

Women's Sociality and the Potential of Kudumbashree as a Social Infrastructure

Insights from a Village in Kasargod District

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Lateral Studies Series on Kudumbashree

7

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Thiruvananthapuram

**WOMEN'S SOCIALITY AND THE POTENTIAL OF
KUDUMBASHREE AS A SOCIAL INFRASTRUCTURE
INSIGHTS FROM A VILLAGE IN
KASARGOD DISTRICT**

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(Under the aegis of Govt. of Kerala & Indian Council of Social Science Research)

RULSG Lateral Studies Series on Kudumbashree : 7

THIRUVANANTHAPURAM

MARCH 2019

ABSTRACT

Studies on microfinance programmes have shown how women's social capital, accumulated through their everyday practices of sociality, is mobilized as a necessary resource to ensure group cohesiveness and loan repayments. While these studies have pointed out the importance of social capital in the post-liberalisation development and welfare processes, they continue to under-recognise and invisibilise the labour that goes into building this social capital. Often the justifications for targeting women for microfinance activities rest on gendered myths that claim women to be somehow more trustworthy, compliant and more amenable to microfinance programmes than men. Using the example of the Kudumbashree programme in Kerala, this paper demonstrates how self-help group women's practices of sociality like regular visits, sharing, bonding and discussions with each other during the weekly group meetings qualify to be recognised as an important form of gendered labour which enables the accumulation of social capital necessary for the success of the programme. It is because of this gendered labour that the KS programme is now able to contribute to various government initiatives that go well beyond its stated objectives-ranging from its role in local governance to disaster management and even in the revival of agriculture in Kerala. I explore the possibilities of using the concept of phatic labour proposed by feminist anthropologist Julia Elyachar to gain theoretical insights into this process. Phatic labour refers to the women's labour of producing and maintaining communication channels that create 'stable social infrastructures'. Elyachar argues that it is upon this social infrastructure that many of the contemporary economic and political projects are constructed. The paper is based on mixed-methods research conducted in 2015 in a village in Kasargod where men's livelihoods were faced with severe challenges. It demonstrates how the communication channels that exist within the Kudumbashree network have contributed to the establishment of a stable social network at the local level that enables the flow of affective, social, economic and political resources necessary for the survival of families and communities. The potential of this wide network gets visibilised only when different institutions like family, community, political parties and the state use them for specific economic and political objectives. Finally, the paper argues that the social infrastructure created and maintained by Kudumbashree women may be instrumentalised by these institutions in ways that can have ambiguous consequences for the women themselves - in some cases disempowering rather than empowering.

Keywords: women's sociality, labour, neighbourhoods, social infrastructure, resource flows, Kerala

Introduction

At the heart of Kudumbashree (KS), the poverty eradication programme implemented by the Government of Kerala, is the state-wide network of women neighbourhood groups (NHGs) supported by the local governments in achieving the twin goals of poverty alleviation and women empowerment. By transforming poor women into active citizens and collectivising them to improve the economic well-being of families through thrift, credit and micro enterprise activities, Kudumbashree is lauded as a model for participatory poverty alleviation initiatives (Government of India, 2008: 90–94). Evidence suggests that the responsibilities of ensuring the survival of poorer families are increasingly falling on KS women (henceforth KS women) especially in the contemporary context when there is a weakening of the male breadwinner model (Aaberg, 2018; Devika, 2017). The programme has also played a significant role in reconfiguring the public sphere in Kerala by inducting women into local development and Panchayat activities. The three-tier structure of the KS - the NHGs at the lowest level, the Area Development Societies (ADS) at the ward level and the Community Development Society (CDS) at the Panchayat level- works very closely with the Panchayat to implement and monitor various development and welfare programs at the grassroots level. This exposure has resulted in KS women acquiring the knowledge and skills required for the everyday functioning of the local governments (Devika and Thampi, 2007). Political parties today view KS women as a pool of potential candidates to contest in Panchayat elections especially after fifty percent of the seats have been reserved for women as part of the decentralisation reforms. Thus, the KS network is transformed into a resource for institutions like the family, the local state and the political parties. Writings on KS network and its impact on poverty alleviation and women's empowerment have largely attributed these possibilities to the three-tier organisational structure and the built-in mechanisms used to ensure accountability. In this paper, I offer some insights into how the KS network has emerged into a stable network with multiple use-values for different institutions by focusing on the seemingly mundane communication and affective exchanges that occur within the network. Further, the paper also demonstrates how this process of being instrumentalised by various institutions for their interests do not always result in empowering outcomes for the KS women themselves.

