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This is to certify that the revisions are made in the thesis as per the suggestions made by the external examiners.

Aranattukara

06/02/2017

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Supervising Teacher

SOCIAL CAPITAL FORMATION IN KERALA

Thesis submitted to the University of Calicut for the award of the
Degree of DOCTOR OF PHILOSOPHY IN ECONOMICS

By

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ARANATTUKARA, THRISSUR
FEBRUARY 2017

CERTIFICATE

This is to certify that this thesis entitled 'SOCIAL CAPITAL FORMATION IN KERALA' being submitted by, Ms. Vidhya I.V for the award of the degree of Doctor of Philosophy, to Department of Economics, University of Calicut, Dr. John Matthai Centre, Aranattukara, is a bona-fide account of research work carried out by her under my supervision. The contents of this thesis, in full or in part, have not been submitted and will not be submitted to any other institute or University for the award of any degree or diploma. The extent of plagiarism is checked and found within the permitted limit.

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DECLARATION

I, Ms. Vidhya I.V, hereby declare that this thesis entitled 'SOCIAL CAPITAL FORMATION IN KERALA' submitted by me for the award of the Degree of Doctor of Philosophy in Economics to Calicut University is the original work done by me under the guidance and the supervision of Dr. K.P Mani, Professor and Head, Department of Economics, University of Calicut. I also declare that this thesis has not been submitted to any other University for the award of any other degree, diploma, associate-ship, fellowship or title or recognition and no plagiarism is made in the thesis.

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VIDHYA I.V

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ABSTRACT

The question behind us was the social capital formation in Kerala. In a situation such as Kerala's, there are a large number of institutions and organizations directly and indirectly involved in social capital formation. But, it is practically impossible to include all these institutions and organizations in a single study. So the study is focused only on Kudumbashree. The State Poverty Eradication Mission-Kudumbashree was launched by the state Government of Kerala in 1998. A number of popular studies are available on Kudumbashree, but none of these studies attempted to analyze the social capital formation through Kudumbashree in a detailed rigorous way. Hence the specific objectives set for the study are: to identify the factors leading to social capital formation and also to study the association between these variables; to measure the extent of social capital generated through Kudumbashree in Kerala; and to evaluate the role of social capital on collective action in the study area.

The study is mainly based on primary data. For the field survey, 445 respondents were selected from Alappuzha, Thrissur and Wayand districts based on value judgment sampling. To measure the extent of social capital generated through Kudumbashree in Kerala, the study used six variables namely: associational life, trust and reciprocity, generalized norms, networks, trust in institutions and civic participation. From the values of these six variables, we constructed a social capital index. The calculated social capital index is 53.4. The major inference of the study is that the formation and activities of Kudumbashree promoted social capital formation in a 'moderate' level. The study also found a significant relationship between social capital and collective action.

The study concluded that the generated social capital turns out to be positively related to collective actions; and collective actions have economic, social, political and environmental dimensions- which play a critical role in economic development.

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Chapter I

Design of the Study

1.1 Introduction

By nature, man is a social animal. The nature of human being is such that they cannot afford to live alone, he must enter into relationship with his fellows. We develop and learn about the world around us through the support of other people. Aristotle, the Greek philosopher wrote that man is a social animal and he who lives without society is either a beast or God. Society is an organization of the complex inter-relations that exist between and among the members of the group. Our connections to others are key not only for our survival, but also to acquire the essential qualities of human life such as to learn language, to acquire knowledge, play and work, enquire and think, respect and regard, help and the betterment of the society. These capacities are revealed only through social interaction.

Human life and society almost go together. The quality and excellence of collective life of any society can be ensured only on the basis of the readiness on the part of individuals to adopt and follow certain supreme values such as cooperation, mutual trust, community networks, community spirit, social bonds, civic virtue, extended friendships, good neighborliness, social cohesion and so on which can be more or less equated with the concept of social capital. The level of trust, social norms and networks can be measured and Anthropologists, Sociologists, Political Scientists and Economists have their own ways demonstrated the critical role of social capital for social, political and even economic performance.

The concept social capital simply means the goodwill that is stimulated by the foundation of social relations and that can be mobilized to facilitate actions- has become one of the most popular terms from sociological theory into political science, economics and a wide range of other disciplines also. Social Capital can be defined as those resources inherent in social relations, which facilitate collective actions and enabling the society to function effectively.

Social capital is gaining wide acceptability and interest in recent years- among varied set of sociologists, political scientists, economists, management theorists, researchers and even policy makers- who are in search for answers to a variety of questions being threatened in their own discipline. In the sociological context, social capital produces cohesiveness and mutual trust. In public governance, social capital represents people's participation which adds strength to instruments of state. While in Economics, it constitutes the fourth essential factor of production; human, physical, financial being the other three. The concept of social capital has been applied to explaining a wide variety of social and economic phenomena, ranging from the growth tragedy in Africa, to the mortality crisis in Russia, from the successful group lending programs in Peru, to the flourishing township village enterprises in People's Republic of China (Quibria, 2003).

There are empirical evidences that higher levels of social capital can generate a greater capacity for local economic development. Because of its importance, local governance calls for an increased participation of the civil society (social capital). Social capital is also advocated as the 'missing link' in development (Grootaert, 1998).

The research on the impact of social capital and institutions on economic development have so far mainly emerged as two distinct fields. The debate on 'social capital' will continue. At the same time, the application of social capital facilitating collective action by grass root level institutions and organizations will remain a critical component in local development. North (1991) defines institutions as "humanly devised constraints that structure political, economic and social interaction". A key theme of North (1990) is that good institutions will

encourage cooperation and reduce transactions costs, notions that also feature prominently in the social capital literature.

Why development and collective action takes place in some places and not in others, a point on which the tools of economists often failed to come up with answers was the major factor accounting for the popularity of the term social capital (Chathukulam & John, 2004). The participation by individuals in social networks or institutions based on mutual trust and reciprocity increases the availability of information at lower cost which ultimately makes it easier for any group to reach collective decisions and implement collective action. Here, social capital formation in Kerala through Kudumbashree- the State Poverty Eradication Mission, which can be seen as openings to collective actions and economic development, is what at the basis of this dissertation.

1.2 Review of Literature

Any research problem can be precisely conceived only after a detailed review of literature and identifying research gap. Most literature on social capital can be found in Sociology, Political Science, Economics and Regional Science.

Allan A. Schmid and Lindon J. Robison (1995), in their article, examine the experiments and studies conducted to investigate the role of social capital. In this paper, they focus on only that part of human relationships which have an emotive dimension like love, caring, sense of community, sympathy, guilt and hatred. They argued that social capital affects the choice of farmland leasing contract with the potential to save transaction costs and multiply the productivity of inputs and to increase profit. Social capital affects the probability of loan approval with the potential of saving information costs and increasing returns to lenders. They stress the need for business firms do invest in social capital held by their customers and there is evidence that customers respond by requiring higher interest differentials to switch to another source.

Patrick Heller (1996) argued that the ‘synergy’ of state and class mobilization in Kerala has produced two forms of social capital. The first underwrote the

provision of redistributive goods, the second facilitated class coordination. He remarked that in Kerala, the disciplined and programmatic character of the party, rooted as it is in the solidaristic politics of class, has allowed for a more strategic and aggregated response to the challenge of reconciling redistribution with growth. The author observed that in the factory sector, organized labour has embraced increased productivity as the basis for a positive sum coordination of class interests. In the unorganized sector, the organizational capacity of unions has been combined with bureaucratic intervention to formalize conditions of work in an effort to stabilize labour relations and provide a more secure investment climate.

Matthew Morris (1996), attempts to analyze how these states with larger endowment of social capital been more successful at reducing poverty. For the purpose of this paper, poverty is defined in terms of income and social capital in terms of the extent of civil society. Panel data, at the state level is used and an econometric model is constructed which integrates social capital into a broader model of poverty. The author argued that there is some evidence to support the hypothesis that a state's endowment of social capital does affect the ability of that state to reduce poverty. He observed that in particular, five states experienced both high levels of poverty reduction and high levels of social capital: Punjab, Gujarat, Kerala, Tamil Nadu and Andhra Pradesh.

Christiaan Grootaert (1998), attempts to analyze the growing evidence that social capital can have an impact on development outcomes- growth, equity and poverty alleviation. The author argued that practically, the selection and development of indicators for social capital can proceed along two lines: 1- according to the breadth of relationships and institutions involved; and 2- according to the types of impact social capital has on the development process, in which the key dimensions are growth, equity and poverty alleviation. He remarked that the World Bank has recently examined its own potential role, concluding that it needs to increase the extent to which it takes social relationships and local and national networks and institutions into account in its project design and policy advice.

According to the Entering the 21st Century World Development Report 1999/2000, the level of social capital has a significant impact on a range of development processes: In education, teachers are more committed, students achieve higher test scores and school facilities are better used in communities where parents and citizens take an active interest in children's educational well-being; in rural development, villages with higher social capital see greater use of credit and agrochemicals and more village level cooperation in constructing roads. The report also added that, social capital can have an important downside- communities, groups or networks that are isolated, parochial or counterproductive to society's collective interest (for example, drug cartels) can actually hinder economic and social development.

Michael Woolcock and Deepa Narayan (2000), define social capital as the norms and networks that enable people to act collectively. The authors trace the evolution of social capital research as it pertains to economic development and identify four distinct approaches the research has taken: communication, networks, institutional and synergy. The evidence suggests that of the four, the synergy view, with its emphasis on incorporating different levels and dimensions of social capital and its recognition of the positive and negative outcomes that social capital can generate, has the greatest empirical support and lends itself best to comprehensive and coherent policy prescriptions. The authors argue that a significant virtue of the idea of and discourse on social capital is that it helps to bridge orthodox divides among scholars, practitioners and policy makers.

Janine Aron (2000) critically reviews the literature that tries to link qualitative measures of institutions, such as civil liberties and property rights, with growth of gross domestic product across countries and over time. An important distinction is made between indicators that measure the performance or quality of institutions and those that measure political and social characteristics and political instability. He suggests that the better performing institutions may improve growth by increasing the volume of investment- for example, by eliminating bureaucratic red tape and rent-seeking costs and (more weakly) by improving the efficiency of

investment, say, by well defined property rights. The author also observed that the promotion of social capital strengthening informal institutions may positively influence growth both directly and indirectly.

Ian Falk and Sue Kilpatrick (2000), in their study analyses the nature of the interactive productivity between the local networks in a rural community. They used the methodology of whole community case study using ethnographic techniques. The community which formed the basis of the case study is River town, a township typical of many in modern day rural Australia. The sample was identified through a purposeful technique checked with socio-demographic variables. People nominated more than three times were set aside as the community elected sample and were subsequently approached to participate in the semi structured interview, tape recording and diary collection. They remarked that trust is the foundation that social participants depend on in the production of meaningful communication. The study argued that the informal learning which takes place as community projects are planned and implemented gives this community the capacity to survive in the harsh economic climate facing rural Australia in the late 1990s.

Michael Woolcock (2000) examines the remarkable resurgence of interest in the social dimensions of development in general and the idea of social capital in particular with a focus on its significance for OECD Countries. He argued that “getting the social relations right” is a crucial component of both the means and ends of development. The author observed that if the idea and the ideals of social capital help move us in this direction- and does so by encouraging and rewarding greater cross- fertilization between disciplines and methodologies and between scholars and policy makers, then it more than justifies its place in the new development lexicon.

Joseph E. Stiglitz (2000) remarked that the organizational perspective provides a useful frame to the social capital. According to the author, as a society develops economically, its social capital must adopt as well, allowing the interpersonal networks to be partially replaced with the formal institutions of a market- based

economy, such as a structural system of laws imposed by representative forms of governance. He makes several observations like, even if it is not directly mediated by the market system, social capital is clearly affected by the market economy and community- produced social capital need not necessarily be superior to state-produced social capital, and in some cases is not.

Abdul Hye Mondal (2000), in his work, examined that in Bangladesh, although government efforts to organize village groups to work together for a common good have often end in failure, rural development by the NGOs have had better success in social capital formation. Primary data were generated through a field survey with a predesigned questionnaire and personal interviews with key informants. The survey was conducted from November 1999- January 2000, on a population of 500 responding Bangladesh Rural Advancement Committee (BRAC) and Proshika Monobik Unnayan Kendra (PROSHIKA) - the two largest leading NGOs in the country; group members in randomly selected areas of ten Thanas representing at least two from each of the four old divisions of Bangladesh. There were 3,999 beneficial effects of cooperation reported in the answers by 500 responding BRAC-PROSHIKA group members.

Sudha Pai (2001) examined the impact of social capital on the democratic functioning of panchayat institutions of six gram panchayats and their samitis, in selected blocks in Meerut and Azamgarh districts of Uttar Pradesh. A purposive random sample of 45-55 respondent households in each village, from four age groups of each caste, was selected to whom a detailed questionnaire was administered. The village pradhans and at the block, the Block Development Officer (BDO) and other functionaries were also interviewed. The study indicates that an ongoing process of conflict- resolution, through intervention by the state officials and local caste leaders, is present in the functioning of the new panchayats in the two study districts of U. P. The author suggests that a broad-based social capital, capable of bringing together different caste/class groups may evolve over a period of time out of an interplay of both conflicts and consensus,

negotiation and bargaining, leading to more democratic functioning of panchayats.

Hans Blomkvist and Ashok Swain (2001), focus attention on non-material resources at the micro level- trust in others, networks and shared norms and their possible impact at the macro level. The study analyses the emergence of protest mobilization in Orissa to protect human habitat and natural environment. The authors observed that in the inland part of Orissa, in spite of large number of grievances against the government, people do not protest as often as their coastal counterparts. The movement in the inland part primarily failed to gather the momentum due to the failure of different groups coming together. They remarked that strong communal- 'bounding Social Capital'- ties prevent the coming together for a common cause: it not only restricts associational life, but also curbs popular mobilization.

Niraja Gopal Jayal (2001) seeks to explore the link between democracy and social capital in the context of rural hill society in the Central Himalaya through a focus on two villages in this region. The field work on which the paper is based was conducted in the summer of 1999, in the middle of Himalayan ranges, in the Tehri Garhwal district, which was at that time a part of the state of U. P , and is now in Uttaranchal. It provides a narrative based on the field study, as also an analysis of it in terms of the central research question. A logical corollary is that development should be decentralized and with social capital, democracy and development could be packed as a model for replication. The field work on which this paper is based suggests that the recent establishment of democratic institutions at the local level, and the channelizing of development funds and programmes through these, have set in motion process that tend to deplete- rather than enhance- the preexisting reserves of social capital.

Bishnu N Mohapatra (2001) seeks to explore the nature of connectedness among people in the context of inequality, segmentation and institutional decline in Puri district, Orissa. The study is based largely on three field trips undertaken between early 1997 and mid 1999. The evidences from Talajanga, a large village in the

district of Puri, suggest that trust/social capital alone cannot help people to get things from public/state institutions. He argued that social capital needs several other preconditions- existence of responsive institutions, certain basic economic status of people, power relation etc for successful mobilization.

Peter Mayer (2001) tries to show that the methodology of Robert Putnam's making democracy work can be fruitfully applied to the study of the Indian states. In making this assessment, the author proposes one clear departure from Putnam's methodology. In his study, Putnam insists that one should measure 'outputs' rather than 'outcomes'. By contrast, Peter Mayer believe that, in the Indian context, there are important reasons why we must also assess states in terms of outcomes. There is a modest and statistically insignificant correlation between the rate of primary membership in cooperative societies in 1951-52 and the cooperative membership rates in the 1980s. He constructed a causal model and it indicates that although social capital does have an independent impact on civic community in India, it is weaker than that exerted by educational traditions. He observed that we are still unsure what policy instruments foster dense associational ties and trust; we do know how to ensure that all citizens are literate.

Renata Serra (2001) remarked that the new elements in the recent interest in social capital are that, first, one can measure the level of trust and cooperation, and compare these levels across communities/regions/countries and second, that one can assess empirically the influence of these measured variables on various micro and macro social phenomena. This paper attempts to analyze the feasibility and the validity of both measuring social capital at the level of the states and identifying its role in explaining the differential performance of states. It identifies three types of problems in the application of this methodology to interstate analysis: finding appropriate measures for social capital; locating alternative indicators valid for interstate analysis; and interpreting the statistical association between social capital and state performance.

Edward L. Glaeser, David Laibson et.al, (2001), in their paper, analyzes the formation of social capital using a model of optimal individual investment

decisions. This paper attempts two tasks. First, they describe the economic approach to investment in social capital. Second, they present some basic evidence testing the implications of this framework. The paper assembles the evidence that supports the individual-based model of social capital formation, including seven facts: (1) the relationship between social capital and age is first increasing and then decreasing, (2) social capital declines with expected mobility, (3) social capital investment is higher in occupations with greater returns to social skills, (4) social capital is higher among house owners, (5) social connections fall sharply with physical distance, (6) people who invest in human capital also invest in social capital, and (7) social capital appears to have interpersonal complementarities.

Ben Fine (2001) critically provides a brief overview of how and why social capital has become the latest conceptual fad across the social sciences, and with what implications. According to him, despite its popularity, yet the question of what is social capital remains unsatisfactorily answered. Individual advancement aside- an important factor in the rise of social capital- all it reveals is much by way of intellectual bankruptcy and a failure to recognize how social capital's ready accommodation of opposition represents a highly successful form of a legitimizing repressive tolerance. He concluded that the notion needs to be rejected in view of its origins and directions.

The World Bank development Report (2001), notes Tirupur was a world leader in the knitted garment industry. The success of this industry is striking. This is particularly so as the production of knitted garments is capital intensive and the state banking monopoly had been inefficient at targeting capital funds to efficient entrepreneurs, especially at the levels necessary to sustain Tiruppur's high growth rates. The needed capital was raised within the Gounder community, a caste related to land-based activities, relying on community and family networks (World Bank 2001: 175).

Kanchan Chopra (2002) examines the precise nature of the creation of social capital and the role it plays in furthering development interventions at local levels

and the nature of interaction between new institutions and older formalized networks. This paper draws on studies of three developmental interventions in different parts of India. In the study in Udaipur district of Rajasthan in Western India, it was found that local level networks between individual agents located in different formal sectors of the economy over an extended period of a decade or so created well specified institutions for the management of common property. The study found that the unique sharing mechanisms evolved by the NGO enabled income from the produce to be shared between workers and owners of the land and also ensured that a part is kept aside for reinvestment in Palamau district of Bihar. The author opined that social capital bridges the distance between felt needs of the local communities and the legal frameworks within which they can be realized.

John M. S and Jos Chathukulam (2002), in their paper seek to highlight the intensity, purpose and trends in the institutional revolution that Kerala has witnessed in recent years and assess their implications for social capital formation and the building up of a vibrant civil society capable of playing a corrective and supportive role in the functioning of the local bodies. The study is based on data collected from Chempu (One of the backward panchayats) located in the district of Kottayam in Kerala. Methods of data collection employed in the study include questionnaire, focus group discussions and interviews with key informants. The study found that, in Chempu, the associational life has assisted the process of participatory planning considerably. But, they also aimed at creating sites which could serve as a check on the functioning of the panchayath. The authors stressed the need for a strong and efficient institution of panchayath and a vibrant associational life which survives without state patronage.

Irene Van Staveren (2002) explored the extent to which feminist economic research may benefit from today's developments in the area of social capital research. The author identified two promising areas of research for future co-operative research. First, the relationship between inequalities and hierarchy on the one hand and social capital accumulation on the other hand. Second, the study

of the care economy in relation to civil society. According to Irene, gender analysis of social capital accumulation would need to address inequalities, hierarchies and stereotypes in households, families, communities and associations.

Anirudh Krishna (2003) investigates 69 villages in Rajasthan, interviewed a sample of over 2,000 villagers, selected by random sampling from all adult villagers of these 69 villages. He devised a locally relevant scale for measuring social capital in Rajasthan that relies upon assessing participation in informal networks. A single index of development performance was constructed. Regression analysis as well as case study examination showed that the only significant variables are social capital, literacy and the capacity of the new set of young village leaders, who have emerged and gained strength over the last two decades. He argued that low agency capacity prevents people of Balesariya village from converting their stock of capital into a flow of economic benefits. The author observed that middle-level institutions are weak not only in rural India, but also in other developing countries and countries undergoing transition from socialism, so agency should matter in a fairly large number of cases.

Emmanuel D' Silva and Sudha Pai (2003), in their study, examines the implementation of Joint Forest Management (JFM) and Watershed Development (WD) programmes in three villages in the Adilabad district of Andhra Pradesh by using a framework of collective action based upon social capital. They used ten indicators to measure social capital. Based on the ten indicators, Powerguda is ranked first in the score of social capital with 55 points, or an average of 5.5; it is followed closely by Behroonguda with 52 points. Kishtapur, is way down with 22.5 points indicating a low stock of capital. They found that three features- social cohesion, effective local leadership and supportive role of the local bureaucracy play a crucial role in the success or failure of JFM and WD programmes in the sample villages.

Benjamin K. Agbenyegah Minsoo Lee and Ross Cullen (2003), in their article, empirically explore the relative importance of the human capital for better understanding the New Zealand total factor productivity puzzle. The data on

GDP, fixed capital stock and gross fixed investment from OECD database, and human capital data from the Education Statistics New Zealand, the official New Zealand yearbook. They used Johansen's (1991) multivariate test to examine the cointegration relation among four variables. The findings from the impulse-response and forecast error variance decomposition analyses suggest that the response of GDP to a fixed capital stock is remarkably short-lived and the labour employed and human capital contribute a significant proportion of GDP's forecast error. The long run elasticities in this study are 0.80, 0.178 and 0.167 for labour, fixed and human capital respectively. The analysis further demonstrates that the omission of human capital from the productivity analysis will lead to biases in factor shares. They examined the GDP growth performance in New Zealand for the aggregate economy and an analysis of alternative measures productivity (TFP), concludes that the productivity performance in New Zealand economy from 1950-1999 was very poor.

The study by Hans Blomkvist (2003), builds on a unique data set of personal interviews with 3,200 respondents in five states- Gujarat, Uttar Pradesh, Orissa, Kerala and West Bengal in India, covering 31 different rural and urban localities. He uses incidence of poverty as an indicator of government responsiveness, which seems as a reasonable indicator in a very poor society. The study argued that political participation, social capital and vibrant society affects the responsiveness of a democratically elected government. By comparing two states, Kerala and West Bengal that have had very similar political regimes, he remarked that the relationships between and the activities of ordinary citizens makes a difference for the quality of democracy.

Quibria, M. G. (2003) highlights some of the conceptual and empirical measurement and estimation problems that seem to have arrested the pace of progress of the literature on social capital. The author argued that the concept of social capital remains largely elusive. He observed that the existing literature emphasizes largely the positive consequences. He opined that there are both theoretical and empirical presumptions that non-market social interactions can

lead to undesirable social and economic outcomes. According to the author, in parallel with human and physical capital, the literature uses the metaphor of social capital to highlight the positive, productive aspects of sociability. However, in some important ways, social capital falls short of being a form of capital.

Jarka Chloupkova, Gunner Lind Haase Svendsen et al, (2003), in their paper, highlights the well developed cooperative movements in Denmark and Poland prior to World War II. They focus on three theoretical approaches to measure social capital, namely: (1) membership in voluntary organizations (2) trust and (3) civic participation. They argued that the level of social capital is significantly higher in Denmark than in Poland. The paper concludes that the difference in social capital is the fact that the original accumulation of social capital in Poland was destroyed by the Communist regime. According to them, the communist regime restricted voluntary cooperation, similarly as they restricted the church and religious movement, in order to avoid any rise of potential political opposition.

Deniela Olejarova, Paul Mosley et.al, (2003) in their article, an approach was made to explore the concept of social capital from the perspective of microfinance and study the link between microfinance provision and social capital. The article uses all of the most widely acknowledged social capital indicators: trust, voluntary involvement and political participation as a ground for discourse about the relationship between social capital and micro-finance. The study focused on 279 clients from three microfinance institutions: the FORA fund in Russia, the Integra Foundation in Slovakia and HIRO (currently renamed Integra Romania) in Romania. In all three organizations, a questionnaire was applied to a clustered sample of borrowers intended to be representative of the programme as a whole and interviews were conducted on individuals who either constituted 'outliers' from the regression or for whatever reason appeared likely to yield interesting insights about pattern of causation. The result of the study revealed that for the three institutions examined in Russia, Slovakia and Romania, microfinance appears not to be associated with higher levels of formal associational membership, but is associated with the development of informal associations.

They found the ability of some microfinance groups to reproduce themselves and extend social capital into related areas. They argued that there is some evidence of a relationship from microfinance to political participation and hence to the creation of a more open society; but often this participation is of an informal nature.

Christiaan Grootaert, Deepa Narayan et.al, (2003), introduces an empirical tool- the Integrated Questionnaire for the measurement of Social Capital (SC-IQ), with a focus on applications in developing countries. With a conceptual framework of social capital at the household level, six dimensions are considered: Groups and networks; trust and solidarity; collective action and cooperation; information and communication; social cohesion and inclusion; empowerment and political action. The paper also analyses the sampling and data collection issues for implementing the SC-IQ. The tool has been pilot-tested in Albania and Nigeria during 2002.

Jos Chathukulam and John M. S (2004), in their study examine the nature of social capital in Kerala drawing empirical evidences from a village panchayath in Kottayam district. The study also maps the five regions in the village on the basis of associational membership and civic mindedness and tries to account for the differential spread of social capital and civic mindedness in them. The data for the study were collected through a combination of methods, which includes survey, focus groups discussions, selective observation and interviews with key informants and leaders of various associations. The field work for the study was undertaken during June-July 2004. As many as 420 persons collaborated in the study either as respondents or as key informants. The study shows that there is wide variation between different regions of Chempu panchayat in terms of social capital. The study found that the strength of Kattikkunnu region of the panchayath is the primacy that the people of the region seem to attach to the social over the political, the horizontal organizations over the vertical.

Ghazala Mansuri and Vijayendra Rao (2004) remarked that Community based and driven development projects have become an important form of development assistance, with the World Bank's portfolio alone approximating \$7 billion in

2003. A review of their conceptual foundations and evidences on their effectiveness show that projects that rely on community participation have not been particularly effective at targeting the poor. They observed that most of such projects are dominated by elites and both targeting and project quality tend to be markedly worse in more unequal communities. Several qualitative studies indicate that the sustainability of community based initiatives depends crucially on an enabling institutional environment, which requires government commitment and on accountability of leaders to their community to avoid 'supply driven demand driven' development. They argued that naive application of complex contextual concepts like participation, social capital and empowerment is endemic among project implementers and contributors to poor design and implementation. The evidences suggest that community based and driven development projects are best undertaken in a context- specific manner, with a long time horizon and with careful and well designed monitoring and evaluation systems.

Rao V. M (2004) tries to understand the working of self help groups in the tribal areas of Andhra Pradesh. The specific objectives of the study are to document salient features of selected SHGs and to analyze purpose- wise utilization of loans from SHGs. The main focus of the paper was on the involvement of women in the activities of Girijan Cooperative Corporation. Out of the ten divisions of Girijan Cooperative Corporation, four were selected representing Andhra, Telangana and Rayalaseema regions of Andhra Pradesh covering six districts. In all, 21 Girijan primary cooperative marketing societies were covered with a total sample size of 105 women. The study revealed that about two- thirds of respondents are participating in the groups and saving is the main reason for joining such groups.

Wee- Liang Tan (2004) examines export of Small and Medium Enterprises (SMEs) to find out to what extent family, social and informal networks prove useful to entrepreneurs, in comparison to industry and professional networks, by examining a sample in Singapore. The data collected from SMEs compiled by the government agency responsible for SMEs in Singapore. The study shows that the family networks are rated the lowest in usefulness to export business. He argued

that industry and professional networks were the two networks that proved to be more useful to the SMEs.

Joe Wallis and Paul Killerby (2004) incorporate a critical evaluation of the mainstream social capital literature from a social economics perspective. The paper advanced the distinctive approach of social economists to poverty alleviation fits well with certain sociological concepts of social capital. The direct productivity effect of social capital is: $y_i = \{K_i/Y_i^{1-\alpha} (H_i/L_i)A_i\}S_i$. Where, S_i represents a version of Putnam's instrument based on membership tallies in voluntary organizations, survey results of social trust and subjective assessment of governmental effectiveness. They concluded that an analysis of the resources that members of an impoverished community can draw on in the form of bonding and bridging social capital involves a more holistic and organic approach than that associated with conventional economic analysis, since it must take into account the social context that shapes and constrains members' behavior.

Qianhong Fu (2004) explores the relationship between social capital and trust by tracing the origins and development of the concept of social capital. There exists considerable confusion concerning the relationship between social capital and trust, namely whether trust is a precondition of social capital or a product of it. The author placed these two ideas in organizational context to develop an analytical distinction between trust and social capital while clarifying and exploring the implications of these two primary perspectives on organizational effectiveness. The paper concludes that trust and social capital are mutually reinforcing- social capital generates trusting relationships that in turn produce social capital.

The study by Isabella Guerin, G. Venkatasubramanian, et.al, (2005), is based on qualitative field research carried out in Bangladesh and Pakistan. The authors highlight the adverse consequences of social capital, particularly for sex workers in Bangladesh and former bonded labourers in Pakistan. They pointed out that the 'dark side' of social capital- its potential hierarchical and exploitative dimension- is one of the factors that lead to debt bondage. The study put forward two findings. First, social capital appears to be a critical factor of success, while at the

same time being a source of extreme vulnerability. Second, it then describes microfinance led interventions intended to build on the constructive role of social capital and stimulate entrepreneurship to reduce the vulnerability of these target groups.

Kumaran K. P (2006) tries to examine the need, approach and strategy for capacity building of Community Based Organizations (CBOs) for empowering the poor to enable them to participate in developmental programmes for their sustainable development. Kumaran remarked that social mobilization is considered as an important approach that facilitates capacity- building of the disadvantaged sections of the society. According to the author, for the poor and marginalized sections of the society, social mobilization for capacity- building in order to achieve participatory development involves the following stages: (1) awareness building; (2) formation of poor into groups; (3) identification of factors contributing to the problem they are facing; and (4) taking up of collective action for their sustainable development. He observed that the strategy for capacity building of CBOs may involve two stages. The first one aims at promoting social development of the stakeholders and the second emphasizes on personal development.

Philipa Mladovsky and Elias Mossialos (2006) observed that in agencies such as the World Bank and WHO, analysis of Community Based Health Insurance (CBHI) policy is underpinned by an economic framework, with discussion focusing on features of market transactions such as willingness to pay, information, price and quality. They argued that this model does not permit the systematic incorporation of social context into policy. A framework of social capital and economic development suggests that solidarity, trust, extra-community networks, vertical civil society links and state society relations at the local level appear to affect significantly outcomes in CBHI. They concluded that in order to align themselves to local community goals and values, CBHI schemes may need to actively foster certain types of vertical and horizontal bridging

relations which could result in the evolution of structures and operations quite different to those proposed by current models of CBHI.

Shahrukh Rafi Khan (2006) conceptually demonstrates the importance of tapping social capital, particularly when state and private sector initiatives may not be forthcoming. He selected three successful initiatives in South Asia, two of which- micro credit in Bangladesh; rural support programmes in Pakistan; and the surgical goods industrial cluster in Sialkot, Pakistan for investigation in this article. In two of the case studies, he considered (micro-credit and rural support), an external agency taps into the social capital via social mobilization. In the third model, an industrial cluster is embedded in a local network of trust and reciprocal obligations that has led to autonomous collective action. The selected models are diverse enough to show how social capital can be made operational at various levels including the household (micro), community (meso) and more broadly (macro).

Patrick Bitonder Birungi (2007) made an attempt to investigate the determinants of soil fertility management and conservation practices in Uganda, with particular interest in the role of poverty, social capital and land tenure. To achieve the above goal, econometric approaches were employed using data set collected by the World Bank, and Uganda Bureau of Statistics from a survey that covered eight districts in Uganda. A Multinomial Logit Model (MNL) was used to investigate the impact of poverty, land tenure and social capital on adoption of Soil Fertility Management (SFM) and conservation technologies. A Linear regression model was used to understand the influence of social capital and other determinants on poverty in Uganda. The results show that from a policy perspective, the significance of social capital in both technology adoption and the poverty models, suggests that public investment in social capital through: capacity building programmes for local groups, infrastructure support, enabling environment for their functioning (legal framework) among others would lead to poverty reduction and improved investments in SFM and conservation of technologies.

Rao V. M., Hanamashett J. S., et.al, (2007), in their study, present an anatomy of physical and financial performance of SHG- bank linkage in selected districts of Maharashtra. The study is based on secondary data collected from District Central Cooperative Banks (DCCBs) and NABARD. They found that fifteen (46 per cent) districts in Maharashtra fall in category of SHG- bank linked more than 3000, on the other hand only two (6 per cent) districts linked less than 1000 SHGs. Average savings accrued by SHGs in selected DCCBs was Rs. 24.07 lakh in 2000-01 which rose to Rs. 315.17 lakh (93 per cent) by in 2004-05. They observed that data covered in the study revealed tremendous growth in SHG linkage and loans distributed through linked banks. They also stress the need for promotion of SHG- bank linkage programme across the country.

Sinha P. K and Kiran Rana (2007), in their paper, attempt to highlight the impact of Non Government Organizations on the socio-economic conditions of rural poor in Hazaribagh district of Jharkhand state. The study is based on primary as well as secondary data. For primary data, they randomly selected eight villages from four blocks of Hazaribagh district. Four main NGOs working with an objective to improve the socio-economic conditions of rural poor have also been selected. Approximately 200 beneficiaries were interviewed to examine the impact of NGOs functioning in Hazaribagh. They found that NGOs under study helped in increasing the literacy rate from 28 per cent in 1990 to 51 per cent in 2005, especially among women. It is evident that percentage of employment level has improved gradually increasing to 50 to 55 per cent in the year 2005 in comparison to 15 per cent existed in 1990. The authors observed that the NGOs have also helped in reducing the mortality rate in the study areas where pre and post-natal care facility to the needy poor families have been provided.

In the study by Bonnie H. Erickson and Rochelle Cote (2008), use the data source in the 2004 federal election study in Canada. The study selected a national representative sample and administered three surveys: a telephone survey during the election, another telephone survey just after the election and a mailed- out survey shortly afterwards. They add four new kinds of network variety to the

traditional occupational variety: middle class diversity, working class diversity, male diversity and female diversity. They argued that the greater the number of voluntary associations in which a person is active, the greater the person's level of all five forms of social capital. They found that network diversity rises from youth to mid- life and then drops again into old age, no great network advantage to being of European (probably white) ancestry and occupational prestige does not go with network diversity.

Sten Widmalm (2008) provides fresh perspectives and insights on what may be the world's largest ongoing decentralization reforms- the Panchayati Raj reforms in India. He presents unique empirical material from Madhya Pradesh and Kerala. Interviews were carried out within decision makers, policy makers, politicians and bureaucrats at various levels of the administrative system in both Kerala and Madhya Pradesh. Twenty four villages were selected for two surveys. Comparative perspectives and references to historical cases from around the world are used to show how decentralization can be connected to social capital and corruption. Widmalm argues that there exists a strong and direct connection between degrees of corruption in village performance and the level of trust in society, even though only an ambiguous link can be said to exist between decentralization and corruption. In the study, he found that while high levels of inter-group trust are certainly connected to low levels of corruption, intra- group trust comes out as even more important.

Nisar A Khan and Saghir Ahmad Ansari (2008), in their study, makes a modest attempt to undertake a survey of the literature and a review of the current state of New Institutional Economics with a focus on its relevance to development problems. They observed that institutions do structure economic forces and play an important role in expanding human choice- a fundamental goal of economic development. The authors remarked that majority of the quantitative and qualitative studies pertaining to the role of institutions in the development process found a strong positive correlation between the quality and performance of institutions on the one hand and development outcomes on the other. The survey

shows that the three major themes of New Institutional Economics (NIE), i.e.; the transaction costs, property rights and collective action, can effectively address issues that have remained more or less puzzles when analyzed using conventional approaches.

Prasenjit Maiti (2009) argues that the theoretical category of social capital can also be suitably utilized in the domain of the behavioural sciences, especially in Management science, to understand various angularities of disciplines such as industrial relations, labour welfare, human resource development, organizational behaviour and supply chain management. The problem of this paper is structured around the polemic of civil societal institutions (networks and embeddedness) and democratic governance (inclusive growth and participatory development) among other critical areas of social scientific research. He remarked that business managers should try to entrench networks of trust, loyalty and cooperation within and without their organization and this makes good business sense in terms of rational choice theory. This can be a viable way in which to sustain organizations in the face of the threats triggered by Globalization. The author opined that, the market, civil society and state happen to interact in a dynamic manner that also tends to convert weaknesses into strengths in a post-globalized world.

Nauriyal D. K, Bimal K. Sahoo, et.al (2009), in their article, examine the contribution of human and physical form of capital on the economic growth of India. The study is based on a time series analysis from 1975-1976 to 2004-05. The impact of physical and human capital on real Gross Domestic Product (GDP) in India is estimated with a log-linear model; where GDP per capita as dependent and per-labour physical capital (PC) and per-labour human capital (HC) in conjunction with the dummy variables, D and D1, for policy reform and political instability, respectively, as independent variables. The study found that the coefficient of $HC \times D$ (Human Capital multiplied with reforms dummy) is statistically significant and positive, and the estimated post- reform elasticity of GDP with respect to human capital is 0.391.

Christuraj P and Saraswathy S (2009), in their study, the socio-economic changes among the members of women self help groups analyzed on the basis of five point rating scale. Out of 15 community development blocks in Cuddalore district, 6 community development blocks are selected as sample according to the number of SHGs formed. The relevant primary data are collected from the SHG women respondents by employing a well structured interview schedule. They found that the respondents of Cuddalore block, Kumaratchi block and Keerapalayam block have better socio-economic changes in consequence of getting membership in self help groups than those of others. The respondents rate first order priority to their socio-economic changes in consequence of SHG activities in terms of ability to voice their concern.

Luca Andriani and Dimitrios Karyampas (2009), in their paper, construct a new social capital index based on the density of active industrial districts members within each Italian region and to investigate whether it can influence the difference, in terms of economic performance, across the Italian regions. Their proxy, theoretically, can solve the three main problems related to the Putnam's instrument highlighted by Martin Paldam which are: the definition of voluntary association, the intensity of the contacts and the so called 'Benignness- weight problem'. Empirical result shows that their index together with the variable of associational activity significantly influences the labour economy from the unemployment rate perspective. They argued that while the associational activity does not have strong significant influence on innovation, the proxy seems to affect innovation in terms of increasing the amount of innovative projects, ideas and products since it is significantly related to the number of patents.

Reji, E. M (2009) observed the different manifestations of social capital involve bonding social capital, bridging social capital, linking social capital, cognitive social capital and structural social capital. He analyses the key elements of social capital such as social norms, networks and trust. He argued that research studies reveal impact of social capital in various development outcomes such as low crime rate, reduced transaction costs, improved governmental efficiency and

developing cooperative behaviour. Reji concluded that a desired level of social capital is essential for catalyzing development in society.

Krishna P. Paudel and Mark J. Schafer (2009) incorporate social capital in an environmental Kuznets curve analysis using highly disaggregated water pollution data available for Louisiana watersheds. Their main objective is to quantify the relationship between social capital and water quality under an Environmental Kuznets Curve (EKC) framework. They follow Jha and Murthy's (2003) procedure to develop the social capital index. They used the data on nitrogen, phosphorus and dissolved oxygen concentrations in water from each watershed collected by the Louisiana Department of Environmental Quality. The pooled data consisted of observations from 1988 to 1997 for 53 parishes in Louisiana. The results revealed that social capital plays a significant role in explaining nitrogen pollution but not phosphorus and dissolved oxygen. They did not find an inverted U-shaped curve between pollutants and social capital. They also added that 'middle amount' of social capital is good for the environment.

Vargheese Reji Mekkaden (2009), attempts to analyze the role of SHGs in the formation of social capital and possibilities and challenges of social capital formation in the process of rural development. The study was held with the help of 240 respondents, selected 80 each from the three Malanadu Intergrated Development Centres (MIDCs) - Thampalakkadu, Panackachira and Paloorkkavu-spreading over the districts of Kottayam and Idukki- which function under the mother organization known as Malanadu Development Society. The method used in the study is descriptive and analytical. The study found that there exists an inverse relationship among social capital and poverty.

PAN Fenghua and HE Canfei (2010), in their study, using several indicators of social capital, tries to research the regional disparities in social capital and the influence of social capital on economic growth of China- a country with high stock of social capital during 1978-2004. They employ trust, participation in associations and in charity and blood donation rate as the main measurements of social capital in China. The statistical analysis shows that social capital has a

significant positive effect on economic growth at provincial level in the long term and the positive relationship exists even after controlling policy, macro location factors and per capita GDP associated with a high level of social capital.

Maysam Musai, Marzieh Fatemi Abhari, et al, (2011), in their article seeks to study the relationship between social capital and economic growth. The authors studied information relating to Iran and 75 countries in 2008 and with the use of endogenous growth model. They used calculations and estimations of a valid British research institute, Legatum Institute in order to obtain statistics and information relating to social capital. In order to calculate social capital index, 12 variables like reliability of others, importance of friends, trustworthiness of others etc, has been used. Estimated elasticity of Gross Domestic Product relative to social capital, physical capital and labour force was determined to be 0.28, 0.856 and 0.05 respectively. The authors remarked that there is significant relationship between social capital and economic growth and the economic policy makers of the country should pay special attention to social capital and its expansion.

Gordon Knowles (2011) examines the creation of social capital within Self Help Groups that operate in many Indian villages. The paper observes that social capital has a predominately positive influence on the actions of Self Help Group members as they work for both collective and individual improvements in their community. Through a review of social capital and its application and role in the formation and growth of Indian Self Help Groups, the author argues that the contribution of women to their communities is enlarged through their group participation and enhanced empowerment. The paper concludes that there are significant benefits and long term implications which flow into communities from collective actions resulting from the growth of social capital within Self Help Groups.

Amith Roy and Sumanash Dutta (2011), in their paper try to find out whether participation in SHGs empowers women or not. The study examined the case of 120 SHG members of 40 matured SHGs of different development blocks of Karimganj district by applying multistage purposive random sampling technique.

In order to find out the changes in the level of empowerment due to participation in SHG related activities, the decision making power, management of household and outside home activities, business by women, both before and after SHGs formation, have been taken into account by the authors. Over a period of four years only women empowerment has grown over 172 per cent in the dimension of independent decision making, followed by over 169 per cent and near about 78 per cent in the sphere of independent role and control and participation and position respectively. They observed that participation and involvement of women with SHGs have increased women's empowerment in a spectacular proportion.

Jayanti Bhattacharjee, Sushil Kr. Haldar et.al, (2011) tried to determine the key factors influencing economic growth in India for the period 1960-2007. They used Lucas type production function involving the factors, physical capital (investment as a share of GDP), human capital (mean years of schooling) and openness (trade as a ratio of GDP). For human capital stock, Barro and Lee (2000) data sets have been used, which provide five yearly data on average years of schooling from 1960-2000. They found that physical capital can influence growth in the short run, but it is human capital that has long-run effects in India, is consistent with the endogenous theory of growth.

Eiji Yamamura (2011) aims to explore how the circumstances of where a person resides is related to the degree of their own investment in social capital using data of the 3,075 adult participants in the Social Policy and Social Consciousness (SPSC) 2000 survey conducted in all parts of Japan. The study found that, (1) not only that home ownership and length of residence are positively related to investment in social capital, but also that rates of home ownership and long-time residency in a locality increase an individual's investment in social capital and (2) the effects of local neighbourhood home ownership and local length of residence are distinctly larger than those of an individual's home ownership.

Beata Lopaciuk- Gonczaryk (2011) aims to present results from empirical research on social networks, conducted in a polish financial institution in Poland. The questionnaire used in the company was constructed following semi-structured

interviews with employees of different companies in Poland and subsequently it was piloted both outside and within the company. Among 188 employees of the company, it identifies 27 teams of size from 3 to 12 people, involving together 164 employees, who were the target group of the research. On the basis of the data from the questionnaires, the author composed both deductive indicators and inductive indicators of social capital. The main findings of the research support some of the propositions: bonding social capital is found to be of value especially in the case of operational tasks and there is also some evidence that different aspects of social capital interact while influencing performance.

