a gendered process. 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 here 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 KS 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. In fact, none of three networks have real oppositional charge, even vis-à-vis patriarchy, judging from the nature of their public engagement – which may be highly conservative at worst, or state-protectionist at best. As for the mobilization of the KS women by the mainstream, it is indeed most regretful that they have been largely brought under the mass organizations for women which, in Kerala, have been quite ambiguous, at best, in their efforts to engage with patriarchy (Devika and Thampi 2012).

However, comparing three different SHG networks, it is evident that the social capital generated by the SHGs are clearly shaped by the pre-existing social institutions they are embedded in. Of these, the KS is definitely the least hierarchical and more amenable to individual well-being. The KS is also a space that is open to extension. This research seems to indicate that dense networks and network closure, contrary to the claims made by theorists like Coleman, are not necessarily more beneficial to members' mobility. The other two networks are limited by the specific caste-community organization and the religious institution that they are rooted in. They tend to be denser but this does not mean, it appears clear from the data, that this density improves their members' mobility and softens hierarchy. This would then mean that no simple equivalence can be attributed to the three for policy purposes – women, both members and leaders, are posed very differently in each. Therefore any attempt by the promoters of SNDPGs or CSHGs to secure public funds claiming equivalence as SHGs should be made contingent on loosening hierarchies in concrete terms through increased representation of women and other measures, and empowering women within those communities through measures enabling voice.

 Also, there is the need to ensure that gender-awareness campaigns promoted through the KS are ridden thoroughly of state-protectionist perspectives that only reinforce gender stereotypes and make no difference at all to KS's inability to address gender power. This is especially relevant when we consider that women leaders in the CDS CP may indeed pay a bigger price for becoming mediators, and may be held back by their own network. In other

words, for women, social capital may even be 'negative social capital'. It is clear from the above discussion that CDSCPs may indeed have structural holes in their networks, but they may not work to their benefit, contrary to theory.

Lastly, we wish to reiterate that these are presented here only as plausible hypotheses for further and better research.

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Acknowledgements

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