The need to focus on the mundane communication channels that exist within the KS network first occurred to me during one of my conversations with a middle-aged married couple in Kottur¹ a village in Kasargod. As part of our discussion on whether and how the KS programme helped their family, the male member responded saying that while he believed that the financial activities like thrift savings and credit have really helped the family in meeting its emergency needs, he was unhappy about the transformation of the NHG weekly meetings into a platform for women to gossip, chat and laugh. While the husbands often perceived the weekly meetings to be a ‘waste of time’, women saw these weekly meetings to be convivial, therapeutic, intimate gatherings that were necessary for building and maintaining trust within these NHGs. It was this divergence of opinions that raised questions about the relevance and potential of the communication channels that women establish with each other within the KS network. How are these practices of sociality among KS women important for the accumulation of social capital? How do these communication channels get mobilised by various institutions like the family, community, market and state for their economic and political projects? What are the potential and limits of this communication channels for the empowerment of KS women?

To provide tentative answers to these questions, this paper draws upon the data collected from a mixed methods research conducted in a village named Kottur in Kasargod district during 2015 which explored the impact of development on gender relations in three key spheres- work, family and community and then trace how these changes in gender relations have impacted the nature of social conflicts in Kerala. Quantitative data was collected using a structured questionnaire administered to 300 households chosen using a two-levels stratified random sampling technique. The questionnaire was administered to both the household head and his/her spouse or the eldest male/female member of the household in cases in which the household head was unmarried/separated/divorced/widowed. Kottur, placed at the lower end of Kerala’s development spectrum, had been experiencing an economic crisis since the early 2000s due to the cumulative effect of three processes - a decline in agriculture, low absorption of workers in the non-farm sector and a decline in Gulf migration (Ajay, 2020). All these three factors resulted in men losing jobs. With the failure of the male breadwinner model, the role of women was found to expand - from being domestic caregivers, they were taking on the role of shock absorbers during the crisis by engaging in precarious work. The distress-driven entry of women into paid work is reflected in the high female work participation rate in Kottur. In 2015, it was found that 34.22 percent of the women above the age of 15 in the village were engaged in some kind of paid work. Moreover, women were also found to expend a huge amount of labour to become ‘eligible’ for microcredit and welfare beneficiaries from the government. It is in this context that the significance of the KS programme should be understood. Among the 300 households selected randomly, it was found

1 The names of places and the individuals who were interviewed have been changed to ensure anonymity and confidentiality of the informants.

that 201 households were active participants in the KS programme. The KS programme was seen as a major source of credit and other welfare resources that were necessary for the survival of the families during this crisis period. Using the time-use survey data, I was able to collect information on all the various activities that KS women engaged in that made important contributions towards the survival of three major institutions - family, state and political parties. To gain deeper insights into the nature of the social infrastructure that the KS women were able to establish in Kottur, non-participant observation was used as a technique. I attended the weekly meetings of 6 SHG groups regularly for 5 weeks to understand the internal dynamics in these groups.

In the following section, I briefly discuss the concept of phatic labour as proposed by feminist anthropologist Julia Elyachar to understand how women's everyday communication channels and seemingly mundane conversations with create a 'social infrastructure' on which larger political and economic projects are built. This conceptualisation is then used as a starting point to investigate the importance of the communication and exchanges that occur among KS women during their regular meetings in building social infrastructure. This is followed by discussing the nature of the social infrastructure that KS women in Kottur had established and how this then contributed to various economic and political activities of other institutions.

Women's Sociality as Phatic Labour in the Contemporary Development Context

For a long time, social science research was dominated by the debate on whether women's domestic labour and social practices fell within or outside of capitalist production (Weeks, 2007). Despite efforts of feminist scholars to demonstrate the role of women's affective labour in the reproduction and maintenance of the workers whose labour is necessary for capitalist production, the patriarchal policies and popular discourses undervalued women's domestic labour simply because it could not be directly exchanged for wages in the capitalist terms (Himmelweit and Mohun, 1977). And because unpaid domestic labour occurs in the non-commodity production sphere of the family, there exists no division of labour within this sphere and women's affective labour within this sphere gets ignored. Household chores, caring of elders and children, attending family functions and all the other activities that a woman performs within the household are both unpaid and undervalued. Their economic dependence on men within the family due to this gendered division of labour maintains the unequal distribution of power between men and women. It is based on this understanding that feminist scholars have argued that women's bargaining power within and outside the family sphere can be improved only when women have equal access to paid work and regular income (Doss, 2013). To some extent, the structural changes in labour market brought about by globalisation and liberalisation have changed the value attributed to women's affective labour. With the end of the Fordist production processes in 1990s and the rise of the new service economy, the activities that were earlier deemed 'unproductive' became marketable. Today, many activities that women perform within their households like domestic