Niranjan Mandal (2011), attempts to analyze the effectiveness of SHGs in rural West Bengal in raising livelihood status of the rural poor, particularly women's economic self sufficiency and thus empowerment. The study used both primary and secondary sources of information. Fifty-three SHGs were studied. The study on the effectiveness of SHGs in empowering rural women folk at No.8 Saraboth Gram Panchayat in Garbeta Block 11 of Pachim Midnapore district in the state of West Bengal shows that income and employment opportunities have increased to a certain extent.

In the article, Blaine Robbins and David Pettinicchio (2011), investigate the pro-social effects of civil society and social capital. The sample includes 56 nations. The analysis employs both country and individual level data. Individual level data were compiled from the fourth wave (1999-2004) of the World Values Survey (WVS). Country level data were obtained from World Bank, United Nations Office on Drugs and Crime etc. They used negative binomial regression and find weak support for the beneficial consequences of social capital on homicide. They remarked that one dimension of social capital, however, does exhibit a significant negative association with homicide rates, net of other influences: social activism. They argued that they also fail to support the Durkheimian hypothesis that the negative effect of social capital on homicide is conditional on modernization or economic development.

Daniel Parecki (2011) in his paper expands upon the causative effects of economics and reveals social capital as an additional cause of literacy. The paper deals with social capital by moving between the realms of both formal and informal social networks. The study measured state's bonding social capital by measuring levels of spousal violence and the age of females' first marriage. Bridging social capital was measured by looking at the Institutional Performance Index and the Civic Community index. This study finds that in India, states with high bonding social capital have low female literacy rates while states with high bridging social capital have high female literacy rates. It was also clear that per capita income and bridging and bonding social capital are meshed in ways unexplored by this paper. The author concluded that unless bridging social capital can be improved in India, women's educational achievements will be hard to attain.

Abodh Kumar, Rajani Mathur, et.al, (2012) made an attempt to analyze how institutions frame economic transactions is crucial to the ability of the poor in the informal sector to find their way out of poverty. In this study, they focus on the relationship between the length of time a shop has stood at the same location and various economic outcomes, when other causal variables are controlled for, in order to test the hypothesis that longer occupation of the same space is important for economic success. The literature points to two crucial aspects of the lived reality of the urban informal sector: the network of social relationships and property rights. This study utilizes primary data collected from 100 paanwalas from six areas of Mumbai. The data were collected through detailed questionnaires and interviews with retail paan shops on the streets of Mumbai. The study makes use of Bayesian methodology using Zellner's 'g priors' to estimate the best model. They observed that 72 per cent of sample showed low levels of trust (i. e, not at all or not very much) in the police, while 65 per cent showed low levels of trust in the local administration. The authors pointed out the significant role of continuous access to physical space, the arena where property rights and social capital interface, plays in determining earnings.

Peter Kitchen, Allison Williams, et.al (2012), in their article, investigates social capital in Hamilton, Ontario by way of a telephone survey of 1,002 households in three neighbourhood groups representing high, mixed and low socio-economic status (SES). They defined social capital as a series of perceptions and actions on behalf of the individual, which leads to enhanced community engagement. Four variables compose the 'perceptions' of social capital: (1) safety after dark (2) inter-personal trust (3) accessibility to help and (4) views on multiculturalism. These four perceptions are used in conjunction with two measures of social capital actions: (1) volunteering and (2) municipal voting. A Social Capital Measurement Tool (SCMT) is developed to examine social capital perception and social capital actions. The data is analyzed through descriptive statistics, contingency tables and regression modeling. The study found that the residents of the Lower City (Low SES) had overall weaker social capital perceptions and were less likely to volunteer and vote compared to their counterparts in the central (mixed SES) and Southwest Mountain (high SES) neighbourhoods.

Anuradha Tiwari and Jaskiran Arora (2012), in their study, analyses the reasons for the decline of SHGs as a source of funds to the poor. The study is based on a small sample (30 SHGs out of the 110 SHGs formed by an NGO based in Haryana). The findings of the study show that SHGs in general lack cohesion; the membership of the groups is non-homogenous in terms of age, caste and income- resulting in a high probability of falling apart. Thus, the basic premise of mutual trust is vanishing. The study suggests that some of the problems associated with the SHGs could be solved with much more active and elaborate involvement of the non-government organizations (NGOs), Corporate Social Responsibility (CSR) cell of the corporate sector and the state governments than at present.

Shakila Azim (2013) examines women empowerment through SHGs in the Muzaffarpur district of Bihar. The study was conducted in three Blocks of Muzaffarpur district of Bihar, 160 respondents from 25 SHGs were selected randomly for this study. The study uses primary data. She observed that SHGs enforced the participation of all categories of women in strengthening their

perpetual development. It is also found that the SHGs created confidence for economic self-reliance among economically backward women of rural area blocks in Muzaffarpur district. She argued that self help groups are the economic increaser of the rural women; it develops the awareness, programmes and schemes, loan policies etc.

Christian Bjornskov and Kim Mannemar Sonderskov (2013), in their paper, explores whether the concept of social capital as popularized by Robert Putnam is a good social science concept. Taking Gerring's eight criteria for conceptual goodness, the paper discuss how social capital performs on these criteria. Social capital may be a good concept if it can be shown empirically to be a unidimensional concept. The empirical section explores the validity of the unidimensionality assumption and rejects it in four separate tests at both the individual and aggregate level. They concluded that even though, social capital has been a remarkably productive idea, the evaluation nevertheless suggests that it is not a good concept.

Alessandra Righi (2013) aims to present the latest initiatives in measuring the social capital (SC) in which the Italian National Statistical Institute (Istat) is involved. After a brief review of the theoretical literature and the main measurement experiences, the paper describes firstly, the joint Istat- the bank of Italy's attempt to produce a multidimensional measure, integrating data from different surveys. Secondly, the National Council for Economics and Labour (NCEL) - Istat's project on fair and sustainable well-being and to the choice of indicators that monitor the well-being of the Italians regarding the social relations domain. Finally, the Istat- Italian CSR Manager Network (CMN) initiative to create a bridge between what the firms report in their social reports and the social/environmental official indicators of the country.

Christabell P. J (2013), made an attempt to examine how the Kudumbashree movement helped in social capital formation in Kerala. It analyses how the tool of microfinance has assisted in upbringing the aspirations of poor women in the state. The study was conducted among the neighbourhood groups (NHGs) formed

under Kudumbashree, in six districts, where the concentration of six outlier communities in Kerala society- the tribals (Wayanad), marine fisherfolk (Kozhikode), slum dwellers (Thiruvananthapuram), agricultural labourers (Alappuzha), plantation workers (Idukki) and the muslim minorities (Malappuram). Details of 107 NHGs functioning under Kudumbashree are collected from these 6 districts. The study used both primary and secondary data. The general observation of the study is that microfinance helps in the formation of social capital and tries to uplift the marginalized poor in the society in an appreciable way.

Valeria Andreoni and Stefano Galmarini (2013) present the concept of degrowth and its relationships to well-being and social capital formation. After a theoretical analysis and a literature review oriented to link the social capital and the concept of degrowth, they concluded that a voluntary downscaling of consumption and material needs can also contribute to increase friendliness, by reducing the time devoted to consumerism and personal assets and increasing the time devoted to leisure, life in society or social relationships.

Baluchami (2013) presents an empirical observation of the performance of SHG activities of Dr. Soundram Women Federation of Dindigul district, Tamilnadu, with the objective of assessing the socio-economic and political impacts of SHGs on empowering women. Dr. Soundram Women federation covers 53 Self Help Groups (SHGs) having 800 women members in community development blocks namely Athoor, Nilakkottai, Dindigul and Raddiarchatram. The author randomly selected thirty eight villages from these blocks for the study. 318 (53 SHGs × 6 members) members of SHG were selected for interview by using a semi-structured schedule. The study reveals that eighty two percent of SHG members were involved in improving the lot of women such as of literacy, getting loan with high interest, child labour and denial of education, child marriage, poor women without income generating activity etc. The momentum has been gained in the empowerment of women as 85 percent of SHG members contested election and six percent were elected in the local body election.

Maria Felice Arezzo (2013) investigated the effects of social capital on a particular form of tax evasion- by this mean, they avoid paying the legally due social security contributions. The paper aims to understand the reasons of the heterogeneous dynamics in the regional rate of irregular work and to identify its determinants, focusing in particular on the role of social capital. The study uses a dynamic panel model to assess whether or not social capital has an effect on irregular work rate. The data used spans from 1998 to 2008 and is measured on the 20 Italian regions. The study concluded that there is strong evidence that social capital prevents irregular work in the Italian regions.

Vijayabaskar, M and Kalaiyarasan, A (2014), in their study, based on critiques of the ‘social capital for development’ literature and empirical evidence from the knitwear industry in Tiruppur which has been held as a model for the ‘caste as social capital’ argument- point out that the proposition validates exclusionary practices and reinforces socio-economic hierarchies. Tiruppur region has witnessed rapid expansion and accumulation for over two decades, which attributed to the successful entrepreneurship among members of the Gounder caste. They have mobilized capital more through family networks than through formal markets or state support. Labour too is mobilized through firm-family networks. The authors pointed out that caste indeed is relational- one caste creating entry barriers to other castes. The exclusivity of such social networks is best exemplified by the experience of the state government initiated Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO) knitwear industrial estate at Mudalipalayam on the outskirts of Tiruppur- meant to improve the socio-economic status of dalits in the state.

Babu P and Sarada A. K (2014) examine the extent of social capital formation among Self Help Group (SHG) women micro entrepreneurs in Kerala with reference to selected indicators like number of group memberships, number of friends and perception of trust in selected actors. They argued that the data collected from 200 SHG women micro entrepreneurs from Alappuzha and Kozhikode districts of Kerala reveals improvement in all these indicators.

Vidhya I. V (2015) compiles different empirical studies related to social capital. She argued that the recent interest in development discussions in the developing countries, attention has come to be focused on factors beyond those which are identifiable as economic and the role of social capital in developmental activities has attracted wide spread attention. The study found that increased levels of social capital can generate a greater capacity for development initiatives at both the individual and country level.

Vidhya I. V and Mani K. P (2016) made an attempt to measure the extent of social capital generated through Kudumbashree in Kerala. The study depended on primary data and they computed the index of social capital formation by taking a composite index of six dimensions namely associational life, trust and reciprocity, generalized norms, networks, trust in institutions and civic participation.

In the above paragraphs, we have seen a large number of studies directly and indirectly related to social capital. In Shigeki Yokoyama and Akira Ishida (2006) presented a summary table of studies on social capital, which is reproduced below.

Table 1.1: Summary of previous studies on Social Capital

Study	Location	Social capital measures used	Methodologies	Data sources mainly used	Conclusions
Household or Individual Level					
Brehm and Rahn (1997)	USA	Civic engagement, interpersonal trust, and confidence in government	Factor analysis and pooled cross-sectional analysis	1972–94 General Social Survey	Interpersonal trust enhances civic engagement and then confidence in political institutions.
Fafchamps and Minten (1999)	Madagascar	Social network	Ordinary least squares and instrumental variables method	Individual survey (n=729 traders)	Social networks enable agricultural traders to have higher margins.
Narayan and Pritchett (1999)	Tanzania	Group memberships, characteristics of groups and trust in various institutions and individuals	Ordinary least squares, instrumental variable method and probit model	Household survey (n=1,376 households in 87 clusters)	Village-level social capital has to some extent a positive effect on household incomes.
Isham and Kahkonen (1999)	Indonesia	Memberships (quantity and quality of local groups)	Probit model	Interview survey (n=1,100 households)	In a village with more social capital, demand responsive water services are more efficient, so that improvement of health conditions is more significant.
Grootaert (1999)	Indonesia	Memberships in local associations (density of associations,	Ordinary least squares, probit model and quantile regression	Household survey (n=1,200 households)	Social capital results in poverty Reduction and welfare improvement. Heterogeneity in group memberships gives positive

		internal heterogeneity, frequency of meeting attendance, etc.)			effects on welfare improvement but negative effects on collective action.
Grootaert and Narayan (2000)	Bolivia	Membership in local associations and organizations	Ordinary least squares, probit model, quantile regression and instrumental variable method	Household survey (n=1,000 households)	Social capital contributed to poverty reduction and welfare improvement. Moreover, returns to social capital were higher than those to education.
Narayan and Cassidy (2001)	Ghana and Uganda	Group characteristics, Generalized norms, togetherness, everyday sociability, neighborhood connections, volunteerism and trust	Factor analysis and multivariate technique	Household and individual surveys (n=1,471 households in Ghana and 950 individuals in Uganda)	Social Capital measures were confirmed as fundamental dimensions of social capital.
Reid and Salmen (2002)	Mali	Trust and social cohesion	Qualitative (descriptive) analysis	Individual survey (n=60 individuals in 6 villages)	Strong community cohesion embedded in a community led to enhancing the effect of agricultural extension services.
Daiz et al. (2002)	Peru	Participation, trust and social connectedness	ANOVA, t-test and chi-square test	Individual survey (n=789)	A significant tendency was found for economic development and food security to be high when social capital is also high.
Binam et al. (2004)	Cameroon	Club membership	Stochastic frontier production function analysis	Farm household survey (n=450 farmers)	The role of social capital in providing incentives for efficient agriculture production was found.
Chavez et	Australia	Neighborhood attachment,	Factor analysis and	Household survey	With the exception of feeling of trust

al. (2004) health variance among respondents.		attachment, network, trust, reciprocity, local, engagement, and so on	multiple regression analysis	(n=521)	and reciprocity, no other social capital component made significant contributions to explaining
Martin et al. (2004)	USA	Trust, reciprocity and social networks	Logistic regression	Household survey (n=330 low income households)	Household with higher levels of social capital are unlikely to go hungry.
Wu and Pretty (2004)	China	Social connectedness	Descriptive analysis	Household survey	Household with social connections were more likely to adopt a range of new technologies, and hence had higher income.
Cramb (2005)	Philippines	Participation and group membership	Logistic regression and qualitative analysis	Interview with project staff and other key nformants, farm household survey (n=104 households), Case studies of 12 community landcare groups	The formation of social capital enhanced collective efforts for soil conservation. However, continuing support could be needed to maintain stock of social capital.
Community or Regional Level					
Kawachi et al. (1997)	USA	Membership in voluntary groups and social trust	Ordinary least squares and pass analysis	General Social Survey (n=7,654 Individuals in 39 states)	Income inequality leads to Disinvestment in social capital and hence to increased mortality rates.
Krishna and Uphoff (1999)	India	Structural (network and role) and cognitive (norms, values, attitudes	Correlation analysis (Pearson) and factor analysis	Individual survey (n=2,397 individuals) and	Social capital is highly correlated With performances of collective action and common land

		and beliefs) social capital		focus group interviews with village leader	development
Kawachi et al. (1999)	USA	Trust, reciprocity, Group membership	Contextual analysis	Behavioral Risk Factor Surveillance System and General Social Survey (n=16,259 individuals in 39 states)	Even after adjustment For individual-level factors, social capital is positively associated with self-rated health conditions.
Reid and Salmen (2002)	Mali	Social cohesion	Descriptive comparison between socially cohesive and divided villages	Interview survey (n=90 individuals)	Success of agricultural extension services depends on the degree of village-level social capital (cohesion) and the quality of agricultural extension agents.

Source: Shigeki Yokoyama and Akira Ishida, 2006

1.3 Research Gap

The above review presented different studies held across the world on social capital. Majority of these studies are from a sociological/ historical/ Philosophical perspective. But it is felt that no serious studies are available at a regional level particularly in Kerala state.

Kerala is one of the prominent states in India which practices decentralization and local level planning and thus promoting a large number of organizations and institutions. These institutions and organizations are expected to generate social capital in its varied dimensions such as improved associational life, trust, networks, civic participation and so on both directly and indirectly. None of the studies conducted in Kerala so far exclusively deal with regard to the measurement of social capital or the role of social capital on collective action especially at the institutional level. Hence, it is appropriate at this juncture to analyse the social capital formation in Kerala with focusing on Kudumbashree and fill this gap.

1.4 Research Problem

It has been argued that Kerala's achievements were the result of social mobilization that had its beginnings at the end of the 19th century (Tharakan, 2004). Even the most casual observer of Kerala society would be quick to note the sheer density of civic organizations and the vigor of associational life (Heller, 1996). Nearly a third of Kerala's adult population is affiliated to mass organizations such as trade unions, peasant associations and student, youth and women's organizations. These are supplemented by a wide variety of sports clubs, theatre and art groups, science movements and voluntary organisations (Isaac, 2000).

In the traditional society of Kerala, the *social institutions and social relations* were based on '*Jati sampradayam*' (*caste system*). The Brahmins were at the top of society because they were considered as more pure and sacred than the others.

Hindu communities together consisted of 180 castes in 1891. Christians and Muslims were also divided into separate sects or denominations. The *Jati sampradayam* of Kerala also interlinked with the socio-economic relations (in Nair, 1999).

However during the 19th century the traditional Brahmanic order of Kerala underwent a historical transformation as result of colonial intervention. Education, technology, administrative machineries and colonial economy were the most significant tools used by colonialism to overpower the traditional political economy and world view (Nisar, 2013). The effort of the English East India Company towards the introduction of western education is said to have begun with the Charter Act of 1813. The Charter Act also allowed the Christian missionaries to work in India.

A powerful instrument of social change in the first quarter of the twentieth century was the *caste associations*. There was hardly any community or caste in the state without an association of its own for self-development based on democratic principles, tried to improve the status and influence of their respective communities by increasing their participation in education, government service and the various professions. In addition to the reform movements like Sree Narayana Dharma Paripalana Yogam (*SNDP Yogam*), *Nair Service Society (NSS)*, *Sadhu Janaparipalana Sangham and Yogakshma Sabha*, which were of purely local origin, the all India religious and social reform movements like the *Arya Samaj*, *the Ramakrishna Mission and the Theosophical society* had their marginal influence on certain sections of hindu society.

It was during the period when social renaissance movements and independence movement were growing that the *political mobilization* of people also started in Kerala. Since the 1970s Kerala's political parties have functioned largely within two coalitions, the left-of-centre Left Democratic Front (LDF) led by the Communist Party of India-Marxist (CPM) and the right-of-center United Democratic Front (UDF) led by the Congress Party.

In Kerala, in the earlier days, the emergence of strong Social Religious Reform Movements (SRRMs), which was followed by the nationalist, agrarian, trade union movements and political mobilization set the ground for the growing of social capital. As the late E. M. S. Namboodiripad, the outstanding leader of the Kerala state wrote in 1994: ‘I feel that one big question we face is whether the organized strength and political consciousness of our people can be used to increase production and productivity. I want to answer in the affirmative. But there is a precondition: the government and the ruling classes must change their attitude to the organization of the people and their demands...I must emphasize the importance of democratic decentralization in this context’ (in Harriss, 2001).

The generation of social capital in an organized form takes place after the *Decentralization* and Kerala Panchayath Raj Act in the year 1994. After that grass root level organizations like *Grama Sabha (GS)*, *Self-help groups (SHGs)*, *NGOs*, *Neighbourhood groups (NHGs)*, *Kudumbashree units* etc flourished with richness in social capital. Even after the completion of 20 years of grass root level planning and the rapid institutionalization followed by it, there was not much studies conducted in Kerala so far with regard to the measurement of social capital at the institutional level. Hence the study is conducted with the following objectives.

1.5 Objectives

1. To identify the factors leading to social capital formation and also to study the association between these variables.
2. To measure the extent of social capital generated through Kudumbashree in Kerala.
3. To evaluate the role of social capital on collective action in the study area.

1.6 Hypotheses

1. The study hypothesize that the repeated social interaction within Kudumbashree increases interpersonal trust and communication among

Kudumbashree members and resultantly leading to social capital formation.

2. The study hypothesize that there is a significant relationship between social capital and collective action.

1.7 Methodology

1.7.1 Operational Definition of Social Capital

“Social capital is a conceptual and composite index covering several resources such as associational life, trust and reciprocity, generalized norms, networks, trust in institutions and civic participation- for achieving collective benefits of the society”.

1.7.2 Variables for measuring Social Capital

Six variables for measuring social capital are identified. They are:

1. Associational life
2. Trust and reciprocity
3. Generalized Norms
4. Networks
5. Trust in institutions
6. Civic participation

1.7.3 Data Collection Methods

The study depends on both *primary* and *secondary data*. Primary data were collected from Kudumbashree members from sample districts by making use of schedule method, participant observation and focus group discussion. The theoretical framework on social capital by Lin (2001) observed social capital generation as determined by geography. Hence, the study selects the sample

districts geographically. Kudumbashree mission classified the districts in the state under three regions viz, Southern, Central and Northern regions. Thiruvananthapuram, Kollam, Pathanamthitta and Alappuzha come under Southern region. Kottayam, Idukki, Eranakulam, Thrissur and Palakkad come under central region and Malappuram, Kozhikode, Wayanad, Kannur and Kasargode come under northern region. One district from each region was selected considering the performance and activities of Kudumbashree. From each district, the best, average and the least performing gramapanchayaths (CDSs) have been selected on the basis of the latest CDS-ADS-NHG Gradation (2014) prepared by the Kudumbashree District Missions. Kudumbashree is a three-tier community based organization. At bottom, Neighbourhood Groups (NHGs) comprising of 20-40 women members. Area Development Society (ADS) is formed at ward level by federating 8-10 NHGs. Community Development Society (CDS) formed at village panchayth level or the Municipality or Corporation is a federation of ADSs. Around 50 sample respondents were selected from each panchayath based on value judgment sampling. 445 is the sample size. The sample districts are:

1. Alappuzha (from Southern region)

Kudumbashree was launched in 1998 after a review of neighbourhood group's initiatives in Alappuzha from 1995. And the geography wise it belongs to low land. The sample CDSs are

- a) Kandallloor (Best performing CDS)
- b) Thannermukkam (Average performing CDS)
- c) Vayalaar (Low performing CDS)

2. Thrissur (from Central region)

Thrissur is one of the few districts in Kerala where the activities of Kudumbashree are widespread and Kudumbashree has formed highest number of CDSs and also got best CDS awards. Thrissur belongs to mid land. The sample CDSs are

- a) Varavoor (Best performing CDS)

- b) Thalikulam (Average performing CDS)
- c) Paaralam (Low performing CDS)

3. Wayanad (from Northern region)

Wayanad is the district with highest ST population. So Kudumbashree is giving special care to this district and implemented many projects like Urulsavam, Access, E-transferring etc. Wayanad belongs to high land. The sample CDSs are

- a) Edavaka (Best performing CDS)
- b) Thavinjal (Average performing CDS)
- c) Panamaram (Low performing CDS)

Secondary data were collected from

1. Annual Administrative Report, Kudumbashree Mission
 2. Attendance register, minutes of the meetings- Kudumbashree units
 3. Documents maintained by Kudumbashree District Mission.
1. To identify the factors leading to social capital formation and also to study the association between these variables-

Frequency tables and Kruskal Wallis Test were used.

2. To measure the extent of social capital generated through Kudumbashree in Kerala-

Social Capital Assessment Tool (SOCAT) and Social Capital Integrated Questionnaire (SOCAPIQ) were used by reconstructing it on the basis of operational definition of social capital. In SOCAT, total social capital formation is divided into a number of parameters. Weightage is given to each response and corresponding score values are calculated. Later these scores are combined together to derive a composite value. We have arrived at the composite index as follows:

Step 1- As per the World Bank methodology, there are different indicators associated to social capital formation. In the present study, the indicators are

divided into 6 and they respectively are associational life, trust and reciprocity, generalized norms, networks, trust in institutions, and civic participation. Except for associational life, all other indicators, subdivisions were there and these subdivisions were coded and ranked depending on the nature of the variable. For example, regarding trust and reciprocity among the people in your family perceptions listed having the score values from 0 to 4. The perceptions are “not at all”, “to a small extent”, “neither small nor great”, “to a great extent” and “to a very great extent”. Since the perceptions are in different scales, for comparison and additivity, they were converted into percentages.

Step 2- the score values for each perception was computed using the following formula developed by Grossman (1976).

$$\text{Score Value} = \frac{-2 \times f_1 + -1 \times f_2 + 1 \times f_3 + 2 \times f_4}{N \times 2} \times 100$$

Where -2, -1, 1 and 2 are the score values for strongly disagree, disagree, agree and strongly agree.

N=Total number of respondents

Neither agree nor disagree fetches a score 0.

When the perception dimensions change, the score values are also changed.

Step 3- In step 2, we will be getting indices for each dimension. In this step, these dimensions are pooled and a weighted average is computed which will represent the aggregate index of social capital formation. Since these computations are based on rankings, it is appropriate to place validity on an interval estimate rather than point estimate. This is given by providing $\pm 10\%$ variation.

Ferguson’s break down (decomposition) of social capital formation index was also used to analyse the influence of each factor.

3. To evaluate the role of social capital on collective action in the study area-

The study follows Marshall's definition of Collective action. Marshall (1998) defined collective action as "the action taken by a group in pursuit of members' perceived shared interests".

Collective action analyzed analytically through different dimensions namely-

- I. Economic and
- II. Social

1.8 Scope of the study

'Social Capital' itself is a vast area of study. Hence, the canvas of the present study- social capital formation in Kerala- is limited to the state poverty eradication mission- Kudumbashree.

1.9 Chapter Scheme

The study is presented in seven chapters.

1. The first chapter is the design of the study, which provides an introduction, significance, review of literature, problem of the study, objectives, hypotheses, methodology, scope and the chapter scheme.
2. The second chapter provides the conceptual and theoretical framework of social capital.
3. The third chapter gives a historical sketch of social capital formation in Kerala.
4. Fourth chapter is a synoptic view of Kudumbashree State Poverty Eradication Mission.
5. Fifth chapter analyses the factors leading to social capital formation in Kerala.
6. Sixth chapter provides an empirical analysis of social capital generated through Kudumbashree and its role in Collective Action.
7. Seventh is the concluding chapter.

Chapter II

Social Capital: Conceptual and Theoretical Framework

2.1 Introduction

In the past two decades, the concept of social capital, social capital's definition, elements, measurement and types of outcomes have drawn much intellectual interest. The present chapter aims at providing the conceptual and theoretical framework to social capital.

2.2 Concept of Social Capital

The concept of social capital is broad. It is gaining wide acceptability in recent years among diverse set of economists, sociologists, political scientists, management experts, researchers and policy makers who are in the search for answers to a wide range of questions being confronted in their own fields. Most literature on social capital can be found in political science and sociology, but the concept has found its way into economics as well. Basically the concept addresses the 'social' and 'cultural' aspects of human behavior, recognizing that these dimensions have economic implications. Defining social capital is a difficult task, since social capital means different to different people and many definitions have been proposed in the literature. There may be the *concept without the term* or the *term 'social capital' without the concept* (in question) (Farr, 2004). There are occasions, that is, in which *terms and concepts do not match*.

Tocqueville 'the patron saint of contemporary social capitalists' displayed the concept without term when surveying associations in democratic America. So, too, did the grand theorists of economic sociology, as well as their predecessors,

Hume, Smith and Mill when analyzing civil society under capitalism (Ibid, p.10). The nineteenth century political economists certainly deserve remembrance for having provided the terminological, temporal, and thematic point of departure for subsequent conceptual changes. They used the term, sought its conceptual constituents, and hailed the associations of the cooperative movement.

“Classical political economists, certainly Adam Smith and David Ricardo, had long since inquired into the associations that facilitated economic life, beneath or beyond the market and the division of labour. In the works of Marx, Sidgwick, Marshall and Clark, one finds a teeming life of corporations, combinations, trusts, cartels, jointstock companies, guilds, trade unions, brotherhoods of labour, friendly societies, communes and cooperatives of endless variation. These associations served competing or complementary economic purposes: to maximize profits, monopolize markets, increase efficiency, render mutual aid, raise wages, shorten the working time, share wealth, mitigate or inflame class antagonism. Herein lies the contribution of the political economists to a conceptual history of social capital, beyond the use of the term itself. The political economists of the nineteenth century from Marx to Marshall to Bellamy took capital from the social point of view. Today’s social capitalists, apparently, take ‘the social’ from capital’s point of view” (Ibid, p. 23, 25).

“Here I learn to do a service to another, without bearing him any real kindness; because I foresee, that he will return my service, in expectation of another of the same kind, and in order to maintain the same correspondence of good offices with me or others. And accordingly, after I have served him and he is in possession of the advantage arising from my action, he is induced to perform his part, as foreseeing the consequences of his refusal (Hume, p.521)”

By social capital we refer to those sentiments and good habits of human beings such as sympathy, generosity, benevolence, fairness, trustworthiness, caring that economics has known about since Smith’s Moral Sentiments. Smith originally coined the phrase the ‘invisible hand’ in his first book, The Theory of Moral Sentiments (1759), which focused on how humans interact and communicate, and

on the relationship between moral rectitude and man's innate pursuit of self interest. Smith's *Theory of Moral Sentiments* (1759) opens with the famous sentence: "*How selfish soever man may be supposed, there are evidently some principles in his nature, which interest him in the fortune of others, and render their happiness necessary to him, though he derives nothing from it except the pleasure of seeing it*". "*It is hardly possible to overrate the value....of placing human beings in contact with persons dissimilar to themselves, and with modes of thought and action unlike those with which they are familiar.....Such communication has always been, and is peculiarly in the present age, one of the primary sources of progress* (John Stuart Mill, 1848)".

Marx in 1867, used the term "*social capital*" (*gesellschaftliche Kapital*) as an aggregate or "*quantitative grouping*" of individual capitals that formed a fund for further production. An individual's capital was thus "an aliquot part of a social capital". There was that "part of social capital domiciled in each particular sphere of production" (Farr, p.23).

Not just any use of the term 'social capital' will do, since the converse situation of term without concept may obtain. For example, when lamenting its "excessive rate" of destruction in the 1970's, James Buchanan used the term 'social capital' to denominate not associations or trust, but society's "capital investment characteristic of adherence to (legal) rules". Woolcock's observed that earlier economists from Alfred Marshall to John Hicks used the actual words 'social capital' but *only to distinguish temporary and permanent stocks of physical capital*. Moreover, Woolcock identifies four traditions of social capital each associated with a grand theorist of economic sociology: Marx, Weber, Simmel and Durkheim. To this list, he adds Benthamite utilitarianism as a fifth tradition (Ibid, p.7).

All signs point to John Dewey as presenting the most authoritative philosophy for the movements of civic education and the texts of social capital. Dewey's philosophy was the seedbed for the concept of social capital in this era, one fruit of which was the term itself. For Dewey, (1887) "*all that we call society, state*

and humanity are the realization of the permanent and universal relations of persons which are based upon active sympathy". Dewey used the very term "social capital" in four different publications (1900, 1909, 1915 and 1934), three of which preceded Hanifan's usage (Farr, 2004). As Dewey dramatized when concluding his address in the proceedings of the National Negro Conference (1909), *"All points of skill are represented in every race, from the inferior individual to the superior individual, and a society that does not furnish the environment and education and the opportunity of all kinds which will bring out and make effective the superior ability wherever it is born, is not merely doing an injustice to that particular race and to those particular individuals, but it is doing an injustice to itself for it is depriving itself of just that much of social capital"*.

Via Hanifan, one discursive path to the present is mapped, and the conceptual history completed. Lyda J. Hanifan (1916, p. 130) argued that local school performance could be enhanced by *".....those tangible substances that count for most in the daily lives of people: namely good will, fellowship, sympathy and social intercourse among the individuals and families that make up a social unit. If an individual comes into contact with his neighbour, and they with other neighbours, there will be an accumulation of social capital, which may immediately satisfy his social needs and which may bear a social potentiality sufficient to the substantial improvement of living conditions in the whole community"*.

Mark Granovetter (1985, p.490) illustrates that *"the extent to which economic action is embedded in structures of social relations, in modern industrial society"*. Granovetter (1985) further argues, *"Departing from pure economic motives, continuing economic relations often become overlaid with social content that carries strong expectations of trust and abstention from opportunism"*.

Bourdieu developed his concept of social capital during the 1970s and 1980s as one of three forms of capital (economic, cultural and social) present in the structure and dynamics of societies. For him, social capital represented an *"aggregate of the actual of potential resources which are linked to possession of*

a durable network of more or less institutionalized relationships of mutual acquaintance and recognition or in other words, to membership in a group which provides each of its members with the backing of the collectively-owned capital” (Bourdieu 1986, p.51). In many ways, his thinking on social capital was deeply influenced by Marxist sociology. His work on social capital remains relatively undeveloped but it was crucial in establishing social capital as a field of study.

Sociologist James Coleman’s study of social capital has been particularly influential. He defined the concept of social capital as *“a variety of different entities, with two elements in common: they all consist of some aspect of social structures and they facilitate certain actions of actors whether personal or corporate actors within the structure” (Coleman 1988, p.598).* According to him, *“unlike other forms of capital, social capital inheres in the structure of relations between persons and among persons” (Coleman 1990, p.302).*

Both Bourdieu and Coleman focused on individuals and their roles and relationships with other individuals within a network as their primary unit of analysis of social capital. In contrast to the view that social capital exists as an external factor, many sociologists and some political scientists believe that social capital arises from the positive interactions that occur between individuals in a network (Lesser, 2000). They consider social capital to be *“a feature of the internal linkages that characterize the structures of collective actors and give them cohesiveness and its associated benefits” (Adler & Kwon 2000, p.92).* Putnam, Fukuyama, Woolcock, Nahapiet and Ghoshal are examples of such researchers.

In the book *“Institutions, institutional change and economic performance” (1990, p.7),* Douglass C. North argued that *“the evolution of institutions that create a hospitable environment for cooperative solutions to complex exchange provides for economic growth”.*

Robert Putnam has played a leading role in popularizing the concept of social capital. He began his work on social capital studying institutional performance in Italy, where he explored the differences between regional administration in the

north and south of the country (Putnam, 1993). After analyzing the evidence of institutional performance and levels of civic engagement, he used the concept of social capital to explain the differences in civic engagement he discovered. He defined it as *“features of social organization, such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated actions (Putnam 1993, p.167)”*. After studying American civil society, he modified his definition of social capital to *“features of social life networks, norms and trust that enable participants to act together more effectively to pursue shared objectives (Putnam 1995, pp.664-665)”*. In his book *Bowling Alone*, Putnam (2000) argued that *“the core idea of social capital is that social networks have value. Social contacts affect the productivity of individuals and groups (pp.18-19)”*.

Stanfield is incorporating reciprocity into the social economics by way of thinking about economic affairs. *“A major focus of social economics must be inquiry into the role of reciprocity in empirical economics and specification of its role in economic models consistent with the good society (Stanfield 1994, p.15)”*.

Similarly, Fukuyama has analyzed the link between trust, social capital and national economic success. He defined social capital as *“the ability of people to work together for common purposes in groups and organizations”*. *“Law, contract and economic rationality provide a necessary but not sufficient basis for both the stability and prosperity of postindustrial societies; they must as well be leavened with reciprocity, moral obligation, duty toward community and trust, which are based in habit rather than rational calculation (Fukuyama 1995, p.10)”*.

In essay, *“Some lessons from the East Asian Miracle”*, (1996), Joseph E. Stiglitz pointed out that, *“The recognition of institutional and individual fallibility gave rise to a flexibility and responsiveness that, in the end, must lie at the root of sustained success” (p.174)*.

Christiaan Grootaert, in his work “Social capital: the missing link?” (1997, p.79) states that “associations and institutions provide an informal work to organize information sharing, coordination of activities and collective action decision making” (1997). Grootaert shows that social capital is both an input and an output of the development process.

According to Michael Woolcock (1998), “*this successful interaction within and between bottom-up and top-down initiatives is the cumulative product of an ongoing process that entails ‘getting the social relations right’*”. He concludes that “*social capital is thus a crucial, but enigmatic, component of the development equation, precisely because it can enhance, maintain or destroy physical and human capital*” (p.186).

Nahapiet and Ghoshal (1998) have further elaborated the concept and defined it as “*the sum of the actual and potential resources embedded within, available through, and derived from the network of relationships possessed by an individual or social unit. Social capital thus comprises both the network and the assets that may be mobilized through the network*” (p.243).

In the work of economist Glen Loury, he notes: “*Individuals are embedded in complex networks of affiliations: they are members of nuclear and extended families, they belong to religious and linguistic groupings, they have ethnic and racial identities and they are attached to particular localities. Each individual is socially situated, and one’s location within the network of social affiliations substantially affects one’s access to various resources. Opportunity travels along these social networks (Loury 2000, 233)*”.

According to Nan Lin (2001), “*Like human capital, it is an investment on the part of actor to increase the likelihood of success in purposive actions. Unlike human capital, which represents investment in training and other programs of activities to acquire skill, knowledge and certifications, social capital is an investment in social relationships through which resources of other actors can be accessed and borrowed*” (p.24).

The Organization of Economic Cooperation and Development (OECD) and the World Bank define social capital respectively as *“network, norms, values and understanding that facilitate co-operation within or among groups”* (OECD, 2001) and as *“institutions, relationships and norms that shape the quality and quantity of a society’s social interactions”* (World Bank, 1998). The report, *“The East Asian Miracle: Economic Growth and Public Policy”* (1993) by World Bank, undertaken in response to a growing general desire to understand which policies spurred the rapid growth in East Asia during the period of 1965-1990, and how, especially emphasizing the complex relationship between government, the financial market and the private sector. At the time when the report was released, this viewpoint indicated a major reversal away from the Bank’s long standing neoclassical way of thinking. The report emphasizes that noneconomic factors, such as culture, politics and history are other important factors behind the success of the East Asian economies.

Sociologist Bill Reimer has conducted an important research on social capital in rural Canada highlighting its relation to community and individual characteristics. He proposes that social capital is based on four fundamental types of normative relations: market, bureaucratic, associative and communal. While much of Reimer’s work has focused on rural areas, his conceptualization of social capital is certainly applicable to many types of communities including urban. Referring to the ways in which communities can develop, Reimer observes: *“Available social capital can be measured by the institutions and organizations within which the social relations are organized. A school, a baseball league, a food bank, or a card club all represent social capital that may be used by people or groups. For those outside the organization, however, the social capital they represent may remain only potentially available. Much of community development practice is directed towards recognizing the potential social capital that may be unused or unrecognized by community members when mobilizing this social capital in new ways (Reimer 2006, p.164)”*.

“Most studies using social capital in the developing world, including India, have focused on development (Jayal 2001; Mahapatra 2001; Meyer 2001; Heller 1996, 2000; Evens 1996; Fox 1996; John and Chathukulam 2002). Social capital has been conceptualized as an input into the process by which institutions for development are created and which can determine the sustainability or other wise of processes aimed at achieving ‘development’ at local levels (Chopra 2002). The reasons lie in the shift in the discourse on development. Development has also been redefined by Amartya Sen (Sen and Dreze 2002) and Mahbub ul Haq (1999) to include not only an increase in the Gross National Product, but also its impact on non-economic factors, such as the enhancement of human capabilities” (Emmanuel D’Silva, Sudha Pai, 2003).

Social capital has been a useful conceptual umbrella covering several more well-defined forms such as networks, group memberships, civic and political participation as well as subjective aspects such as confidence in institutions and trust in people (Reeve Vanneman, Sonald Desai et al, 2006).