chores or affective and care labour have become feminised forms of wage labour in the globalised service economy (Tacoli, 1999). Migrant female domestic and care workers, entertainment and beauty industry workers and sex workers constitute a significant proportion of the informal global economy today. Despite an increase in women's participation in the global labour market, it is important to note that the feminised sectors like domestic, care and intimate services are structurally precarious forcing its workers to pay for very low wages and in exploitative working conditions (Zheng, 2018). It is in this context that the correlation between access to wages and empowerment becomes more complex than perceived earlier. For example, if access to paid work ensured equality and empowerment, then there may not have been great inequalities between all male workers (Tilly and Scott, 1987). Thus, the potential of wage work to break down patriarchal institutions is necessary but may not be sufficient. The interplay between work and women's empowerment is mediated by numerous factors like nature of women's paid work, demographic factors and household organisation to name a few (Kabeer et.al, 2011).

By 1990s, just like paid work, access to micro-credit was seen as an important strategy of neoliberal development. Microfinance institutions mobilise women's social capital in the form of group guarantee to ensure loan repayments as well as the smooth functioning of group-based income generation activities. Social capital is understood as a cumulation of trust, common values, norms and network that allow individuals to work together with other individuals in the network to achieve their aims (Laurie. Etal, 2005). Especially in the contemporary context, social capital is considered necessary for the distribution of neoliberal welfare resources and ensuring efficiency of market institutions (Putnam, 1993). Microfinance institutions mobilise individual social capital to bring them together to form self-help groups, provide them access to small loans and use their social capital to hold each individual accountable to repay loans and engage in micro-enterprises (Ledgerwood, 1999). By doing this, every individual is held responsible for their own successes and failures and their social capital is used as a tool to monitor their transformation from being beneficiaries/dependents to enterprenuerial individuals and consumers. These programs also claim that these activities would also empower women by improving their access to credit, builds a sense of belongingness to the groups and provide them access to the resources that get circulated in these groups.

Social capital in the neoliberal sense is a resource for economic capital and development. However, it is important to note that many critical scholars have pointed out to the dangers of reducing social capital into a tool for the expansion of neoliberal objectives. They have pointed out that just as paid work has a complex relationship with women's empowerment, the relationship between women's status and participation in microfinance activities is complex (Mayoux, 2006). Moreover, these programs capitalise on women's social capital as a resource without valuing the 'labour' that goes into building and maintaining this social capital. Social capital is not 'naturally' available to women as popular gender myths would make us believe.

The argument here is that women's social capital is not a given, instead poor women spend their labour in building this resource especially because social capital is necessary for poor families to access neoliberal welfare resources. Individuals and families who lack adequate social capital or fail to comply to the rules of the game and social codes established in these networks may be denied access to welfare resources necessary for survival especially during times of crisis. I argue that the necessity of possessing 'enough' social capital is more so in cases where microfinance programmes are institutionalised and governmentalized as in the case of Kudumbashree in Kerala. The failure to 'fit in' may not only deny one's access to resources that circulate informally within the network but also impede her access to welfare resources distributed by and through the state. Given the centrality of social capital in the functioning of microfinance programmes like the KS, this paper focuses on the gendered labour that enables accumulation of social capital necessary for the smooth functioning of the KS. The social capital women possess is a consequence of the practices of sociality among women in neighbourhoods. The everyday interactions and exchange of pleasantries build affective and social relationships among women which can then facilitate the flow of different kinds of resources during times of need.

The recognition of women's practices of sociality as a form of gendered labour is important especially because these activities are often undervalued as gossip or waste of time and rarely seen to play any significant role in development processes or transformation in the dominant economic approaches (Limbert, 2002). However, ethnographic studies have shown how women's sociality is historically contingent, shaped by ideas and practices of development in ways that it contributes directly or indirectly to the pursuit of varied kinds of interests. This is most evident in the neoliberal context. Women's sociality provides a strong base for the workings of neoliberal economy from below. Informal networks and personal communications between friends, relatives and neighbours are shown to influence the possibilities of accessing economic opportunities (Alderich and Zimmer, 1986). Social interactions that women engage in with persons outside of their families can lead to networking and building contacts which have become important to get work done, be it getting jobs, accessing government services, accessing information or any other resources (Nicodemo and Garcia, 2015; Elyachar, 2010). This is especially true in countries like India where having personal contacts with influential people is essential in accessing different resources. In the contemporary context, women's sociality which includes chatting, gossiping and affective exchanges form important communication channels which enable circulation of various kinds of resources. Malinowski in his earlier ethnographic work had shown how women's gossiping and chatting result in creation of bonds between women and their families which he terms as 'phatic² communion' which need not necessarily serve any particular objective (1936). Elyachar a feminist anthropologist takes this conceptualisation

2 Phatic relates to language that serves the general purpose of social interactions and exchanging pleasantries (like Hi, Hello, Good Morning etc) rather than being intended to exchange information.

and combines it with the Marxist concept of labour to introduce the concept of phatic labour. She argues that in the neoliberal context, phatic exchanges between women establish strong communication channels that function as a social infrastructure upon which other economic and political projects can be built. Thus, unlike the phatic communion that Malinowski referred to, the sociality of women in the contemporary context has multiple use-values. This is evident from the vast literature that links language and political economy. According to her, phatic expressions are no longer mere exchange of pleasantries, they should be considered as ‘phatic labour’ that are used to establish communicative channels that can transmit different kinds of meanings and economic values (Elyachar, 2010). These communicative channels today function as a social infrastructure over which neoliberal economic projects stand. The microfinance institutions in developing countries are a classic example of this. Elyachar (2010) explains that the period of microcredit and empowerment finance visibilised the communicative channels that had always existed between women. The microfinance institutions thrive on the trust and ties that women built through their phatic expressions over the years. Women are therefore encouraged to meet regularly, visit and spend time with each other because it is now realised that the stronger these ties are, the better it is for the microfinance projects. Thus, phatic labour is an important aspect of women’s provisioning labour especially in poor households. Their sociality practices can no longer be seen as mere ‘leisure’ or outside of their ‘provisioning labour’- it is well within the realm of the workings of the neoliberal welfare mechanisms. Consequently, in all the self-help group models frequent meetings are encouraged as it is through these communicative channels that the social infrastructure for the neoliberal welfare and economic projects rest. Each group has its own moral codes and conduct marked by the class and caste positions of the members.

The above discussion is not to suggest that KS women do not share personal friendships and affective bonds. What I intend to point out is that the market, state, family and communities are now visibly utilising these bonds for specific projects. While Elyachar had pointed to the possibilities of communicative channels created through women’s phatic labour supporting economic projects, in this study I show KS women’s sociality have created a stable social infrastructure that supports different kinds of objectives by various institutions like family, community, political parties and the state. It is also important to investigate whether the phatic labour of women is used for causes that result in the empowerment of women or their disempowerment.

Neighbourhoods and Women’s Phatic Labour

During my stay in the village for six months, I realised that neighbourhoods in Kottur were not merely settlements but were also historically and socially grounded in diverse ways. Interestingly, neighbourhoods in Kottur were extensions not only of kinship and caste but also were extensions of the political party allegiances. In the pre-colonial period, neighbourhoods in

North Malabar were largely demarcated by caste and class positions. The localities where the upper-caste landlords resided were separated from the tenant castes and landless labourers who mostly built their temporary hutments on the land they tilled as tenant farmers and labourers. High levels of tenancy that dominated the region in the colonial period became the target of radical peasant mobilisation and communist movement in the village in the 1950s onwards. The ex-tenant castes (mostly the middle and lower castes like the Chalias and Thiyyas) who shared their workplaces as tenant farmers until the 1970s became neighbours once the land-to-the tenant reforms were implemented. Post-land reforms, the ex-tenants got ownership rights over these leased-in landholdings. Thus, a large of neighbourhoods in Kottur were comprised of ex-tenant lower caste families who had shared their agrarian workplaces and positions in the class-caste hierarchies in the pre-land reforms phase. When the Communist Party gained support from the ex-tenant castes/ families, it implied that the neighbourhoods dominated by the ex-tenants also had complete political allegiance to the then undivided Communist Party of India. Similarly, the neighbourhoods in which the ex-landlords settled has a history of supporting the oppositional political parties. Thus, the neighbourhoods in Kottur were largely constituted by extended family members or relatives who also shared their agrarian workplaces and political identities. For instance, many neighbourhoods in Kottur were largely occupied by the Syrian Christian farmers who migrated to the village from Travancore region in 1950s and 1960s. Most of these families also shared their political affiliations to the Indian National Congress. Interestingly, the relatively large landholders like the Nairs and Syrian Christians occupied the plains while the adivasis like Mavilan and Mala Vettuvar who work in their farms were ‘given’ adjacent hills with very little access to roads and water connections. This historical process constructed neighbourhoods with families that shared kinship, caste and political affiliations, families in these neighbourhoods already had established strong bonds with each other through their sociality.