Table 2.1: Commonly used definitions of Social Capital

Author(s)	Year	Definition
Hanifan, Lyda. J.	1916	“I (...) refer to (...) that in life that tends to make this tangible substances count for most in the daily lives of people: namely good will, fellowship, sympathy, and social intercourse among the individuals and families who make up a <i>social unit</i> .” (Hanifan 1916), p.130
Loury, Glenn C.	1977	“(...) to represent the consequences of <i>social position</i> in facilitating acquisition of the standard human capital characteristics.”(Loury 1977) p.176

Bourdieu, Pierre	1980	"(...) est l'ensemble des ressources actuelles ou potentielles qui sont liées à la <i>possession d'un réseau durable de relations plus ou moins institutionnalisées d'interconnaissance.</i> " (Bourdieu 1980) p.2
Bourdieu, Pierre	1986	"(...) the aggregate of the actual or potential resources which are linked to <i>possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition</i> which provides each of its members with the backing of the collectively owned capital." (Bourdieu 1986), p.248
Coleman, James S.	1988	"(...) is defined by its function. It is not a single entity but a variety of different entities , with two elements in common: <i>they all consist in some aspect of social structures</i> , and they facilitate certain actions of actors -whether persons or corporate actors- within the structure." (Coleman 1988), p.98
Coleman, James S.	1990	"The function identified by the concept 'social capital' is the value of <i>those aspects of social structure</i> to actors to realize their interests". (Coleman 1990), p.305
Putnam, Robert D., Robert Leonardi and Raffaella Y. Nanetti	1993	"Features of social organization, such as trust, norms, and networks , that can improve the efficiency of society by facilitating coordinated

		action." (Putnam, Leonardi and Nanetti 1993), p.167
Becker, Gary S.	1996	"(...) I incorporate the influences of others on a person's utility through the stock of social capital."(Becker 1996), p.12
Burt, Ronald S.	1997	"(...) social capital refers to opportunity." (Burt 1997),P.339 "An individual position in the <i>structure of these exchanges</i> can be an asset in its own right. That asset is social capital" "(...) in terms of the information and control advantages of being the broker in relations between people otherwise disconnected in social structure." (Burt 1997), p.340
Knack, Stephen and Philip Keefer	1997	" Trust, cooperative norms, and associations within groups each falls within the elastic definitions that most scholars have applied to the term social capital." (Knack and Keefer 1997), p.1251
Fukuyama	1997	"...the existence of a certain set of informal rules or norms shared among members of a group that permits cooperation among them. The sharing of values and norms does not in itself produce social capital, because the norms may be the wrong one...The norms that produce social capital...must substantively include virtues like truth telling, the meeting of obligations and reciprocity." (Fukuyama 1997, pp. 378-9).
Boix, Carles, and Daniel N.	1998	"(...) a set of institutionalized expectations

Posner		that <i>other social actors</i> will reciprocate cooperative overtures.” (Boix and Posner 1998), p.686
Portes, Alejandro	1998	“(…) involvement and participation in groups.” (Portes 1998), p.2
Fukuyama, Francis	1999	“(…) instantiated set of informal values or norms shared among members of a group that permits them to cooperate with one another. If members of the group come to expect that others will behave reliably and honestly, then they will come to trust one another. Trust acts as a lubricant that makes any group or organization run more efficiently.” (Fukuyama 1999), p.16
Narayan, Deepa and Lant Pritchett	1999	“(…) the quantity and quality of associational life and the related social norms .” (Narayan and Pritchett 1999), p.871
Arrow, Kenneth.J.	2000	“I would urge abandonment of the metaphor of capital and the term, ‘social capital’.” (Arrow 2000), p.4
Woolcock, Michael and Deepa Narayan	2000	“(…) the norms and networks that enables people to act collectively.” (Woolcock and Narayan 2000), p.225 “(…) a person’s family, friends and associates constitute an important asset.” (Woolcock and Narayan 2000), p.226
Narayan, Deepa and Michael F. Cassidy	2001	“(…) <i>patterns of social interrelationships</i> that enable people to coordinate action to achieve desired goals.” (Narayan and Cassidy 2001), p.59 “It is not simply an issue of the extent to

		which people are connected to others, but the nature of those connections. " (Narayan and Cassidy 2001), p.60
Ostrom, Elinor	2001	"Social capital is the shared knowledge, understandings, norms, rules, and expectations about patterns of interactions that groups of individuals bring to a recurrent activity."(Ostrom 2001), p.176
Putnam, Robert D.	2001	"(...) networks and the associated norms of reciprocity have value. They have value for the people who are in them, and they have, at least in some instances, demonstrable externalities, so that there are both public and private faces of social capital." (Putnam 2001), p.41
Bowles, Samuel, and Herbert Gintis	2002	"Social capital generally refers to trust, concern for one's associates, a willingness to live by the norms of one's community and to punish those who do not." (Bowles and Gintis 2002), p.F419
Fukuyama, Francis	2002	"(...) is what permits individuals to band together to defend their interests and organize to support collective needs" (Fukuyama 2002), p.26
Glaeser, Edward L., David Laibson, and Bruce Sacerdote	2002	"(...) a person's social characteristics which enable him to reap market and non-market returns <i>from interactions with others.</i> " (Glaeser, Laibson and Sacerdote 2002), p.438
Sciarrone, Rocco	2002	"Social capital refers to the supply of resources in <i>relational networks.</i> " (Sciarrone 2002), p.6 "(...) it refers to all of the resources

		an individual has based on his position in networks of <i>social relations</i> ." (Sciarrone 2002), p.11
Sobel	2002	"Social capital describes circumstances in which individuals can use membership in groups and networks to secure benefits." (Sobel 2002), p. 139
Arrighetti, Alessandro, Andrea Lasagni and Gilberto Seravalli	2003	"(...) system of rules and social behaviors (trust, reciprocity, civicness, etc) that enhances coordination of individual actions (and therefore overcome collective action dilemmas)." (Arrighetti, Lasagni and Seravalli 2003), p.50
Bjørnskov, Christian	2003	"(...) generalized trust. " Generalized trust (...) it is believed to capture a horizontal element that Woolcock (1998) calls 'bridging social capital' (Bjørnskov 2003), p.6
Sen, Amartya	2003	"(...) social solidarity " (Sen 2003), p.6
Grootaert, Christiaan, Deepa Narayan, Veronica N. Jones, and Micheal Woolcock	2004	"(...) the groups, networks, norms and trust that people have available to them for productive purposes." (Grootaert et al. 2004), p.3
Okten, Cagla and Una Okonkwo Osili	2004	"(...) features of <i>social organization</i> such as trust, norms, and networks that facilitate coordinated actions." According to Portes (1998, p.6) social capital represents the ability of actors to secure

		benefits by virtue of their <i>membership in social networks and other social structures</i> . (Okten and Osili 2004), p.1226
Antoci, Angelo, Pier Luigi Sacco and Paolo Vanin	2005	“(…) is the collection of those productive assets that are <i>incorporated in the social structure of a group</i> (rather than in physical good and individual human being, as physical and human capital) and that allow cooperation among its members to reach common goals. It is accumulated through <i>social participation to community activities</i> .” (Antoci, Sacco and Vanin 2005), p.151
Beard, Victoria A.	2005	“Social capital is <i>one type of social relationship</i> characterized by trust, reciprocity, and cooperation that is associated with positive community-development outcomes (participation in civil society organizations that deliver public goods and services to communities.)” (Beard 2005), p.23 “(…) understood as generalized reciprocity .” (Beard 2005), p.24
Burt, Ronald S.	2005	"(…) closure within the group and brokerage beyond the group " (Burt 2005), p.12
Dasgupta, Partha	2005	“Social capital as interpersonal networks .” (Dasgupta 2005), p.2
Granovetter, Mark	2005	“(…) social networks .” (Granovetter 2005), p.36
Fafchamps, Marcel	2006	“(…) membership to <i>informal and formal clubs</i> ” (Fafchamps 2006), p.1185

Miguel, Edward, Paul Gertler and David I. Levine	2006	“(…) social networks (…): the density of voluntary community associational activity and levels of trust and informal cooperation (Miguel, Gertler and Levine 2006), p.288
Sabatini, Fabio	2006	“(…) the "structural" components of social capital, as identified <i>with social networks</i> , (…): informal networks of strong families ties (bonding social capital), informal networks of weak bridging ties connecting friends and acquaintances (bridging social capital), formal networks connecting members of voluntary organizations (linking social capital) and formal networks of activists in political parties. " (Sabatini 2006), p.23
Antoci, Angelo, Pier Luigi Sacco and Paolo Vanin	2007	“(…) accumulated externality ” (Antoci, Sacco and Vanin 2007), p.130 “(…) defined by Narayan, 1999 as the norms and social relations embedded in the <i>social structures of societies</i> that enable people to coordinate action to achieve desired goals” (Antoci, Sacco and Vanin 2007), p.132.
Beard, Victoria A.	2007	“(…) <i>relationships</i> of trust and reciprocity between individuals that facilitate collective action.” (Beard 2007), p.608
Cassar, Alessandra, Luke Crowley, and Bruce Wydick	2007	“(…) <i>relational social capital</i> in the form of personal trust between individuals and social homogeneity within groups ”, (Cassar, Crowley and Wydick 2007), p.F86
Ahn, Toh-Kyeong and Elinor Ostrom	2008	(…) a set of prescriptions, values and relationships created by individual in the past

		that can be drawn on in the present and future to facilitate overcoming of social dilemmas. (...) trustworthiness, networks and institutions as three basic forms of social capital. (Ahn and Ostrom 2008), p.73
Arrighetti, Alessandro, Gilberto Seravalli, and Guglielmo Wolleb	2008	It is an expression of the norms governing community life , such as participation in elections, respect for public property, the maintenance of traditions and community identity , etc. (Arrighetti, Seravalli and Wolleb 2008), p.521 “It is based <i>on relationships between actors or between an individual actor and a group</i> ” (Portes 1998). (Arrighetti, Seravalli and Wolleb 2008), p.523
Esser, Hartmut	2008	“(...) understood to encompass almost everything connected to <i>social embeddedness</i> .” (Esser 2008), p.22 “First, social capital can be seen as the valued number of resources of an actor can employ and use <i>through direct or indirect personal relations</i> with other actors (...). Second, social capital can also be considered an emergent characteristic of the entire relation system .” (Esser 2008), p.25
Fiorillo, Damiano	2008	"(...) repeated interpersonal relationships."2 (Fiorillo, 2008, p.81)
Lin, Nan	2008	“Social capital is defined as resources embedded in one's social networks , resources that can be accessed or mobilized <i>through ties in the networks</i> .” (Lin 2008), p.51

Warren, Mark E.	2008	"(...) individual investment in social relationships that have the consequences, whether or not intended, of enabling collective actions which return goods in excess of those the individual might achieve by acting alone." (Warren 2008), p.125
Hayami, Yujiro	2009	"Social capital is defined as the structure of informal social relationships conducive to developing cooperation among economic actors aimed at increasing social product, which is expected to accrue to the <i>group of people embedded in those social relationships.</i> " (Hayami 2009), p.98
Sabatini, Fabio	2009	"(...) it is, first, a resource that is connected with <i>group membership and social networks</i> (...), it is a quality produced by the <i>totality of the relationships between actors.</i> " (Sabatini 2009)
Stiglitz, Joseph E., Amartya Sen and Jean-Paul Fitoussi	2009	"(...) social connections. " (Stiglitz, Sen and Fitoussi 2009), p.51
Vial, Virginie	2011	"(...) networks, norms and trust. " (Vial 2011), p.237

Source: Lollo, Eleonora. Towards a theory of Social Capital definition: Its dimensions and resulting social capital types.

2.3 Sources of Social Capital (World Bank, 2002)

A number of key sources of social capital are to be found in every community, albeit in different amounts and at different levels. They are families, communities, firms, civil Society, public sector, ethnicity and gender.

2.4 Key Elements of Social Capital

Views differ on social capital. Different authors have conceptualized it by incorporating various facets of social life and development contexts. However, what is commonly agreed as key elements of social capital are social norms, networks and trust.

1. Social Norms

Social norms are shared understanding, informal rules and conventions that prescribe certain behaviour in the given circumstances. The characteristics such as honesty, work ethics, tolerance, helping people in their needs etc are some of the manifestations of social norms prevailing in a society. Without norms it is hard to imagine how interaction and exchange between individuals could take place in a society.

2. Networks

Network is an inter-connected group of people who usually have an attitude in common. Being part of a network provides individuals with benefits such as greater pool of social support when needed, greater access to information and wider range of opportunities. For example, families and groups of friends exhibit network characteristics.

3. Trust

Trust refers to the level of confidence that people have in others. Trust is actually an outcome of norms. It has been widely established that higher levels of social capital is associated with higher levels of trust among the members within the community.

2.5 Three aspects of social capital

The research project by the World Bank has ended up in describing three aspects of social capital. First aspect divides the concept into two forms: *structural and cognitive*. The *structural* social capital refers to objective and extremely observable social structures, such as networks, associations, and institutions and the rules and procedures they embody (Uphoff, 2000). Athletic and musical groups and neighbourhood associations are examples of this. It is, in principle, easily observed if people participate in these networks. The second form is '*cognitive social capital*' and it comprises more subjective and intangible elements such as generally accepted attitudes and norms of behavior, shared values, reciprocity and trust. This division between structural and cognitive aspects of the concept clarifies the nature of the concept and is helpful especially in the measurement of the social capital concept.

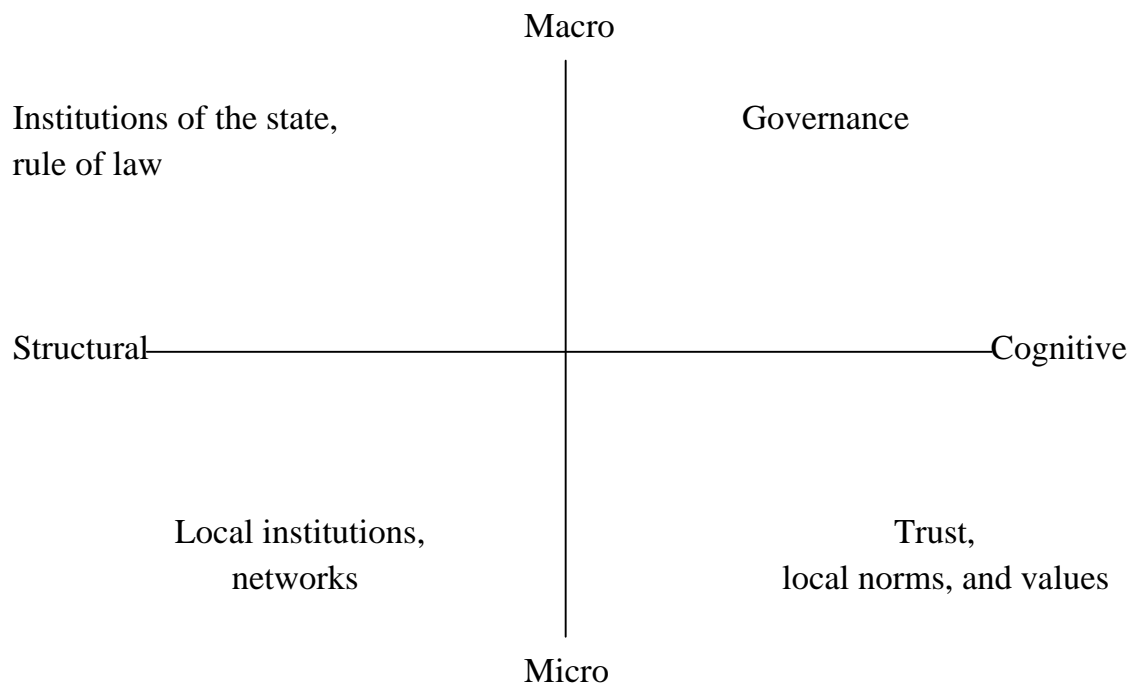
The second important distinction in the measurement of social capital is between *micro, meso and macro*. In microeconomic setting we are looking at relationships between individuals and households. At the macroeconomic level, one can focus on the forms of institutional and political environment. The elements of this environment are e.g. the rule of law, the judicial system, the quality of contract enforcement, all the aspects which have been studied under the label of institutional economics. At the meso level we may think about regions, communities and even clusters of companies.

The third way used to measure social capital is to look at and observe the *outputs of collective action*. Societies with more collective activities are assumed to have more social capital. Narayan and Pritchett (1997) describe five mechanisms for how social capital affects outcomes. They are:

- Improve society's ability to monitor the performance of government, either because government officials are more embedded in the social network or because monitoring the public provision of services is a public good.

- Increase possibilities for co-operative action in solving problems with a local common property element
- Facilitate the diffusion of innovations by increasing inter-linkages among individuals
- Reduce information imperfections and expand the range of enforcement mechanisms, thereby increasing transactions in output, credit, land and labour markets
- Increase informal safety nets between households, thereby allowing households to pursue higher returns.

Figure 2.1: Aspects of social capital



Source: Christiaan Grootaert and Thierry van Bastelaer, 2001, Social Capital Initiative Working Paper No.24, World Bank

“The ideal approach to measuring social capital would embody all four quadrants of figure 2.1. In practice, the state of the art has not advanced to that stage. The majority of the social capital studies focused on one or two of these quadrants. Most studies are situated at the micro level and focus on institutions or norms that are relevant for households, villages and communities. Most social capital studies tried to incorporate aspects of both structural and cognitive social capital,

although measurement is often more advanced for structural social capital” (Christiaan Grootaert and Thierry van Bastelaer, 2001).

2.6 Themes of Social Capital

Onyx and Bullen (2000) have identified five themes most commonly used by those who are familiar with this concept. The first is that social capital refers to networks: that is, lateral associations that vary in density and occur among both individuals and groups. The second is that social capital is based on reciprocity, defined as the expectation that in the long or short term, kindness and services will be returned. The third term pertains to trust, people are willing to take risks in a social context based on the belief that the others will respond as expected. The fourth theme is that social capital is based on social norms, the unwritten shared values that direct behavior and interaction. The final theme is personal and collective efficacy which refers to the willingness of citizens to engage within the community. Onyx and Bullen conclude that these components of social capital could vary in intensities in different communities.

2.7 Types of Social Capital

“*Bonding*” social capital ties to people who are similar in terms of their demographic characteristics, such as family members, neighbours, close friends and work colleagues and “*bridging*” social capital ties to people who do not share many of these characteristics (Gittel and Vidal 1998, Narayan 2002, Putnam 2000). In recent years, some scholars have suggested a third conceptual classification. Called “*linking*” social capital (Woolcock 1999, World Bank 2000), this dimension refers to one’s ties to people in position of authority, such as representatives of public (police, political parties) and private (banks) institutions. Where bridging social capital, as the metaphor suggests, is essentially horizontal (that is, connecting people with more or less equal social standing), linking social capital is more vertical, connecting people to key political (and other) resources and economic institutions that is across power differentials. Horizontal associations are those in which members relate to each other on an

equal basis (e.g. a sports club), whereas vertical associations are those characterized by hierarchical relationships and unequal power among members (Grootaert 1999, p.5).

2.8 Why Capital?

The fact that social capital is called capital suggests that one can invest in it, just as one can invest in human and physical capital. In most cases it is not costless to produce social capital. It requires resources especially time. “Social capital is a resource inherent in social relationships and interactions that can be drawn on, increased and depleted hence the frequent use of the term ‘*stock*’ in relation to social capital. It is seen as being ‘*productive*’ (i.e. a resource that facilitate action), ‘*self-reinforcing*’ (i.e. successful collaboration in one field encourages future collaboration in other fields) and ‘*cumulative*’ (i.e. those with a high stock of social capital are likely to accumulate more)” (Jochum 2003, p.8).

2.9 Measurement Tools

As a result of the World Bank's extensive Social Capital research, the Social Capital Thematic Group has accumulated many insights into how to measure social capital. Based on those insights, they have developed two measurement tools for assessing social capital: the Social Capital Assessment Tool (SOCAT) and the Social Capital Integrated Questionnaire (SOCAP IQ).

2.9.1 Social Capital Assessment Tool (SOCAT)

The SOCAT is a multifaceted instrument designed to collect social capital data at the household, community and organizational levels. It is an integrated quantitative/qualitative tool. An important feature is the detailed information about structural and cognitive social capital that is collected at the level of the household, which is crucial to link social capital information with poverty and household welfare outcomes.

2.9.2 Social Capital Integrated Questionnaire (SOCAP IQ)

The Integrated Questionnaire for the Measurement of Social Capital (SC-IQ) with a focus on applications in developing countries. The tool aims to generate quantitative data on various dimensions of social capital as part of a larger household survey (such as the Living Standards Measurement Survey or a household income/expenditure survey). Specifically, six dimensions are considered: groups and networks; trust and solidarity; collective action and cooperation; information and communication; social cohesion and inclusion; empowerment and political action. The tool has been pilot-tested in Albania and Nigeria.

In the above paragraphs, we have examined the concept of social capital and also the factors influencing behind the concept. Equally important is the theories. In the preceding sessions, we have made an attempt to review the theoretical foundations behind social capital. As mentioned in the earlier pages, social capital is a multi-dimensional term, related to different disciplines such as economics, culture, political science, anthropology, history and even management. Because of this multi-disciplinary nature, statement of abstract theories is difficult. However below an attempt is made to narrate important theoretical foundation.

2.10 Theoretical Framework and Modeling of Social Capital

The *study depends on* the most elaborated theoretical frame works on social capital by **Flap (2002, 2004) and Lin (1999, 2001)**. In his work, “**Building a Network Theory of Social Capital**” (2001), Lin argued that to understand social capital, it is necessary to consider the family of capital theories and trace their historical and conceptual development. “The notion of capital can be traced to Marx. According to Marx, capital is part of the surplus value captured by the capitalist, who control the means of production, in the circulation of commodities and monies between the production and consumption processes. In such circulation, labourers are paid for their labour with a wage allowing them to purchase commodities to sustain their lives. But the commodity processed and

produced by the capitalists can be circulated to and sold in the consumption market at a higher price. In this scheme of the capitalist society, capital represents two related but distinct elements. On the one hand, it is part of the surplus value generated and pocketed by the capitalists. On the other hand, it represents an investment on the part of the capitalists, with expected returns in a market place. It is the dominant class that makes the investment and captures the surplus value. Hence, it is theory based on the exploitative nature of social relations between two classes. Lin called Marx's theory of capital the Classical theory of capital.

Human Capital theory (Johnson 1960; Schultz 1961; Becker 1964/1993) also conceives of capital as investment with certain expected returns. Individual workers invest in technical skills and knowledge so that they can negotiate with those in control of the production process for payment of their labour-skill. This payment has value that may be more than what the purchase of subsisting commodities would require and thus, contain surplus value that in part can be spent for leisure and lifestyle needs and turned into capital.

Cultural capital, as described by Bourdieu (Bourdieu 1990; Bourdieu & Passeron 1977), represents investments on the part of the dominant class in reproducing a set of symbols and meanings, which are misrecognized and internalized by the dominated class as their own. Cultural capital theory also acknowledges that the dominated class can invest and acquire these symbols and meanings, even if they misrecognize them as their own. The inference is that while cultural capital is mostly captured by the dominant class through intergenerational transmissions, even the masses (or at least some of them) may generate returns from such investment and acquisition.

According to Lin, these theories break significantly from the Classical theory- that is, because the labourers, workers or masses can now invest and thus acquire certain capital of their own, they can now generate surplus value in trading their labour or work in the production and consumption markets. The social relations between classes become blurred. Lin called these the neocapitalist theories (Lin 2001). The distinctive feature of these theories resides in the potential investment

and capture of surplus value by the laborers or masses. Social capital is another form of the neocapital theories” (Lin, 2001).

Lin (2001) sharpens the definition of social capital to “investment in social relations by individuals through which they gain access to embedded resources to enhance expected returns of instrumental or expressive actions”. From this, three processes were identified for *modeling* social capital: (1) **investment in social capital**, (2) **access to and mobilization of social capital** and (3) **returns of social capital**. Lin made a clear illustration of this distinction (modeling a theory of social capital) in a figure (Figure 2.2). The model contains three blocks of variables in causal sequences. First block represents preconditions and precursors of social capital: the factors in the social structure and each individual’s position in the social structure that facilitates or constrains the investment of social capital. Second block represents social capital elements and third block represents possible returns for social capital.

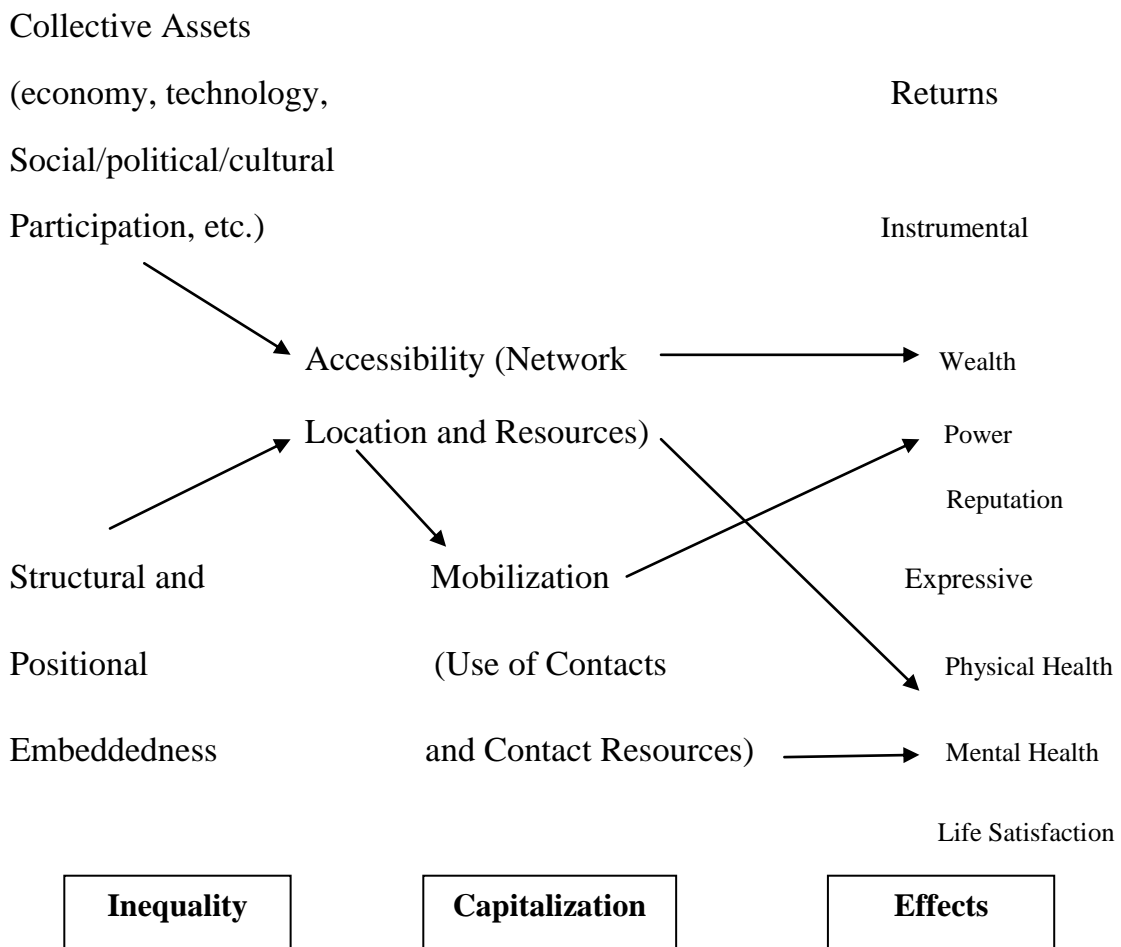
The first stage of this theory is called the ‘inequality’ of social capital: what structural and positional elements affect opportunities to construct and maintain social capital. “A structure may be characterized by many variations, such as economy, technology, and participation in the social, cultural, and political arenas. Within a structure, individuals may be described as occupying different positions in social, cultural, political, and economic strata. These variations may be hypothesized to affect the richness or poorness of various social ingredients” (Lin, 2001).

In second block, ‘capitalization’ stage of Lin’s theory access to and use of social capital is observed. The process linking the two elements represents social capital mobilization- that is given the unequal distributions of social capital how would an individual be enabled or disabled to mobilize such capital for specific actions? This emphasizes possible choice action in mobilization. Social capital can be mobilized in two categories of actions: instrumental actions and expressive actions. Instrumental actions are aimed to obtain resources initially not owned by an individual, such as finding a house, a job, material wealth and status attainment

in general. Expressive actions are aimed at the maintenance, consolidation and defense against possible loss of resources already owned; returns from such actions are for example the reception of personal support, and the sharing of sentiments (Lin, 2001).

The returns or yields to the use of social capital are studied within a third stage of Lin's theory, in which instrumental and expressive actions are assumed to have specific outcomes. For instrumental action, Lin identified three possible returns: economic, political and social. Economic return is represented by material or financial gains (wealth), political returns comprise changes in the individual hierarchical position in a collective (power) and social gain is indicated by reputation or status: opinions about an individual in the social network (Lin, 2001). For expressive action, three types of returns specified: physical health, mental health and life satisfaction.

Figure 2.2: Modeling a theory of Social Capital



Source: "Building a Network Theory of Social Capital", Lin, 2001.

2.11 Conclusion

In short, it becomes crystal clear from the above detailed discussions that there are large variations in the conceptual definitions of social capital across studies and there is no consensus among the scholars about which social capital measures should be used. Despite these, the concept social capital has become one of the most broadly used concepts in social sciences to account for how people within certain communities cooperate with each other to overcome the problems of collective action. The theories behind the notion of social capital demonstrates how social capital is capital or how it generates returns or yields and all seem to agree that “investment in social relationships with expected returns”.

Chapter III

Social Capital Formation in Kerala: A Historical Sketch

3.1 Introduction

Social Capital is not generated overnight. It is evolved through centuries through the work of various religious, cultural, political and constitutional setups. The level at which Kerala state reach today is the result of interaction of these forces. Hence in this chapter an attempt is made to assess the role of various organizations which led to the generation of social capital in the present form.

3.2 A Historical Sketch of Social Capital Formation in Kerala

The modern state of Kerala came into existence in 1956 by unifying the Malayalam-speaking former princely states of Travancore and Cochin and the Malabar district of the British constituted province of Madras. The unification of Travancore and Cochin had already been effected on 1 July 1949. On 1 January 1950, Travancore-Cochin was recognized as a state. Travancore under Marthanda Varma, Cochin under Sakthan Tampuran and Malabar under the Kolathiris were powerful kingdoms. The unification of these three regions was effected upon the recommendation of the State Reorganization Committee, on a linguistic basis. Geographically, Kerala occupies a peculiar position in the southern part of the Indian Peninsula bounded by the Arabian Sea on the west and the Western Ghats on the east. It lies to the west of Tamil Nadu and south west of Karnataka State and has a total area of 38,855 sq. kms.

Kerala today enjoys levels of social development that are decades in advance of the rest of the country, and compare favorably with middle-income countries (Heller, 1996). Kerala has been recognized for its achievements in certain areas of life as manifested in the human development indicators like higher life expectancy, lower infant mortality, high level of literacy and universal elementary education. Also received world wide acclaim for its unique development pattern often hailed as 'Kerala model development'. Dreze and Sen use the concept of 'public action' to refer to these achievements. Public action, in their formulation, includes both state intervention and popular participation (including political action by mobilized groups) which, together, lead to the establishment and effective functioning of a system of 'public provisioning' and 'support-led security' (Dreze and Sen, 1989).

It has been argued that Kerala's achievements were the product of social mobilization that had its beginnings at the end of the 19th century (Tharakan, 2004). Even the most casual observer of Kerala society would be quick to note the sheer density of civic organizations and the vigor of associational life (Heller, 1996). Parameswaran (1999) illustrates that the mass movement for total literacy led by the Kerala Sasthra Sahithya Parishath, the people's science movement in 1990 was a significant move by civil society in the state. An assessment of Kerala society shows that the power of political society, religious movements, and mass organizations and civil society organizations are very strong within the state (Tornquist, 2007; Tharakan, 2008). Heller (1996) indicates that a network of private and semi-private schools sponsored by religious and caste organizations which overlaps with an extensive public school network has put a school in every village and provided near universal primary school enrollment. Nearly a third of Kerala's adult population is affiliated to mass organizations such as trade unions, peasant associations and student, youth and women's organizations. These are supplemented by a wide variety of sports clubs, theatre and art groups, science movements and voluntary organizations (Isaac, 2000). That means the developmental successes are tied to the extremely high levels of social capital

generated in Kerala, which can be traced back to the social structure of Kerala in the 19th century.

In the traditional society of Kerala, the *social institutions and social relations* were based on '*Jati sampradayam*' (*caste system*) (Nair, 1999). The Jati system that existed in Kerala had its own peculiarities that the form of hierarchy based on rigid codes of purity and pollution and where the Varna ideal was invoked only with respect to the upper castes (Elam Kulam Kunjan Pillai, 1961). The society was a divided one with extreme inequality among castes and communities. The castes were extremely hierarchical, with numerous sub-castes on the basis of specialization in occupation. The Brahmins were at the top of society because they were considered as more pure and sacred than the others. "Hindu communities together consisted of 180 castes in 1891. Christians and Muslims were also divided into separate sects or denominations. There were 20 subdivisions among Christians and 10 among Muslims. The Nair caste had 75 subdivisions and Ezhavas 7. The *Jati sampradayam* of Kerala also interlinked with the socio-economic relations. Industrial occupation and manual work were base pursuits and left to lower castes. They should not take to new and more remunerative services except those which were customary" (Nair, 1999). The higher castes despised manual work and considered it beneath their dignity. The lower castes were considered as degraded people and they were not allowed to do anything which will raise them above their ascriptive position in the society. They should not dress in a style superior to that of their status, should not have houses better or bigger than the houses of others and should not own land.

The system of knowledge and power that existed in the pre- colonial Kerala was the product of Brahmanic ideology, which was characterized as caste ridden society. The existing system of laws, which was not at all equalitarian, did not favour the lower castes. The judicial system was also not free from caste ridden. The Janmi system was in its worst form and slavery prevailed in the most primitive way. The type of tax system existed also imposed a heavy burden on them. Women of lower castes denied certain social privileges.

However during the 19th century the traditional Brahmanic order of Kerala underwent a historical transformation as result of colonial intervention. Education, technology, administrative machineries and colonial economy were the most significant tools used by colonialism to overpower the traditional political economy and world view (Nisar, 2013). Many aspects of the caste system underwent a great change in the colonial environment. The new market economy which was created by colonialism affected the family organization, inheritance laws and social relations of the various communities. The social order adapted to the earlier conditions of a subsistence economy was no longer felt an appropriate one. In the new economy the vocational aspect of the caste system lost its significance and ample employment opportunities became available to those who were ready to take risk in trade, commerce and manufacturing industries. The princely states of Travancore and Cochin too adopted the British Indian system of administration, administrative ideas and methods. The British Indian Civil and Criminal procedure codes came into force in Kerala during this period. Hence, the high castes especially the Brahmins lost their privileged position as advocates and administrators of Law.

It was in the beginning of the nineteenth century, the foundation of Western education laid in Kerala, which is considered as an important milestone in the history, since it brought about far-reaching changes in the social, economic, religious political and cultural life of the land. The effort of the English East India Company towards the introduction of western education is said to have begun with the Charter Act of 1813. The Charter Act also allowed the Christian missionaries to work in India. The Company allowed them to work with the expectation that the religious conversion of the local people would also change their consumer habits and they become consume more European goods. The Christian missionaries deserve the credit of introduction of the scientific, secular and rational education of the west. The Catholic missionaries were interested mainly in the propagation of their faith. The Christian missionaries and the government gave all kinds of encouragement to English education. Even the Government and the local bodies gave financial assistance even to private schools.

London Mission Society (L. M. S), Church Mission Society (C. M. S) and the Bassel Evangelical Mission (B. E. M) started schools in Kerala and introduced rational, secular and popular education. The large number of private educational institutions, which admitted students, irrespective of caste or creed, provided facilities even to the backward communities. Fee concessions were given to students of backward castes both by the government and by the Christian missionaries. Slowly English education became a necessary qualification for appointments in the higher grades of service. As the Company expected the English education raise the standard of living of the people and they demanded everything like western-house, food, dress, manners, luxuries, professions, family organization etc.

Since the people of Kerala suffered much from the Brahmanic Sanskritic tradition they felt the presence of colonialism and liberal material culture as a new experience. Therefore the people showed enthusiasm and attraction towards the mechanism of the hegemonic culture of colonialism and made use of its possibilities for transformation and wellbeing of the society (Nisar, 2013). The Western education became a powerful instrument to change the attitude of lower castes in the society. They demanded equality of opportunity and status with others. They started to think independently and gradually wanted to replace the traditional code of customs and practices that were associated with the caste system. The restraints in the path of their development, which were imposed by the society seemed intolerable to them. Simply, they wanted to enjoy the powers that hitherto denied to them. It seemed that a clash was inevitable between the two different groups; one that monopolized power and the other that wanted to share power (Nair, 1999).

“A powerful instrument of social change in the first quarter of the twentieth century was the *caste associations*. Caste associations were important socio-economic groups based on democratic principles. There was hardly any community or caste in the state without an association of its own for self-development. These organizations tried to improve the status and influence of

their respective communities by increasing their participation in education, government service and the various professions. They tried to create pressure groups by emphasizing caste identity in order to secure concessions or rights from the governments. Newspapers and periodicals established under their auspices helped in the dissemination of their ideologies. Through the press, public meetings and debates, their members were educated and their grievances were publicized. The rapid development of transport and communication fostered the growth of the communal organizations.

The Communal organizations in the initial phase were aimed at strengthening themselves for a common purpose through caste and religious solidarity. They tried to play down internal differences within the caste or community so as to unite it under their own leadership. Caste sub-divisions, superstitious and obnoxious practices, obsolescent marriage customs, the family organizations and inheritance laws were great impediments to progress. The caste associations called upon their followers to steer clear of their petty differences and unite for a common purpose. They expected that in the emerging democratic setup numerical strength would count and ultimately benefit the cause of the communities. With the fusion of sub-castes each caste increased its strength and gained an exceptional internal cohesion. The newly achieved caste solidarity emboldened them to demand proportionate representation in the public services as well as in the Legislature of Travancore and Cochin States.

In the new economy, people left their ascriptive occupations for more attractive employment. At the same time, illiterate low castes like Pulayas, Parayas, Valans, Arayans, Tandans etc. and the high castes who were averse to non-traditional occupations, continued to stick to their age old occupations of agriculture and fishing. The caste Hindus and Muslims of South Malabar were not willing to make use of the employment opportunities created by the new exchange economy. As a class they despised commercial ventures and manual labour. The grading of different types of occupations as high and low by the caste Hindus deprived them of the opportunities to avail themselves of a large number of useful occupations

generated in non-governmental sectors. Caste pride ruined them and restricted their economic advancement. That was also the case of conservative Muslims of South Malabar who lack flexibility to grab employment opportunities in non-agricultural sectors” (Nair, 1999).

The caste associations also succeeded in the creation of public opinion against spending money on wasteful ceremonies which takes place in the communities. Leaders of the caste associations through their writings and speeches advised their followers to do away with all expensive and superstitious social observances and ceremonies. Just to maintain their status, many members of their communities had been lavish in their expenditure on unnecessary ceremonies and had become almost bankrupt. Christian reformers sought the abolition of child marriage and the dowry system, while Muslims wanted to get rid of expensive ceremonies in connection with marriage and festivals. The Brahmin Community was faced with the problem of polygamy, remarriage of widows, disabilities of women and the dowry system. The main social ceremonies of that community were expensive celebrations in connection with the birth, upanayanam, puberty, marriage, pregnancy and death. Talikettu and terantukuli were the more expensive but unnecessary customs prevalent among non- Brahmin castes. The Sri Narayana Dharma Paripalana Yogam and the Nair Service Society succeeded in stopping such expensive ceremonies as talikettu, terantukuli and pulikudi in their communities through propaganda.

During the period, there existed the joint family and the patrilineal systems. The patrilineal family system was followed by the Christians and Muslims. In North Malabar, the Namputiris in the village of Payyannur, tribal people and a section of the Muslims too had joint family system. Among Hindu communities Ezhavas, Nairs, the Nanjinad Vellalas and Krishnavakakr practiced the joint family system. In the new economic environment most members of these communities found it difficult to live together in large families and the caste organizations impressed upon the members the need for partitioning the properties of the joint family and the adoption of the small family system and separate living (Nair, 1999).

3.2.1 Sree Narayana Dharma Paripalana Yogam (SNDP YOGAM)

Even in the pre-colonial period, Ezhavas had enjoyed a little bit of freedom and 'separate identity'. In the colonial period also they could utilize its possibilities and could accommodate themselves to the different organs of colonialism to redefine and to relocate their self. Even though the material status of Ezhavas was prosperous in the changed colonial setting, their social status was still at the lowest level. It was this condition which made western educated middle class from the ezhavas obstinate to enter in to the newly formed 'Public sphere' of Kerala with an organization named Sree Narayana Dharma Paripalana Yogam (SNDP Yogam). The S. N. D. P. Yogam came into existence on May 15, 1903 under the inspiration of Sri Narayana Guru. The first annual session of the Yogam was held at Aruvipuram in 1904 under his guidance.

Sree Narayana Guru suggested that the rich people should open factories or form companies for giving work to the poor. Guru himself trained the people in coir manufacturing, suggested better methods of cultivation and organized an industrial exhibition at Alwaye. He worked for the economic upliftment of downtrodden Ezhava or Theyya community and at the same time worked for the establishment of classless and casteless society through the slogan that there is one caste, one religion and one god for man. He gave importance to the spread of education among the backward communities and encouraged them to join schools. An early associate of Sree Narayana Guru, Dr. Palpu opined, 'We are the largest Hindu community in Kerala...Without education no community has attained permanent civilized prosperity. In our community there must be no man or woman without primary education' (quoted in Ramachandran, 308).

In the course of its history, the Yogam had among its leaders such stalwarts as Dr. Palpu, Kumaran Asan and R. Sankar. It functions even today as a representative organization of the Ezhava community. The services rendered by the Yogam in popularizing the message of Sri Narayana Guru and promoting the cause of educational and social advancement of the Ezhava community. In spite of their economic and educational achievements, the Ezhavas had to face bitter experience

of stigmatization in the society even in the second half of the 19th century. Sometimes they were denied job opportunities in the government services where the members of the upper caste occupied the higher posts. There aroused a feeling of Ezhavaness in the midst of this negligence which unified them in the public sphere. Its first instance could be identified from the *Ezhava memorial* of 1896. It was a political interference of the Ezhava middle class to capture the denied rights in the newly formed public spheres of Kerala.

In the locale of colonial modernity Sree Narayana Guru could be seen as a catalyst in the process of re locating the self of Ezhavas. He always advised the Ezhavas to get rid of their stigmatized social condition. In order to overcome the stigmatized social status of Ezhavas, Guru suggested them to be prosperous economically, educationally, organizationally and above all philosophically. Here, he himself redefined the existing rituals and practices of Ezhavas. He even utilized Brahmanic rituals, practices and philosophical teaching etc. for eradicating the social injustice and decadence of society especially the Jati system. Despite being an Ezhava, Guru could exert symbolic power over the society which he derived from his 'sanyasa'. All these favourable conditions were utilized by the Ezhava middle class which made them aware of the necessity to break the bondage of caste and to acquire a prestigious status in the society. In this social milieu Guru's sanyasa was captured by the Ezhava middle class for breaking the social set up of that period. SNDP yogam became a strong organisation among Ezhavas in Kerala.

In addition to the S. N. D. P. Yogam, there were also other institutions and organizations of the Ezhava community which helped the cause of their social regeneration. The Sujananandini founded by Kesavan Asan from Paravur in 1891 and the Kerala Kaumudi started by C. V. Kunhiraman from Mayyanad in 1911 helped the cause of social reforms among the Ezhavas. The Sahodara Samajam founded by K. Ayyappan at Cherai in 1917 also deserves special mention. It devoted itself to the work of eradicating the evils of caste and popularizing inter-dining (misrabhojanam).

3.2.2 Sadhu Janaparipalana Sangham

The interests of the weaker sections like the lower castes and women were not addressed in the newly emerged so called 'public realm' of Kerala. It was in this context a novel plan of harmony evolved among the lower caste for the first time in Kerala. As a common platform for the poor people (Sadhu Janam) named Sadhu Jana Paripalana Sangam was established by Ayyankali, the first Dalit leader of Kerala in 1907. He started a Malayalam monthly known as 'Sadhujanaparipalanam'. Through this magazine, he could make the untouchables conscious of their rights and inspire them to challenge high caste dictatorship. He also made them known about the gains of his struggle for the community. Since the lower castes were denied power over the resources they utilized their labour power as weapon to interfere in the public sphere and demanded for their rights as human beings. Though the colonial liberal space offered them individual rights in the society the upper castes were not ready to accommodate the lower castes as human being. So the Sandhu Jana paripalana Sangam became a pioneering attempt as a caste organization of lower castes in Kerala. The organization soon came to have a net work of branches all over the state and it started a vigorous campaign for the uplift of the Harijans. It was a result of its labours that the Harijans got many of their grievances redressed at the hands of the Government.

3.2.3 Yogakshema Sabha

Since the entire caste group started to organize themselves for achieving their goal in the society the Nambuthiries who were in the top of the caste hierarchy in Kerala also wanted to gather behind their own organization. It was the colonial educated youth from the Namboothiries who took initiative for such an attempt during the beginning of the 20th century. They were well conscious of the fact that if they keep aloof from the material realities of colonial modernity they would be marginalized. This paved the way for the emergence of Yogaskshema Sabha as an Organization of Namboothiri Brahmins of Kerala in 1908. The main objective of the organization was to educate the traditional Namboothiries about the need and necessity of an Organization like Yogakshema sabha for achieving their goal

in the changed social environment. The colonial modernity had an adverse impact over the Namboothiries because the machinery of British colonial modernity had grabbed many privileges of Namboothiries in the society. The colonial modernity caused the destruction of Namboothiries as an economic power, the modern technologies and means of transportation altered the notion of sacred space and sacred body of Namboothiries. This compelled the Namboothiries to develop a new concept of life in the changed social atmosphere of Kerala. This idea was actually manifested through an Organization named Yogakshema Sabha which actively functions among the Namboothires to educate and protect their caste interest in the changed colonial scenario (Nisar, 2013).

3.2.4 Nair Service Society (NSS)

As the Nairs got a place just below the Brahmins in the traditional society of Kerala they were free from all the difficulties of the Jati system. They were given top position in the traditional society, but in the context of colonial modernity the status of the upper caste Nairs lost its relevance because the signifiers of colonial modernity was so powerful to transform the practices in the traditional society of Kerala. Obviously, these developments forced the English educated Nairs to relocate and redefine their jati status in the newly formed colonial environment of Kerala. The western educated Nair youths started to approach critically the entire social practices among the Nairs and this led to the coming out of several caste organizations in Travancore like Kerala Nair Samajam, Nair Brithya Sangam etc. which were very much influenced by the Western social institutions and their ways of life. The emerging middle class from the Nairs could not accommodate the conventional system of Taravadu, Marumakkathayam, the supreme status of Karanavar, the institution of sambandam (Saradamoni, 1999). They approached the colonial legality and judicial system to destroy the most ritualistic institutions of traditional society. The Nairs became a powerful agency of transformation of traditional structure of Nair life with *organizational strategy*.

The Nair Service Society (N. S. S) was founded at Perunna, Changanacherry on October 31, 1914 by Mannath Padmanabhan and a group of enthusiastic Nair

youths under his leadership. Thus a new caste organization came in to existence which became a very strong pressure group in Kerala in the course of time. The N. S. S. Arts and Science Colleges, Training Colleges, Engineering Colleges and polytechnics provide liberal and technical education to students.

In addition to the reform movements like *SNDP*, *NSS*, *Sadhu Janaparipalana Sangham* and *Yogakshma Sabha*, which were of purely local origin, the all India religious and social reform movements like the *Arya Samaj*, *the Ramakrishna Mission* and *the Theosophical society* had their marginal influence on certain sections of Hindu society.

3.2.5 Ramakrishna Mission

The visit of Swami Vivekananda to Kerala in 1892 and his comment on caste ridden Kerala as ‘the mad house of India’ roused widespread interest within the state in the activities of the Ramakrishna Mission. In due course, the mission established a network of branches in selected centers of the state. The first branch of the Ramakrishna mission was started at Haripad in Alleppey district in 1912 by Srimad Swami Nirmalandaji of the Belur Mutt, a direct disciple of Sri Ramakrishna Paramahansa.

3.2.6 Movement for Christian Unity

The main aims of religious movements within the Christian church in Kerala were the unity of the different sections of the Christian community owing loyalty to different denominations and the Indianisation of the Church. Till the coming of Portuguese in 1498, the Christian community of Kerala was undivided one. The Portuguese attempts at Latinisation led to a division in the community and that in subsequent centuries under diverse influences several denominations came into existence. It has been the aim of several enlightened leaders of the church to bring all the divided Christians into the unity of one fold and guide as in the pre-Portuguese period. In 1932, a section of the Jacobite Syrians under the Mar Ivanios of Trivandrum went back to the catholic fold. This marked the beginning

of what has come to be known as the “*Reunion Movement*” in the Catholic Church (Menon, 1979).