By late 1970s, these neighbourhoods underwent changes brought about by the mass migration of young men to the Gulf as workers. The changes in household economic status especially that of Gulf migrants’ households brought about visible changes to these neighbourhoods. Houses of Gulf migrants were massive with modern amenities and stood out from the non-migrant households transforming the character of these neighbourhoods. With access to remittances, many Gulf migrants began to buy land in newer localities with better access to infrastructure and other facilities like roads and water connections. With ‘successful’ migrants constructing their households in the ‘better-off’ localities which were earlier restricted only to the Nair households, the rigid caste-based segregations of neighbourhoods practiced earlier have loosened. The political character of neighbourhoods are also continuously reshaped by the local political economy. As the work and caste configurations of neighbourhoods transformed, the political affiliations of the neighbourhoods have also transformed. For instance, a few pockets that were seen as CPI-M dominated areas until the 1990s had shifted their allegiance to the Indian National Congress or Bharatiya Janata Party due to their disenchantment with the CPI-M rule. Interestingly, I

found it difficult to identify families that did not align with the dominant political identity of the neighbourhoods or at least the political differences within neighbourhood were invisibilised. These neighbourhoods are marked by affective bonds between families which shape and get shaped by the nature of interactions that occur there. In the case of Kottur, the neighbourhoods were not just physical spaces but had also emerged as social and affective spaces. For instance, 90.2 percent of my survey respondents told me that they would approach their neighbours first for any kind of help during times of need while the others mentioned names of their extended family members, relatives or local political leaders.

The reproduction of affective bonds within neighbourhoods can be largely attributed to women's phatic labour. Though highly undervalued as a form of labour, women's sociality plays a central role in maintaining social networks which have the potential of becoming an infrastructure through which various kinds of resources can be exchanged among neighbours. Women often spend time by visiting their neighbours or talk to them across homestead fences almost daily. While many at times, these may be merely phatic exchanges, but there are numerous occasions when women share information, ask for help, borrow money or household items, or even share personal problems. On days before life events like weddings or when there are deaths, the women in the neighbourhood would voluntarily go and help the family with cooking, cleaning and serving guests. Thus, women's sociality has always helped families to exchange economic, social and affective resources within neighbourhoods. However, before the coming of the microfinance movement, these social bonds between women and their role in building a sense of solidarity within the neighbourhood was often invisibilised and perceived to have no use-value. The microfinance movement that became extremely popular in developing societies identified the potential and economic use-value of neighbourhood women's sociality.

Kudumbashree Network as a Social Infrastructure

Being a poverty alleviation programme, KS primarily targets women belonging to families below the poverty line. In Kottur village in 2015 during the time of the study, 142 NHGs were actively engaged in thrift and savings activities. On average, the NHGs consisted of 17 participating families. Interestingly in Kottur, women belonging to APL families also participated in large numbers in KS. Out of the 2562 households that were a part of the KS programme, 50.3 percent were BPL families and 49.7 percent were APL families. Two important reasons were cited by the women for the high participation of APL families in the programme. Firstly, as noted above, Kottur was undergoing a period of crisis during the time of the study. Landed agrarian families were affected by the frequent droughts, crop diseases and price fluctuations and non-agrarian households were affected by the poor absorption of local non-farm workers in the local manufacturing and service industries as well as the dwindling work opportunities in the Gulf. As a result, families were increasingly convinced of the benefits of being a part of the SHGs which enable women to make savings and access easy loans at low-interest rates. Families were also

drawn towards the programme as over the years the Community Development Society (CDS) at the Panchayat level has emerged as the key nodal point through which all the major development and welfare programmes were delivered. It became necessary for families to have some 'contact' maintained with the CDS to 'get things done'. This is especially important in the context of neoliberal welfarism in which decentralisation has resulted in converting local governments as primary agents of service delivery and welfare resources distributors. Thus, as many women narrated even the men who resisted their participation in KS in the initial period realised the benefits of being a part of the programme and a large number of families in the village became a part of the network over the years. Thus, the sociality that existed within neighbourhoods largely produced and reproduced through women soon transformed into a 'policy unit' for the neoliberal welfare project.