3.2.7 Indianisation of the Church

The other religious movement among the Christians has for its aim the Indianisation of the Church. The original St. Thomas Christians followed the local customs and practices until the Synod of Diamper (1599) passed a series of Decrees with the aim of wiping out all traces of local influence and Nestorian heresy. The Kerala Church eventually came to have two languages, viz, Syriac and Latin, for its liturgical services. In fact, the Church liturgy had a distinct Semetic or Western overtone and other alien features. The ideal of indianisation is sought to be achieved by the adaptation of local languages for the liturgical services, indigenizing church painting, decoration, sculpture and architecture, social adaptation in the matter of dress, food, habitation and other aspects of life, the formation of the local clergy, the religious personnel and lay leaders for adaptation and above all, adaptation in the fields of theology and liturgy (Menon, 1979).

3.2.8 Muslim Reform Movements

The central problem facing the Muslim community has been that of incorporating social change as an indispensable part of their religious experience since the social customs of the Muslims have been in effect religious customs. The Muslim community produced some excellent social and religious leaders who worked hard for its social uplift and moral regeneration. Vakkom Abdul Khader Moulvi (1873-1932), a scholar in Arabic, Persian, Urdu and Malayalam was the pioneer among them. He urged the Muslim to give up all un-Islamic practices, take to western liberal education and play a leading role in all progressive social movements. Maulvi Sahib also founded the Travancore Mahajana Sabha and Chirayinkil Taluk Muslim Samajam for promoting social service activities among the Muslims, but these were short-lived. To influence the Muslim masses who had very little knowledge of the Malayalam script, the Moulavi in 1918 started a

journal called *Al-Islam* in Arabic-Malayalam script; along with another journal called the *Deepika* Moulavi influenced the Education Department to teach Arabic in schools (Tharakan, 2008). He even published an article entitled “Nammude Sthreekal”, openly supporting women’s education in the *Al- Islam* in 1918. In 1923 he inaugurated the Kerala Muslim Aikya Sangham which provided a forum for kindred spirits to meet for purposes of discussion and provide progressive leadership to the community in social and religious matters. The Kerala Jamiathul Ulema founded in 1924 has established many Madrasas, Arabic colleges and other institutions. In 1948 the Kerala Muslim Aikya Sangam transferred its landed properties to the Farook College, Feroke. Thereupon the orthodox section formed another organization called Samastha Kerala Jamiathul Ulema. This organization has its own Education Board and it gives special attention to the religious education of the Muslims. The Muslim Education Society (M. E. S.) established in 1964, which runs a chain of schools, colleges and hostels and has helped the Muslim community to forge ahead in the social and educational fields. The Jamaathe islami, an all India organization, has also many branches working in Kerala (Menon, 1979).

The interference of all the caste group in the particular social milieu of Kerala during 19th century for the eradication of social evils like untouchability and other caste discrimination are popularly known as *social reform movement*. During 1930’s a number of organized agitations also taken place against untouchability drawing inspiration from the social organizations like S. N. D. P, N. S. S, Sadhu Janaparipalana Sangham etc.

3.2.9 Vaikkam Satyagraha (1924-25)

The Vaikkam Satyagraha was the first major struggle for the eradication of untouchability, which demanded temple entry for the untouchables. T.K. Madhavan, K.P.Kesava Menon, Mannath Padmanabhan, C.V. Kunhiraman and K. Kelappan were the chief leaders of the Satyagraha. One of the major highlights of Vaikom Satyagraha was that the Savarna Jatha organized by the Savarna Hindus under Mannath Padmanabhan. The jatha came to the capital and

submitted a memorandum demanding for temple entry rights to the Avarnas. The struggle lasted for about 20 months during which the Satyagrahis were arrested and harassed in many ways. The Satyagrahis demanded only for granting the right of passage to the Avarnas along the approach roads to the temple. At last the Satyagraha yielded results, the approach roads to the temple were opened to all Hindus, irrespective of caste. Although the declared objective of the Satyagraha was not granted, the movement helped to influence public opinion in the state in favour of temple entry. By 1928, approach roads to all temples were thrown open to all Hindus in the whole of Thiruvitamkur.

3.2.10 Guruvayur Satyagraha (1931-32)

The Guruvayur Satyagraha was arranged under the patronage of the Congress as an organised agitation against untouchability. The Vatakara conference has decided to launch a campaign for eradication of untouchability on an all Kerala basis. The Satyagraha was aimed at opening the Guruvayur temple to all Hindus including the Avarnas. The Satyagraha began on 1st November, 1931 under the leadership of Kelappan. Other prominent leaders were A.K. Gopalan, Mannath Padmanabhan and N.P. Damodaran.

The Satyagraha entered a crucial stage when Kelappan began an indefinite fast unto death in front of the temple on 21st September, 1932. It lingered on up to 2nd October 1932 when he was persuaded by Gandhiji to end up the fast and withdraw the movement. A highlight of the Satyagraha was the Guruvayur Referendum. A limited referendum was held in the Ponnani Taluk to ascertain the views of the Hindus as to whether they favoured temple entry for the Avarnas. The majority of the people approved the proposal for temple entry. The Guruvayur Satyagraha failed to achieve its immediate objective, namely temple entry for the Avarnas. However it created an atmosphere in favour of the eradication of untouchability. P. Subharayan gave notice of a Bill on temple entry to be moved on the Madras Legislature.

3.2.11 Temple Entry Proclamation (1936)

The Temple Entry Proclamation issued by the Maharaja of Thiruvitamkur on 12th November 1936 was the crucial achievement of the movement for temple entry to the Avarnas. Sri Chithira Thirunal issued this historic proclamation, opening the holy shrines in the state of Thiruvithamkur to all Hindus irrespective of caste and creed. However it took more than one year to initiate the reforms in Kochi and Malabar. The Temple Entry Authorization Proclamation II of 1947 opened the temples of Kochi to Hindus of all castes. This reform was further extended to the Malabar area by the Madras Temple Act 1947.

3.2.12 Political Mobilization

It was during the period when social renaissance movements and independence movement were growing that the *political mobilization* of people also started in Kerala.

The political developments of the Malabar region had developed through the national movement, and the formation of the Congress Socialist Party (CSP) which later on became the Communist Party in Kerala (Desai, 2001). The presence of such a national movement was less evident in the Travancore Cochin region till the 1940s. The political progress in Travancore and Cochin was influenced by communal forces, while that of Malabar was formed by the national movement, chased by class based mobilization led by communists (Chander, 1986). Heller (1996) argues that class-based movements and associations have generated social capital, which has endorsed Kerala's high level of social development and he continually stresses the 'solidaristic' nature of class movements in Kerala.

Since the commencement of the Indian National Congress, the people of Kerala showed great interest in it (Nair, 1985). It was in Malabar that the activities of the Indian National Congress in Kerala were started. In 1910, a District Congress

Committee was started for the first time in Malabar and C. Kunjirama Menon was its secretary. The Malabar District Congress Committee was reorganized in 1916 with K. P Raman Menon as president and K. P Kesava Menon as secretary.

There was a sudden change occurred in the programmes of the party when Mahatma Gandhi took the leadership of the Indian National Congress. In December 1920 the Nagpur session of the Indian National Congress was held and declared that the goal of Congress was the attainment of Swaraj by peaceful and legitimate means. This session was attended by remarkable number of delegates from Malabar (Menon, 1970, p.83). The old Malabar District Congress Committee was expanded into the Kerala Provincial Congress Committee. The Kerala Provincial Congress Committee came into existence in 1921 with headquarters at Calicut. It had five district committees and the first secretary of the Kerala PCC was K. Madhavan Nair. With the establishment of the Kerala PCC, Taluk Congress Committees started functioning in all Taluks (Nair, 1985, p.31).

It was on 18 August 1920 Gandhi came to Kerala for the first time. The intention of his first visit was to spread the messages of non-cooperation and Khilafat movements. The people of Kerala agreed Gandhi's call and provided all potential support to the Non-cooperation and Khilafat Movements. Yakub Hassan, K. Madavan Nair, U. Gopalamenon and P. Moideen Koya were arrested for participating in a public meeting violating prohibitory orders and were sentenced to imprisonment. Thus the Non-cooperation Movement under the leadership of Gandhi started to spread in Malabar. The atrocities of the police to repress the growing National movement led to the Malabar rebellion, which started in August 1921 and continued for more than six months.

The Coconada session of the Indian National Congress (1923) had accepted a resolution calling upon Congress workers to take constructive action for the removal of untouchability. T. K. Madhavan attended this session and secured official support of the Congress for the campaign against untouchability in Kerala. At that time there was a strange convention of denying to the Avarnas in the

Hindu community the right of passage through the approach roads leading to the temples including Vaikom Temple. The Kerala Congress Committee viewed that satyagraha as the only means to eradicate this social evil. Under the auspices of Kerala Congress Committee, the Vaikom satyagraha started in April 1924 (Menon, 1994, p.7).

The withdrawal of the civil disobedience movement became a crucial one in the history of Congress organization in Malabar. The younger section of the Congress stood for militant leadership. The birth of the Congress Socialist Party in India provided an opportunity to those radical elements to assert themselves and precipitate a split between the Right and Left wings in the Congress (Menon, 1987, p.59). The elections in August 1934 to the various Congress bodies were keenly contested as the crack between the two became more open. P. Krishna Pillai and EMS Namboodiripad who believed in the Communist ideology led the left wing. They organized the Kerala unit of the Congress socialist party and functioned as a distinct unit within the Kerala Provincial Congress Committee. The left wing dominated by the socialists, led the agitations of workers and peasants who faced untold sufferings in the wake of the world economic depression of the thirties. Under the leadership of Muhammed Abdul Rahiman Sahib an extremist group of national Muslims also emerged within the Congress. The leadership of the Congress organization eventually passed into the hands of the Congress socialists and the nationalist Muslims. In 1938, the Communists became Kerala PCC office bearers with the help of nationalist Muslims (Namboodiripad, 1990, p.267). A resolution was passed expressing lack of confidence in the efficacy of the Gandhian principles of truth and non-violence as weapons in the fight for swaraj at a meeting of the Kerala Provincial Congress Committee held at Shornur in October 1934 (Menon, 1987, p.60). Under socialist persuasion it was resolved that the Provincial Congress Committee should organize the peasants and workers and work for their economic progress as an important part of its activity. For the first time in the history of Malabar trade unions emerged in almost all industrial cities (Namboodiripad, 1990, p.292). The emergence of the Kerala Congress Socialist party was formally welcomed through

a resolution at that meeting (Shornur Session of 1934) which saw a definite divergence from Gandhian ideas on numerous matters (Menon, 1970, p.408).

By the beginning of 1930s some other useful developments were taking place. Important among them was Nivarthana Agitation in Travancore. That was the demand of people suppressed so far as untouchables and weaker sections for participation in government. This brought to the forefront struggles like proportional representation in government and reservation of jobs. This imparted a new enthusiasm among oppressed masses.

People were suffering a lot due to persecution by landlords. Against this resistance and organizations were cropping up here and there. In 1935 a meeting of peasants was held in the Bharatheeya building in Naniyoor in Kolachery Amsom of old Chirakkal Taluk. Kolachery Karshaka Sangham was formed with Vishnu Bharatheeyan as President and K.A. Keraleeyan as Secretary. By September 1935, Karivelloor Karshaka Sangham was formed which represented round Karivelloor, Velloor, Peralam and Kotakkad. With the formation of All India Kisan Sabha in 1936 a new front of struggle was opened in agrarian sector. The Hunger March led by A. K Gopalan in 1936 July raising the demands of peasants imparted a new vigour to this sector. Following this a number of Karshaka Sangham were formed in Malabar. In 1936 November, the first Karshaka Conference of Chirakkal Taluk was held at Parassinikkadavu. In 1937 All Malabar conference of Karshaka Sangham was held in Kozhikode. This awakening among peasants prepared the ground for the advent of a new political movement.

During this period trade unions also started to be formed and strengthened. Global economic crisis of 1929 started creating serious consequences in Indian economy as well. First Travancore Labour Association came into being. Such organizations later became militant trade unions. Strikes were organized in Kozhikkode, Kannur, Pappinisseri, Thalassery and other centres which further strengthened trade unions. In 1935 May the first Kerala Workers' conference was held at Kozhikode. This initiative to bring up working class as an independent class force

prepared the ground for propagating Communist ideas. During this period coir workers in Travancore got organized and achieved strength. In Kochi organizations like Cochin Sterling Workers' Union were being formed. Labour brotherhood and trade unions of Alagappa Textiles and Sitaram Mills were formed. In 1937 second All Kerala Workers' Conference was held at Thrissur. This organizational consciousness developed among workers prepared the ground for a new politics. In 1934 membership of Congress in Kerala was about 3000. By 1938-39 it rose to about 60,000.

On the eve of the Bombay session of the Indian National Congress, the Congress Socialists congress took place in Bombay to define party's goal and programmes. EMS Namboodiripad was elected as the Joint Secretary of the Socialist party. In 1935 he started and edited the 'Prabhatham' weekly and published a book in Malayalam entitled '1917' giving a short account of the Russian Revolution. The Congress socialists in Kerala organized study classes to give political education to the masses in their own way. All these marked the beginning of the open rupture between the right and the left wings in the Congress. An attempt was made to patch up the differences between the Rightists and the Leftists. A compromise was eventually arrived at according to which both the groups were to have equal representation in the working committee of the Kerala Provincial Congress Committee. However, the General Secretary of the PCC was to be a non-leftist with absolute control over the working of the entire organisation and the leftists who were trade union workers were to act only in consultation with him. On behalf of the Rightists K. Kelappan, U. Gopala Menon, Kongattil Raman Menon, K. Madavan Nair and P. K. Kunjisankara Menon and on behalf of the leftists EMS Namboodiripad, K. P. Gopalan and Manjunatha Rao signed the compromise document. Consequently, the rivalry between the two wings instead of showing signs of abating became only more acute day by day. The series of labour strikes in the early months of 1935 under the dynamic leadership of A. K. Gopalan helped to tighten their grip over the workers.

The elections from Malabar to the Madras legislature were held in February 1936 according to the provisions of the Government of India Act 1935. Even though, there existed conflicts within the organization, the Congressmen presented a united front and captured almost all the seats from Malabar in the provincial legislature with great majority (Menon, 1987). When the first Congress ministry of Madras assumed office under C. Rajagopalachari, Kongattil Ramn Menon, the then president of the Kerala Provincial Congress Committee who represented Ponnani constituency was included in the ministry as the representative of Malabar. In the election of the Malabar District Board the Congress won a momentous majority and Kelappan was unanimously elected as the President of the Malabar District Board. Though the Congress victory aroused considerable enthusiasm among the people, the communists had also become a force to be reckoned with the leadership of P. Krishna Pillai, A. K. Gopalan and EMS Namboodiripad. They were able to organize the peasants, students, and teachers under their banner. In the election of the Kerala Provincial Congress Committee in January 1939 the Rightists suffered a severe setback. Mohammed Abdul Rahiman became the president of the PCC and EMS Namboodiripad the General Secretary. When the Second World War broke out in September 1939 the Kerala Provincial Congress Committee which was still under Communist domination opted for a mass struggle against British imperialism. The Congress High Command decided not to cooperate with Britain in its war efforts and directed the Congress ministers in the provinces to resign office as protest against the action of the British Government in committing India to the war against the Axis powers without consulting the leaders of the country. Subash Chandra Bose, the most outspoken critic of this policy of the leadership, left the Congress organization and organized All India Forward Bloc in 1939. Mohammed Abdul Rahiman the then President of the Kerala PCC joined the new party founded by Bose (Jose, 1995, p.57).

The All India Congress Committee decided to initiate individual satyagraha under the leadership of Gandhi in September 1940. But the socialist led Kerala PCC decided not to admit the decision of the AICC. Hence the Kerala Provincial

Congress Committee was dissolved and an adhoc committee was constituted. With the dissolution of the socialist led Kerala PCC and with the intense war time repression against the leftists, the internal struggle between the rightists and the leftists in the Congress took a new turn (Namboodiripad, 1952, p.141). The Congress socialists decided to go almost enbloc into the Communist Party in 1940 (Jose, 1995, p.58).

Under the leadership of K. B. Menon, the Congress in Malabar played its own role in the Quit India Movement of 1942. During this period the ban on the Communist Party was lifted and was granted freedom to function freely as a political party. This followed a change in the policy of the Communist Party of India. The Communists who had earlier advocated the opinion that the war was an imperialist war had, since Russia's entry into it in June 1941 began to regard it as a people's war and extended their cooperation to the government in its war efforts (Menon, 1987, p.65). Accordingly, they opposed the Quit India Movement and refrained from it.

The ideologies of Marxism began to spread among the freedom fighters of India only after the Russian Revolution of 1917 (Namboodiripad, 1976, p.375). The Communist International tried to educate the Indians in the principles of Marxism and to systematize them into a revolutionary party. M. N. Roy who represented Indian communists rose to the headship of Communist International (Ibid, p.377). It followed the formation of Indian Communist Party at Thaskent. A group of Communists met at Kanpur in 1925 and formed the Communist Party of India.

The Kerala unit of Communist Party came into existence in 1937. In the commencement, it was a secret organization that worked within the Congress. The first unit of the Kerala Communist Party, was an organization of those active members who were working in the organization of Kerala PCC' and Congress Socialist Party (Namboodiripad, 1984, p.4). After three years they left Congress and Congress Socialist party and began to work in the name of Communist Party in Malabar. In the beginning of this activity, however, the Communists were in a

peculiar position. They were on the one hand an independent political party functioning illegally and fighting the official policy of the Congress, while on the other hand, they were the leaders of the provincial, district and lower units of the Congress organization. They had on the one hand to popularize the independent revolutionary political line of the Communist Party and on the other to keep as Congressmen, within the limits set by the rules of satyagraha laid down by Gandhi. This conflict between their position as Communists on the one hand and as congressmen on the other led to the call issued by them as congressmen to celebrate an anti-repression day (15 September 1940) and to the organization of militant resistance to the police on that day organized by them as Communists (in Jose, 1995, p.61). In 1939 what happened at Parappuram was transformation of one party into another party. "An organization was formed earlier in a totally illegal manner. It was not known to many people. But in the conference in a semi-legal situation at the end of 1939 the creation of the Kerala unit of Communist Party was publicly announced" (Communist Movement: Origin and Growth).

In Travancore, the Travancore Youth League which was founded in 1931 functioned in close cooperation with the state Congress. Ultimately it came to be dominated by the Communists. They had a significant hold over the industrial and agricultural workers of Alleppey and Shertallai areas. The Alleppey-Shertallai area with its intense absorption of industrial and agricultural workers who suffered from indescribable economic sufferings turned out to be the cradle of the Communist movement in Travancore (Menon, 1987, p.26). They were led by T. V. Thomas, R. Sugathan, P. T. Punnoose and M. N. Govindanair. In October 1946 the town of Alleppey and the villages of Punnapra and Vayalar situated in its suburbs witnessed a series of conflicts between the Communist led working class and the police, stationed in the area. The industrial workers of Alleppey town, the fishermen of Punnapra and the agricultural workers of Vayalar held demonstrations and proclaimed their unity and made arrangements for a general strike. The strike which took place on 22 October was a grand victory. On 24 October, a massive demonstration of workers moved to Punnapra where the police force had been stationed. In a battle fought between the workers and the police, at

Punnapra 200 fell victims of police bullets. The Police Inspector and some military officials also lost their lives. In the fights followed, several people lost their lives. According to one reliable estimate at least 1,000 persons lost their lives in the whole turmoil (Ibid, p.28).

The post-independent period saw a repositioning of political forces in Malabar. The Communists came out as a strong and well-organized political party. A group of Congress workers under K. Kelappan created the Kerala unit of the Kisan Mazdur Praja Party founded at national level by Acharya J. B. Kripalani (Ibid, p.65). The Communist KMPP alliance imposed a crushing defeat on the Congress in Malabar. The united front of the Communists and KMPP emerged as the leading group from Malabar in the Madras Legislative Assembly.

In the Travancore Cochin region they focused on protecting the rights of labourers through a strong trade union movement, while in Malabar they focused on organizing the peasantry and landless labourers for their land rights. Then, a joint movement emerged for United Kerala, and broad land reforms, which created a favourable environment for the communist movement all over Kerala, and culminated with the elections and the setting up of a communist government in the state in 1957 (Desai, 2001).

Since 1970s Kerala's numerous political parties have functioned largely within two coalitions, the left-of-centre Left Democratic Front (LDF) led by the Communist Party of India-Marxist (CPM) and the right-of-center United Democratic Front (UDF) led by the Congress Party. The two fronts have alternated in gaining electoral majority and holding power with some regularity.

In Kerala, in the earlier days, the emergence of strong Social Religious Reform Movements (SRRMs), which was followed by the nationalist, agrarian, trade union movements and political mobilization set the ground for the growing of social capital. More than half of Kerala's population belongs to class and mass organizations such as trade unions, peasant associations, agricultural labours' union, employees' organizations, and students, youth and women's organizations.

With just 3.5 per cent of India's people, Kerala has 7.5 per cent of its trade union members. In 1983, 44 per cent of Kerala's factory workers were trade union members. The Kerala People's Science Movement that popularizes science education inside and outside the schools has over 40,000 members. The total literacy Campaign of 1988-91, mobilized 350,000 volunteer teachers across the state (in Isaac & Franke, 2002).

3.2.13 Decentralization

Before the States reorganization which took place on 1st November 1956, in Kerala, the Travancore Cochin Panchayat Act was in force in the area of Travancore-Cochin princely State and the Madras Village Panchayat Act in the Malabar area of the British Madras Province. There were 495 village panchayats in Travancore-Cochin area and 400 in Malabar. For Malabar, there was a Malabar District Board. The process of democratic decentralization of powers and unification of Panchayat systems was initiated in Kerala by the first Communist Government headed by Com. E.M.S. Namboodiripad. Table 3.1 shows the chronological history of decentralization in Kerala.

Table 3.1: Chronological History of Decentralization in Kerala

1920	Madras Village Panchayat Act	
1950	Travancore-Cochin Panchayat Act	Based on the Act the panchayat Delimitation Committee was formed. The committee recommended the formation of 542 panchayats.
1958	Kerala Panchayat Bill and	The two bills on decentralization were introduced in the State the District Councils Bill Legislative Assembly. However, they could not be enacted and implemented as the Government was dismissed and the Legislative Assembly dissolved in 1959.

1960	The Kerala Panchayat Raj	The first Administrative Reforms Committee suggested decentralization of a far-reaching nature as early as in 1958. The Act was passed codifying the panchayat laws that were in force in Malabar-Travancore-Cochin regions.
1963	First panchayat election	Based on 1960 Act, the first panchayat election in the state was held.
1964	Kerala Panchayat Union and Zilla Parishad Bill	The Government introduced the Bill but the government before the Bill could become Act.
1967	Kerala Panchayat Raj Bill	The government that succeeded introduced the Bill but it could not be passed due to the fall of the government.
1971	Kerala District Administration Bill	The Government of Kerala introduced the Bill but this too did not become a law.
1978-1980	Kerala District Administration Bill	Again the Government introduced this Bill in the Legislative Assembly in 1978 and it became an Act in 1980.
1991	District Councils	After one decade, the government implemented the Act and the District Councils came into being. However, they could survive only for a short period.
1994	Kerala Panchayat Raj Act and Kerala Municipality Act	The Kerala Assembly passed the new panchayat Raj Act and the Kerala Municipal Act.

1995	Elections	The first elections based on the constitutional amendments and the new Acts.
1996-2002	People's Plan Campaign	Local government level participatory planning process for preparation of the development plans under the Ninth Five Year Plan.
1996	Committee on Decentralization (Sen Committee)	The Committee was appointed to suggest the measures to be taken for institutionalization of powers (Sen Committee) of the decentralization process.
1999-2003	Amendments to the Acts	Based on the recommendations of the Sen Committee, various Acts were restructured and restructuring to suit the decentralization process.
2002-2007	Kerala Development Programme	The Tenth Five Year Plan was named as Kerala Development programme.
2007	People's Plan Campaign	People's Plan Campaign was re-launched as part of the preparation of the Eleventh Five Year Plan.

Source: in Mariamma Sanu George, 2007

It was argued that on the basis of the human development indicators, and administrative reforms such as land reforms, Kerala was all set for momentous decentralization of government, and for democratization at the grass roots (Gurukkal, 2001). Decentralization initiated by the 73rd and 74th Amendment Acts of the Indian constitution is the process of devolving the functions and resources of the state from the centre to the elected representatives at the lower levels so as to facilitate greater direct participation by the citizens in governance. Apart from the comprehensive nature of the local plans and the maximum autonomy given to

the LSGIs in their plan formulation, the micro level planning methodology adopted in Kerala is distinguished by its mass participation. In the late 1990s, Kerala's achievement of total literacy through a mass campaign was outstanding. This campaign was the result of the joint efforts of the state and civil society organizations such as Kerala Sasthra Sahithya Parishath.

In the 1996 elections the left Democratic Front (LDF) came to power in the state. The government decided to launch a mass campaign named People's Planning Campaign (PPC) for democratic decentralization and inaugurated it on 17th August 1996 (KSPB, 1999). Diverse participatory institutional systems and different practices were developed to attain these objectives. It includes macro level institutions like district and block level expert committees for plan appraisal and approval and micro level participatory institutions such as Task Forces for plan formulation, beneficiary committees for plan implementation. The novel objectives of the programme and its mass mobilization strategies were widely respected. In order to ensure transparency and participation without compromising on the technical requirements of planning, a sequence of phases each with its distinctive objectives, central activities and training programme was drawn up (Isaac, 2000). They are summarized in Table 3.2.

Table 3.2: Different Phases of the Peoples Campaign 1997-98

Phase	Period	Objective	Activities	Mass Participation
I (Gramasabha)	Aug.-Oct. (1997)	Identify the felt needs of the people	Gramasabha in rural areas and ward conventions in urban areas	2.5 million persons attending Gramasabhas
II (Development Seminar)	Oct.-Dec. (1997)	Objective assessment of the resources, problems and formulation of local development perspective.	Participatory studies: preparation of development reports, organization of development seminars.	300000 delegates attending seminars
III (Task forces)	Nov.1997- March, 1998	Preparation of projects	Meetings of task forces	100000 volunteers in task forces
IV (Plans of Grass Root Tiers)	March-June (1998)	Formulation of plan of Grass-root tiers.	Plan formulation meetings of elected representatives	25000 volunteers in formulation of plan document
V (Plans of Higher Tiers)	April-July (1998)	Formulation of plans of higher tiers	Plan formulation meeting of elected representatives	5000 volunteers in formulation of plan documents.
VI (Volunteer Technical Corps)	May-Oct. (1998)	Appraisal and approval of plans	Meetings of expert Committee	5000 volunteer Technical expert working in the Appraisal Committee.

Source: Isaac, 2000

The proponents of PPC argued that the network of Kerala's political and civil society organizations would act as tools to mobilize the masses towards local planning activities. The joint action of political and civil society organizations was expected to translate this principle into reality (Isaac & Franke, 2000).

PPC was continued till 2001 when the Congress led UDF came to power. They renamed the programme Kerala Development Programme. What was sought to be done was to make an end to the campaign approach towards decentralization and to institutionalize the system. In the 2006 election the LDF came back to power in the state and reintroduced the People's planning campaign. There is no significant change visible in the implementation of the activities, though the name of the programme has been reintroduced (in Rajesh, 2013).

Neighborhood groups and Self Help Groups were also promoted as part of the People's Planning Campaign. The constitutional entity of Gramasabha was innovatively employed as a tool for mass mobilization in the democratic process during the PPC period in Kerala (Isaac and Franke, 2000). Grama Sabhas have also become a forum for the communication of the needs of the down trodden groups (Chathukulam & John, 2002). It was expected that these institutions would play a key role in the process of mobilization of different strata of people towards participatory plan formulation and implementation.

The generation of social capital in an organized form takes place after the *Decentralization* and Kerala Panchayath Raj Act in the year 1994. After that grass root level organizations like *Self-help groups (SHGs)*, *NGOs*, *Neighbourhood groups (NHGs)*, *Kudumbashree units* etc flourished with richness in social capital. Social capital can be produced by the government, nongovernmental organizations (NGOs), local societal actors, and external actors in the civil society, both in combination and in isolation.

3.2.14 Gram Sabha

According to the Kerala Panchayati Raj Act (1994), the gram sabha is the assembly of all voters in a ward. Kerala is the only State in the country which has given great importance to the Grama Sabhas in the decentralization process. We have constituted Grama Sabhas for each and every constituency of the village panchayat /municipality. Grama Sabha has been given powers to take decisions on the matters assigned to it, oversee the administration of the local

government, comment on its activities and induce its decisions, so as to make it just and development oriented. Convening the meetings of the Gram Sabha once in three months in a year is made a mandatory duty of the ward member who is also the convener of the Grama Sabha. The budget, audit reports etc. of the local government are discussed and commented upon by the Grama Sabha. Group discussions were conducted in gram sabhas on a subject basis. By strengthening the Grama Sabhas, we have given life to the concept of face to face democracy. In the words of Issac Thomas (2000) through serious discussions in these assemblies people identify local development problems, analyze the casual factors responsible and put forward suggestions for possible solutions.

In Kerala, the participation in Grama Sabha is gradually coming down (Chaudhari et al 2004; Narayana 2004). The lack of sufficient and timely information, and multiple gram sabhas at the same time in the same gram panchayat, was major the impediments to people attending gram sabhas (Rajesh K, 2013). Majority of the people considered the gram sabha as a meeting for the provision of benefits for Below Poverty Line (BPL) families and hence, the middle and upper class participation is very low in gram sabhas.

3.2.15 Non Governmental Organizations (NGOs)

The United Nations (UN) Department of Public Information defines the Non Governmental Organization as: Organizations which are not part of the government and which have not been established as a result of an agreement between governments. NGOs can be Research Institutions, Professional Associations, Trade Unions, Chambers of Commerce, Youth Organizations, Religious Institutions, Senior Citizens Associations, Tourist Bodies, Private Foundations, Political Parties, and Zionist Organizations, funding or development international and indigenious and any other organization of a nongovernmental nature.

The contributions of religious NGOs to Kerala's social achievements are substantial and widely acknowledged (Parayil 2000). There have been successful

NGO state partnerships, such as the Total Literacy Campaign or the People's Resource Mapping Programme of the late 1980s. The decentralization programme initiated by the Left government in the late 1990s was a turning point in NGO state relations in Kerala (Isaac and Franke 2002).

3.2.16 Neighbourhood Groups

Kerala State Planning Board (1999) observes that Neighbourhood groups were formed during the People's Planning Campaign (PPC) in order to overcome the limitations of large sized gram sabhas in Kerala, and to bring the democratic process to the actual grass roots level. NHGs were formed in 200 panchayats in the People's Planning Campaign (PPC) phase (Isaac & Franke, 2000). It includes 25-50 households in a locality. The intention was to make panchayat administration and the functioning of gram sabhas more efficient and to make governance more transparent, accountable and participatory. During the initial period of the People's Planning Campaign (PPC), the participation in the NHGs was very high, but declined later in the People's Planning Campaign (PPC) phase. The higher involvement of women was visible in these neighbourhood groups.

3.2.17 Self Help Groups

Katz and Bender (1976) provided a comprehensive definition of self-help groups. "Self-Help Groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers, who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem, and bringing about desired social, and/or personal change". Self Help Groups give emphasis to face to face social interactions and the assumption of personal responsibility by members. They often grant material assistance as well as emotional support. During the late 1980s under the assistance of NABARD many voluntary agencies reorganized their credit unions into smaller and more effective SHGs.

Women's Self Help groups (SHGs) were established all over the state during the

People's Planning Campaign (PPC). In 1998, the state government launched the Kudumbashree programme for poverty alleviation, by forming networks of women SHGs in selected panchayats. In 2002, the Kudumbashree project was expanded to all panchayats in the state, which led to the creation of a dense network of women SHGs.

The last fifteen years have witnessed an unprecedented increase in the formation of SHGs all over Kerala. The provision in the Swarnjayanthi Grama Swarozagar Yojana ie. group approach to rural development which will be the thrust during the Ninth plan, have all given a boost to the genesis of self-help groups in Kerala.

3.3 Conclusion

From the above discussions, it is very clear that the empowerment in the state reached is a result of various interactions spread over different decades. These interactions were lead by formal and informal organizations and institutions. The literature on social capital which we discussed in Chapter 1 indicted that the empowerment leads to social capital formation. Thus, the level of social capital formation achieved in the state is through formal and informal institutions. The earlier plan of the thesis was to discuss social capital formation in Kerala through formal and informal organizations. But, later it was realized that the formal and informal organizations are heterogeneous in nature and aggregate in their different and divergent roles is not methodologically appropriate. Thus after careful thinking and detailed discussions, the scope of the present study is converged to Kudumbashree alone. Kudumbashree is a community organization originated in 1998 and currently the movement played a significant role in promoting social capital, local development etc. Large volume of literature is available on Kudumbashree and thus a detailed chapter is inappropriate and unnecessary. But, to give continuity for the thesis, an attempt is made in the next chapter to provide a synoptic view of Kudumbashree movement.

Chapter IV

Kudumbashree- State Poverty Eradication Mission-

A Synoptic View

4.1 Introduction

Kudumbashree's universality of reach, significant role in implementing multi pronged empowerment and capacity building activities for the poor, experience and capability in mobilization and the community interface in local governance are the distinguishing characteristics which set it apart from the usual Self Help Group (SHG) model of empowerment. This chapter deals with the Kudumbashree's evolution, structure, coverage, different empowerment programmes, major activities and also reviews some important studies.

4.2 History and Background

The first flicker of a women based participatory approach for poverty eradication came out in Alappuzha Municipality in Alappuzha district in Kerala in 1993 when the Community Development Society of the poor women came into being as part of the execution of the Community Based Nutrition Programme (CBNP) and the Urban Basic Service Programme (UBSP). This brought the poor women to the mainstream of the social life and they started to take part in the development process.

The success in Alappuzha Municipality impelled the Government of Kerala in 1994 to expand the scheme to the entire district of Malappuram, one of the most backward districts. With the assistance of the United Nations Children's Emergency Fund (UNICEF), Malappuram district experiment with poverty

alleviation programme called Community Based Nutrition Project and Poverty Alleviation Programme (CBNP & PAP) aiming at helping to reach out the unreached through community action.

With the exceptional participatory development success in Alappuzha and Malappuram models, the Government of Kerala extend the participatory women based programme to the entire state of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments, which has been christened as “Kudumbashree” (prosperity of the family).

Kudumbashree or the State Poverty Eradication Mission is a partnership between four major actors namely Central Government, State Government, Local bodies and National Bank for Agriculture and Rural Development (NABARD). It is an organization of women from Below Poverty Line (BPL).

There are two unique characteristics to Kudumbashree which set it apart from the normal SHG model of empowerment. These are:

1. The universality of reach. From its very beginning Kudumbashree has attempted to bring every poor woman in the state within its fold, as a consequence of which today Kudumbashree is present in every village panchayat and municipality, and in nearly every ward, colony and hamlet. The sheer spread is mind boggling, and it is only because the local community of women drive the system that it has managed to persevere.
2. The scope of community interface in local governance. The functioning of Kudumbashree is tied up to the development initiatives of the local government, be it for social infrastructure, welfare or right based interventions or for employment generation. From food security to health insurance, from housing to enterprise development, from the national wage employment programme to the jagratha samiti, every development experience depends on Kudumbashree to provide the community interface.

It is using these opportunities that Kudumbashree strives to convert a microfinance led financial security model into a more comprehensive model of local economic development.

Kudumbashree is today one of the largest women-empowering projects in the country. Kudumbashree's work is built around economic empowerment, social empowerment and women's empowerment. The programme has 41 lakh members and covers more than 50% of the households in Kerala. Taken together, their savings add up to Rs. 2,262 crore (Aug 2014).

4.3 Mission Statement of Kudumbashree

“To eradicate absolute poverty through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically”.

4.4 Structure of Kudumbashree

The Community Based Organisation, Kudumbashree, conceived of poverty as a basket of relative deprivations and vulnerabilities and has developed an innovative methodology to identify the poor using non-economic parameters. The poor thus identified were organised under a well-networked Community Based Organisation (CBO). This methodology has since been incorporated into the policy framework of the State for the identification of the underprivileged.

The Kudumbashree community organisation is a three-tiered structure with its apex tier anchored in the local self governments which adds to its authenticity, accountability and commitment towards the poor and marginalized. The three tiers are:

- **Neighbourhood groups (NHGs)** – Groups of 10-20 women from the same neighbourhood form the foundation of the structure

- **Area Development Society (ADS)** – Federation of NHGs within a ward of the LSG
- **Community Development Society (CDS)** – Registered Society as the Federation of ADS within the LSG

4.4.1 Neighbourhood Group (NHG)

The lowest tier constitutes the Neighbourhood Group with 10 to 20 women members selected from economically backward families. Meetings are convened on a weekly basis in the houses of NHG members. In the weekly meeting all members bring their thrift, which will be collected and recycled, to the system by way of sanctioning loans.

In each Neighbourhood Group from among the poor women five office-bearers are selected for undertaking various functional activities.

1. Community Health-Education Volunteer
2. Income generation activities volunteer (IGA)
3. Infrastructure Volunteer
4. Secretary
5. President

Table 4.1: Salient Features of the NHG

Membership	Women 18 years of age and above from economically weaker families from the area covered by the group; Membership limited to one from a family, but other women family members can take part in discussions and activities All members of the NHG form the General Body Special NHG for ST Communities
Executive Committee – 5 members	President, Secretary, Income Generation Volunteer, Health & Education Volunteer, Basic Infrastructure Volunteer
Affiliation with CDS	To be renewed every year
Election of Executive Committee	Once in three years; At the special meeting of the NHG convened for the purpose, as part of the general election process in the CDS; Either the President or Secretary should be from a BPL family; Same person can be President or Secretary only for two consecutive terms
Fund	Fund of the NHG made up of membership fees, interest and penal interest earned from lending to members, donations, receipts from activities etc.
Thrift and credit	Collection of thrift on a regular basis and its accounting; Managing thrift account with local bank; Lending to members from thrift funds based on terms developed by the group
Bank linkage	Obtain grading as per NABARD grading norms Bank linkage for graded groups
Activity Groups	Members from the NHG alone or along with members of other NHGs form activity groups for micro enterprises, joint liability groups etc.
Records maintained by NHG	Minutes book, Membership Register, Thrift Register, Loan Register, Monthly Report of Thrift and Credit, Membership fees and penalty register, Assets register, Revolving Fund – Grants-Aid register, Affiliation file, Micro Enterprise Register, Bank Pass book, Annual Receipts and Payment Statement and Audited accounts
Audit	Accounts of the NHG are audited by the Kudumbashree Accounting and Auditing Service Society (KAASS); Internal audit is taken up by the NHG

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.4.2 Area Development Society (ADS)

The second tier is the Area Development Society, which is formed at ward level by federating all the NHGs in the ward. The activities and the decision in the ADS are decided by the representatives of the women elected from various NHGs. The Area Development Society consists of:

1) General Body – Consists of all Presidents, Secretaries & three sectoral volunteers of the federated NHGs.

2) Governing Body – Consists of seven member governing body elected from the general body. The seven member governing body consists of ADS chairperson, ADS vice-chairperson and ADS secretary.

The following are the ex-officio members of ADS general body and governing body.

1. ICDS/Anganvadi worker
2. Saksharatha prerak
3. Two experienced ex-ADS office bearers
4. Local Junior public health nurse

There is also provision for proportionate representation of SC/ST members in the Committee.

Table 4.2: Salient Features of the ADS

General Body	One ADS per ward of the LSG (if at least two NHG in the ward); Five members from each NHG within the ADS area form the General Body; Ward Member / Municipal Councillor of the Ward to be Patron of the ADS Special ADS for wards with at least one Special NHG of ST communities
Executive Committee	Seven Members Committee elected by the General Body, including three office-bearers elected by the General Body - Chairperson, Vice-Chairperson, Secretary; Ex-officio members of the Executive Committee – ICDS Worker, Literacy worker and JPHN nominated by the LSG Council, Two ex-ADS members co-opted by the Executive Committee; SC & ST proportionate membership through election or nomination The ADS Executive Committee will have Income Generation Volunteer, Health & Education Volunteer and Basic Infrastructure Volunteer
Election	Once in three years; As part of the General Election process
Responsibility for NREGS	The ADS shall be responsible for the implementation of NREGS works in its area; ADS members to be mates (work supervisor) by rotation
Records maintained by ADS	Minutes book, Notice Book, General Body- Executive Committee membership register, Affiliation Register, Cash Book, General Ledger, Stock register, Micro Enterprise Register, Bank Pass book, Annual Receipts and Payment Statement and Audited accounts, Monthly report of thrift and credit activities of NHGs; NREGS records
Audit	Accounts of the ADS are audited by the Kudumbashree Accounting and Auditing Service Society (KAASS); Internal audit is taken up by the ADS

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram,

2016

4.4.3 Community Development Society (CDS)

At the Panchayat / Municipal level a Community Development Society (CDS), a registered body under the Travancore-Cochin Literacy Scientific and Charitable Societies Act, is formed by federating all ADSs in the local bodies. The CDS consists of:

1. General Body -It consists of all ADS members and ADS Governing Body members.

2. Governing Body -The Governing Body consists of Chairperson, Vice-chairperson, Vice-President, Member Secretary (Ex-officio member).

The CDS general body and governing body also consists of five women elected representatives and two experienced ex-CDS representatives as ex officio members.

Table 4.3: Salient Features of the CDS

General Body	Executive Committee members of all ADS in the LSG area (seven each)
Executive Committee	Elected members from the General Body – one per ADS, Not more than five women LSG members, two ex-CDS members co-opted by the Committee
Office-bearers	Chairperson, Vice-Chairperson, five Sub-committee conveners – Micro Finance (Vice-Chairperson to be Micro Finance sub-committee convener), Micro Enterprise, Social Development, Basic Infrastructure, NREGS & Farming Member-Secretary – Officer appointed by the LSG
Registration	One time registration as a Society; Annual renewal of registration as per Act
Audit	Accounts of the CDS are audited by a Chartered Accountant (with support of KAASS); Internal audit is taken up by the CDS
Accountant	Appointed by CDS; Salary for first two years paid by Kudumbashree Mission; 50% of salary supported in third and fourth years

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram,

2016

Participation of vulnerable group

Kudumbashree is ensuring proportionate representation of the SC and ST communities as well as for special ADS to cater to the requirement of specific vulnerable groups.

4.5 Coverage (as on 31st January 2016)

The Kudumbashree Community Organization network is present in all the 978 Gram Panchayats, 60 Municipalities and 5 Corporations of Kerala.

Table 4.4: Coverage of Kudumbashree (as on 31st January 2016)

District	CDS	ADS	NHG	MEMBERS
Alappuzha	80	1369	18642	297098
Eranakulam	101	1792	20357	322390
Idukki	53	827	11731	163615
Kannur	88	1587	18690	314686
Kasargode	42	777	10252	173888
Kollam	75	1426	20057	284987
Kottayam	78	1319	14853	233249
Kozhikkode	84	1504	26576	460863
Malappuram	112	2183	23315	392926
Palakkad	96	1683	19554	277955
Pathanamthitta	58	909	9319	150524
Thiruvananthapuram	84	1548	28067	454945
Thrissur	103	1784	22619	366604
Wayanad	26	487	8882	114594
Total	1080	19195	252914	4008324

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.6 Empowerment Programmes

4.6.1 Local Economic Development

It is the mission of the Kudumbashree programme to strengthen both local governments and the women's community network to take on the challenges in developing their own unique, sustaining model of local economic development.

4.6.1.1 Collective Farming

Joint liability groups (**JLG**) of women farmers are formed under the collective farming initiative to help women cultivators' access agricultural credit from the banking system. These JLGs are structured along NABARD guidelines, and open bank accounts in the name of the JLG. JLGs are brought under the purview of Interest subsidy scheme of Kudumbashree (ISS). They become eligible for ISS when they avail agricultural loan from banks. 5 per cent subsidy on 7 per cent interest agricultural loan is provided by state government of Kerala through Kudumbashree.

Table 4.5: Collective Farming- Achievements during 2014-15

Area under Collective farming	38,706 ha
Farmer Facilitation Centers	972
Number of JLG involved	61,836
Number of women involved	2.8 Lakhs
Number of master farmers	10,598
Bank linkage provided	1157 Crores

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.6.1.2 Mahila Kisan Sashakthikaran Pariyojana (MKSP)

Mahila Kisan Sashakthikaran Pariyojana (MKSP), a sub component under the National Rural Livelihood Mission (NRLM) focuses on reducing the gender gap in agriculture, by promoting drudgery reduction systems and sustainable

agricultural practices to be followed by women farmers. Kudumbashree, the programme implementing agency (PIA) for Kerala, has undertaken the project through the institution of Joint Liability Group (JLG) of women farmers.

4.6.1.3 Marketing

Kudumbashree provides support to micro-enterprises to enhance their marketing capabilities. Training programmes are designed to help entrepreneurs gain skills and aptitude to approach the market in an effective manner. Monthly markets are organized by district level Sales and Marketing Enterprises to provide regular market interface to the enterprises. Monthly markets now provide a new platform for Kudumbashree to develop a brand image that its products are 'pure and unadulterated' in the minds of the people. CDS have initiated weekly and daily markets enabling much stronger market linkage for the enterprises.

4.6.1.4 Micro Enterprises

Kudumbashree has been attempting to analyze and resolve the problems of scale, capability, market and vulnerability specifically and jointly, both by increasing the interface with the LSG and the entrepreneur regarding existing programmes and by bringing new strategies and new programmes. Kudumbashree micro enterprises are defined as those enterprises having an investment ranging from Rs. 5,000 to Rs. 2.5 lakh, owned, run and managed by the entrepreneurs themselves. A potential to generate a minimum of Rs. 1,500 per member a month is envisaged in the model.

4.6.1.5 Mahathma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Kudumbashree is actively involved in the execution of MGNREGS in Kerala. Kudumbashree ADS takes the lead in registration of labourers, preparation of Annual Action Plan including labour budget and identification of workers, selection of mate (Work Supervisor), provision of amenities at worksite, provision of tools and implements for work and community network to support social audit.

4.6.1.6 Responsible Tourism

In order to tap the tourism potential of Kerala, Kudumbashree launched Responsible Tourism initiatives. It envisaged increase in the scope of enterprises, increase in local production, local market tie up, transformation to a responsible producer, increase in fallow land cultivation and the development of a social institution for pricing and quality of the product/service delivered. Cultural groups like Sinkarimelam & Thiruvathirakali are positioned as part of the venture. Role of “Parisarasevika”, solid waste management, laundry management too has been explored.

4.6.1.7 Samagra- Value Chain Interventions

Samagra is the comprehensive value chain intervention initiated by Kudumbashree. Samagra projects strive to take advantage of local conditions-resource and market availability. Samagra projects are designed to establish production, processing and marketing enterprises and to bring these together on a common platform. Samagra projects have started in the commodities/ products/ services like Banana, Pineapple, Cashew, Mushroom, Milk, Goat rearing, Food processing, Apiculture and apparels.

4.6.1.8 Special Livelihood Programmes

The Special Livelihoods Programme (SLP) is a comprehensive livelihood planning approach taken up by Kudumbashree Mission in partnership with the urban local governments and the community organization network in urban areas. The objective of the Programme is to enable creation of sustainable employment and enterprise opportunities for the urban poor families.

4.6.1.9 Special Micro Enterprises

There are special enterprises that have been specifically sponsored and developed by the Kudumbashree Mission in areas like IT, Canteen and catering enterprises, Santwanam- Para-medical service enterprises, Amrutham Nutrimix, Kudumbashree Travels, Women Construction teams and so on.

4.6.1.10 Training for Micro Enterprises

Kudumbashree had devised an enterprise development training programme to take care of the orientation and skill building needs of existing and potential entrepreneurs in the community network. Kudumbashree has developed number of training modules for activities like direct marketing, Clean Kerala Business (Solid Waste Collection), Catering, Food product etc.

4.6.2 Social Development

From reaching out to the poorest of the poor to empowering tribals, from caring for the disabled to open up a new world of opportunity to children from poor families, from enabling women to find their voice, to empowering them to become the social conscience of the community, Kudumbashree's space in social development has been multifaceted and challenging.

4.6.2.1 Asraya

Kudumbashree designed a project called Asraya - Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. The project envisaged to address lack of food, health problems including chronic illness, pension, educational facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, etc.

Table 4.6: Asraya- Achievements as on March 2015

Number of LSG implementing Asraya	1043 LSGs (100% coverage)
Total beneficiaries	1,29,415
Total project cost	Rs. 1080 crores
Challenge Fund provided by Kudumbashree	Rs.180 crores

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.6.2.2 Tribal Special Projects

The Tribal special project is an initiative of Kudumbahree in collaboration with the Tribal department to address the special issue of the tribal population of the state, in a systematic manner. The objectives of the mission is planned to be achieved with the active convergence of various government and non government agencies as well as departments.

4.6.2.3 Balapanchayath

Initially, the project Balapanchayath was started with the support of UNICEF and has been formed in gramapanchayats. The main idea behind the Balapanchayath is the creation of children's forum where child rights, development needs and issues brought to the notice of Local Self Governemts (LSGs).

4.6.2.4 Balasabha

The Balasabhas are structured neighbourhood network of children. Each Sabha consist of 15 – 30 children in the age group of 5 – 15 years. The prime objective of constituting Balasabhas is to prevent inter-generational transmission of poverty through capability enhancement of children. Small Learning Groups for experimental and systematic learning, opportunities for understanding democratic process, participation in conserving environment, enabling children to unfold the intricacies of collectivisation are the basic focal points of Balasabha.

Table 4.7: Balasabha- Achievements as on March 2015

Number of Balasabhas	40,869
Number of children in Balasabhas	4.3 Lakhs
Number of Bala Panchayats	978 Rural & 65 Urban (Bala Nagara Sabha)

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.6.2.5 BUDS – Special school for mentally & physically challenged children

BUDS special school for the mentally challenged is an important collaborative venture of Kudumbashree. These schools, set up on the basis of community surveys and health assessment by local governments are testimony to the support and commitment that people and local governments have given to the cause of improving the well being of these special children.

Table 4.8: BUDS- Achievements as on March 2015

Number of BUDS Schools	59
Number of children covered	2360
Special NHGs for mentally challenged	700
Number of BUDS Rehabilitation Centre	70
Number of persons covered	1750

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.6.2.6 Holistic Health

Holistic health programme is sports based cultural intervention for holistic child health in Kerala. Holistic health strives for physical, mental and emotional well being of the child using a group/collective game as entry. Specially trained sports coordinators along with the CDS provide the inputs, LSGs chip in with infrastructure facilities and Kudumbashree provides coordination support.

4.6.3 Women Empowerment

Real empowerment occurs only when rights can be legitimately claimed and are universally acknowledged. It is the endeavour of Kudumbashree to bring the discussion on women's rights and issues into the heart of the development debate. The organizational structure and capacity building programmes of kudumbashree attempt to develop the leadership capabilities and opportunities for intervention in development activities.

4.6.3.1 Gender Self Learning Programme (GSLP)

In 2007, Kudumbashree devised a special project called the Gender Self Learning Programme (GSLP) that directly caters to women's empowerment. The programme recognizes the necessity of understanding the importance of 'self learning' and using it to take advantage of the innate potential of women. The GSLP reinterprets the concept of learning by positioning women in multiple roles such as participants, information providers and knowledge creators. Locally contextualized modules on issues such as women and their work, health, mobility and entertainment are developed and deliberated in Neighbourhood Group meetings. Discussions are based on the given modules and their experience and it is facilitating by NHG facilitator and supporting team members from the NHGs.

4.7 Kudumbashree Activities – Urban Poverty Alleviation

Kudumbashree Mission has been notified as the State Urban Development Agency by the Government of Kerala and thus plays an important role in coordinating urban poverty alleviation schemes of the Central and State governments. Kudumbashree Mission is the State-level Nodal Agency for implementation of various schemes and programmes of Government of India.

* Swarna Jayanti Shahari Rozgar Yojana (SJSRY) for urban employment generation

* Basic Services to the Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP) – components of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) for integrated development of slums and cluster of urban poor

* Rajiv Awas Yojana (RAY)

* Interest Subsidy Scheme for Housing Urban Poor (ISHUP)

In its role of State-level Nodal Agency, Kudumbashree supports Urban Local Bodies (ULB) and CDS with implementation guidance, capacity building and link

with State and Central Governments Kudumbashree's support in implementation of the schemes has helped to develop various successful models.

4.8 Micro Finance (MF)

Micro Finance is the most grassroots level activity of Kudumbashree. Each NHG has operational flexibility in respect of its Micro Finance operations, within a broad framework. The various activities taken up by Kudumbashree under Micro Finance are:

1. Thrift and credit operations.
2. Linkage Banking.
3. Matching Grant.
4. Interest Subsidy for Linkage Loans (new scheme).
5. The Kudumbashree Accounts and Audit Service Society (KAASS).
6. Digitization of MIS and repayment Info System (new scheme).

Kudumbashree has positioned accountants in each CDS to keep track of the multifarious MF Activities of the CDS. Very often, in addition to the activities listed above, the CDS might have taken on need based MF products, on their own (such as cooking gas loans). The activities of the CDS are subject to review and facilitation in the Evaluation Committee at LSG level.

4.8.1 Thrift and Credit

Kudumbashree promotes Neighbourhood Groups (NGHs) of 10-20 poor women members as an interface between poor women, banks and government agencies. NHGs are instrumental in thrift mobilization, encouraging the poor to save and to avail low cost formal credit.

Table 4.9: Thrift and Credit- March 2015

Cumulative savings	Rs. 3048.67 crores
Internal loans disbursed so far	Rs. 12218 crores
Bank loans	Rs. 4196 crores

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.8.2 Bank Linkage

The Bank Linkage programme has helped NHGs to augment their existing resources collected through thrift. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme. Maximum loan amount possible for a NHG is four times of its thrift.

4.8.3 Matching Grant to Thrift & Credit Societies

Matching Grant is an inducement provided to NHGs. Matching Grant is linked to the amount of thrift mobilized; performance of NGH in the grading and loan availed from banks. This grant is released according to their assessment rated using a 15-point grading criteria developed by NABARD.

4.8.4 Interest Subsidy

Government has sanctioned the interest subsidy scheme for the Kudumbashree NHGs under the linkage banking programme at 4 per cent interest. The interest subsidy is provided for loans up to an amount of Rs. 1 lakh.

4.8.5 Kudumbashree Accounts and Audit Service Society (KAASS)

Kudumbashree Accounts and Audit Service Society is an audit team drawn from unemployed commerce graduates among NHG families. As the name suggests, the team was formed with the aim of auditing CDS, ADS, and NHG accounts. The accounts of enterprises are also verified by the team.

4.8.6 Financial Literacy Campaign

All NHGs have bank accounts through which members of NHGs have access to savings and credit services of banks. The NHG is acting as intermediary between banks and ultimate beneficiary. Kudumbashree has chalked out a comprehensive Financial Literacy Campaign in order to provide a platform for NHGs to be aware of and benefit from formal banking services.

4.8.7 Business Correspondent Model – a Pilot Project in association with State Bank of Travancore

In order to tackle lack of access to formal banking service, Kudumbashree is implementing a pilot business correspondent model project in 28 under banked tribal, coastal and remote rural areas of Kerala in association with State Bank of Travancore.

Table 4.10: Micro Finance- Achievements as on March 2015

Total thrift Collection	Rs.2762 crores
Internal lending	Rs. 11,188 crores
NHGs graded	1,79,992
NHG with bank linkage	2,37,160
Bank linkage obtained	4303.62 crores
Matching grant provided	
MG-Count	76826
MG-Amt	32.35 Cr

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram, 2016

4.9 Awards and Recognitions

1998- UNCHS- 100 best innovations

2000- CAPAM- International Innovations Gold Medal

2002- CAPAM- Best 10 Innovations

2002-UN Habitat 2002 practices Global 100 list

2002- Dubai International Award Finalist

2002- UNDP- One among the 15 best practices in India

2006- India innovation award for social innovations

2007- Prime Minister's Award for excellence in public administration

2009- The EMPI- Indian Express Indian Innovation Award

2011- GoI- National Award for excellence in implementation of BSUP-
JNNURAM

2012- HUDCO Award for best practices to improve the living environment

Source: Kudumbashree, State Poverty Eradication Mission, Thiruvananthapuram,
2016

4.10 Review of Kudumbashree Studies

Suneetha Kadiyala (2004) found that the major strategies Kudumbashree employs to promote community development are convergence of various government programme and resources at the community development societies, participating anti-poverty planning and implementation, formation of thrift and credit societies and setting up of MEs. At the same time, the factors constrained scaling-up process include the inclusion of all women without considering the poverty line in the community development society's structure and negotiation between various stakeholders delayed scaling-up process. The study suggests the introduction of an effective monitoring system.

Loyola Extension Services (2004) argued that regarding the knowledge of members on various government programmes and welfare schemes, irrespective of NGO based SHGs as well as Kudumbashree organized SHGs, the respondents stay behind and the study recommended that all the NGOs as well as the Kudumbashree should take greater interest in organizing awareness classes on government schemes so that all the poor women members of the group would benefit from these programmes.

Joy C. V (2004) observed that the IT enabled services empowered the women beneficiaries; IT enabled monitoring system helps in the repayment of loan and the management information system strengthened Kudumbashree programmes in Wayanad.

Oommen M. A (2007) states that improvement in drinking water, sanitation facilities, employment and number of families taking three meals per day and more than 90 per cent of the women members have reported enhanced self confidence after joining Kudumbashree. The study also states that marketing should be done through co-operative marketing chain and incorporates new strategies; and the overall monitoring and correcting system should be introduced.

Centre for Civil Society (2008) reviewed the activities of two MEs namely nutrimix unit and goat rearing unit initiated by Kudumbashree units. The major problems identified by the study were poor attendance of women in training programmes; non-availability of provisions in one single time and hike in their prices; increasing cost of transportation; lack of appropriate training to market the product; dependence on money lenders and lack of regular monitoring.

Jacob John (2009) revealed that Kudumbashree programme had made substantial impact on areas covering health, education, agriculture, animal husbandry, dairy development, child development, women development and rehabilitation of destitute. The most important suggestions of the study are: a close monitoring and follow up on the effective utilization of microcredit; avoid misuse of Kudumbashree NHG members by political parties; introduce tax incentives to

Kudumbashree products; steps to collaborate with medium and big companies for marketing of Kudumbashree products; improving the quality of the product and its packing; development of trademark and brand name; setting up of marketing centers in different parts of Kerala and even outside the state; the autonomy of Kudumbashree units should be strengthened and prevent corruption and malpractices of CBOs.

Dhanya M. B & Sivakumar P (2010) made a modest attempt to comparative analysis of economic condition of the study group in pre-Kudumbashree and post-Kudumbashree period based on both primary and secondary data. They observed that income from Kudumbashree units accounted a significant portion of the family income. The study suggests that the market conditions should be studied before setting up of units and unhealthy political influence should be avoided.

State Planning Board (2012) examined the socio-economic impacts of development programmes of Kudumbashree Mission. The study was based on primary data. 240 sample respondents were selected from Kollam, Alappuzha, Palakkad, Kannur and Wayand districts using multistage-purposive cum stratified-simple random sample method. The study found that through concerted and continuous action, the project had created sustainable living options to the poorest of the poor masses. The study also highlighted the major deficiencies of the programme like misuse of NHG members by political parties; strained relationships between CDS and panchayats due to political differences; and lack of training programmes and markets.

4.11 Conclusion

In this chapter, we have tried to provide an overview of Kudumbashree- State Poverty Eradicatio Mission, Kerala. It seems that Kudumbashree covered almost all aspects of social and economic activities ranging from agriculture, manufacturing, trading, information technology, housing and welfare activities and promoted social, economic and political empowerment of poor women in Kerala. In spite of all these achievements, Kudumbashree is not free from

drawbacks, namely, lack of appropriate training, lack of effective monitoring and marketing system, unhealthy political influences, corruption and malpractices. As a whole, studies related to Kudumbashree examined the activities of Kudumbashree, Kudumbashree's role in empowerment of poor women and its shortcomings. At the same time, none of the studies concentrated on social capital formation through Kudumbashree in Kerala.

Chapter V

Factors Leading to Social Capital Formation in Kerala

5.1 Introduction

In the previous chapter we have seen the origin, evolution and growth of Kudumbashree. Kudumbashree has different objectives and one of the objectives is empowerment. Empowerment is a prerequisite for social capital formation. Thus, in this chapter an attempt is made to identify the factors leading empowerment and social capital formation.

5.2 Socio-economic and Living Conditions of the Sample Respondents

The socio-economic characteristics of respondents include respondent's age, religion, caste, category, marital status, educational qualification, occupation, income, expenditure, type of housing, landholdings and material possession.

5.2.1 Age

A person's active participation and involvement in the activities of any institution depends mainly on their age, especially in the case of a woman. The more energetic an individual is, the higher the possibility of his/ her involvement in different institutions. Table 5.1 shows the age-wise classification of the respondents.

Table 5.1: Age-wise classification of the sample respondents

Age	Alappuzha	Thrissur	Wayanad	Total
20-35	17 (11%)	31 (22%)	36 (24%)	84 (19%)
35-50	93 (60%)	90 (65%)	97 (64%)	280 (63%)
50-60	34 (22%)	13 (9%)	19 (13%)	66 (15%)
>60	10 (6%)	5 (4%)	0 (0%)	15 (3%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.1 indicates that, out of 445 respondents, majority of them (63 per cent) belong to the age range of 35-50 years. 19 per cent is from the age group 20-35 and 15 per cent comes under the age group of 50-60. Only 3 per cent has their age above 60. The result of age analysis shows that majority of the respondents are within the active age range. The age group 35-50 is the most suitable period for women to involve themselves in the activities of Kudumbashree. The mean age is 46 in Alappuzha, 43 in Thrissur and 41 in Wayanad.

5.2.2 Religion

Since the study is related to the social capital formation and collective action, it is necessary to examine the role of religion. Hindus, Muslims and Christians are the major religious communities in Kerala. Table 5.2 gives a clear picture of the religion wise classification of the respondents.

Table 5.2: Religion-wise classifications of the sample respondents

Religion	Alappuzha	Thrissur	Wayanad	Total
Hindu	152 (99%)	122 (88%)	75 (49%)	349 (78%)
Muslim	0 (0%)	8 (6%)	22 (14%)	30 (7%)
Christian	2 (1%)	9 (6%)	55 (36%)	66 (15%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

As per table 5.2, it is clear that out of 445 respondents, 349 (78 per cent) and 66 (15 per cent) belong to Hindu and Christian community respectively. One of the important points to be noticed from the table is that, out of the 445 respondents, the share of Muslim community is just 30 (7 per cent). There is no Muslim representation in Alappuzha district. In the case of Alappuzha, out of the total 154 respondents, 152 are Hindus.

5.2.3 Caste

Caste system is one of the most crucial bases of social stratification. The status of an individual, their attitudes, behavioral patterns, interactions with people, involvement in economic activity, membership in institutions are influenced by the caste in which he/she is born.

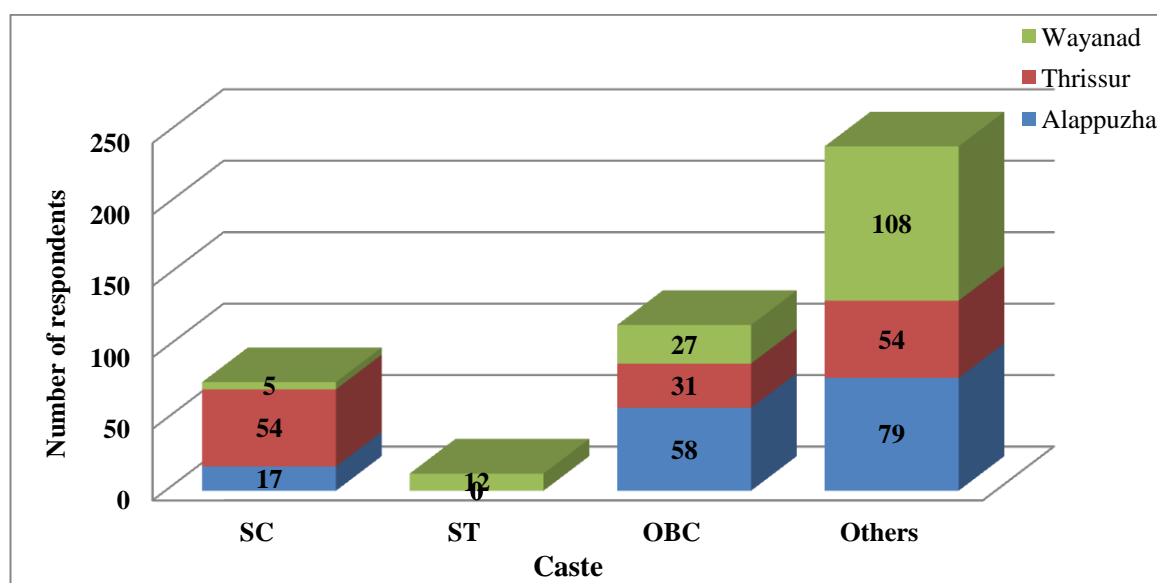
Table 5.3: Caste-wise classifications of the sample respondents

Caste	Alappuzha	Thrissur	Wayanad	Total
SC	17 (11%)	54 (39%)	5 (3%)	76 (17%)
ST	0 (0%)	0 (0%)	12 (8%)	12 (3%)
OBC	58 (38%)	31 (22%)	27 (18%)	116 (26%)
Others	79 (51%)	54 (39%)	108 (71%)	241 (54%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

The survey reveals that out of the total 445 respondents, 241 (54 per cent) belongs to the general category. Whereas 116 (26 per cent), 76 (17 per cent) and 12 (3 per cent) respondents belong to OBC, SC and ST respectively. There is no ST respondent in Alappuzha and Thrissur districts, at the same time Wayanad with 12 (8 per cent). Graphical presentation is illustrated in Figure 5.1.

Figure 5.1: Caste-wise classifications of the sample respondents



5.2.4 Category

Table 5.4: Category-wise classifications of the sample respondents

Category	Alappuzha	Thrissur	Wayanad	Total
BPL	92 (60%)	87 (63%)	94 (62%)	273 (61%)
APL	62 (40%)	52 (37%)	58 (38%)	172 (39%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.4 clearly indicates that a grand majority of the respondents 273 (61 per cent) belong to BPL category. Out of 154 total respondents, 92 (60 per cent) in Alappuzha and out of 139 total respondents, 87 (63 per cent) in Thrissur and out of 152 total respondents, 94 (62 per cent) in Wayanad belong to BPL. This shows the economic backwardness of the respondents. The main objective of Kudumbashree is to eradicate absolute poverty through concerted community action and hence many of the people who belong to BPL category are attracted towards this Community Based Organization.

5.2.5 Marital Status

Marital status of a woman plays an important role in her mobility, participation and involvement in the activities of Kudumbashree.

Table 5.5: Marital status of the sample respondents

Marital Status	Alappuzha	Thrissur	Wayanad	Total
Single	3 (2%)	7 (5%)	1 (1%)	11 (2%)
Married	138 (90%)	126 (91%)	142 (93%)	406 (91%)
Widow	13 (8%)	5 (4%)	6 (4%)	24 (5%)
Separated	0 (0%)	1 (1%)	3 (2%)	4 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.5 indicates that majority of the respondents 406 (91 per cent) are married. While 5 per cent is widow and the remaining 3 per cent is either single or separated. This means majority are responsible housewives.

5.2.6 Educational Qualification

Educational qualification of the respondent is relevant. Education imparts them knowledge, skills, self confidence, civic sense and enable them to engage in different social activities, participation in institutions, collective action and hence the social capital formation.

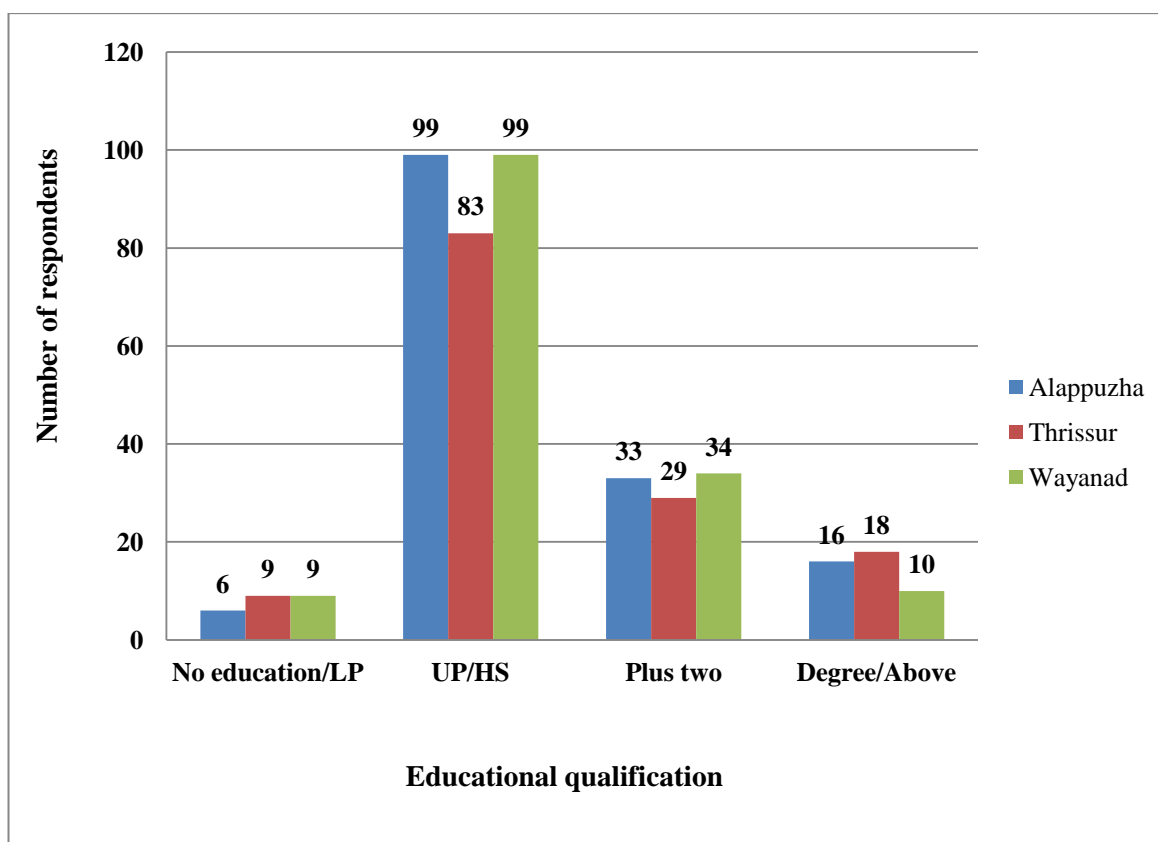
Table 5.6: Education-wise classifications of the sample respondents

Educational qualification	Alappuzha	Thrissur	Wayanad	Total
No education/LP	6 (4%)	9 (6%)	9 (6%)	24 (5%)
UP/HS	99 (64%)	83 (60%)	99 (65%)	281 (63%)
Plus two	33 (21%)	29 (21%)	34 (22%)	96 (22%)
Degree/Above	16 (10%)	18 (13%)	10 (7%)	44 (10%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.6 reveals that, out of the total 445 respondents, majority, 281 (63 per cent) belongs to UP/HS category. Whereas 96 (22 per cent) belongs to the educational qualification Plus Two. One of the interesting points to be noticed from this table is that the number of respondents belongs to No education/LP category on the one extreme and the Degree/above category on the other extreme are negligible. Which means, out of 445 respondents, only 24 (5 per cent) are in No education/LP category and 44 (10 per cent) in Degree/Above category. The respondents belong to Degree/above is low in Wayanad 10 (7 per cent) whereas it is 18 (13 per cent) and 16 (10 per cent) in Thrissur and Alappuzha respectively. Graphical presentation is illustrated in Figure 5.2.

Figure 5.2: Education-wise classifications of the sample respondents



5.2.7 Main Occupation

Table 5.7: Occupational status of the sample respondents

Main occupation	Alappuzha	Thrissur	Wayanad	Total
Agriculture & allied	28 (18%)	24 (17%)	54 (36%)	106 (24%)
Daily labour	67 (44%)	41 (29%)	66 (43%)	174 (39%)
Self employed/petty business	34 (22%)	29 (21%)	11 (7%)	74 (17%)
Salaried	8 (5%)	9 (6%)	7 (5%)	24 (5%)
Total	137 (89%)	103 (74)	138 (91%)	378 (85%)

Note: 1. Figures in brackets are percentages.

2. The total will not be equal to 100 because a few persons are unemployed.

Table 5.7 presents the occupational status of the respondents. From the table, it is seen that in Alappuzha, the main occupations of the respondents are agriculture, daily labour and also self employment. In the case of Thrissur, the major occupations are daily labour and self employed. In Wayanad, the major occupations are agriculture and daily labour. Thus, it is seen that the respondent's occupation is closely related to the geography. Wayand and Alappuzha are districts dominated by agriculture and naturally good percentage of respondents belongs to that category. The share of salaried persons is only marginal in all the districts which indicate that the empowerment through Kudumbashree is enjoyed by the marginal or near marginal category. The increased share of marginalized or near marginalized category will strengthen them in the long run contributing to the social capital formation.

5.2.8 Monthly Income of the sample respondents

Income is an important yard stick to measure the economic condition of an individual.

Table 5.8: Monthly income of the sample respondents

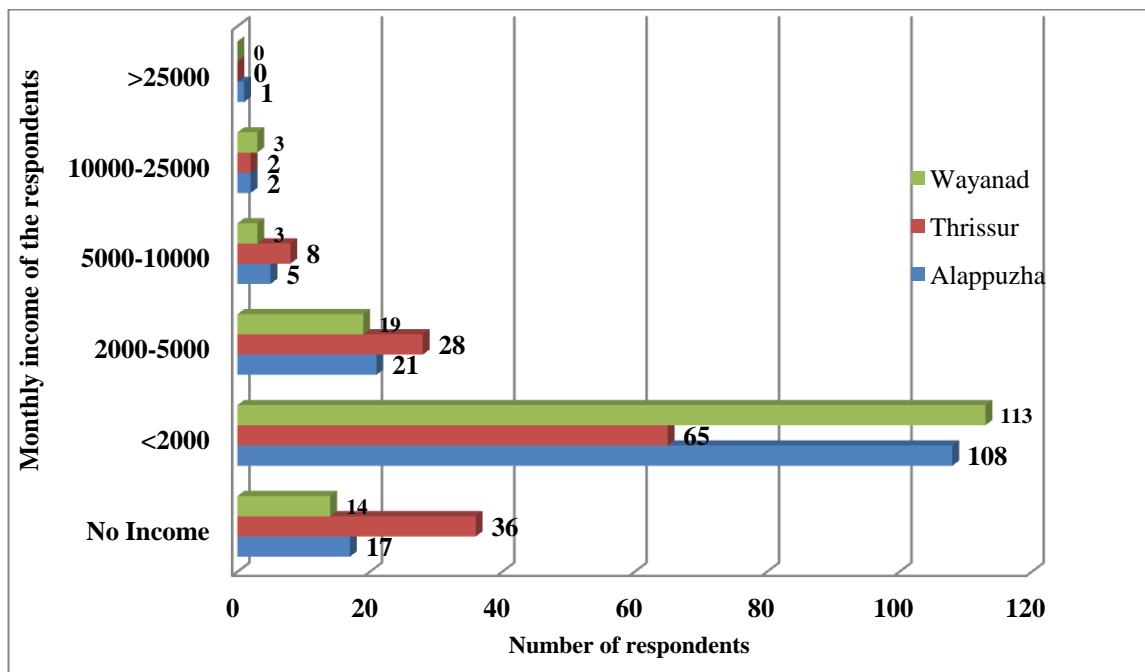
Monthly Income (in Rs.)	Alappuzha	Thrissur	Wayanad	Total
No Income	17 (11%)	36 (26%)	14 (9%)	67 (15%)
<2000	108 (79%)	65 (63%)	113 (82%)	286 (64%)
2000-5000	21 (15%)	28 (27%)	19 (14%)	68 (15%)
5000-10000	5 (4%)	8 (8%)	3 (2%)	16 (4%)
10000-25000	2 (1%)	2 (2%)	3 (2%)	7 (2%)
>25000	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

It is seen that 67 (15 per cent) respondents fall under no income category. Majority of them (26 per cent) are in Thrissur district followed by Alappuzha

district (11 per cent). 286 out of 445 respondents (64 per cent) have their earning below Rs.2000 while, 68 (15 per cent) have monthly income Rs.2000-5000. Only 16 (4 per cent) and 7 (2 per cent) respondents have monthly income between Rs.5000-10000 and 10000-25000 respectively. Under income category of Rs.5000-10000, majority of the respondents (8 per cent) are from Thrissur district. The higher income category of Rs.10000-25000 and >25000 constitutes only 7 and 1 respondents respectively. The average monthly income of the respondents in Alappuzha district is Rs.2318.5. While in Thrissur and Wayanad districts it is Rs.2666.3 and Rs.2006.7 respectively. Graphical presentation is illustrated in Figure 5.3.

Figure 5.3: Monthly income of the sample respondents



5.2.9 Monthly Income of the family

Monthly income of the family is one of the factors which determine the standard of living of the respondent. It also plays a vital role in the respondent's participation in micro finance institutions like Kudumbashree.

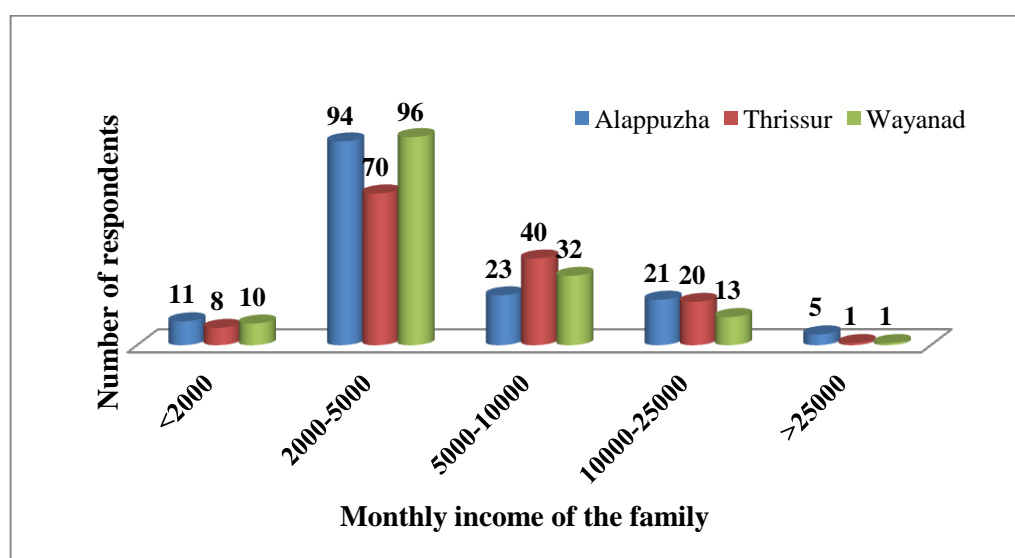
Table 5.9: Monthly income of the sample respondents' family

Monthly Income of the family (in Rs.)	Alappuzha	Thrissur	Wayanad	Total
<2000	11 (7%)	8 (6%)	10 (7%)	29 (7%)
2000-5000	94 (61%)	70 (50%)	96 (63%)	260 (58%)
5000-10000	23 (15%)	40 (29%)	32 (21%)	95 (21%)
10000-25000	21 (14%)	20 (14%)	13 (9%)	54 (12%)
>25000	5 (3%)	1 (1%)	1 (1%)	7 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.9 clearly indicates that, most of the respondents i.e.; 260 (58 per cent) comes under the monthly income category of Rs.2000-5000. 95 (21 per cent) respondents fall under Rs.5000-10000. Only 12 percent (54) of the respondents come under Rs.10000-25000. It may be noted that only 29 (7 per cent) fall under the extreme of Rs. Below 2000 and the other extreme of Rs. above 25000 with 7 (2 per cent). The average monthly income of the respondent's family in Alappuzha district is Rs.6924.3. While it is Rs.7102.5 and Rs.6780.3 in Thrissur and Wayanad districts respectively.

Figure 5.4: Monthly income of the sample respondents' family (in Rs.)



5.2.10 Principle Source of Family Income

Table 5.10: Principle source of sample respondents' family income

Principle source of family income	Alappuzha	Thrissur	Wayanad	Total
Salary/wage	126 (82%)	126 (91%)	82 (54%)	334 (75%)
Agriculture	12 (8%)	10 (7%)	64 (42%)	86 (19%)
Pension	16 (10%)	3 (2%)	6 (4%)	25 (6%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

The table quite obviously shows that majority of the respondents, i. e. 75 per cent (334) have salary/wage as their principle source of family income and this is higher in Thrissur district (91 per cent) followed by 86 respondents, (19 per cent) have agriculture as their principle source of family income and majority of them (64) are in Wayanad district, 6 per cent (25) have pension as their principle source family income and majority of them (10) are in Alappuzha district.

5.2.11 Monthly Expenditure of the Family

Table 5.11: Monthly expenditure of the sample respondents' family

Monthly Expenditure (in Rs.)	Alappuzha	Thrissur	Wayanad	Total
<2000	8 (5%)	6 (4%)	13 (9%)	27 (6%)
2000-5000	89 (58%)	69 (50%)	95 (63%)	253 (57%)
5000-10000	39 (25%)	48 (35%)	35 (23%)	122 (27%)
10000-20000	16 (10%)	13 (9%)	7 (5%)	36 (8%)
>20000	2 (1%)	3 (2%)	2 (1%)	7 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

It is evident from table 5.11 that majority of the sample respondents (57 per cent) have average monthly expenditure between Rs.2000-5000. Another 27 per cent (122) have average monthly expenditure between Rs.5000-10000. 8 percent (36) and 2 per cent (7) of the total respondents have monthly expenditure between Rs.10000-20000 and greater than Rs.20000 respectively. Respondents have monthly expenditure greater than Rs.20000 are high in Thrissur district compared with Wayanad and Alappuzha districts. At the same time, 27 respondents (6 per cent) whose average monthly expenditure is less than Rs.2000 and majority of them are in Wayanad (9 per cent) and Alappuzha (5 per cent) districts. The average monthly expenditure of the respondent's family is Rs.6374.7 in Alappuzha district, Rs.6892.1 in Thrissur district and Rs.5454 in Wayanad.

5.2.12 Residential Status

Table 5.12: Sample respondents' residential status

Residential Status	Alappuzha	Thrissur	Wayanad	Total
Own house	148 (96%)	131 (94%)	140 (92%)	419 (94%)
Rented house	6 (4%)	8 (6%)	12 (8%)	26 (6%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

It is crystal clear from table 5.12 that a great majority of 419 respondents (94 per cent) have their own house while 26 (6 per cent) lives in rented house. A district wise analysis of the table shows more or less similar residential status.

5.2.13 Type of Housing

The type of housing is also one of the important variables which determine an individual's standard of living in the society.

Table 5.13: Sample respondents' type of housing

Type of Housing	Alappuzha	Thrissur	Wayanad	Total
Kutcha	8 (5%)	8 (6%)	5 (3%)	21 (5%)
Semi- Pucca	63 (41%)	36 (26%)	95 (63%)	194 (44%)
Pucca	83 (54%)	95 (68%)	52 (34%)	230 (52%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.13 clearly presents that majority of the respondents, i.e. 230 (52 per cent) have Pucca house and majority of them are in Thrissur district (68 per cent), 194 respondents (44 per cent) have Semi- Pucca house and majority of them are in Wayanad district (63 percent) and the remaining 21 respondents (5 per cent) have Kutcha house. By and large, it is felt that the housing condition of the respondents is satisfactory. This also shows that the impact of the programmes of Kudumbashree in the area of housing named micro housing/ bhavanashree for poor families, who are in dire need of constructing new houses is very effective.

5.2.14 Land Holdings

Table 5.14: Sample respondents' land holdings (in Cents)

Land holdings (in Cent)	Alappuzha	Thrissur	Wayanad	Total
No Land	1 (1%)	4 (3%)	2 (1%)	7 (2%)
<5	23 (15%)	24 (17%)	10 (7%)	57 (13%)
5-10	66 (43%)	60 (43%)	50 (33%)	176 (40%)
10-15	19 (12%)	22 (16%)	13 (9%)	54 (12%)
>15	45 (29%)	29 (21%)	77 (51%)	151 (34%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

It is evident from Table 5.14 that 151 respondents (34 per cent) have land below 15 cents and majority of them are in Wayanad (51 per cent) followed by

Alappuzha (29 per cent) and Thrissur (21 per cent). Another 12 per cent (54) of the respondents and 40 per cent (176) of the respondents have a land holding of 10-15 and 5-10 cents respectively. However, 7 respondents (2 per cent) are landless and majority of them are in Thrissur district (4).

5.2.15 Material Possessions

The respondent's access to material possessions (T. V, Mobile Phone, Gas Stove, Computer, Vehicles etc) links them with the outside world and increases their social interaction and social participation.

Table 5.15: Material possessions of the sample respondents

Material possessions	Alappuzha	Thrissur	Wayanad	Total
Radio	29 (19%)	30 (22%)	22 (14%)	81 (18%)
TV	134 (87%)	126 (91%)	130 (86%)	390 (88%)
Land phone	26 (17%)	31 (22%)	11 (7%)	68 (15%)
Mobile phone	149 (97%)	132 (95%)	152 (100%)	433 (97%)
Computer	11 (7%)	13 (9%)	13 (9%)	37 (8%)
Fan	137 (89%)	118 (85%)	101 (66%)	356 (80%)
Iron Box	78 (51%)	95 (68%)	110 (72%)	283 (64%)
Gas Stove	143 (93%)	115 (83%)	134 (88%)	392 (88%)
Electric Stove	13 (8%)	24 (17%)	27 (18%)	64 (14%)
Mixie	119	112	130	361

	(77%)	(81%)	(86%)	(81%)
Grinder	11 (7%)	12 (9%)	14 (9%)	37 (8%)
Refrigerator	80 (52%)	50 (36%)	22 (14%)	152 (34%)
Washing Machine	12 (8%)	23 (17%)	13 (9%)	48 (11%)
Air Conditioner	2 (1%)	1 (1%)	1 (1%)	4 (1%)
Sewing Machine	42 (27%)	38 (27%)	44 (29%)	124 (28%)
Bike/Scooter	56 (36%)	43 (31%)	41 (27%)	140 (31%)
Auto/Car/Jeep	8 (5%)	10 (7%)	19 (13%)	37 (8%)
Gold Ornaments	92 (60%)	78 (56%)	83 (55%)	253 (57%)

Note: 1. Figures in brackets are percentages.

2. Total will not tally to 100.

Table 5.15 exhibits the material possession of the respondents. A great majority of 97 per cent (433), 88 per cent (392), 88 per cent (390), 81 per cent (361) and 80 per cent (356) of the total respondents have mobile phone, Gas stove, T. V, Mixie and Fan respectively. Another 57 per cent (253) and 31 per cent (140) of the total respondents have Gold ornaments and Bike/Scooter respectively. On the contrary, majority of 99 per cent (441), 92 per cent (408), 92 per cent (408), 89 per cent (397), 85 per cent (377), 82 per cent (364) and 66 per cent (293) of the total respondents did not have Air Conditioner, Grinder, Computer, Washing Machine, Land phone, Radio and Refrigerator respectively. As a whole there was no significant difference found between districts with regard to the material possession.

5.2.16 Primary Source of Drinking water

Table 5.16: Sample respondents' primary source of drinking water

Primary source of drinking water	Alappuzha	Thrissur	Wayanad	Total
Piped water system	50 (32%)	69 (50%)	31 (20%)	150 (34%)
Private well	43 (28%)	63 (45%)	100 (66%)	206 (46%)
Public tap	58 (38%)	7 (5%)	19 (13%)	84 (19%)
River/stream	0 (0%)	0 (0%)	2 (1%)	2 (0%)
Neighbour's well	3 (2%)	0 (0%)	0 (0%)	3 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

It is evident from the data (Table 5.16) that majority of the respondents i. e. 206 (46 per cent) have private well as their primary source of drinking water and the majority of them (66 per cent) are in Wayanad district, followed by 150 (34 per cent) respondents have piped water system as their primary source of drinking water and the majority of them are in Thrissur (50 per cent) and Alappuzha (32 per cent) districts. 84 respondents (19 per cent) depend public tap as their primary source of drinking water and the majority of 58 respondents are in Alappuzha district. Remaining 5 respondents (1 per cent) have river/stream and neighbour's well as their primary source of drinking water.