As noted earlier, at the heart of the KS programme is the network of neighbourhood groups of women who come together for various activities like thrift, savings, accessing group loans from banks, forming micro-enterprises, group farming, supporting the Panchayat in its development activities. The mandatory meetings that KS SHG groups conduct every week in one of the members' houses provide the space for planning, coordinating and evaluating each of these activities. After attending many such meetings as a non-participant observer, I saw how these meetings formalised the sociality that existed between neighbours and transformed them into formal institutions which have specific objectives, style of functioning, accountability and also engaged in financial transactions. The KS CDS by-law adopted in 2008 further institutionalised the three tiers of the KS network and provided greater clarity to the role that KS network was to play in the Panchayat governance. It mandated free and fair elections to elect the KS leadership at the CDS and ADS levels reducing the power of the political parties or the elected members in the Panchayat to interfere and treat KS as being subordinate to the Panchayat. It placed the KS leadership on equal levels with the Panchayat elected office. The by-law also provided clarity on how the KS and the Panchayat converges and provided clear instructions on how the NHGs, ADS and CDS are inter-connected. Auditing and accounting guidelines to manage the group savings account, loan accounts and so on are clearly stated. The CDS by-law also brought about some notable changes in the intra-group relation. In the earlier phase, it was the elder women who enjoyed a higher status within the group and were often nominated as the NHG leadership who often enforced familial like control over the younger members through surveillance and dominance. The CDS by-law and its emphasis on book-keeping and accounting, the leadership roles often went to middle-aged and younger women who were educated. This diminished the power and status that elderly women enjoyed within NHGs creating a new kind of power equation among NHG members based on skills and knowledge. During a focus group discussion, NHG members suggested how the by-law bureaucratized what was earlier a friendly neighbourhood gathering which sometimes functioned in the same way as a family unit with elderly members 'looking out' for the younger members. Expressing her displeasure over the change in power

equations within the group, 60-year-old Sarala complained how an emphasis on accounting, managing diaries and reporting under the by-law, the elderly or less educated members in the group can no longer contest for leadership positions. She argued that the by-laws indirectly privileged the young and educated members of the group to become KS leaders. She also pointed out how the institutionalisation also affected the nature of interactions during the weekly meetings. On an average, the weekly meetings in Kottur lasted for around 37 minutes and it was generally felt that a large portion of this time is spent on maintaining the accounts, collecting money, requesting for loans and passing on information to the group members received from the CDS or Panchayat on specific activities.

The social capital that women possess is increasingly mobilised, institutionalised and even governmentalized as in the case of Kudumbashree. However, the informal codes and solidarity that neighbourhood women share continue to have an immense influence on their private and public lives. It is through the KS network that women, who were earlier restricted to carrying out domestic and affective labour within in their households, have now become key agents through whom welfare resources are transferred from the state and market to the family. The three-tier community structure also gave them opportunities to establish and widen their channels of interactions with women not only within neighbourhoods but also with women from other neighbourhoods and wards across the Panchayat. This mainly occurs through the frequent meetings at the CDS office or while taking part in the implementation of any Panchayat scheme/programme. During these interactions, women expended their phatic labour by talking to each other, exchanging pleasantries and over some time new friendships were forged that connected women across neighbourhoods. These bonds created a strong and stable social infrastructure that enabled the flow of various kinds of resources both within and across neighbourhoods. Thus, while the KS gives women access to a very large network and the resources that flow within the network, the excessive bureaucratization built into the process of governmentalizing women's networks could affect the nature of relationships women forge with each other in sometimes negative ways.

As expected, men in Kottur were wary of the strength of this female-space. Many men I interviewed made sure that they expressed their opinion about how wasteful the weekly meetings which on an average ranged between half an hour to one hour in Kottur were. One of them even said that 'the meetings should be done away with and the leader of the group should go to each of the members' houses and collect the money so that women do not sit in circles and waste time gossiping!'. The socialisation that occurred between KS women during the weekly meetings had strengthened the bonds between the women. Some men devalued KS women's sociality as 'gossip' while some others feared that this would lead to women relinquishing their household responsibilities. Therefore, men often demanded their wives to quickly finish the thrift and savings transactions and get back home as soon as possible.

Flow of Resources Enabled by the Social Infrastructure

The stable social infrastructure created by the KS women in Kottur enabled the flow of all kinds of resources - economic, social, political and affective. Even though the time spent in friendly conversations may have reduced, women suggested that all the group members were aware of each others' personal situations which minimised conflicts while making decisions on who should be given how much loan. Sometimes, group members would even give away their share of loans to their neighbour who may be in urgent need for money. Apart from this, I also witnessed how these meetings also encouraged women to explore the possibilities of income-generation. Zeenath a 43-year-old stay-at-home mother narrated the story of how she was not allowed to go for work or participate in NREGS by her husband and the only time she would go out was the weekly KS meetings primarily because the loans she could access through her NHG was a major source of financial support to run her husband's grocery shop. She narrated how he would often tell her to come back quickly from the meeting and not waste time gossiping with the other women in the pretext of the meeting. Many men I interviewed in the village were of a similar opinion. While they did seem to acknowledge the benefits of their wives or mothers participating in the KS, they also said that the access to public life has also distracted women from their primary domain which is the household.