5.2.17 Other Facilities

Table 5.17: Other facilities among sample respondents

Other Facilities	Alappuzha	Thrissur	Wayanad	Total
Sanitary Latrine	143 (93%)	135 (97%)	146 (96%)	424 (95%)
Electrification of House	154 (100%)	134 (96%)	150 (99%)	438 (98%)

Note: Figures in brackets are percentages.

Sanitary Latrine was found available to a great majority of 424 respondents (95 Per cent) and electrified house available to 438 respondents (98 per cent). There was no significant difference found between districts. As a whole sanitary latrine and electrified house available to the respondents was found satisfactory.

5.2.18 First Fuel for Cooking

Table 5.18: Sample respondents' first fuel for cooking

First Fuel for cooking	Alappuzha	Thrissur	Wayanad	Total
Cooking gas	137 (89%)	109 (78%)	118 (78%)	364 (82%)
Electricity	1 (1%)	1 (1%)	1 (1%)	3 (1%)
Kerosene	0 (0%)	0 (0%)	1 (1%)	1 (0%)
Firewood	16 (10%)	29 (21%)	32 (21%)	77 (17%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.18 presents that a great majority of 364 respondents (82 per cent) depends mainly on cooking gas, majority of them (89 per cent) are in Alappuzha district, while 77 respondents (17 per cent) still depend mainly on firewood for cooking, most of them are in Wayanad (32) and Thrissur (29) districts. Remaining 4 respondents (1 per cent) depend mainly on Electricity and Kerosene for cooking.

5.2.19 Dispose of Garbage

Table 5.19: Dispose of garbage among sample respondents

Dispose of Garbage	Alappuzha	Thrissur	Wayanad	Total
Public garbage service	2 (1%)	0 (0%)	0 (0%)	2 (0%)
Private garbage service/ biogas/compost	16 (10%)	13 (9%)	50 (33%)	79 (18%)
Throw in vacant lots	0 (0%)	1 (1%)	1 (1%)	2 (0%)
Throw in river	1 (1%)	1 (1%)	0 (0%)	2 (0%)
Burn/bury	135 (88%)	124 (89%)	101 (66%)	360 (81%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.19 indicates that 360 respondents (81 per cent) follow Burn/bury for dispose of garbage, majority of them are in Thrissur (89 per cent) and Alappuzha (88 per cent) districts. At the same time, only 79 respondents (18 per cent) follow private garbage service/biogas/compost, Majority of them are in Wayanad (33 per cent) district. So, it is clear that the garbage disposal among the respondents is not eco-friendly.

5.2.20 Computer Literacy

Table 5.20: Sample respondents' computer literacy

Computer Literacy	Alappuzha	Thrissur	Wayanad	Total
Yes	51 (33%)	30 (22%)	19 (13%)	100 (22%)
No	103 (67%)	109 (78%)	133 (88%)	345 (78%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

It is evident from table 5.20 that only 100 respondents (22 per cent) have computer literacy, most of them (33 per cent) are in Alappuzha district. Only 30 (22 per cent) and 19 (13 per cent) respondents have computer literacy in Thrissur and Wayanad districts respectively. As whole software skill of the respondents is found unsatisfactory.

5.2.21 Reader and Subscribe Newspaper

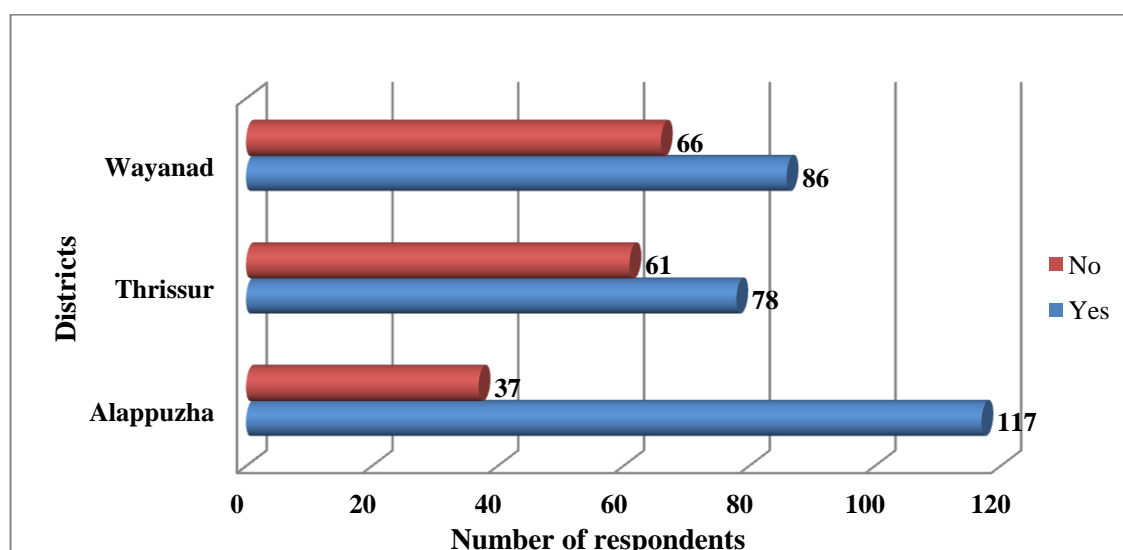
Table 5.21: Sample respondents with reader and subscribe newspaper

Respondents	Alappuzha	Thrissur	Wayanad	Total
Reader of Newspaper	117 (76%)	78 (56%)	86 (57%)	281 (63%)
Subscribe newspaper	94 (61%)	67 (48%)	66 (43%)	227 (51%)

Note: Figures in brackets are percentages.

Table 5.21 quite obviously shows that 281 respondents (63 per cent) are the regular readers of newspapers and the majority of them (76 per cent) are in Alappuzha district followed by 57 per cent in Wayanad district. It is also evident from table that 227 respondents (51 per cent) subscribed any one of the newspapers; most of them (61 per cent) are in Alappuzha district.

Figure 5.5: Sample respondents with regular reader of newspaper



5.2.22 Name of Newspaper

Table 5.22: Sample respondents' name of newspaper

Name of Newspaper	Alappuzha	Thrissur	Wayanad	Total
Mathrubumi	32 (34%)	30 (45%)	27 (41%)	89 (39%)
Malayala Manorama	28 (30%)	17 (25%)	26 (39%)	71 (31%)
Deshabhimani	24 (26%)	10 (15%)	12 (18%)	46 (20%)
KeralaKaumudi	8 (9%)	0 (0%)	0 (0%)	8 (4%)
Grama Swaram	0 (0%)	9 (13%)	0 (0%)	9 (4%)
Deepika	0 (0%)	0 (0%)	1 (2%)	1 (0%)
Janmabhumi	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Mangalam	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Madhyamam	0 (0%)	1 (1%)	0 (0%)	1 (0%)
Total	94 (100%)	67 (100%)	66 (100%)	227 (100%)

Note: Figures in brackets are percentages.

Table 5.22 exhibits the names of subscribed newspapers. Among 227 total subscribed respondents, most of the respondents (39 per cent) subscribe Mathrubumi news paper, majority of them are in Thrissur (45 per cent) and Wayanad (41 per cent) districts, followed by Malayala Manorama (31 per cent), most of them are in Wayanad (39 per cent) district. Another 20 per cent subscribe Deshabhimani, majority of them (26 per cent) are in Alappuzha district. Remaining 8 per cent subscribe Kerala Kaumudi, Grama Swaram, Deepika, Madhyamam etc.

5.2.23 Family Members

The family system, in which a woman lives has a great influence over her status, exposure to the outside world and hence in the process of social capital generation also. In nuclear family, women have higher status or equal status to be played than in the joint family.

Table 5.23: Number of members in sample respondents' family

Family members	Alappuzha	Thrissur	Wayanad	Total
<5	99 (64%)	96 (69%)	90 (59%)	285 (64%)
5- 6	51 (33%)	39 (28%)	54 (36%)	144 (32%)
≥7	4 (3%)	4 (3%)	8 (5%)	16 (4%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table shows that 285 (64 per cent) respondents have members less than 5 in their family, which means majority of the respondents, have nuclear family. Respondents having nuclear family found to be high in Thrissur district 96 (69 per cent) compared to Alappuzha 99 (64 per cent) and Wayanad 90 (59 per cent) districts. Another 32 per cent (144) and 4 per cent (16) respondents have members between 5 to 6 and greater or equal to 7 respectively in their families.

5.3 Sample respondents' involvement in Kudumbashree

5.3.1 Duration in Kudumbashree

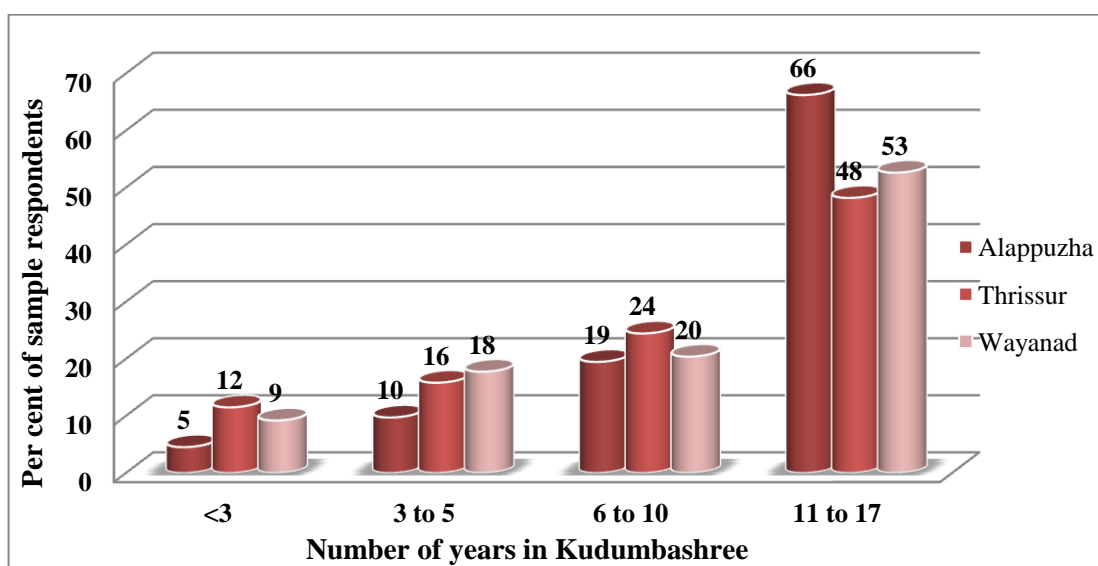
Table 5.24: Sample respondents' duration in Kudumbashree

Duration in Kudumbashree (in years)	Alappuzha	Thrissur	Wayanad	Total
<3	7 (5%)	16 (12%)	14 (9%)	37 (8%)
3-5	15 (10%)	22 (16%)	27 (18%)	64 (14%)
6-10	30 (19%)	34 (24%)	31 (20%)	95 (21%)
11-17	102 (66%)	67 (48%)	80 (53%)	241 (56%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Majority of the respondents (56 per cent) are 11 to 17 years of association with Kudumbashree, most of them (66 per cent) are in Alappuzha district followed by Wayanad (53 per cent). Those with 6-10 years old in Kudumbashree are 21 per cent and those with 3-5 years are 14 per cent. Only 8 per cent of respondents are with less than 3 years of association with Kudumbashree, majority of them (12 per cent) are in Thrissur district. The mean years in Kudumbashree are 11, 9 and 10 in Alappuzha, Thrissur and Wayanad districts respectively. By and large, the study implies that respondents have enough experience in Kudumbashree. If the members of Kudumbashree consistently stick on to the same, it is an indication that they are satisfied with its functioning also. Otherwise they may shift to some other similar institutions.

Figure 5.6: Sample respondents' number of years in Kudumbashree



5.3.2 Weekly Collection

Table 5.25: Weekly collection in sample respondents' NHG

Weekly Collection (in Rs.)	Alappuzha	Thrissur	Wayanad	Total
10-21	29 (19%)	80 (58%)	42 (28%)	151 (34%)
21- 40	29 (19%)	54 (39%)	68 (45%)	151 (34%)
41-60	72 (47%)	5 (4%)	41 (27%)	118 (27%)
61-80	8 (5%)	0 (0%)	0 (0%)	8 (2%)
81-100	15 (10%)	0 (0%)	1 (1%)	16 (4%)
>100	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Kudumbashree meetings are convened on a weekly basis in the houses of NHG members. In the weekly meetings all members bring their thrifts, which has been collected and recycled to the system by way of sanctioning loans. The weekly collection is less than Rs. 21 in 34 per cent of respondent's NHG. Another 34 per cent have a weekly collection of Rs. 21-40. Only 4 per cent of respondents have weekly collection between Rs. 81-100 and majority of them are in Alappuzha district. The average weekly collection in NHG is Rs. 46 in Alappuzha district. Whereas it is Rs. 23 and 33 in Thrissur and Wayand districts respectively. These weekly collections among Kudumbashree members play a major role in building trust among members. Trust is a major indicator of social capital also.

5.3.3 Who motivated to become a member?

Table 5.26: Who motivated sample respondents to become a member?

Who motivated to become a member	Alappuzha	Thrissur	Wayanad	Total
Neighbours	23 (15%)	33 (24%)	22 (14%)	78 (18%)
Friends	21 (14%)	25 (18%)	34 (22%)	80 (18%)
NHG members	44 (29%)	33 (24%)	46 (30%)	123 (28%)
Officials of Kudumbashree	25 (16%)	38 (27%)	14 (9%)	77 (17%)
Political leaders	5 (3%)	2 (1%)	3 (2%)	10 (2%)
Representatives	34 (22%)	7 (5%)	31 (20%)	72 (16%)
Own interest	0 (0%)	0 (0%)	2 (1%)	2 (0%)
Husband/family members	2 (1%)	1 (1%)	0 (0%)	3 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

NHG members (reported by 123 respondents or 28 per cent), Friends (reported by 80 respondents or 18 per cent) and Neighbours (reported by 78 respondents or 18

per cent) were the main drivers in motivating the respondents to be part of the Kudumbashree. Officials of Kudumbashree (17 per cent) and representatives (16 per cent) also appear to be important motivators to an extent. At the same time, others such as political leaders, self motivation and family members reportedly had insignificant role as motivators. A district wise comparison shows that in Alappuzha and Wayanad districts majority of the respondents, 29 per cent and 30 per cent respectively induced by NHG members to join the Kudumbashree. While in Thrissur district, majority of the respondents (27 per cent) are motivated by officials of Kudumbashree. The study indicates that majority of the respondents are motivated by NHG members to join Kudumbashree.

5.3.4 What motivated to become a member?

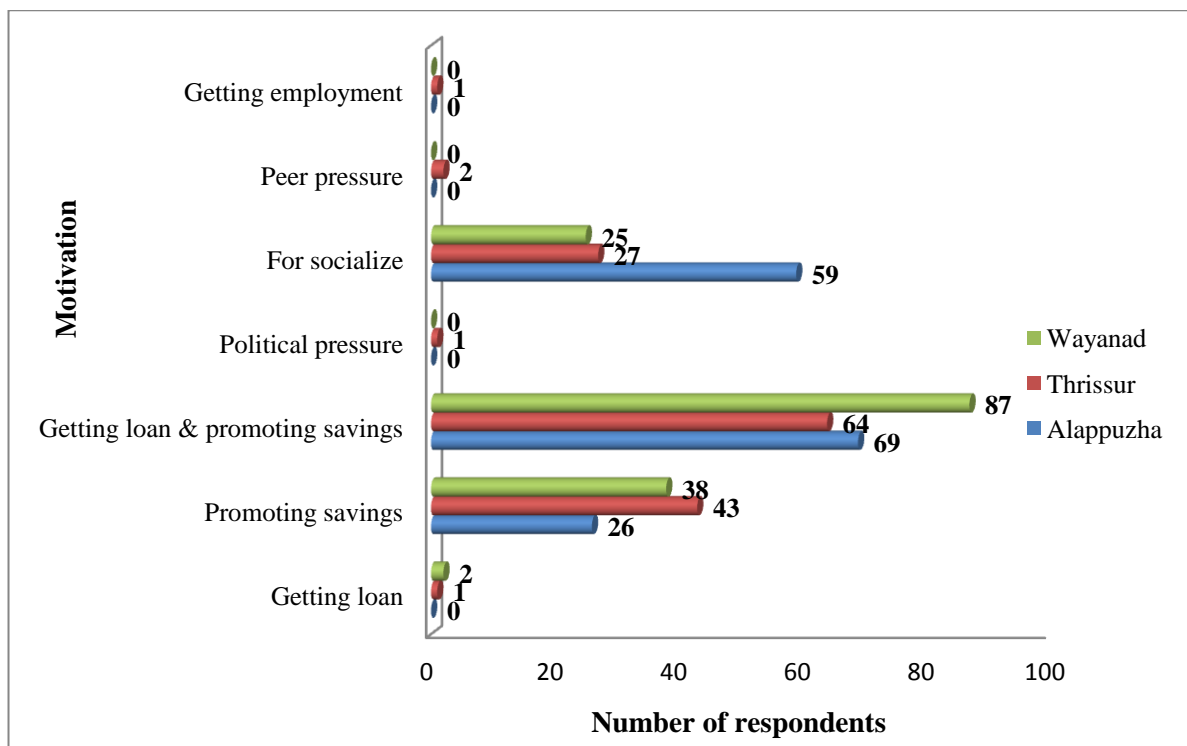
Table 5.27: What motivated sample respondents to become a member

What motivated to become a member	Alappuzha	Thrissur	Wayanad	Total
Getting loan	0 (0%)	1 (1%)	2 (1%)	3 (1%)
Promoting savings	26 (17%)	43 (31%)	38 (25%)	107 (24%)
Getting loan & promoting savings	69 (45%)	64 (46%)	87 (57%)	220 (49%)
Political pressure	0 (0%)	1 (1%)	0 (0%)	1 (0%)
For socialize	59 (38%)	27 (19%)	25 (16%)	111 (25%)
Peer pressure	0 (0%)	2 (1%)	0 (0%)	2 (0%)
Getting employment	0 (0%)	1 (1%)	0 (0%)	1 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Kudumbashree is a movement started in Kerala in 1998 and a large number of women are members in it. The motivation behind becoming a member is important. Based on the different options given, nearly 45 per cent of the respondents in Alappuzha district suggested that they joined for getting loan and promoting savings and 17 per cent suggested that they joined just for promoting savings. That means 62 per cent of the respondents in Alappuzha preferred Kudumbashree either with the motive of promoting savings or getting loans. The same share is 77 in Thrissur and 82 in Wayanad. So, the primary motive behind becoming a member is financial empowerment. Other than financial empowerment, next factor for joining Kudumbashree is to socialize. In Alappuzha 38 per cent suggested socializing as a reason. But, it is very interesting to note that in any of the districts, respondents suggested political pressure as a reason. There is a strong belief that the political affiliations and preference for Kudumbashree are associated. But, the survey never finds such a significant association.

Figure 5.7: Sample respondents' intention to become a member



5.3.5 Presence in Meetings

Table 5.28: Sample respondents' presence in meetings

Presence in meeting	Alappuzha	Thrissur	Wayanad	Total
Rarely	0 (0%)	1 (1%)	0 (0%)	1 (0%)
Some of the time	2 (1%)	5 (4%)	3 (2%)	10 (2%)
Most of the time	4 (3%)	14 (10%)	5 (3%)	23 (5%)
Always	148 (96%)	119 (86%)	144 (95%)	411 (92%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Kudumbashree members used to meet once in a week in one of the member's house. The members, who meet together, discuss their problems and make joint effort to find solutions to their grievances. A great majority of 411 respondents (92 per cent) are always present in the meetings of their NHG, most of them are in Alappuzha (96 percent) followed by Wayanad (95 per cent) and Thrissur (86 per cent) districts. This would bring up interpersonal feelings among the members and would generate social capital also.

5.3.6 Position in NHG

Table 5.29: Sample respondents' position in NHG

Position in NHG	Alappuzha	Thrissur	Wayanad	Total
Secretary	50 (32%)	39 (28%)	37 (24%)	126 (28%)
President	28 (18%)	23 (17%)	21 (14%)	72 (16%)
Income Generating Volunteer	11 (7%)	18 (13%)	18 (12%)	47 (11%)
Community Health Volunteer	17 (11%)	15 (11%)	20 (13%)	52 (12%)
Community Infrastructure Volunteer	10 (6%)	6 (4%)	20 (13%)	36 (8%)
Ordinary Member	38 (25%)	38 (27%)	36 (24%)	112 (25%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

NHG is the grassroot of Kudumbashree. Each NHG consists of President, Secretary, Infra- structure volunteer, Community Health Volunteer, income Generating Volunteer and other Ordinary members. 154 sample respondents of NHGs in Alappuzha district render their services as secretary and president (50 per cent), Income Generating Volunteer (7 per cent), Community Health Volunteer (11 per cent), Community Infrastructure Volunteer (6 per cent) and Ordinary member (25 per cent). Whereas 139 sample respondents of NHGs in Thrissur district render services as secretary and president (45 per cent), Income Generating Volunteer (13 per cent), Community Health Volunteer (11 per cent), Community Infrastructure Volunteer (4 per cent) and Ordinary member (27 per cent). While 152 sample respondents of NHGs in Wayanad district render their services as secretary and president (38 per cent), Income Generating Volunteer (12 per cent), Community Health Volunteer (13 per cent), Community Infrastructure Volunteer (13 per cent) and Ordinary member (24 per cent).

5.3.7 Member in ADS/CDS

Table 5.30: Sample respondents with member in ADS/ CDS

Member	Alappuzha	Thrissur	Wayanad	Total
ADS	51 (33%)	62 (45%)	59 (39%)	172 (39%)
CDS	15 (10%)	21 (15%)	28 (18%)	64 (14%)

Note: Figures in brackets are percentages.

The grassroot of Kudumbashree is Neighbourhood Groups (NHG) that sends representatives to the ward level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Society (CDS), which implies the unique three tier structure of Kudumbashree. Here, a slow and steady political process of elevating women to different tiers of leadership is visible. It is observed from table 5.30 that among the total number of respondents, 39 per cent of the respondents is ADS members and 14 per cent is CDS members.

5.3.8 Participation in training programmes

Table 5.31: Sample respondents' participation in training programmes

Participation in training programmes	Alappuzha	Thrissur	Wayanad	Total
No participation	7 (5%)	23 (17%)	3 (2%)	33 (7%)
Partial	42 (27%)	40 (29%)	41 (27%)	123 (28%)
Active	105 (68%)	76 (55%)	108 (71%)	289 (65%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Respondents with active participation in training programmes are especially high at 71 per cent and 68 per cent in Wayanad and Alappuzha districts respectively. 123 respondents (28 per cent) are with partial participation. Data quite obviously show that respondents with no participation in training programmes are high in Thrissur district (17 per cent). Training plays an important role and helps the Kudumbashree members in expanding their information and knowledge base, brings about positive changes in the attitudes of the group also. Kudumbashree's major streams of training include organizational training, enterprise training, financial services training and social and gender empowerment training.

5.3.9 Dropouts in NHG

Table 5.32: Dropouts in sample respondents' NHG

Dropouts in NHG	Alappuzha	Thrissur	Wayanad	Total
Yes	57 (37%)	56 (40%)	60 (39%)	173 (39%)
No	97 (63%)	83 (60%)	92 (61%)	272 (61%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Dropouts in NHGs are also ascertained during the field survey, which are compiled and tabulated as reported in Table 5.32. 61 per cent of the respondents (272) reported that there are no dropouts in their NHG. At the same time, 39 per cent of the respondents (173) reported that there are dropouts in their NHG. This quite obviously generates the debate on the sustainability of social capital generated through Kudumbashree. A district-wise comparison shows that the dropouts in NHG are higher in Thrissur district (40 per cent) compared to Wayanad (39 per cent) and Alappuzha (37 per cent) districts.

5.3.10 Reasons for dropouts

Table 5.33: Reasons for dropouts in sample respondents' NHG

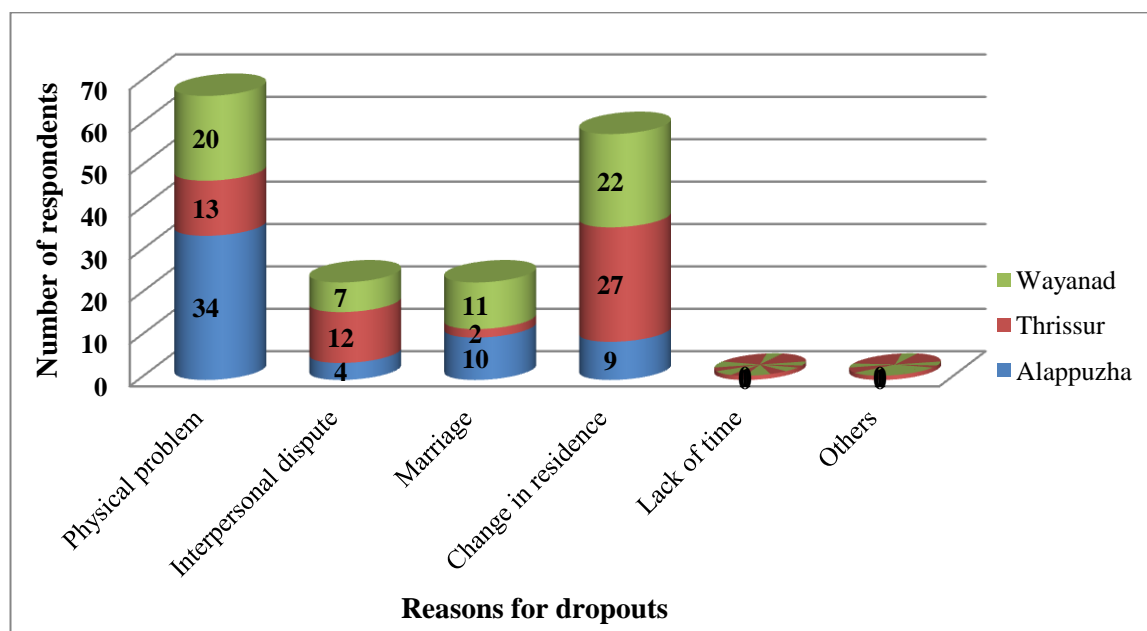
Reasons for dropouts	Alappuzha	Thrissur	Wayanad	Total
Physical problem	34 (60%)	13 (23%)	20 (33%)	67 (39%)
Interpersonal dispute	4 (7%)	12 (21%)	7 (12%)	23 (13%)
Marriage	10 (18%)	2 (4%)	11 (18%)	23 (13%)
Change in residence	9 (16%)	27 (48%)	22 (37%)	58 (34%)
Lack of time	0 (0%)	1 (2%)	0 (0%)	1 (1%)
Others	0 (0%)	1 (2%)	0 (0%)	1 (1%)
Total	57 (100%)	56 (100%)	60 (100%)	173 (100%)

Note: Figures in brackets are percentages.

One of the major challenges of Kudumbashree is sustainability. Sustainability and social capital formation are closely associated. To reveal these further, questions were raised about the reasons for dropouts. From the study, it is revealed that the major reasons are physical problems, marriage and change in residence. Marriage and change in residence alone account majority of 47 per cent, this is because majority of the members are girls and once they get married and join with the husband, they leave Kudumbashree because of natural constraints. It is said that

interpersonal disputes also lead to dropouts. Based on the study, it is found that this factor is more significant in Thrissur district (21 per cent) compared to other two districts. However, taking together, interpersonal dispute is not a significant factor. The respondents also reported that a few members cease to be non members because of death.

Figure 5.8: Reasons for dropouts in sample respondents' NHGs



5.3.11 Linked financial institution

Table 5.34: Type of sample respondents' linked financial institution

Type of linked Financial institution	Alappuzha	Thrissur	Wayanad	Total
Cooperative bank	139 (90%)	81 (58%)	106 (70%)	326 (73%)
Scheduled Bank	7 (5%)	6 (4%)	13 (9%)	26 (6%)
Nationalized bank	8 (5%)	52 (37%)	33 (22%)	93 (21%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

NHGs are facilitated to avail loan from banks in addition to their own pooled savings under the Bank Linkage programme of Kudumbashree. 326 respondent's (73 per cent) NHGs are linked to cooperative banks. Another 93 respondents (21 per cent) are with nationalized banks. At the same time, 6 per cent of respondent's NHGs are linked with Schedule bank. The Bank linkage programme acts as an intermediary to enhance the habit of saving and also providing micro credit to the Kudumbashree members. It paves the way of financial inclusion and empowerment of women.

5.3.12 Decisions taken within NHG

Table 5.35: How decisions taken within sample respondents' NHG

How Decisions taken within NHG	Alappuzha	Thrissur	Wayanad	Total
Consensus after discussing	54 (35%)	74 (53%)	77 (51%)	205 (46%)
Majority after discussing	98 (64%)	63 (45%)	73 (48%)	234 (53%)
Leaders and committee members	1 (1%)	2 (1%)	2 (1%)	5 (1%)
directives from higher authority	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Regarding how decisions are taken within NHG, 234 respondents (53 per cent) said that the decisions are taken by majority after discussing, and according to 205 respondents (46 per cent), the decisions are taken on consensus after discussing. NHG provides a platform to its members for sharing experiences and discussions that helps to broaden their outlook. Only a small number of respondents (6) argued that the decisions are taken by the leaders and the committee members according to the directives from higher authority. Decision making influenced by

leaders/ committee members and according to directives from higher authority is not desirable.

5.3.13 Satisfaction with knowledge sharing

Table 5.36: Sample respondents' satisfaction with knowledge sharing among NHG members

Satisfaction with knowledge sharing among members	Alappuzha	Thrissur	Wayanad	Total
Not at all	0 (0%)	3 (2%)	0 (0%)	3 (1%)
To a small extent	9 (6%)	12 (9%)	10 (7%)	31 (7%)
To a good extent	58 (38%)	64 (46%)	45 (30%)	167 (38%)
To a great extent	87 (56%)	60 (43%)	97 (64%)	244 (55%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

From table 5.36, it is found that 55 per cent of the respondents (244) to a great extent satisfied with knowledge sharing among members in their NHG, most of them are in Wayanad (64 per cent) and Alappuzha (56 per cent) districts. Collectively 38 per cent and 7 per cent of the respondents 'to a good extent' and 'to a small extent' satisfied with the knowledge sharing among members. This indicates that Kudumbashree members are more inclined to knowledge sharing among within the NHG. At the same time, 3 respondents (1 per cent) not at all satisfied with the knowledge sharing among members. It is observed that all the 3 respondents are in Thrissur district.

5.3.14 Who solves problem

Table 5.37: Who solves problem arises in sample respondents' NHG

Who solves problem arises in NHG	Alappuzha	Thrissur	Wayanad	Total
NHG members	130 (84%)	118 (85%)	138 (91%)	386 (87%)
Leaders/ Committee members	18 (12%)	10 (7%)	10 (7%)	38 (9%)
ADS/CDS	5 (3%)	8 (6%)	2 (1%)	15 (3%)
Higher Authorities	0 (0%)	1 (1%)	1 (1%)	2 (0%)
Not Applicable	1 (1%)	2 (1%)	1 (1%)	4 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Problems may arise between the members in an institution. Being an institution of people, Kudumbashree is not an exemption for this. The success and sustainability of an institution depend on how quickly they are solving the problems. Table 5.37 exhibits that a great majority of 386 respondents (87 per cent) were of the opinion that the problems are solved by the NHG members themselves. About 38 respondents (9 per cent) said that leaders/ committee members and another 15 (3 per cent) expressed ADS/CDS solve the problem arises in their NHG. Regarding the rest (6), problem solves by higher authorities or the question is Not Applicable to their NHG. There were no significant differences found between the sample districts.

5.3.15 Satisfaction with the credit support

Table 5.38: Sample respondents' satisfaction with the credit support given by NHG

Satisfaction with the credit support given by NHG	Alappuzha	Thrissur	Wayanad	Total
Not at all	2 (1%)	12 (9%)	0 (0%)	14 (3%)
To a small extent	11 (7%)	13 (9%)	15 (10%)	39 (9%)
To a good extent	37 (24%)	38 (27%)	26 (17%)	101 (23%)
To a great extent	61 (40%)	47 (34%)	59 (39%)	167 (38%)
To a very great extent	43 (28%)	29 (21%)	52 (34%)	124 (28%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Based on different options given, nearly 68 per cent of the respondents in Alappuzha district opined that, they are 'to a very great extent' and 'to a great extent' satisfied with the credit support given by NHG. The same share is 55 per cent and 73 per cent in Thrissur and Wayanad districts respectively. At the same time, 9 per cent of the respondents in Thrissur district are not at all satisfied with the credit support given by NHG.

5.3.16 Satisfaction with the working of NHG

Table 5.39: Sample respondents' satisfaction with the working of NHG

Satisfaction with the working of NHG	Alappuzha	Thrissur	Wayanad	Total
Not at all	1 (1%)	1 (1%)	0 (0%)	2 (0%)
To a small extent	8 (5%)	14 (10%)	7 (5%)	29 (7%)
To a good extent	48 (31%)	39 (28%)	39 (26%)	126 (28%)
To a great extent	58 (38%)	64 (46%)	65 (43%)	187 (42%)
To a very great extent	39 (25%)	21 (15%)	41 (27%)	101 (23%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

As per table 5.39, it is observed that collectively 65 per cent of the respondents (288) are 'to a very great extent' and 'to a great extent' satisfied with the working of NHG. The same share is 63 per cent, 61 per cent and 70 per cent in Alappuzha, Thrissur and Wayanad districts respectively. While 28 per cent of the respondents are 'to a good extent' satisfied and the majority of them are in Alappuzha district, (31 per cent). 7 per cent of the respondents only 'to a small extent' satisfied with the working of NHG. This means that a few respondents wish to make some improvements in the working of NHG.

5.3.17 NHG's participation in programmes

Table 5.40: Sample respondents' NHG's participation in programmes organized by ADS/CDS/Panchayath

NHG's Participation in programmes organized by ADS/CDS/Panchayath	Alappuzha	Thrissur	Wayanad	Total
Inactive	1 (1%)	7 (5%)	2 (1%)	10 (2%)
Active	85 (55%)	81 (58%)	65 (43%)	231 (52%)
Very Active	68 (44%)	51 (37%)	85 (56%)	204 (46%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

204 respondents (46 per cent) opined that their NHG very actively participates in the programme organized by ADS/CDS/Panchayath and majority of them are in Wayanad (85) and Alappuzha (68) districts. Another 231 respondents are (52 per cent) with the opinion that their NHG actively participates in the programmes organized by ADS/CDS/Panchayath. At the same time, 10 respondents argued that their NHG is inactive in the programmes organized by ADS/CDS/Panchayath. The share is high at Thrissur district (5 per cent).

5.4 How agree with following statements

Sample respondents were asked to indicate their level of agreement with a set of statements.

5.4.1 Cooperation among members

Table 5.41: Cooperation among sample respondents' NHG members

Cooperation among members	Alappuzha	Thrissur	Wayanad	Total
Strongly Disagree	0 (0%)	2 (1%)	0 (0%)	2 (0%)
Disagree	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Neither Agree nor Disagree	0 (0%)	10 (7%)	1 (1%)	11 (2%)
Agree	24 (16%)	28 (20%)	26 (17%)	78 (18%)
Strongly Agree	130 (84%)	99 (71%)	125 (82%)	354 (80%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Institutions (here, Kudumbashree) by encouraging mutual trust and dependence within the members generate social capital. This is known as the bonding social capital. Table 5.41 presents that a great majority of 98 per cent of the respondents (432) have agreed that there is cooperation among the members of the group and majority of them are in Alappuzha (100 per cent) and Wayanad (99 per cent) districts. The same share is 91 per cent in Thrissur district. Only a few respondents (2 per cent) neither agree nor disagree with the statement. Hence the survey reveals that there is strong cooperation among members of Kudumbashree.

5.4.2 Interpersonal Communication

Table 5.42: Interpersonal communication in sample respondents' NHG

Interpersonal Communication	Alappuzha	Thrissur	Wayanad	Total
Strongly Disagree	3 (2%)	2 (1%)	1 (1%)	6 (1%)
Disagree	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Neither Agree nor Disagree	1 (1%)	12 (9%)	3 (2%)	16 (4%)
Agree	40 (26%)	43 (31%)	36 (24%)	119 (27%)
Strongly Agree	110 (71%)	82 (59%)	112 (74%)	304 (68%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.42 exhibits that almost all respondents (95 per cent) strongly agree or agree with the statement that there is strong interpersonal communication in the group and most of them are in Wayanad (98 per cent) and Alappuzha (97 per cent) districts. The same share is 90 per cent in Thrissur district. This indicates that the regular meetings organized among Kudumbashree members and the bond they are creating have played a very important role in building strong interpersonal communication among the members of the group.

5.4.3 Mutual Trust

Table 5.43: Mutual trust among sample respondents' NHG members

Mutual Trust	Alappuzha	Thrissur	Wayanad	Total
Strongly Disagree	2 (1%)	1 (1%)	2 (1%)	5 (1%)
Disagree	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Neither Agree nor Disagree	2 (1%)	12 (9%)	1 (1%)	15 (3%)
Agree	23 (15%)	27 (19%)	21 (14%)	71 (16%)
Strongly Agree	127 (82%)	99 (71%)	128 (84%)	354 (80%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

As seen from table 5.43, i. e. collectively 425 respondents (96 per cent) strongly agree or agree with the statement that there is mutual trust among the members of the group and majority of them are in Wayanad (98 per cent) and Alappuzha (97 per cent) districts, while in Thrissur district, it is 90 per cent. It is known from the study that Kudumbashree is highly generating ‘mutual trust’ among its members, which is one of the indicators of social capital.

5.4.4 Individual member’s needs

Table 5.44: Sample respondents’ NHG pays attention to individual member’s needs

Attention to individual member's needs	Alappuzha	Thrissur	Wayanad	Total
Strongly Disagree	2 (1%)	3 (2%)	3 (2%)	8 (2%)
Disagree	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Neither Agree nor Disagree	5 (3%)	32 (23%)	8 (5%)	45 (10%)
Agree	34 (22%)	41 (29%)	22 (14%)	97 (22%)
Strongly Agree	113 (73%)	63 (45%)	119 (78%)	295 (66%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

About the “group pays attention to individual members needs”, 88 per cent of the respondents strongly agree or agree with the statement. The same share is 95 per cent, 74 per cent and 92 per cent in Alappuzha, Thrissur and Wayanad districts respectively. Only a few respondents neither agree nor disagree or strongly disagree with the statement. Thus the study infers that majority of the respondents agree that the group pays attention to individual member’s needs. It is an indication that their relationships were strengthened.

5.4.5 Leader relation

Table 5.45: Relationship of leaders to members in sample respondents' NHG

Leader relation	Alappuzha	Thrissur	Wayanad	Total
Strongly Disagree	1 (1%)	0 (0%)	1 (1%)	2 (0%)
Disagree	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Neither Agree nor Disagree	0 (0%)	9 (6%)	1 (1%)	10 (2%)
Agree	12 (8%)	26 (19%)	10 (7%)	48 (11%)
Strongly Agree	141 (92%)	104 (75%)	140 (92%)	385 (87%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

It is inferred from table 5.45 that, out of the total respondents almost all (98 per cent) of the respondents strongly agree or agree with the statement that there is good relationship of leaders to members. The survey further revealed that the same share is 100 per cent, 94 per cent and 99 per cent in Alappuzha, Thrissur and Wayanad districts respectively.

5.4.6 Decision making process

Table 5.46: All members' participation in decision making process in sample respondents' NHG

Participation in decision making process	Alappuzha	Thrissur	Wayanad	Total
Strongly Disagree	1 (1%)	0 (0%)	3 (2%)	4 (1%)
Disagree	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Neither Agree nor Disagree	0 (0%)	11 (8%)	1 (1%)	12 (3%)
Agree	31 (20%)	34 (24%)	15 (10%)	80 (18%)
Strongly Agree	122 (79%)	94 (68%)	133 (88%)	349 (78%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

An active participation of all members in decision making process is very essential both for the success of an institution and for the generation of the sustainable social capital. About the statement of all members actively participate in the decision making process, majority of the respondents (96 per cent) strongly agree or agree. A district wise comparison shows that the same share is higher in Alappuzha (99 per cent) and Wayanad (98 per cent) districts. Whereas it is 92 per cent in Thrissur district.

5.5 Loans from money lenders

Table 5.47: Sample respondents taken loans from money lenders

Taken loans from money lenders	Alappuzha	Thrissur	Wayanad	Total
Before joining Kudumbashree	86 (56%)	58 (42%)	51 (34%)	195 (44%)
After joining Kudumbashree	29 (19%)	24 (17%)	14 (9%)	67 (15%)

Note: Figures in brackets are percentages.

As per table 5.47, it is observed that 195 respondents (44 per cent) take loans from money lenders before joining in Kudumbashree, while the number gradually declined to 67 (15 per cent) after joining Kudumbashree. In Alappuzha district, 56 per cent of the respondents depend on money lenders for loan before they joined in Kudumbashree; it drastically came down to 19 per cent after they became a member of Kudumbashree. In Thrissur district, 42 per cent of the respondents take loans from money lenders before they joined Kudumbashree, whereas after they became a member of Kudumbashree, it declined to 17 per cent. In the case of Wayanad district also, there is a drastic come down from 34 per cent to 9 per cent. This is a clear indication that the Kudumbashree members are getting liberated from the clutches of money lenders.

5.6 Loans from NHGs

Table 5.48: Sample respondents taken loans from NHGs

Taken loans from Kudumbashree (NHGs)	Alappuzha	Thrissur	Wayanad	Total
No	1 (1%)	11 (8%)	1 (1%)	13 (3%)
Yes	153 (99%)	128 (92%)	151 (99%)	432 (97%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

NHGs are instrumental in thrift mobilization, encouraging the poor to save and avail low cost formal credit. They facilitate easy and timely credit to the un-reached. It is evident from table 48 that a great majority of 432 respondents (97 per cent) have taken loan from NHGs and the majority of them are in Alappuzha (99 per cent) and Wayanad (99 per cent) districts. While in Thrissur district 92 per cent of the total respondents have taken loan from NHGs. On the contrary, collectively 13 respondents (3 per cent) did not take any loan from NHGs and the majority of them (8 per cent) are in Thrissur district.

5.7 Attended Grama Sabha

Table 5.49: Sample respondents attended Grama Sabha

Attended Grama Sabha	Alappuzha	Thrissur	Wayanad	Total
Before a member of NHG	93 (60%)	95 (68%)	112 (74%)	300 (67%)
After a member of NHG	153 (99%)	130 (94%)	149 (98%)	432 (97%)

Note: Figures in brackets are percentages.

While 67 per cent attended Grama Sabha before being a member of NHG, the level of participation of respondents increased to almost all (97 per cent) after they became member of NHG. The respondents attended grama sabha after a member of NHG is higher in Alappuzha district (99 per cent), followed by

Wayanad (98 per cent) and Thrissur (94 per cent) districts. Hence it is crystal clear from table 5.49 that there is a marked increase of 30 per cent in the participation of Kudumbashree members in grama sabha after they became a member of Kudumbashree. This increased participation in Grama sabha is also an indicator for political empowerment of the respondents. Kudumbashree is a network that brings women to Grama Sabha and helps them bring the needs of the poor to the attention of the local governments.

5.7.1 Frequency in Grama Sabha

Table 5.50: Sample respondents' frequency in Grama Sabha (after a member of NHG)

Frequency	Alappuzha	Thrissur	Wayanad	Total
Rarely	0 (0%)	3 (2%)	3 (2%)	6 (1%)
Sometimes	19 (12%)	10 (8%)	7 (5%)	36 (8%)
Most probably	32 (21%)	35 (27%)	29 (19%)	96 (22%)
Always	102 (67%)	82 (63%)	110 (74%)	294 (68%)
Total	153 (100%)	130 (100%)	149 (100%)	432 (100%)

Note: Figures in brackets are percentages.