Nonetheless, the KS meetings and the bonds she created through them transformed Zeenath's life in ways that she did not expect. A common practice of NHGs was to hold weekly meetings in one of the members' houses on a rotation basis and the host member sometimes served tea and snacks to other members. During one such occasion, Zeenath served snacks that gained much appreciation from her group members. As this kept happening, one of the group members asked Zeenath if she could make some snacks for her son's birthday party and that she would pay her for her services. As money began to flow in, her husband slowly relaxed the 'rules' and said that she can be a home-based caterer. This marked the beginning of Zeenath's catering business. During the time of this study, Zeenath was a busy working woman who employed two other women helpers from her neighbourhood to prepare food in large quantities and sell them to nearby bakeries, hotels and provide catering services for family functions. Her popularity grew and women would share information about her to women from other NHGs during the ADS/CDS meetings or any other occasion. This transformation was possible through the communication channels that the KS women had established which allowed information about Zeenath and her business to circulate easily. This wide social infrastructure that was created by KS women has benefitted many families to initiate new opportunities for income generation. The collective farming initiatives and the micro-enterprises often bring together women from different parts of the village who were bound together by their interactions through KS. As friendships grew and contacts became numerous, women and their families were able to access information related to jobs, migration opportunities, availability of land for purchase, mobilising philanthropic funds connecting the needy and the privileged or even forging entrepreneurial partnerships. KS

women especially those in the leadership positions are now seen as important ‘contacts’ to have to access welfare resources from the Panchayat. In most of these cases, KS network is seen as an infrastructure that supports the family or community survival and upward mobility. As most of the decisions on when, how and where the economic resources that get circulated through the KS network are made by men. For instance, 95.6 per cent of KS women suggested that the decisions on loans, thrift, savings etc., are mostly taken by their husbands and many of them even had to show their KS pass books/ accounts to their husbands regularly. However, it was interesting to note that many women during discussions said how they would be engaging in ‘rolling’ of small amounts of money or savings to meet their personal needs or buy gifts for children without the knowledge of their husbands. Thus, the weekly meetings also sometimes provide space for small resistances and challenges to family patriarchy.

The social infrastructure has also enabled the flow of political resources. As noted earlier, the KS network has enabled many women to emerge as leaders who are both knowledgeable as well as skilled in delivering development schemes. Most of the development and welfare activities of the government are today implemented through the KS CDS. With the implementation of 50 percent electoral quotas for women, political parties today consider the KS women as potential candidates. In Kottur, all the women candidates who won the election as ward members were KS women. This had also resulted in tensions between the political parties in the village. Due to the dominance of CPIM in the village, the oppositional parties, as well as families that were disenchanted with the CPIM in the village, considered the Kudumabashree too to be an ‘arm’ of the CPIM. A young Nair woman who quit from a KS group and joined the NSS women’s group accused the KS workers who according to her largely belonged to the CPIM party families were biased against them as a result of which they hardly get any access to Panchayat programmes or schemes. While this accusation maybe politically motivated as her husband was a local RSS leader, my conversations with the KS leaders revealed some of these ‘preferential treatments’. For example allocating NREGs work to members of APL families or Gulf migrant households just because they are ‘party families’, prioritising requests for welfare resources made by party families or intentionally delaying the demands made by families who support other political parties. Since all the important welfare and development programmes were delivered through the KS and the Panchayat had emerged as a ‘welfare provider’ in the wake of neoliberal welfarism, KS women were encouraged to focus on delivering welfare programmes especially to the party families and ensure that they are disenchanted. This is especially important since political parties in the region were largely condemned for the use of violence to win elections rather than focusing on people’s needs. Thus, while the male political workers continued to use violence as a tool to control local party politics, women especially KS women, were used as affective political labour to build a ‘pro-development’ and ‘pro-poor’ image for the party.

The friction between the political parties in Kottur influenced the way KS network was organised. Families that were disenchanted with the CPIM in the village were increasingly alienating themselves from the KS network and aligning themselves with the caste and community-led women's groups. It is probably for this reason that despite the 2008 by-law, the elections for KS women leaders are often indirectly or sometimes even directly influenced by the political parties especially the Political Left in the case of Kottur. This, in turn, weakens the autonomy that the KS structure would have as envisioned by the CDS 2008 by-law. It also weakens the possibilities of KS women coming together as an independent political interest group.

Nonetheless, there are also instances of some women leaders who within these limitations function as autonomous agents and even stand up against male politicians for over-interference. Shailaja, a 37-year-old ex-CDS Chairperson in the Panchayat, narrated a story that was both inspiring and unsettling at the same time. From the first time I met her till date, she has been unabashed about her support for the CPIM almost proud to belong to a Party family belonging to the Thiyya caste. She had made numerous progressive decisions in life including marrying a Dalit Theyyam artist at the age of 18 despite resistances from her family and relatives. She was an active Party worker and therefore was seen as a unanimous choice for the CPIM while deciding nominations for CDS-CP position in 2012. She was smart, intelligent, socially aware and was a feminist in both her thoughts and life choices. After winning the elections as CDS CP she was proactive in attending classes, meeting officials, bureaucrats, academics to understand how the work of the KS can be improved to benefit women and poor families in her Panchayat. She was extremely knowledgeable about the government schemes, had the skills to articulate and convince other women to take part in KS activities. Things got worse when she began to resist attempts by the Party leaders to influence the activities of the KS and manipulate the use of allocated funds in ways that the elected ward members liked. In one such instance, Sreeja warned the Panchayat elected member to not interfere in KS activities as it was an independent unit. In the next six months, Sreeja was completely ostracised by the Panchayat as well as the 'Party', made accusations against her integrity, accused her of having an affair with a young party worker to a point that she resigned from her position two months before the end of her tenure. She recalls that the strategy used by the politicians were to burden the CDS with so much responsibility that small slips were unavoidable which then were pointed out as her 'irresponsibility'. Sreeja ultimately had to relinquish her dreams of a political career because she chose to be autonomous. However, what was inspiring is to see how Sreeja did not bow down. One of the first things she did after resigning as the CDS-CP was to file a police complaint against the men who were circulating messages and spreading rumours about her. And in this fight, she recalls how some of the other younger Kudumabshree women not only from her neighbourhood but in different parts of the Panchayat had supported her - not overtly as they feared patriarchal backlash but through their affective bonds. This according to her was made possible through the communication and affective channels that KS women had built through their phatic and affective labour.

Conclusion

While women's sociality was largely seen as a waste of time with no use-values, feminist scholars and anthropologists have demonstrated how women's sociality and seemingly mundane conversations help in creating bonds that at a later stage can enable the flow of different kinds of resources. It is this understanding that the neoliberal project seemed to have depended on while targeting women as the agents for the microfinance movement. The most popular strategy of the microfinance programmes across the world is to bring women within neighbourhoods who share social worlds and have strong social bonds together as an economic unit and encourage financial transactions like thrift, savings, group loans, collective farming etc. There is no doubt that in many cases these transactions have helped families and communities survive especially during times of crisis like the one Kottur was witnessing as described in the previous sections.

However, what is under-recognised is how the KS community structure has resulted in the construction of a wide and vast social infrastructure built primarily through women's sociality. Since it is women's sociality that enables the flow of economic resources that are valued by the family and the market alike, feminist anthropologist Elyachar calls for the need to recognise women's sociality as a form of labour which she refers to as phatic labour. In this paper, I have attempted to demonstrate how it is not just economic resources but also political and affective resources that flow across the social infrastructure that KS has created. In specific contexts, that has a history of dominant party politics, the possibilities of the KS network functioning as an infrastructure for political parties to circulate political resources and capital are high as in the case of Kottur. In such cases, the potential of KS women emerging as a separate political interest group diminishes. Political parties would ensure that KS women serve their electoral interests through their development and political labour. It is this social infrastructure that is now readily available for the state to deploy during times of crisis like the floods in 2018 and 2019 or in controlling the Covid-19 pandemic. The stable network of KS women have played a central role in the emergency relief and rescue activities during times of such emergencies. It is important therefore that we recognise the gendered labour that constructs and maintains this stable social infrastructure upon which family, community, political parties and the state construct their economic and political projects.

This instrumentalization of women's network for specific political and economic projects that encourage traditional gender ideals and roles disempower the very women and their labour upon which these projects rest. In such cases, the stable social infrastructure become a foundation for exploitative and exclusionary projects. Nonetheless, there are also empowering consequences that individual women access during times of need- especially the affective resources that women's social world create for each other. It is therefore of utmost importance to not see these neighbourhood groups and wider grassroots network as merely economic units or as policy units but also affective and social worlds that have the potential of resisting both private and public patriarchy.

Acknowledgements:

I thank all the Kudumbashree women in Kottur village in Kasargod who were so welcoming and had so kindly shared their time and experiences with me, without which this paper would not have been possible. I am grateful to Prof. J. Devika for engaging with my work and sharing her insights. I am extremely thankful to the reviewer whose thoughtful comments have really helped the paper. The research data used in this paper was a part of the research that had undertaken as a doctoral student in National Institute of Advanced Studies, Bengaluru and I am grateful to Prof. Narendar Pani for his intellectual guidance.

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