Table 5.50 highlights that 68 per cent of the respondents always attend Grama Sabha. The share is 74 per cent in Wayanad district, 67 per cent in Alappuzha district and 63 per cent in Thrissur district. The share of the respondents who reported as most probably and sometimes is 22 per cent and 8 per cent respectively. Overall, majority of the respondents are always attending Grama Sabha. Kudumbashree has helped women in realizing that they have a right to attend, talk and voice their opinions in Grama Sabha. But at the same time, many studies on Panchayathi Raj indicated that taking the total voters, the attendance in

grama sabha is meager (around 10 per cent). Thus we may argue that membership in Kudumbashree promote them to attend grama sabha. This can be considered as one of the roads towards the generation of social capital.

5.7.2 Participation in Grama Sabha Discussions

Table 5.51: Sample respondents' participation in Grama Sabha discussions

Participation in Grama Sabha Discussions	Alappuzha	Thrissur	Wayanad	Total
No participation	12 (8%)	17 (12%)	3 (2%)	32 (7%)
Actively	97 (63%)	80 (58%)	95 (63%)	272 (61%)
Very Actively	44 (29%)	33 (24%)	51 (34%)	128 (29%)
Total	153 (100%)	130 (100%)	149 (100%)	432 (100%)

Note: Figures in brackets are percentages.

A close wise look into table 5.51 helped to know that a great majority of 61 per cent of the respondents actively participate in the Grama Sabha discussions and the majority of them are in Alappuzha (63 per cent) and Wayanad (63 per cent) districts. While another 29 per cent of the respondents responded that they very actively participate in the Grama Sabha discussions. The same share is 34 per cent in Wayanad district, 29 per cent in Alappuzha district and 24 per cent in Thrissur district. Only 32 respondents (7 per cent) said that they are not participating in Grama Sabha discussions and majority of them are in Thrissur district (12 per cent). Active participation in grama sabha was an indicator that the poor women are more involved in the decision-making bodies at the LSG and empowered politically in realizing their demands and fighting for their rights.

5.8 Contested in panchayath elections

Table 5.52: Sample respondents contested in panchayath elections

Contested in Panchayath elections	Alappuzha	Thrissur	Wayanad	Total
Yes	12 (8%)	12 (9%)	13 (9%)	37 (8%)
Before joining NHG	4 (33%)	2 (17%)	3 (23%)	9 (24%)
After joining NHG	8 (67%)	10 (83%)	10 (77%)	28 (76%)
Total	12 (100%)	12 (100%)	13 (100%)	37 (100%)

Note: Figures in brackets are percentages.

As per table 5.52, collectively, only 8 per cent of the respondents contested in panchayath elections. There was no significant difference found between districts. Among them, 24 per cent of the respondents contested in panchayath election before joining NHG and 76 per cent of the respondents after joining NHG. This shows that a great majority of the respondents contested in elections after they became a member of Kudumbashree.

5.8.1 Result

Table 5.53: Sample respondents won who contested in panchayath elections

Result	Alappuzha	Thrissur	Wayanad	Total
Lost	4 (33%)	3 (25%)	7 (54%)	14 (38%)
Won	8 (67%)	9 (75%)	6 (46%)	23 (62%)
Total	12 (100%)	12 (100%)	13 (100%)	37 (100%)

Note: Figures in brackets are percentages.

The empowered women of Kudumbashree are also playing a major role in shaking up Kerala's political scene. Table 5.53 shows that out of the total contested respondents, majority of them (62 per cent) won. When the United Democratic Front, came into power in the state (2011), a party worker who entered politics through Kudumbashree, was sworn in as the minister for welfare of scheduled tribes and youth affairs in the state cabinet.

5.8.2 Interest to Contest in Election

Table 5.54: Sample respondents' interest to contest in election

Contest in Election	Alappuzha	Thrissur	Wayanad	Total
Not Interested	116 (75%)	113 (81%)	119 (78%)	348 (78%)
Interested	38 (25%)	26 (19%)	33 (22%)	97 (22%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table 5.54 exhibits that 78 per cent of the respondents (348) have no interest in contesting election. The remaining 22 per cent (97) have interest in contesting election; most of them are in Alappuzha (25 per cent) and Wayanad (22 per cent) districts. While in Thrissur district, only 19 per cent of the respondents have interest in contesting elections.

5.9 Party Affiliation

Table 5.55: Sample respondents' party affiliation

Party Affiliation	Alappuzha	Thrissur	Wayanad	Total
Communit Party of India Marxist (CPIM)	92 (60%)	45 (32%)	46 (30%)	183 (41%)
Communist Party of India (CPI)	7 (5%)	15 (11%)	13 (9%)	35 (8%)
Congress	39 (25%)	28 (20%)	59 (39%)	126 (28%)
Bharathiya Janatha Party (BJP)	3 (2%)	8 (6%)	8 (5%)	19 (4%)
League	0 (0%)	0 (0%)	1 (1%)	1 (0%)
Janathadul U	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Others	0 (0%)	6 (4%)	2 (1%)	8 (2%)
No response	12 (8%)	37 (27%)	23 (15%)	72 (16%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Respondents were asked to indicate their party affiliation. 41 per cent of the respondents (183) indicate that their party affiliation to CPI (M) and majority of them are in Alappuzha (60 per cent) district. Another 28 per cent indicates their party affiliation to Congress and majority of them are in Wayanad (39 per cent) district. 8 per cent of the respondents said that they favour CPI and most of them are in Thrissur (11 per cent). 4 per cent of the respondents support BJP. At the same time 16 per cent didn't reveal their party affiliation. By and large it can be inferred that majority of the respondents are with strong/clear political party affiliation, which is an indicator of their political empowerment also.

5.9.1 Why prefer this party

Table 5.56: Sample respondents why prefer this party

Why prefer this party	Alappuzha	Thrissur	Wayanad	Total
Family background	86 (61%)	64 (63%)	80 (62%)	230 (62%)
Party ideology	56 (39%)	35 (34%)	48 (37%)	139 (37%)
Inspired by party leaders	0 (0%)	3 (3%)	1 (1%)	4 (1%)
Total	142 (100%)	102 (100%)	129 (100%)	373 (100%)

Note: Figures in brackets are percentages.

Questions were raised to know why the respondents prefer a particular political party. A great majority of 230 respondents (62 per cent) reported that they prefer a particular party because of family background. Another 139 respondents (37 per cent) said that they prefer a party because of the party ideology. The rest (1 per cent) is inspired by party leaders. There was no significant difference found between districts.

5.10 Opinion about Kudumbashree

Table 5.57: Sample respondents' opinion about the structure of Kudumbashree

Opinion about Kudumbashree	Alappuzha	Thrissur	Wayanad	Total
Ineffective	0 (0%)	1 (1%)	0 (0%)	1 (0%)
Small changes are essential	17 (11%)	8 (6%)	30 (20%)	55 (12%)
Somewhat effective	34 (22%)	55 (40%)	34 (22%)	123 (28%)
Very effective	103 (67%)	75 (54%)	88 (58%)	266 (60%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

From table 5.57 it is understood that among the total number of respondents, a great majority of 60 per cent of the respondents (266) have the opinion that Kudumbashree is very effective and majority of them (67 per cent) are in Alappuzha district, followed by 58 per cent in Wayanad district and 54 per cent in Thrissur district. Another 28 per cent argued that the Kudumbashree institution is somewhat effective. At the same time, collectively 12 per cent of the respondents have the opinion that small structural changes are required. As a whole, majority of the respondents have positive opinion about the structure of Kudumbashree.

5.11 Degree of change after a member of Kudumbashree

Respondents were asked to rate the degree of change after a member of Kudumbashree.

5.11.1 Improvement in income

Table 5.58: Improvement in sample respondents' income

Improvement in Income	Alappuzha	Thrissur	Wayanad	Total
Not at all	8 (5%)	35 (25%)	5 (3%)	48 (11%)
To a Small Extent	67 (44%)	57 (41%)	45 (30%)	169 (38%)
Neither small nor great	59 (38%)	35 (25%)	64 (42%)	158 (36%)
To a Great Extent	19 (12%)	11 (8%)	33 (22%)	63 (14%)
To a very Great Extent	1 (1%)	1 (1%)	5 (3%)	7 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Among the sample, 16 per cent opined that they have experienced 'a very great extent' or 'a great extent' improvements in income after being a member of Kudumbashree and majority of them (25 per cent) are in Wayanad district. The same share is 13 per cent in Alappuzha district and 9 per cent in Thrissur district. Another 36 per cent have the opinion that there is 'neither small nor great' improvement in their income. Majority of 38 per cent of the total respondents said that they have experienced only 'a small extent' improvement in income after being a member of Kudumbashree. At the same time, 11 per cent of the respondents are with the opinion that there is 'not at all' improvement in their income. Generally we can say that the involvement in the activities of Kudumbashree have a positive impact on the economic empowerment of the respondents.

5.11.2 Improvement in education to children

Table 5.59: Improvement in education to sample respondents' children

Education to Children	Alappuzha	Thrissur	Wayanad	Total
Not at all	37 (24%)	72 (52%)	22 (14%)	131 (29%)
To a Small Extent	23 (15%)	31 (22%)	32 (21%)	86 (19%)
Neither small nor great	40 (26%)	27 (19%)	47 (31%)	114 (26%)
To a Great Extent	41 (27%)	9 (6%)	42 (28%)	92 (21%)
To a very Great Extent	13 (8%)	0 (0%)	9 (6%)	22 (5%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

About the change in education to children after a member of Kudumbashree, 26 per cent of the respondents rated it as 'a very great extent' or 'great extent'. And most of them are in Alappuzha (35 per cent) and Wayanad (34 per cent) districts. But the same share is only 6 per cent in Thrissur district. 26 per cent of the survey respondents said that there is neither small nor great change in education to children. At the same time 48 per cent of the respondents rated it as 'to a small extent' or 'not at all'.

5.11.3 Improvement in medical care to family members

Table 5.60: Improvement in medical care to sample respondents' family members

Medical Care to Family Members	Alappuzha	Thrissur	Wayanad	Total
Not at all	39 (25%)	74 (53%)	21 (14%)	134 (30%)
To a Small Extent	37 (24%)	33 (24%)	43 (28%)	113 (25%)
Neither small nor great	40 (26%)	22 (16%)	50 (33%)	112 (25%)
To a Great Extent	28 (18%)	10 (7%)	32 (21%)	70 (16%)
To a very Great Extent	10 (6%)	0 (0%)	6 (4%)	16 (4%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Collectively, 70 per cent of the respondents experienced positive change (very great extent, great extent, neither small nor great, small extent) in medical care to family members after being a member of Kudumbashree. Majority of them (86 per cent) are in Wayanad district followed by Alappuzha district (74 per cent). The same share is only 47 per cent in Thrissur district. 30 per cent of the respondents didn't experience any change in medical care to family members after being a member of Kudumbashree.

5.11.4 Improvement in basic facilities

Table 5.61: Improvement in sample respondents' basic facilities

Improvement in Basic Facilities	Alappuzha	Thrissur	Wayanad	Total
Not at all	15 (10%)	21 (15%)	9 (6%)	45 (10%)
To a Small Extent	52 (34%)	54 (39%)	43 (28%)	149 (33%)
Neither small nor great	47 (31%)	47 (34%)	63 (41%)	157 (35%)
To a Great Extent	32 (21%)	17 (12%)	31 (20%)	80 (18%)
To a very Great Extent	8 (5%)	0 (0%)	6 (4%)	14 (3%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Overall, 90 per cent of the respondents experienced improvement (very great extent, great extent, neither small nor great or small extent) in basic facilities. The same share is 91 per cent, 85 per cent and 93 per cent in Alappuzha, Thrissur and Wayanad districts respectively. 10 per cent of the respondents said that there is 'not at all' improvement in basic facilities after being a member of Kudumbashree.

5.11.5 Improvement in amenities

Table 5.62: Improvement in sample respondents' amenities

Amenities	Alappuzha	Thrissur	Wayanad	Total
Not at all	55 (36%)	68 (49%)	34 (22%)	157 (35%)
To a Small Extent	46 (30%)	47 (34%)	59 (39%)	152 (34%)
Neither small nor great	39 (25%)	20 (14%)	44 (29%)	103 (23%)
To a Great Extent	13 (8%)	4 (3%)	13 (9%)	30 (7%)
To a very Great Extent	1 (1%)	0 (0%)	2 (1%)	3 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

A great majority of the respondents (65 per cent) reported a change (very great extent, great extent, neither small nor great, or small extent) in their amenities after being a member of Kudumbashree. The same share is 64 per cent, 51 per cent and 78 per cent in Alappuzha, Thrissur and Wayanad districts respectively. However 35 per cent of the respondents reported that there is 'not at all' change in their amenities after being a member of Kudumbashree.

5.11.6 Involvement in decision making in family

Table 5.63: Change in sample respondents' involvement in decision making in family

Decision Making	Alappuzha	Thrissur	Wayanad	Total
Not at all	8 (5%)	24 (17%)	6 (4%)	38 (9%)
To a Small Extent	36 (23%)	44 (32%)	36 (24%)	116 (26%)
Neither small nor great	41 (27%)	33 (24%)	44 (29%)	118 (27%)
To a Great Extent	53 (34%)	32 (23%)	44 (29%)	129 (29%)
To a very Great Extent	16 (10%)	6 (4%)	22 (14%)	44 (10%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

About the change in involvement in decision making in family after being a member of Kudumbashree, 39 per cent of the respondents rated it as 'a very great extent' or 'great extent'. Most of them are in Alappuzha district (44 per cent) followed by Wayanad (43 per cent) and Thrissur (27 per cent) districts. Only 9 per cent of the respondents rated the change as 'not at all'. This result indicates that the decision making behavior of the respondents had undergone changes after they are exposed to the activities of Kudumbashree.

5.11.7 Accepting views in the family

Table 5.64: Change in accepting sample respondents' views in the family

Accepting Views	Alappuzha	Thrissur	Wayanad	Total
Not at all	8 (5%)	23 (17%)	4 (3%)	35 (8%)
To a Small Extent	33 (21%)	41 (29%)	32 (21%)	106 (24%)
Neither small nor great	44 (29%)	36 (26%)	42 (28%)	122 (27%)
To a Great Extent	48 (31%)	33 (24%)	48 (32%)	129 (29%)
To a very Great Extent	21 (14%)	6 (4%)	26 (17%)	53 (12%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Questions were also raised to know how the respondents rate the change in accepting their views in family after a Kudumbashree member. Majority of the respondents (41 per cent) rated the change as 'a very great extent' or 'great extent'. The same share is 45 per cent, 28 per cent, and 49 per cent in Alappuzha, Thrissur and Wayanad districts respectively. 24 per cent and 8 per cent of the respondents collectively rated the change as 'to a small extent' and 'not at all' respectively. A woman has basic responsibility of running the household and she can logically expect to have a reasonable say in matters concerning the family. The study tells that majority of the respondents experienced a positive change in this regard after being a member of Kudumbashree.

5.11.8 Improvement in communication skill

Table 5.65: Improvement in sample respondent's communication skill

Communication Skill	Alappuzha	Thrissur	Wayanad	Total
Not at all	1 (1%)	3 (2%)	3 (2%)	7 (2%)
To a Small Extent	20 (13%)	22 (16%)	19 (13%)	61 (14%)
Average	54 (35%)	53 (38%)	44 (29%)	151 (34%)
To a Great Extent	54 (35%)	52 (37%)	60 (39%)	166 (37%)
To a very Great Extent	25 (16%)	9 (6%)	26 (17%)	60 (13%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Nearly 50 per cent of the respondents rate the degree of change in their communication skill after being a member of Kudumbashree as 'a very great extent' or 'great extent'. Majority of them are in Wayanad (56 per cent) and Alappuzha (51 per cent) districts. The same share is 43 per cent in Thrissur district. Collectively 14 per cent experienced 'a small extent' change in their communication skill. Only 2 per cent 'not at all' experienced any change in their communication skill. Overall, the study reveals that majority of the respondents experienced a change in their communication skill after being a member of Kudumbashree. Regular meetings in NHGs are also helpful in improving the communication skills of the members.

5.11.9 Improvement in political awareness

Table 5.66: Improvement in sample respondents' political awareness

Political Awareness	Alappuzha	Thrissur	Wayanad	Total
Not at all	16 (10%)	30 (22%)	14 (9%)	60 (13%)
To a Small Extent	52 (34%)	51 (37%)	40 (26%)	143 (32%)
Neither small nor great	46 (30%)	35 (25%)	50 (33%)	131 (29%)
To a Great Extent	27 (18%)	22 (16%)	30 (20%)	79 (18%)
To a very Great Extent	13 (8%)	1 (1%)	18 (12%)	32 (7%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

25 per cent of the respondents rated the degree of change in their political awareness as 'a very great extent' or 'a great extent'. Another 29 per cent rated it as 'neither small nor great'. Collectively 143 respondents (32 per cent) reported the change as 'to a small extent'. By and large, it is inferred that majority of 86 per cent of the respondents experienced a change in their political awareness after being a Kudumbashree member. Most of them are in Wayanad (91 per cent) and Alappuzha (90 per cent) districts. But the same share is only 79 per cent in Thrissur district.

5.11.10 Improvement in participation in political activity

Table 5.67: Improvement in sample respondent's participation in political activity

Participation in Political Activity	Alappuzha	Thrissur	Wayanad	Total
Not at all	35 (23%)	62 (45%)	19 (13%)	116 (26%)
To a Small Extent	39 (25%)	31 (22%)	52 (34%)	122 (27%)
Neither small nor great	36 (23%)	30 (22%)	40 (26%)	106 (24%)
To a Great Extent	30 (19%)	14 (10%)	24 (16%)	68 (15%)
To a very Great Extent	14 (9%)	2 (1%)	17 (11%)	33 (7%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

22 per cent of the respondents rated the degree of change in participation in political activity as 'to a very great extent' or 'to a great extent'. The degree of change is 'to a small extent' for 27 per cent of the respondents. At the same time 26 per cent of the respondents with 'not at all' change. Most of them are in Thrissur (45 per cent) district.

5.11.11 Improvement in social awareness

Table 5.68: Improvement in sample respondent's social awareness

Social Awareness	Alappuzha	Thrissur	Wayanad	Total
Not at all	6 (4%)	4 (3%)	6 (4%)	16 (4%)
To a Small Extent	20 (13%)	27 (19%)	12 (8%)	59 (13%)
Neither small nor great	64 (42%)	54 (39%)	47 (31%)	165 (37%)
To a Great Extent	47 (31%)	48 (35%)	58 (38%)	153 (34%)
To a very Great Extent	17 (11%)	6 (4%)	29 (19%)	52 (12%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Regarding the degree of change in social awareness after being a member of Kudumbashree, 46 per cent of the respondents rated it as 'to a very great extent' or 'to a great extent'. Most of them are in Wayanad (57 per cent) and Alappuzha (42 per cent) districts. The same share is only 39 per cent in Thrissur district. Another 37 per cent and 13 per cent of the respondents rated it as 'neither small nor great' and 'to a small extent' respectively. Only 4 per cent of the respondents reported that there is 'not at all' change in their social awareness after being a Kudumbashree member. Hence we may infer that interactions with the NHG members resulted in an increased social awareness among the respondents.

5.11.12 Improvement in social interaction

Table 5.69: Improvement in sample respondents' social interaction

Social Interaction	Alappuzha	Thrissur	Wayanad	Total
Not at all	3 (2%)	4 (3%)	0 (0%)	7 (2%)
To a Small Extent	38 (25%)	23 (17%)	27 (18%)	88 (20%)
Neither small nor great	58 (38%)	73 (53%)	57 (38%)	188 (42%)
To a Great Extent	39 (25%)	32 (23%)	48 (32%)	119 (27%)
To a very Great Extent	16 (10%)	7 (5%)	20 (13%)	43 (10%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

With respect to the question of degree of change in social interaction after being a member of Kudumbashree, 10 per cent of the respondents rated it as 'to a very great extent'. The district wise share is 10 per cent, 5 per cent and 13 per cent in Alappuzha, Thrissur and Wayanad districts respectively. Another 27 per cent of the respondents have experienced 'a great extent' change in their social interaction after they became a member of Kudumbashree. Majority of 42 per cent rated the change as 'neither small nor great'.

5.11.13 Improvement in knowledge about Government schemes

Table 5.70: Improvement in sample respondents' knowledge about Govt schemes

Knowledge about Govt Schemes	Alappuzha	Thrissur	Wayanad	Total
Not at all	4 (3%)	1 (1%)	0 (0%)	5 (1%)
To a Small Extent	20 (13%)	37 (27%)	18 (12%)	75 (17%)
Neither small nor great	63 (41%)	60 (43%)	53 (35%)	176 (40%)
To a Great Extent	56 (36%)	36 (26%)	58 (38%)	150 (34%)
To a very Great Extent	11 (7%)	5 (4%)	23 (15%)	39 (9%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Regarding the degree of change in knowledge about Govt. schemes, after being a Kudumbashree member, 43 per cent of the respondents in Alappuzha district, 30 per cent of the respondents in Thrissur district and 53 per cent of the respondents in Wayanad district rated it as 'to a very great extent' or 'to a great extent'. Collectively 40 per cent of the respondents reported it as 'neither small nor great'.

5.11.14 Improvement in skills and abilities

Table 5.71: Improvement in sample respondents' skills and abilities

Improvement in Skills and Abilities	Alappuzha	Thrissur	Wayanad	Total
Not at all	11 (7%)	49 (35%)	11 (7%)	71 (16%)
To a Small Extent	38 (25%)	26 (19%)	33 (22%)	97 (22%)
Neither small nor great	49 (32%)	34 (24%)	46 (30%)	129 (29%)
To a Great Extent	44 (29%)	25 (18%)	43 (28%)	112 (25%)
To a very Great Extent	12 (8%)	5 (4%)	19 (13%)	36 (8%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Table presents that collectively 22 per cent and 29 per cent of the respondents indicated that there is 'a small extent' and 'neither small nor great' extent improvement in skills and abilities after joining Kudumbashree. 25 per cent and 8 per cent of the respondents were with the opinion that they experienced 'a great extent' and 'a very great extent' improvement in skills and abilities. At the same time 16 per cent of the respondents marked the change as 'not at all'. Majority of them are in Thrissur (35 per cent) district.

5.11.15 Improvement in standard of living

Table 5.72: Improvement in sample respondents' standard of living

Improvement in Standard of living	Alappuzha	Thrissur	Wayanad	Total
Not at all	4 (3%)	5 (4%)	1 (1%)	10 (2%)
To a Small Extent	32 (21%)	38 (27%)	26 (17%)	96 (22%)
Neither small nor great	59 (38%)	55 (40%)	52 (34%)	166 (37%)
To a Great Extent	42 (27%)	36 (26%)	48 (32%)	126 (28%)
To a very Great Extent	17 (11%)	5 (4%)	25 (16%)	47 (11%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

According to 173 respondents (39 per cent) there is an improvement in their standard of living after being a member of Kudumbashree. Majority of them are in Wayanad (73) district followed by Alappuzha (59) and Thrissur (41) districts. The level of improvement in standard of living is 'neither small nor great extent' for another 166 respondents (37 per cent). By and large, 98 per cent of the respondents experienced an improvement (to a small extent, neither small nor great, to a great extent, to a very great extent) in standard of living after being a member of Kudumbashree.

5.11.16 Improvement in self confidence

Table 5.73: Improvement in sample respondents' self confidence

Self Confidence	Alappuzha	Thrissur	Wayanad	Total
Not at all	2 (1%)	1 (1%)	2 (1%)	5 (1%)
To a Small Extent	19 (12%)	7 (5%)	15 (10%)	41 (9%)
Neither small nor great	54 (35%)	54 (39%)	41 (27%)	149 (33%)
To a Great Extent	48 (31%)	57 (41%)	57 (38%)	162 (36%)
To a very Great Extent	31 (20%)	20 (14%)	37 (24%)	88 (20%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages

Table 5.73 indicates that 56 per cent of the respondents (250) experienced 'to a very great extent' or 'a great extent' change in their self confidence after being a Kudumbashree member. A district wise comparison shows that the share is 51 per cent, 55 per cent and 62 per cent in Alappuzha, Thrissur and Wayanad districts respectively. As a whole, majority of the respondents (98 per cent) experienced some change in their self confidence. So Kudumbashree movement is having significant impact on members, in their ability to express their feelings and has made people more confident to express themselves.

5.11.17 Improvement in self esteem

Table 5.74: Improvement in sample respondents' self esteem

Self Esteem	Alappuzha	Thrissur	Wayanad	Total
Not at all	4 (3%)	1 (1%)	3 (2%)	8 (2%)
To a Small Extent	14 (9%)	13 (9%)	12 (8%)	39 (9%)
Neither small nor great	56 (36%)	47 (34%)	48 (32%)	151 (34%)
To a Great Extent	51 (33%)	61 (44%)	61 (40%)	173 (39%)
To a very Great Extent	29 (19%)	17 (12%)	28 (18%)	74 (17%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages

According to 17 per cent of the respondents, they are with 'a very great extent' change in self esteem after being a Kudumbashree member. Most of them are in Alappuzha (19 per cent) and Wayanad (18 per cent) districts. The same share is 12 per cent in Thrissur district. Only a few respondents (2 per cent) do not experience any change in their self esteem whereas 98 per cent experience a change in their self esteem. Active participation in NHGs, enable the respondents to gain confidence and self esteem.

As a whole, the results indicate that involvement in Kudumbashree not only results in economic welfare gains for the respondents such as improved income, but also higher levels of empowerment. Which includes: increased involvement in decision making in family, improved communication skill, greater political awareness, increased participation in political activities, improved standard of living, improved social awareness and social interaction, greater knowledge about

government schemes, improved skills and abilities and improved feeling of self confidence and self esteem.

5.12 Kruskal Wallis Test

We have assessed the influence of socio, economic, cultural and other factors significantly influencing social capital formation. However, the details were collected from three districts namely Alappuzha, Thrissur and Wayanad. So there is a probability that the opinions in these districts may differ making aggregation difficult. To avoid this problem, the cross validity of the opinions were subject to Kruskal Wallis Test to know the degree of agreeeness among the interdistrict perceptions. The Kruskal Wallis one way analysis of variance by ranks is an extremely useful test for deciding whether k independent samples are from different populations. Sample values almost invariably differ somewhat, and the question is whether the differences among the samples signify genuine population differences or whether they represent merely chance variations such as are to be expected among several random samples from the same population. The Kruskal Wallis technique tests the null hypothesis that the K samples come from the same population or from identical populations with respect to averages. The test assumes that the variable under study has an underlying continuous distribution. It requires at least ordinal measurement of that variable. The Kruskal Wallis test is defined by the formula,

$$H = \frac{12}{N(N+1)} \sum_{j=1}^k \frac{R_j^2}{n_j} - 3(N+1)$$

Where H=Kruskal Wallis statistic

k=Number of samples

n_j=number of cases in jth sample

N=∑ n_j, the number of cases in all samples combined

R_j=Sum of ranks in jth sample (column)

$\sum_{j=1}^k$ Directs one to sum over the k samples (column) is distributed approximately as chi square with df=k-1, for sample size (nj's) sufficiently large.

Table 5.75: Kruskal Wallis Test

Indicators	KW	Asym. Sig
Category	0.987	0961
Educational qualifications	73.00	0.000*
Main source of family income	62.147	0.000*
Occupation	24.365	0.000*
Monthly income of the family	24.257	0.348
Residential status	16.574	0.000*
Land holdings	25.145	0.001*
Computer literacy	2.361	0.078
News paper reading	98.472	0.000*
Dispose of garbage	24.175	0.987*
Material possessions	7.894	0.024
Duration in kudumbassree	6.987	0.001*
Presence in meetings	2.147	0.587*
Participation in training programmes	27.641	0.003*
Reasons for drop outs	13.475	0.004
Satisfaction with the credit support	2.145	0.007
Cooperation among members	0.328	0.458
Interpersonal communication	12.357	0.07
Mutual trust	68.147	0.000*
Attention to individual members	97.841	0.000*
Leader relation	89.657	0.000*
Participation in decision making	6.847	0.003

*significant at 1 per cent level

Source: Author's Computation

All variables are influencing, but the starred variables in the table have a notable influence in leading to social capital formation. The most prominent influencing factors are educational qualification, main source of family income, occupation, residential status, land holdings, newspaper reading, dispose of garbage, duration in Kudumbashree, presence in meetings, participation in training programmes, mutual trust, attention to individual member's needs and good relationship of leaders to members.

5.13 Conclusion

This chapter was devoted to analyze the factors leading to social capital formation among the respondents. As mentioned earlier, empowerment is a prerequisite for social capital formation. We also observed that involvement in Kudumbashree is leading to socio, economic and political empowerment among the participants. The variables leading to social capital formation were empirically verified by using Kruskal Wallis Test. We have observed that the respondents' educational qualification, main source of family income, occupation, residential status, land holdings, newspaper reading, dispose of garbage, duration in Kudumbashree, presence in meetings, participation in training training programmes, mutual trust, attention to individual member's needs and good relationship of leaders to members were the prominent influencing factors. Most importantly we have noticed that respondents' involvement in Kudumbashree plays a critical role in social capital formation.

Chapter VI

Social Capital Generated through Kudumbashree and Its Role in Collective Action: An Empirical Analysis

6.1 Introduction

In the previous chapter we have seen the factors influencing social capital formation. In this chapter an attempt is made to measure social capital based on a modified version of the World Bank methodology. In World Bank methodology, a composite index is computed taking 43 variables. In this modified version, the composite index is computed consisting of 76 items, spread over 6 dimensions.

6.2 Indicators of Social Capital

The dimensions and their respective number of items are as follows:

Table 6.1: Indicators of Social Capital

No.	Dimension	Number of items
1	Associational Life	12
2	Trust and Reciprocity	16
3	Generalized Norms	5
4	Networks	4
5	Trust in Institutions	17
6	Civic Participation	22
	Social Capital	76

In the preceding session, frequencies are computed for all the three districts and pooled. In each dimension, there are different items. The responses to each query were recorded on different scales as mentioned in the methodology. These responses and the rating vary; hence, the responses and ratings are converted into percentages. The rating of each item is presented below in the relevant table in the forthcoming paragraphs. In the following sections, we present how the respondent's involvement in Kudumbashree has changed their membership in different associations, trust and reciprocity, generalized norms, networks, trust in institutions and civic participation.

6.2.1 Associational Life

For Tocqueville, associations are the loci of democracy, are 'the mother of all sciences' (Tocqueville in Hall and Trentmann 2005:111). Tocqueville distinguished two types of associations: political and civil. Political associations are where politics is debated peacefully and consensus is achieved jointly (Tocqueville in Hall and Trentmann 2005) and they include local self-government, juries, parties and public opinion (Kumar 1993:381). Civil associations are concerned with private and economic interests of people and they include churches, moral crusades, schools, literary and scientific societies, newspapers and publishers, professional and commercial organisations, organisations for leisure and recreation (Kumar 1993:381).

Associational life among Kudumbashree respondents are measured by their membership in different associations other than Kudumbashree namely political group, Religious group, Caste Associations, Business Group, Professional Association, Mahila Group, Arts, NGO, SHG, Youth, Farmers and PTA.

Table 6.2: Sample respondents' associational life

Associational life	Alappuzha	Thrissur	Wayanad	Total
Political	23 (15%)	14 (10%)	26 (17%)	63 (14%)
Religious group	4 (3%)	4 (3%)	33 (22%)	41 (9%)
Caste Associations	64 (42%)	21 (15%)	16 (11%)	101 (23%)
Business	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Employment	22 (14%)	12 (9%)	15 (10%)	49 (11%)
Mahila Group	28 (18%)	20 (14%)	17 (11%)	65 (15%)
Arts	7 (5%)	1 (1%)	2 (1%)	10 (2%)
NGO	2 (1%)	0 (0%)	1 (1%)	3 (1%)
SHG	6 (4%)	6 (4%)	9 (6%)	21 (5%)
Youth	1 (1%)	0 (0%)	0 (0%)	1 (0%)
Farmers	12 (8%)	7 (5%)	19 (13%)	38 (9%)
PTA	4 (3%)	1 (1%)	14 (9%)	19 (4%)
Total	174	86	152	412

Note: Figures in brackets are percentages.

Table 6.2 indicates that out of the 445 respondents comprising the three districts of the study only 63 respondents (14 per cent) have membership in any political organization. Wayand (17 per cent) and Alappuzha (15 per cent) districts come first and second respectively. Collectively 41 respondents and 101 respondents are with membership in religious and caste associations. 22 per cent of the respondents in Wayanad district actively involve themselves in different religious groups. 42 per cent of the respondents in Alappuzha district associate with caste associations. 11 per cent of the respondents are members in employment related associations. 65 respondents (15 per cent) are very much attracted to the

functioning of Mahila group. 8 per cent of the respondents in Alappuzha district, 5 per cent of the respondents in Thrissur district and 13 per cent of the respondents in Wayanad district are directly associated with the activities of farmers group. 12 per cent of the respondents are involving and participating in the activities of Arts, Youth, NGO, SHG or PTA. Result shows that respondents are with involvement in different associations. The associational life is strong among the Kudumbashree members of Alappuzha and Wayanad districts compared to Thrissur district.

6.2.2 Trust and Reciprocity

Trust refers to confidence in the reliability of a person or a system. It is based on the expectation that people or organizations will act in ways that are expected or promised and will take into account the interest of others (Australian Bureau of Statistics, 2004).

Reciprocity is any relationship between two parties or things where there is a mutual action, giving and taking (Jary & Jary 2000). Reciprocity is an important aspect of social capital because the norms of reciprocity may encourage the sharing of support, knowledge, and ideas between individuals, groups and communities. In a society where reciprocity is strong, people care for each other's interest. Reciprocity has also seen to be closely related to trust, which assumes that individuals will act in ways that are expected or promised, and take into account the interest of others (Black & Hughes 2001).

Measuring trust requires asking respondents about their expectations about and experiences with behavior requiring trust. Respondents were asked to indicate how much they trust different groups of people (people in their family, people they work with, people in their caste, people in other caste, people in their neighbourhood, people belong to same club/organization, the business owners they buy things from, strangers, Central Govt officials, local Govt officials, doctors and teachers) on a scale from 0 to 4. 0 means 'not at all' and 4 means 'to a very great extent'. When individuals are closer socially, both trust and reciprocity rise.

6.2.2.1 Trust towards people in their family

Table 6.3: Sample respondents' trust towards people in their family

People in your family	Alappuzha	Thrissur	Wayanad	Total
Not at all	0 (0%)	0 (0%)	0 (0%)	0 (0%)
To a small extent	3 (2%)	1 (1%)	3 (2%)	7 (2%)
Neither small nor great	28 (18%)	17 (12%)	12 (8%)	57 (13%)
To a great extent	46 (30%)	65 (47%)	39 (26%)	150 (34%)
To a very great extent	76 (49%)	55 (40%)	98 (64%)	229 (51%)
NA/ No such groups	1 (1%)	1 (1%)	0 (0%)	2 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3 To a very great extent=4

Table indicates that out of the total 445 respondents, 51 per cent of the respondents trust the people in their family 'to a very great extent'. An area wise analysis shows that the share is higher in Wayanad district (64 per cent) followed by Alappuzha (49 per cent) and Thrissur (40 per cent). Another 34 per cent and 13 per cent of the total respondents trust the family members 'to a great extent' and 'neither small nor great' respectively. As a whole, majority of the respondents revealed that they trust their family members.

6.2.2.2 Trust towards people they work with

Table 6.4: Sample respondents' trust towards people they work with

People you work with	Alappuzha	Thrissur	Wayanad	Total
Not at all	1 (1%)	0 (0%)	2 (1%)	3 (1%)
To a small extent	18 (12%)	11 (8%)	17 (11%)	46 (10%)
Neither small nor great	70 (45%)	46 (33%)	51 (34%)	167 (38%)
To a great extent	36 (23%)	34 (24%)	44 (29%)	114 (26%)
To a very great extent	9 (6%)	15 (11%)	29 (19%)	53 (12%)
NA/ No such groups	20 (13%)	33 (24%)	9 (6%)	62 (14%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Table shows that only 38 per cent of the respondents 'to a very great extent' or 'to a great extent' trust the people they work with. In this regard also, Wayanad district continues to keep its first position while comparing with other two regions (48 per cent). Another 38 per cent of the respondents revealed it as 'neither small nor great'. At the same time, for 10 per cent it is 'to a small extent'.

6.2.2.3 Trust towards people in their caste/religion

Table 6.5: Sample respondents' trust towards people in their caste/religion

People in your caste/religion	Alappuzha	Thrissur	Wayanad	Total
Not at all	4 (3%)	1 (1%)	3 (2%)	8 (2%)
To a small extent	35 (23%)	20 (14%)	21 (14%)	76 (17%)
Neither small nor great	68 (44%)	89 (64%)	67 (44%)	224 (50%)
To a great extent	36 (23%)	20 (14%)	35 (23%)	91 (20%)
To a very great extent	11 (7%)	9 (6%)	26 (17%)	46 (10%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

30 per cent of the respondents revealed that they 'to a very great extent' or 'to a great extent' trust the people in their caste or religion. The same share is 30 per cent in Alappuzha district, 20 per cent in Thrissur and 40 per cent in Wayanad districts. For 50 per cent of the respondents it is 'neither small nor great'. 17 per cent and 2 per cent of the respondents reported it as 'to a small extent' and 'not at all' respectively.

6.2.2.4 Trust towards people in other caste/religion

Table 6.6: Sample respondents' trust towards people in other caste/religion

People in other caste/religion	Alappuzha	Thrissur	Wayanad	Total
Not at all	3 (2%)	1 (1%)	4 (3%)	8 (2%)
To a small extent	38 (25%)	21 (15%)	28 (18%)	87 (20%)
Neither small nor great	70 (45%)	92 (66%)	76 (50%)	238 (53%)
To a great extent	35 (23%)	18 (13%)	27 (18%)	80 (18%)
To a very great extent	8 (5%)	7 (5%)	17 (11%)	32 (7%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

28 per cent of the respondents in Alappuzha district 'to a very great extent' or 'to a great extent' trust the people in other caste or religion. The same share is 18 per cent and 29 per cent in Thrissur and Wayanad districts respectively. Here also Wayanad district with first position, followed by Alappuzha district. Collectively 53 per cent and 20 per cent of the respondents indicated it as 'neither small nor great' and 'to a small extent' respectively.

6.2.2.5 Trust towards people in their neighbourhood

Table 6.7: Sample respondents' trust towards people in their neighbourhood

People in your neighbourhood	Alappuzha	Thrissur	Wayanad	Total
Not at all	1 (1%)	0 (0%)	1 (1%)	2 (0%)
To a small extent	25 (16%)	17 (12%)	27 (18%)	69 (16%)
Neither small nor great	52 (34%)	58 (42%)	57 (38%)	167 (38%)
To a great extent	53 (34%)	51 (37%)	48 (32%)	152 (34%)
To a very great extent	23 (15%)	13 (9%)	19 (13%)	55 (12%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Collectively 12 per cent of the respondents opined that they 'to a very great extent' trust the people in their neighborhood. The same share is higher in Alappuzha district (15 per cent) followed by Wayanad district (13 per cent). It is only 9 per cent in Thrissur district. Another 34 per cent said that they 'to a great extent' trust the people in their neighbourhood. At the same time 38 per cent of the respondents reported it as 'neither small nor great'. It is important to note that 16 per cent of the respondents indicated it as 'to a small extent'.

6.2.2.6 Trust towards people belong to the same club/organization

Table 6.8: Sample respondents' trust towards people belong to the same club/organization

People belong to the same club/organization	Alappuzha	Thrissur	Wayanad	Total
Not at all	0 (0%)	0 (0%)	0 (0%)	0 (0%)
To a small extent	17 (11%)	13 (9%)	17 (11%)	47 (11%)
Neither small nor great	60 (39%)	48 (35%)	58 (38%)	166 (37%)
To a great extent	49 (32%)	36 (26%)	48 (32%)	133 (30%)
To a very great extent	24 (16%)	14 (10%)	28 (18%)	66 (15%)
NA/ No such groups	4 (3%)	28 (20%)	1 (1%)	33 (7%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

45 per cent of the respondents 'to a very great extent' or 'to a great extent' trust the people belong to the same club or organization. The share is higher in Wayanad (50 per cent) and Alappuzha (48 per cent) districts. 37 per cent of the respondents indicated it as 'neither small nor great'. At the same time 11 per cent of the respondents only 'to a small extent' trusts the people belong to the same club/organization.

6.2.2.7 Trust towards business owners they buy things from

Table 6.9: Sample respondents' trust towards business owners they buy things from

Business owners you buy things from	Alappuzha	Thrissur	Wayanad	Total
Not at all	5 (3%)	3 (2%)	14 (9%)	22 (5%)
To a small extent	40 (26%)	36 (26%)	34 (22%)	110 (25%)
Neither small nor great	79 (51%)	83 (60%)	81 (53%)	243 (55%)
To a great extent	21 (14%)	14 (10%)	18 (12%)	53 (12%)
To a very great extent	9 (6%)	3 (2%)	5 (3%)	17 (4%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

It is interesting to note that only 4 per cent and 12 per cent of the total respondents remarked that they 'to a very great extent' or 'to a great extent' trust the business owners they buy things from. The same share is 20 per cent, 12 per cent and 15 per cent in Alappuzha, Thrissur and Wayanad districts respectively. Majority of the respondents (55 per cent) indicated it as 'neither small nor great'. At the same time 25 per cent and 5 per cent of the respondents marked it as 'to a small extent' or 'not at all'.

6.2.2.8 Trust towards strangers

Table 6.10: Sample respondents' trust towards strangers

Strangers	Alappuzha	Thrissur	Wayanad	Total
Not at all	104 (68%)	80 (58%)	89 (59%)	273 (61%)
To a small extent	39 (25%)	32 (23%)	40 (26%)	111 (25%)
Neither small nor great	11 (7%)	26 (19%)	21 (14%)	58 (13%)
To a great extent	0 (0%)	1 (1%)	1 (1%)	2 (0%)
To a very great extent	0 (0%)	0 (0%)	1 (1%)	1 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Majority of the respondents (61 per cent) indicated that they 'not at all' trust the strangers. 25 per cent of the respondents marked it as 'to a small extent' and 13 per cent as 'neither small nor great'. None of the respondents said that 'to a very great extent' or 'to a great extent' they trust the strangers.

6.2.2.9 Trust towards Central Government officials

Table 6.11: Sample respondents' trust towards Central Government officials

Central Govt Officials	Alappuzha	Thrissur	Wayanad	Total
Not at all	9 (6%)	4 (3%)	7 (5%)	20 (4%)
To a small extent	42 (27%)	28 (20%)	32 (21%)	102 (23%)
Neither small nor great	70 (45%)	77 (55%)	79 (52%)	226 (51%)
To a great extent	25 (16%)	27 (19%)	28 (18%)	80 (18%)
To a very great extent	8 (5%)	3 (2%)	6 (4%)	17 (4%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

51 per cent of the total respondents indicated that their trust towards the central government officials as 'neither small nor great'. Only 22 per cent of the respondents marked it as 'to a very great extent' or 'to a great extent'. The same share is 21 per cent both in Alappuzha and Thrissur districts. At the same time 23 per cent and 4 per cent of the respondents indicated it as 'to a small extent' or 'not at all'.

6.2.2.10 Trust towards local Government officials

Table 6.12: Sample respondents' trust towards local Government officials

Local Govt Officials	Alappuzha	Thrissur	Wayanad	Total
Not at all	3 (2%)	3 (2%)	7 (5%)	13 (3%)
To a small extent	28 (18%)	23 (17%)	19 (13%)	70 (16%)
Neither small nor great	67 (44%)	55 (40%)	78 (51%)	200 (45%)
To a great extent	45 (29%)	49 (35%)	37 (24%)	131 (29%)
To a very great extent	11 (7%)	9 (6%)	11 (7%)	31 (7%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

According to 7 per cent of the respondents, they 'to a very great extent' trust the local government officials. Majority of them are in Alappuzha (7 per cent) and Wayanad (7 per cent) districts. 29 per cent of the respondents trust the local government officials 'to a great extent'. 45 per cent and 16 per cent of the total respondents remarked it as 'neither small nor great' and 'to a small extent' respectively. 3 per cent of the respondents argued that they 'not at all' trust the local government officials.

6.2.2.11 Trust towards doctors

Table 6.13: Sample respondents' trust towards doctors

Doctors	Alappuzha	Thrissur	Wayanad	Total
Not at all	4 (3%)	0 (0%)	5 (3%)	9 (2%)
To a small extent	15 (10%)	7 (5%)	9 (6%)	31 (7%)
Neither small nor great	56 (36%)	34 (24%)	42 (28%)	132 (30%)
To a great extent	47 (31%)	70 (50%)	59 (39%)	176 (40%)
To a very great extent	32 (21%)	28 (20%)	37 (24%)	97 (22%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Collectively 62 per cent of the respondents 'to a very great extent' or 'to a great extent' trust the doctors. 21 per cent, 20 per cent and 24 per cent of the respondents in Alappuzha, Thrissur and Wayanad districts trust the doctors 'to a very great extent'. 9 per cent of the respondents indicated it as 'to a small extent' or 'not at all'.

6.2.2.12 Trust towards teachers

Table 6.14: Sample respondents' trust towards teachers

Teachers	Alappuzha	Thrissur	Wayanad	Total
Not at all	3 (2%)	0 (0%)	3 (2%)	6 (1%)
To a small extent	15 (10%)	5 (4%)	9 (6%)	29 (7%)
Neither small nor great	47 (31%)	44 (32%)	40 (26%)	131 (29%)
To a great extent	48 (31%)	62 (45%)	55 (36%)	165 (37%)
To a very great extent	41 (27%)	28 (20%)	45 (30%)	114 (26%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

According to 63 per cent of the total respondents 'to a very great extent' or 'to a great extent' they trust teachers. The same share is 58 per cent, 65 per cent and 66 per cent respectively in Alappuzha, Thrissur and Wayanad districts. Another 29 per cent of the respondents remarked it as 'neither small nor great' and for 7 per cent of the respondents it is 'to a small extent'.

6.2.2.13 Opinion about most people can be trusted

Table 6.15: Sample respondents' opinion about most people can be trusted

Can people be trusted	Alappuzha	Thrissur	Wayanad	Total
Most people can be trusted	11 (7%)	18 (13%)	13 (9%)	42 (9%)
Most people cannot be trusted	61 (40%)	50 (36%)	44 (29%)	155 (35%)
Depends on people/circumstances	78 (51%)	67 (48%)	90 (59%)	235 (53%)
Hard to answer/Don't Know	4 (3%)	4 (3%)	5 (3%)	13 (3%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Most of the people cannot be trusted=0

Depends on people/circumstances=1

Most people can be trusted=2

One of the interesting questions 'Generally speaking, would you say that most people can be trusted' asked to the respondents. Majority of them (53 per cent) opined that it depends on people/circumstances. The same share is 51 per cent, 48 per cent and 59 per cent respectively in Alappuzha, Thrissur and Wayanad districts. Collectively 35 per cent of the respondents remarked that most of the people cannot be trusted. Only 9 per cent of the respondents argued that most people can be trusted.

6.2.2.14 Safe does feel walking alone after dark

Table 6.16: Safe do sample respondents feel walking alone after dark

Safe do you feel walking alone after dark	Alappuzha	Thrissur	Wayanad	Total
Very safe	29 (19%)	19 (14%)	21 (14%)	69 (16%)
Safe	48 (31%)	44 (32%)	65 (43%)	157 (35%)
Bit unsafe	37 (24%)	30 (22%)	37 (24%)	104 (23%)
Very unsafe	3 (2%)	13 (9%)	2 (1%)	18 (4%)
Never out alone	37 (24%)	33 (24%)	27 (18%)	97 (22%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

*2. Scale: Very Unsafe=-2 Bit Unsafe=-1 Never out alone=0
Safe= 1 Very Safe=2*

Another question ‘How safe do you feel walking alone in this area after dark’ raised to the respondents. According to 51 per cent of the respondents they feel ‘very safe’ or ‘safe’. Majority of them are in Wayanad (57 per cent) and followed by Alappuzha (50 per cent) and Thrissur (46 per cent) districts. 23 per cent of the respondents indicated it as ‘Bit unsafe’. Another 4 per cent of the respondents argued that they are very ‘unsafe’. Majority of them are in Thrissur district (9 per cent).

6.2.2.15 Done a favour for a neighbour

Table 6.17: Sample respondents done a favour for a neighbour

Done a favour for a neighbour	Alappuzha	Thrissur	Wayanad	Total
Yes	133 (86%)	123 (88%)	141 (93%)	397 (89%)
No	21 (14%)	16 (12%)	11 (7%)	48 (11%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: No=0

Yes=2

‘In the past 6 months, have you done a favour for a neighbour’ asked to the respondents. Majority (89 per cent) of the respondents said that they done a favour for a neighbor. The same share is 86 per cent, 88 per cent and 93 per cent in Alappuzha, Thrissur and Wayanad districts respectively. At the same time 11 per cent of the respondents did not do a favour for a neighbor.

6.2.2.16 Neighbours done a favour

Table 6.18: Neighbours done a favour for the sample respondents

Neighbours done a favour	Alappuzha	Thrissur	Wayanad	Total
Yes	118 (77%)	112 (81%)	122 (80%)	352 (79%)
No	36 (23%)	27 (19%)	30 (20%)	93 (21%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: No=0

Yes=2

In the same way respondents were also asked to indicate ‘in the past 6 months, have any of your neighbours done a favour for you?’ Majority of 79 per cent of

the respondents agreed that neighbours done a favour for them. The same share is 77 per cent in Alappuzha, 81 per cent in Thrissur and 80 per cent in Wayanad districts. Whereas 21 per cent of the respondents said that neighbours did not do a favour for them.

6.2.3 Generalized Norms

Norms are the standards or rules that regulate behavior in a social setting (Jary D and Jary J, 2000). Generalized Norms are essential for a healthy functioning of a society.

6.2.3.1 Opinion about people are looking out for themselves/helpful

Table 6.19: Sample respondents' opinion about people are looking out for themselves/helpful

People are looking out for themselves/helpful	Alappuzha	Thrissur	Wayanad	Total
Looking out for themselves	44 (29%)	53 (38%)	25 (16%)	122 (27%)
Try to be helpful	110 (71%)	86 (62%)	127 (84%)	323 (73%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Looking out for themselves=1

Try to be helpful=2

With regard to the question 'most of the time people are just looking out for themselves or they are trying to be helpful', majority of the respondents (73 per cent) positively replied that people are trying to be helpful. The share is 84 per cent, 71 per cent and 62 per cent in Wayanad, Alappuzha and Thrissur districts respectively. While the rest 27 per cent of the respondents said that people are looking out for themselves.

6.2.3.2 Opinions about people take advantage/fair

Table 6.20: Sample respondents' opinions about people take advantage/fair

People take advantage/fair	Alappuzha	Thrissur	Wayanad	Total
Would take advantage of you	26 (17%)	21 (15%)	28 (18%)	75 (17%)
Would try to be fair	128 (83%)	118 (85%)	124 (82%)	370 (83%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Would take advantage of you=1

Would try to be fair=2

One of the questions raised to assess the level of generalized norms is: 'Do you think that most people would try to take advantage or would they try to be fair?' Most of the respondents (83 per cent) argued that people would try to be fair. Another 17 per cent of the respondents are with the opinion that people would take advantage. A district wise comparison shows more or less similar opinions.

6.2.3.3 Opinion about how likely lost wallet returned

Table 6.21: Sample respondents' opinion about how likely lost wallet returned

How likely lost wallet returned	Alappuzha	Thrissur	Wayanad	Total
Very likely	8 (5%)	15 (11%)	12 (8%)	35 (8%)
Quite likely	67 (44%)	43 (31%)	56 (37%)	166 (37%)
Likely	26 (17%)	25 (18%)	33 (22%)	84 (19%)
Not very likely	31 (20%)	33 (24%)	29 (19%)	93 (21%)
Not at all likely	22 (14%)	23 (17%)	22 (14%)	67 (15%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all likely=0

Not very likely=1

Likely=2

Quit likely=3

Very likely=4

An interesting question ‘How likely lost wallet returned to you with nothing missing’ was asked to the respondents. Majority of the respondents (64 per cent) gave a positive reply (very likely, quite likely or likely). Most of them are in Wayanad (67 per cent) and Alappuzha (66 per cent) districts. The same share is 60 per cent in Thrissur district. At the same time 36 per cent of the respondents with the opinion ‘not very likely’ or ‘not at all likely’.

6.2.3.4 Agree with always someone to help

Table 6.22: Sample respondents agree with always someone to help

Always someone to help	Alappuzha	Thrissur	Wayanad	Total
Strongly agree	66 (43%)	65 (47%)	57 (38%)	188 (42%)
Agree	65 (42%)	57 (41%)	74 (49%)	196 (44%)
Neither Agree nor Disagree	21 (14%)	11 (8%)	15 (10%)	47 (11%)
Disagree	2 (1%)	6 (4%)	5 (3%)	13 (3%)
Strongly Disagree	0 (0%)	0 (0%)	1 (1%)	1 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Strongly Disagree=-2

Disagree=-1

Neither Agree nor Disagree=0

Agree=1

Strongly Agree=2

Table indicates that 384 respondents (86 per cent) agree (strongly agree or agree) that there is always someone to help them if they have a problem. The same share is 85 per cent in Alappuzha district, 88 per cent in Thrissur district and 87 per cent in Wayanad district. 11 per cent of the respondents neither agree nor disagree with the statement and 3 per cent with negative attitude (Strongly disagree or disagree).

6.2.3.5 Feel accepted as a member of this village

Table 6.23: Sample respondents feel accepted as a member of this village

Feel accepted as a member of this village	Alappuzha	Thrissur	Wayanad	Total
Strongly agree	61 (40%)	54 (39%)	53 (35%)	168 (38%)
Agree	86 (56%)	72 (52%)	92 (61%)	250 (56%)
Neither agree nor disagree	6 (4%)	10 (7%)	7 (5%)	23 (5%)
Disagree	0 (0%)	2 (1%)	0 (0%)	2 (0%)
Strongly disagree	1 (1%)	1 (1%)	0 (0%)	2 (0%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Strongly Disagree=-2 Disagree=-1

Neither Agree nor Disagree=0 Agree=1 Strongly Agree=2

Another question ‘Do you feel accepted as a member of this village’ also asked to the sample respondents. A great majority of 418 respondents (94 per cent) agree (strongly agree or agree) with the question. The same share is 96 per cent both in Wayanad and Alappuzha districts. Thrissur district is with 91 per cent of the respondents. Another 23 respondents (5 per cent) neither agree nor disagree with the question and the share of respondents remarked as disagree or strongly disagree to the question is very negligible.

6.2.4 Networks

As individuals interact, they form networks. Networks can range from very limited to large in size. Networks may involve relations within the household, in the local community or neighbourhood, or global or virtual relations, such as internet chatroom relationships, that exist over vast distances. Networks are defined as the personal relationships which are accumulated when people interact with each other in families, workplaces, neighbourhoods, local associations and a range of informal and formal meeting places (ABS, 2000). Stone (2001) states that “people with large number of social ties may have high levels of bonding, bridging or linking social capital, and those with few social ties may have little access or opportunity to invest in social capital”.

Onyx (2001) recognizes the importance of face-to-face contact in the development of social capital. She states that while electronic networks are important in maintaining connections, people need “real, human, personal interaction for social capital to develop”.

6.2.4.1 Number of close friends

Table 6.24: Sample respondents’ number of close friends

Number of close friends	Alappuzha	Thrissur	Wayanad	Total
No one	5 (3%)	7 (4%)	5 (4%)	17 (4%)
<5	110 (71%)	117 (84%)	89 (58%)	316 (71%)
5-10	32 (21%)	13 (9%)	56 (37%)	101 (23%)
10-15	3 (2%)	2 (1%)	2 (1%)	7 (2%)
>15	4 (3%)	0 (0%)	0 (0%)	4 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: No one=0

<5=1

5-10=2

10-15=3

>15=4

One of the questions ‘how many close friends do you have these days asked to the respondents. Majority of the respondents (71 per cent) indicated the numbers of close friends are less than 5. Collectively 23 per cent of the respondents have 5-10 close friends. Only 3 per cent of the respondents said it as ‘10-15’ or greater than 15. Majority of them are in Alappuzha district (5 per cent). At the same time 4 per cent of the respondents said that they have no close friends.

6.2.4.2 Can talk to about private matters

Table 6.25: Sample respondents’ opinions about these are the people they can talk to about private matters/ call on for help

Can talk to about private matters	Alappuzha	Thrissur	Wayanad	Total
Yes	143 (93%)	128 (92%)	143 (94%)	414 (93%)
No	11 (7%)	11 (8%)	9 (6%)	31 (7%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: No=0

Yes=1

Another question ‘these are people you feel at ease with, can talk to about private matters, or call on for help’ also asked. Majority (93 per cent) of the respondents positively remarked that they can talk to about private matters. Most of them are in Wayanad (94 per cent) followed by Alappuzha (93 per cent) and Thrissur (92 per cent) districts.

6.2.4.3 How many people provide money?

Table 6.26: Sample respondents' opinion about how many people would be willing to provide money if they suddenly needed a small amount of money

How many people provide money	Alappuzha	Thrissur	Wayanad	Total
No one	3 (2%)	2 (1%)	0 (0%)	5 (1%)
One or two people	78 (51%)	74 (53%)	80 (53%)	232 (52%)
Three or Four people	18 (12%)	36 (26%)	28 (18%)	82 (18%)
More than four people	55 (36%)	27 (19%)	44 (29%)	126 (28%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: No one=0

1 or 2 people=1

3 or 4 people=2

More than 4 people=3

In order to assess the 'networks' among respondents, one of the questions raised is 'if you suddenly need a small amount of money, how many people beyond your immediate household could you turn to who would be willing to provide this money?'. Collectively 46 per cent of the respondents reported it as three or four people or more than four people. Most of them are in Alappuzha (48 per cent) district followed by Wayanad (47 per cent) and Thrissur (45 per cent) districts. Nearly half of the total respondents (52 per cent) indicated it as 'one or two people'. Only a minority (1 per cent) answered it as 'no one'.

6.2.4.4 Neighbours take care of children and house

Table 6.27: Neighbours take care of sample respondents' children and house

Neighbours take care of children and house	Alappuzha	Thrissur	Wayanad	Total
Definitely	106 (69%)	80 (58%)	115 (76%)	301 (68%)
Probably	35 (23%)	50 (36%)	34 (22%)	119 (27%)
Probably not	8 (5%)	5 (4%)	3 (2%)	16 (4%)
Definitely not	5 (3%)	4 (3%)	0 (0%)	9 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Definitely not=0

Probably not=1

Probably=2

Definitely=3

Majority of the respondents (95 per cent) gave a positive answer (Definitely or probably) to the enquiry 'if you suddenly had to go away for a day or two, could you count on your neighbours to take care of your children and house'? While only 6 per cent of the respondents replied as probably not or definitely not. 76 per cent of the respondents in Wayanad district, 69 per cent of the respondents in Alappuzha district and 58 per cent of the respondents in Thrissur district argued definitely that neighbours take care of children and house.

Participation in the different activities of Kudumbashree provide the members the opportunity to meet different people (other NHG members, Kudumbashree Officials, Government Officials, Bank Officials) and thereby increasing their strength of relationships and networks.

6.2.5 Trust in Institutions

Institutional trust refers to levels of trust that individuals may have in the honesty, openness and fair dealing of a range of societal institutions, such as government, police, hospitals, and the courts. It also refers to confidence in the capacity of these institutions to take reasonable actions in the administration of their duties, which enhances the ease of acceptance of the results of these actions (Australian Bureau of Statistics, 2004).

Respondents were also asked to rate their confidence in different institutions like the state Government, the administration, local governing bodies, police, politicians, health care system, legal system and the courts, religious institutions, banks, schools, NGOs and media like- newspaper, radio, television and internet on a scale from 0 to 4. 0 means ‘not at all’ and 4 means ‘to a very great extent’.

6.2.5.1 Trust in state Government

Table 6.28: Sample respondents’ trust in state Government

State Government	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	8 (5%)	11 (8%)	12 (8%)	31 (7%)
To a great extent	15 (10%)	15 (11%)	26 (17%)	56 (13%)
Neither small nor great	87 (56%)	79 (57%)	89 (59%)	255 (57%)
To a small extent	27 (18%)	25 (18%)	22 (14%)	74 (17%)
Not at all	13 (8%)	3 (2%)	3 (2%)	19 (4%)
Hard to answer	4 (3%)	6 (4%)	0 (0%)	10 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Only 20 per cent of the respondents ‘to a very great extent’ or ‘to a great extent’ trust the state government. Most of them are in Wayanad district (25 per cent). According to 57 per cent of the respondents they ‘neither small nor great extent’ trust the state government. 21 per cent of the respondents remarked their trust as ‘to a small extent’ or ‘not at all’.

6.2.5.2 Trust in administration

Table 6.29: Sample respondents’ trust in administration

Administration	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	8 (5%)	8 (6%)	9 (6%)	25 (6%)
To a great extent	9 (6%)	6 (4%)	16 (11%)	31 (7%)
Neither small nor great	86 (56%)	77 (55%)	85 (56%)	248 (56%)
To a small extent	28 (18%)	34 (24%)	36 (24%)	98 (22%)
Not at all	18 (12%)	8 (6%)	6 (4%)	32 (7%)
Hard to answer	5 (3%)	6 (4%)	0 (0%)	11 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

13 per cent of the respondents ‘to a very great extent’ or ‘to a great extent’ trust the administration. Most of them (17 per cent) are in Wayanad district followed by Alappuzha (11 per cent) and Thrissur (10 per cent) districts. 56 per cent of the respondents indicated it as ‘neither small nor great’. Another 22 per cent of the

respondents remarked that they ‘to a small extent’ trust the administration. 7 per cent of the respondents ‘not at all’ trust the administration.

6.2.5.3 Trust in district panchayath

Table 6.30: Sample respondents’ trust in district panchayath

District Panchayath	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	17 (11%)	15 (11%)	17 (11%)	49 (11%)
To a great extent	36 (23%)	36 (26%)	30 (20%)	102 (23%)
Neither small nor great	72 (47%)	69 (50%)	76 (50%)	217 (49%)
To a small extent	28 (18%)	13 (9%)	24 (16%)	65 (15%)
Not at all	1 (1%)	1 (1%)	4 (3%)	6 (1%)
Hard to answer	0 (0%)	5 (4%)	1 (1%)	6 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

11 per cent of the respondents ‘to a very great extent’ and 23 per cent of the respondents ‘to a great extent’ trust the district panchayath. 49 per cent of the respondents indicated their trust as ‘neither small nor great’. The same share is 50 per cent both in Wayanad and Thrissur districts and 47 per cent in Alappuzha district. 15 per cent of the respondents ‘to a small extent’ trust the district panchayath.

6.2.5.4 Trust in block panchayath

Table 6.31: Sample respondents' trust in block panchayath

Block Panchayath	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	24 (16%)	20 (14%)	20 (13%)	64 (14%)
To a great extent	39 (25%)	39 (28%)	30 (20%)	108 (24%)
Neither small nor great	67 (44%)	62 (45%)	81 (53%)	210 (47%)
To a small extent	23 (15%)	12 (9%)	20 (13%)	55 (12%)
Not at all	1 (1%)	1 (1%)	1 (1%)	3 (1%)
Hard to answer	0 (0%)	5 (4%)	0 (0%)	5 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Collectively 14 per cent of the respondents 'to a very great extent' trust the Block Panchayath. The same share is 16 per cent in Alappuzha, 14 per cent in Thrissur and 13 per cent in Wayanad district. 24 per cent and 47 per cent of the respondents marked their trust as 'to a great extent' and 'neither small nor great extent' respectively. 12 per cent of the respondents only 'to a small extent' trust the Block Panchayath.

6.2.5.5 Trust in village panchayath

Table 6.32: Sample respondents' trust in village panchayath

Village Panchayath	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	29 (19%)	26 (19%)	31 (20%)	86 (19%)
To a great extent	38 (25%)	39 (28%)	44 (29%)	121 (27%)
Neither small nor great	67 (44%)	60 (43%)	66 (43%)	193 (43%)
To a small extent	20 (13%)	9 (6%)	11 (7%)	40 (9%)
Not at all	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Hard to answer	0 (0%)	5 (4%)	0 (0%)	5 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Collectively 19 per cent of the respondents 'to a very great extent' and 27 per cent of the respondents 'to a great extent' trust the village panchayath. Another 43 per cent of the respondents rated their trust as 'neither small nor great'. 40 respondents (9 per cent) only 'to a small extent' trust the village panchayath.

6.2.5.6 Trust in police

Table 6.33: Sample respondents' trust in police

Police	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	15 (10%)	21 (15%)	16 (11%)	52 (12%)
To a great extent	40 (26%)	45 (32%)	27 (18%)	112 (25%)
Neither small nor great	62 (40%)	52 (37%)	85 (56%)	199 (45%)
To a small extent	25 (16%)	12 (9%)	16 (11%)	53 (12%)
Not at all	12 (8%)	1 (1%)	8 (5%)	21 (5%)
Hard to answer	0 (0%)	8 (6%)	0 (0%)	8 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

37 per cent of the respondents argued that they 'to a very great extent' or 'to a great extent' trust the police. The same share is 36 per cent, 47 per cent and 29 per cent respectively in Alappuzha, Thrissur and Wayanad districts respectively. 45 per cent of the respondents indicated their trust towards police as 'neither small nor great extent'. 12 per cent of the respondents indicated it as 'to a small extent' and 5 per cent as 'not at all'.

6.2.5.7 Trust in politicians

Table 6.34: Sample respondents' trust in politicians

Politicians	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	11 (7%)	10 (7%)	8 (5%)	29 (7%)
To a great extent	22 (14%)	15 (11%)	12 (8%)	49 (11%)
Neither small nor great	71 (46%)	62 (45%)	69 (45%)	202 (45%)
To a small extent	31 (20%)	30 (22%)	45 (30%)	106 (24%)
Not at all	18 (12%)	13 (9%)	18 (12%)	49 (11%)
Hard to answer	1 (1%)	9 (6%)	0 (0%)	10 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

18 per cent of the respondents 'to a very great extent' or 'to a great extent' trust politicians. Most of them are in Alappuzha (21 per cent) district and followed by Thrissur (18 per cent) district. 45 per cent of the respondents 'neither small nor great extent' trust politicians. It is important to note that 24 per cent of the respondents 'to a small extent' and 11 per cent of the respondents 'not at all' trust the politicians.

6.2.5.8 Trust in health care system

Table 6.35: Sample respondents' trust in health care system

The Health Care System	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	21 (14%)	24 (17%)	27 (18%)	72 (16%)
To a great extent	47 (31%)	46 (33%)	53 (35%)	146 (33%)
Neither small nor great	69 (45%)	54 (39%)	57 (38%)	180 (40%)
To a small extent	16 (10%)	8 (6%)	11 (7%)	35 (8%)
Not at all	1 (1%)	1 (1%)	3 (2%)	5 (1%)
Hard to answer	0 (0%)	6 (4%)	1 (1%)	7 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

49 per cent of the respondents 'to a very great extent' or 'to a great extent' trust the health care system. Majority of them are in Wayanad district (53 per cent). The same share is 50 per cent in Thrissur and 45 per cent in Alappuzha districts. 40 per cent of the respondents said that they 'neither small nor great' extent trust the health care system. 8 per cent of the respondents 'to a small extent' trust the health care system.

6.2.5.9 Trust in legal system and courts

Table 6.36: Sample respondents' trust in legal system and courts

Legal system and Courts	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	18 (12%)	16 (12%)	23 (15%)	57 (13%)
To a great extent	34 (22%)	42 (30%)	43 (28%)	119 (27%)
Neither small nor great	61 (40%)	58 (42%)	59 (39%)	178 (40%)
To a small extent	25 (16%)	7 (5%)	18 (12%)	50 (11%)
Not at all	12 (8%)	3 (2%)	7 (5%)	22 (5%)
Hard to answer	4 (3%)	13 (9%)	2 (1%)	19 (4%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

13 per cent of the respondents 'to a very great extent' and 27 per cent of the respondents 'to a great extent' trust the legal system and courts. 40 per cent of the respondents remarked that they 'neither small nor great' extent trust legal system and courts. 11 per cent of the respondents 'to a small extent' and 5 per cent of the respondents 'not at all' trust the legal system and courts.

6.2.5.10 Trust in religious institutions

Table 6.37: Sample respondents' trust in religious institutions

Religious Institutions	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	21 (14%)	22 (16%)	57 (38%)	100 (22%)
To a great extent	25 (16%)	33 (24%)	29 (19%)	87 (20%)
Neither small nor great	80 (52%)	71 (51%)	52 (34%)	203 (46%)
To a small extent	18 (12%)	4 (3%)	8 (5%)	30 (7%)
Not at all	8 (5%)	2 (1%)	3 (2%)	13 (3%)
Hard to answer	2 (1%)	7 (5%)	3 (2%)	12 (3%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Collectively 42 per cent of the respondents 'to a very great extent' or 'to a great extent' trust the religious institutions. According to 7 per cent and 3 per cent of the respondents they 'to a small extent' and 'not at all' trust the religious institutions.

6.2.5.11 Trust in banks

Table 6.38: Sample respondents' trust in banks

Banks	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	41 (27%)	38 (27%)	58 (38%)	137 (31%)
To a great extent	51 (33%)	64 (46%)	46 (30%)	161 (36%)
Neither small nor great	56 (36%)	29 (21%)	39 (26%)	124 (28%)
To a small extent	6 (4%)	3 (2%)	6 (4%)	15 (3%)
Not at all	0 (0%)	0 (0%)	1 (1%)	1 (0%)
Hard to answer	0 (0%)	5 (4%)	2 (1%)	7 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Majority of the respondents (67 per cent) 'to a very great extent' or 'to a great extent' trust the Banks. 28 per cent of the respondents indicated it as 'neither small nor great'. At the same time 3 per cent of the respondents remarked that they only 'to a small extent' trust the Banks.

6.2.5.12 Trust in schools

Table 6.39: Sample respondents' trust in schools

Schools	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	53 (34%)	48 (35%)	67 (44%)	168 (38%)
To a great extent	53 (34%)	59 (42%)	54 (36%)	166 (37%)
Neither small nor great	45 (29%)	25 (18%)	26 (17%)	96 (22%)
To a small extent	3 (2%)	1 (1%)	3 (2%)	7 (2%)
Not at all	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Hard to answer	0 (0%)	6 (4%)	2 (1%)	8 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

A great majority of the respondents (75 per cent) 'to a very great extent' or 'to a great extent' trust schools. The same share is 68 per cent, 77 per cent and 80 per cent respectively in Alappuzha, Thrissur and Wayanad districts. 22 per cent of the respondents remarked that they 'neither small nor great' extent trust schools.

6.2.5.13 Trust in NGOs

Table 6.40: Sample respondents' trust in NGOs

NGOs	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	14 (9%)	10 (7%)	16 (11%)	40 (9%)
To a great extent	31 (20%)	41 (29%)	40 (26%)	112 (25%)
Neither small nor great	89 (58%)	71 (51%)	71 (47%)	231 (52%)
To a small extent	16 (10%)	9 (6%)	21 (14%)	46 (10%)
Not at all	2 (1%)	1 (1%)	1 (1%)	4 (1%)
Hard to answer	2 (1%)	7 (5%)	3 (2%)	12 (3%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

9 per cent of the respondents 'to a very great extent' and 25 per cent of the respondents 'to a great extent' trust NGOs. At the same time majority of the respondents (52 per cent) 'neither small nor great' extent trust NGOs. 10 per cent of the respondents said that they 'to a small extent' trust NGOs.

6.2.5.14 Trust in newspaper

Table 6.41: Sample respondents' trust in newspaper

Newspaper	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	36 (23%)	44 (32%)	41 (27%)	121 (27%)
To a great extent	40 (26%)	54 (39%)	44 (29%)	138 (31%)
Neither small nor great	62 (40%)	32 (23%)	51 (34%)	145 (33%)
To a small extent	13 (8%)	3 (2%)	11 (7%)	27 (6%)
Not at all	3 (2%)	1 (1%)	2 (1%)	6 (1%)
Hard to answer	0 (0%)	5 (4%)	3 (2%)	8 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Most of the respondents (58 per cent) 'to a very great extent' or 'to a great extent' trust newspaper. 33 per cent of the respondents indicated it as 'neither small nor great' and 6 per cent of the respondents marked it as 'to a small extent'.

6.2.5.15 Trust in radio

Table 6.42: Sample respondents' trust in radio

Radio	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	48 (31%)	48 (35%)	46 (30%)	142 (32%)
To a great extent	40 (26%)	52 (37%)	52 (34%)	144 (32%)
Neither small nor great	55 (36%)	32 (23%)	40 (26%)	127 (29%)
To a small extent	9 (6%)	2 (1%)	10 (7%)	21 (5%)
Not at all	2 (1%)	0 (0%)	1 (1%)	3 (1%)
Hard to answer	0 (0%)	5 (4%)	3 (2%)	8 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3 To a very great extent=4

32 per cent of the respondents 'to a very great extent' and another 32 per cent of the respondents 'to a great extent' trust radio. 29 per cent of the respondents 'neither small nor great' extent and 5 per cent of the respondents 'to a small extent' trust radio.

6.2.5.16 Trust in television

Table 6.43: Sample respondents' trust in television

Television	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	27 (18%)	27 (19%)	26 (17%)	80 (18%)
To a great extent	43 (28%)	48 (35%)	35 (23%)	126 (28%)
Neither small nor great	70 (45%)	52 (37%)	66 (43%)	188 (42%)
To a small extent	9 (6%)	7 (5%)	19 (13%)	35 (8%)
Not at all	4 (3%)	0 (0%)	3 (2%)	7 (2%)
Hard to answer	1 (1%)	5 (4%)	3 (2%)	9 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3 To a very great extent=4

Collectively 46 per cent of the respondents 'to a very great extent' or 'to a great extent' trust T. V. It is 'neither small nor great' for 42 per cent of the respondents. 8 per cent and 2 per cent of the respondents 'to a small extent' and 'not at all' trust T. V.

6.2.5.17 Trust in internet

Table 6.44: Sample respondents' trust in internet

Internet	Alappuzha	Thrissur	Wayanad	Total
To a very great extent	17 (11%)	11 (8%)	12 (8%)	40 (9%)
To a great extent	19 (12%)	21 (15%)	23 (15%)	63 (14%)
Neither small nor great	72 (47%)	41 (29%)	66 (43%)	179 (40%)
To a small extent	23 (15%)	33 (24%)	29 (19%)	85 (19%)
Not at all	10 (6%)	7 (5%)	17 (11%)	34 (8%)
Hard to answer	13 (8%)	26 (19%)	5 (3%)	44 (10%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0 To a small extent=1 Neither small nor great=2

To a great extent=3

To a very great extent=4

Table 6.44 clearly depicts that only 9 per cent of the respondents 'to a very great extent' trust internet. Most of them are in Alappuzha district (11 per cent). It is 'to a great extent' for 14 per cent of the respondents. 40 per cent and 19 per cent of the respondents remarked it as 'neither small nor great' and 'to a small extent' respectively. At the same time 8 per cent of the respondents indicated that they 'not at all' trust internet.

6.2.6 Civic Participation

In order to measure the variable 'civic participation' the survey asked the respondents whether in the last three years they personally done the things like voted in the election, actively participated in Grama Sabha, attended a political meeting, participated in local activities or events such as festivals, actively involved in volunteer activities, actively participated in an information campaign, actively participated in an election campaign, contacted the elected representative,

participated in any demonstration, protests, boycotts or rally, talked with other people in your area about a problem, notified the court or police about a problem, made a donation of money or in-kind and so on. The score 1 is given for the answer 'yes' and 0 for 'No'.

6.2.6.1 Sample respondents' civic participation

Table 6.45: Sample respondents' civic participation

Civic Participation	Alappuzha	Thrissur	Wayanad	Total
Voted in the election	152 (99%)	136 (98%)	145 (95%)	433 (97%)
Actively participated in Grama Sabha	142 (92%)	112 (81%)	132 (87%)	386 (87%)
Attended a political meeting	61 (40%)	45 (32%)	55 (36%)	161 (36%)
Participated in local festivals	127 (82%)	115 (83%)	119 (78%)	361 (81%)
Involved in volunteer activities	118 (77%)	96 (69%)	124 (82%)	338 (76%)
Made a Contact with an influential person	117 (76%)	110 (79%)	118 (78%)	345 (78%)
Information Campaign	83 (54%)	55 (40%)	72 (47%)	210 (47%)
Election Campaign	58 (38%)	35 (25%)	58 (38%)	151 (34%)
Demonstration/protests/boycott/rally	36 (23%)	23 (17%)	25 (16%)	84 (19%)
Contacted elected representative	112 (73%)	98 (71%)	118 (78%)	328 (74%)
Sit-in/disruption	38 (25%)	25 (18%)	25 (16%)	88 (20%)
Talked about a problem	128 (83%)	101 (73%)	123 (81%)	352 (79%)
Notified Court/ Police about a problem	43 (28%)	23 (17%)	40 (26%)	106 (24%)
Notified Media about a problem	34 (22%)	10 (7%)	28 (18%)	72 (16%)
Made a donation	144 (94%)	118 (85%)	141 (93%)	403 (91%)

Note: Figures in brackets are percentages.

A great majority of 433 respondents (97 per cent) exercised their democratic right by voting in the elections. The same share is 99 per cent, 98 per cent and 95 per cent in Alappuzha, Thrissur and Wayanad districts respectively. Collectively 87 per cent of the total respondents said that they actively participated in Grama Sabha in the last three years. Most of them are in Alappuzha (92 per cent) and Wayanad (87 per cent) districts. The same share is 81 per cent in Thrissur district. At the same time 59 respondents (13 per cent) not actively participated in Grama Sabha, and most of them are in Thrissur district (19 per cent). It is important to note that only 36 per cent of the respondents attended a political meeting in the last three years. The share is 40 per cent, 32 per cent and 36 per cent in Alappuzha, Thrissur and Wayanad districts respectively. The table also indicates that majority of the respondents (64 per cent) not attended a political meeting. Most of the respondents (81 per cent) said that they participated in local activities or events such as festivals, feast or fairs. At the same time 19 per cent of the total respondents not participated in local festivals. 76 per cent of the respondents actively involved in volunteer activities. The share is high in Wayanad (82 per cent) district followed by Alappuzha (77 per cent). While 24 per cent of the respondents not involved in volunteer activities. Majority of them (31 per cent) are in Thrissur district. Majority of the respondents (78 per cent) said that they made a personal contact with an influential person. While 22 per cent of the respondents not made a personal contact with an influential person. 47 per cent of the respondents actively participated in an information campaign. At the same time majority of the respondents (53 per cent) not participated in information campaign. Only 34 per cent of the respondents participated in election campaign. Most of them are in Alappuzha (38 per cent) and Wayanad (38 per cent) districts. 66 per cent of the respondents not participated in election campaign. The table also indicates that most of the respondents (81 per cent) not participated in any demonstrations, protests, boycotts or rally. Only 19 per cent of the respondents participated in any demonstration, protests, boycotts or rally. Most of them (23 per cent) are in Alappuzha district. 74 per cent of the respondents said that they contacted their elected representatives. 26 per cent of the respondents not

contacted their elected representative in the last three years. 80 per cent of the total respondents did not take part in a sit-in or disruption of government meetings/offices. Only 20 per cent of the respondents are taken part in them. 79 per cent of the respondents said that they talked with other people in their area about a problem. Majority of them are in Alappuzha (83 per cent) and Wayanad (81 per cent) districts. Only 24 per cent of the respondents said that they notified the court/police about a problem. The share is 28 per cent in Alappuzha, 17 per cent in Thrissur and 26 per cent in Wayanad district. Only 16 per cent of the respondents said that they notified media about a problem. The share is 22 per cent, 7 per cent and 18 per cent in Alappuzha, Thrissur and Wayanad districts respectively. According to 91 per cent of the respondents they made a donation of money or in-kind. Most of them are in Alappuzha (94 per cent) district followed by Wayanad (93 per cent) and Thrissur (85 per cent) districts. 42 respondents (9 per cent) replied that they didn't make a donation. Majority of them (15 per cent) are in Thrissur district.

6.2.6.2 Informed about local issues

Table 6.46: Sample respondents informed about local issues

Informed about local issues	Alappuzha	Thrissur	Wayanad	Total
Very Well	27 (18%)	22 (16%)	26 (17%)	75 (17%)
Well	44 (29%)	36 (26%)	42 (28%)	122 (27%)
Neither well nor low	60 (39%)	57 (41%)	53 (35%)	170 (38%)
Low	20 (13%)	18 (13%)	25 (16%)	63 (14%)
Very Low	3 (2%)	6 (4%)	6 (4%)	15 (3%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Very Low=1

Low=2

Neither Well nor Low=3

Well=4

Very Well=5

spent the time 10-15 hours or greater than 15 hours. Most of them are in Alappuzha (9 per cent) and Wayanad (8 per cent) districts. It is important to note that 100 respondents (22 per cent) didn't spend time on voluntary work and majority of them (29 per cent) are in Thrissur district.

6.2.6.4 Main reason you do voluntary work

Table 6.48: Main reason sample respondents do voluntary work

Reason you do voluntary work	Alappuzha	Thrissur	Wayanad	Total
To help people	21 (17%)	25 (25%)	29 (23%)	75 (22%)
For personal satisfaction	9 (7%)	5 (5%)	2 (2%)	16 (5%)
To do something worthwhile	69 (57%)	54 (55%)	79 (64%)	202 (59%)
To improve conditions in society	23 (19%)	15 (15%)	14 (11%)	52 (15%)
Total	122 (100%)	99 (100%)	124 (100%)	345 (100%)

Note: 1. Figures in brackets are percentages.

*2. Scale: For personal satisfaction=1 To improve the conditions in society=2
To help people=3 To do something worthwhile=4*

Respondents were also asked the main reason they do voluntary work. Majority of the respondents (59 per cent) remarked it as 'to do something worthwhile'. According to 22 per cent of the respondents the reason is 'to help people'. While for 15 and 5 per cent of the respondents, the reasons are 'to improve conditions in society' and 'for personal satisfaction'.

6.2.6.5 Would you contribute time?

Table 6.49: Would sample respondents contribute time

Would you contribute time	Alappuzha	Thrissur	Wayanad	Total
Will contribute time	143 (93%)	130 (94%)	142 (93%)	415 (93%)
Will not contribute time	11 (7%)	9 (6%)	10 (7%)	30 (7%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Will not Contribute Time=0

Will Contribute Time=1

Respondents were asked to indicate ‘if a community project does not directly benefit you, but has benefits for many others in the village, would you contribute time or money to the project?’ Majority of the respondents (93 per cent) replied that they will contribute time. At the same time 7 per cent of the respondents said that they will not contribute time.

6.2.6.6 Would you contribute Money?

Table 6.50: Would sample respondents contribute money

Would you contribute Money	Alappuzha	Thrissur	Wayanad	Total
Will contribute Money	141 (92%)	109 (78%)	144 (95%)	394 (89%)
Will not contribute Money	13 (8%)	30 (22%)	8 (5%)	51 (11%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Will not Contribute Money=0

Will Contribute Money=1

According to 394 respondents (89 per cent) they will contribute money even if a community project does not directly benefit them. The share is higher in Wayanad (95 per cent) district followed by Alappuzha district (92 per cent). Whereas 51 respondents (11 per cent) replied that they will not contribute money.

6.2.6.7 You can influence decisions affecting your local area

Table 6.51: Sample respondents can influence decisions affecting local area

You can influence decisions affecting your local area	Alappuzha	Thrissur	Wayanad	Total
Strongly Agree	32 (21%)	31 (22%)	39 (26%)	102 (23%)
Agree	103 (67%)	53 (38%)	80 (53%)	236 (53%)
Neither agree nor disagree	16 (10%)	44 (32%)	27 (18%)	87 (20%)
Disagree	2 (1%)	7 (5%)	6 (4%)	15 (3%)
Strongly disagree	1 (1%)	4 (3%)	0 (0%)	5 (1%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Strongly disagree=-2

Disagree=-1

Neither agree nor disagree=0

Agree=1

Strongly agree=2

The respondents were asked to indicate ‘to what extent do they agree or disagree that they can influence decisions affecting their local area. Collectively 76 per cent of the total respondents strongly agree or agree to the statement. The same share is 88 per cent, 60 per cent and 79 per cent respectively in Alappuzha, Thrissur and Wayanad districts. 20 per cent of the respondents marked it as

‘neither agree nor disagree’. At the same time 4 per cent of the respondents strongly disagree or disagree with the statement.

6.2.6.8 Interested in politics and national affairs

Table 6.52: Sample respondents interested in politics and national affairs

Interested in politics and national affairs	Alappuzha	Thrissur	Wayanad	Total
Very interested	26 (17%)	11 (8%)	13 (9%)	50 (11%)
Interested	48 (31%)	34 (24%)	54 (36%)	136 (31%)
Only slightly	58 (38%)	65 (47%)	63 (41%)	186 (42%)
Not at all	22 (14%)	29 (21%)	22 (14%)	73 (16%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: 1. Figures in brackets are percentages.

2. Scale: Not at all=0

Only slightly=1

Interested=2

Very interested=3

Respondents were also enquired how interested are they in politics and national affairs. Only 11 per cent of the respondents said that they are ‘very interested’. 31 per cent of the respondents were ‘interested’. Most of them are in Alappuzha (31 per cent) and Wayanad (36 per cent) districts. 42 per cent of the respondents replied that they ‘only slightly’ interested. At the same time 16 per cent of the respondents indicated that they are ‘not at all’ interested. The same share is higher in Thrissur (21 per cent) district.

6.3 Measurement of Social Capital

As explained in the beginning of the chapter, modifying World Bank methodology, social capital is defined as a composite index with 6 dimensions. The index for each dimension is computed and aggregating all these components, Social Capital Index is taken as the weighted average. The value of the composite index ranges from 0 to 100. Any movement towards 100 indicates more amount of social capital and vice versa. An index of 100 indicates perfect social capital generation and 0 indicates absence of social capital generation. However, because of the intangible nature of social capital, a point estimate will be extremely difficult and meaningless. To avoid this problem, the previous researchers including World Bank give $\pm 10\%$ tolerance level.

Table 6.53: Social Capital Index

Nu.	Social Capital Indicators	Alappuzha	Thrissur	Wayanad	Average
1	Associational Life	9.41	5.15	8.33	7.63
2	Trust and Reciprocity	54.7	55.7	57.9	56.11
3	Generalized Norms	72.46	70.14	71.68	71.43
4	Networks	67.82	64.01	69.54	67.12
5	Trust in Institutions	57.86	59.97	60.22	59.35
6	Civic Participation	61.7	54.1	60.23	58.67
	Total	323.95	309.07	327.9	320.31
	Social Capital Index	53.99	51.51	54.65	53.4
	Tolerance Level	48.6-59.38	46.36-56.66	49.19-60.11	48.06-58.74

Source: Author's Computation

The calculated Social Capital Index is 53.4. It is 54.6 in Wayanad district, 53.9 in Alappuzha district and 51.5 in Thrissur district. The major inference of the study

is that the formation and activities of Kudumbashree promoted social capital formation at a 'moderate' level.

Among the districts, highest score went to Wayand district followed by Alappuzha district. This trend indicates that political empowerment, followed by social empowerment leads to social capital formation. Wayand district is strengthened from centuries back due to the operation of non governmental organizations, mainly led by Christian missionaries. When we trace the history of Alapuzha district, it is very clear that this district was the battle field of many political and social struggles and movements in Kerala. In Thrissur district, the social capital formation index is found to be relatively low, one probable reason for this trend may be that the district is more urbanized compared to other two sample districts. In urbanized districts, the involvement of people in grass root level activities is minimum. These trends lead to a hypothesis that, there is a positive relation between extend of social capital formation and the level of marginalization. This is true, because the collective thinking will arise only when we experience socio, cultural and economic constraints.

6.4 Furguson's Break down Index

We have seen that the Social Capital Index varies from 51.51 to 54.65 suggesting moderate level of social capital formation. This composite index is influenced by 6 dimensions. To understand the probable influence level among a distribution of 1 unit of social capital formation, Furguson's method of decomposition is done assuming 'a posteriori' probability values. These probability values are generated from the primary data of about 76 variables, mathematically,

$$\text{Furguson Index} = P1 \times AL + P2 \times TR + P3 \times GN + P4 \times NW + P5 \times TI + P6 \times CP.$$

The estimated probability values, the level of decomposition is in table 6.54.

Table 6.54: Furguson’s Break down (Decomposition) of Social Capital Index

District/ Dimension	Associational life	Trust and reciprocity	Generalized Norms	Networks	Trust in institutions	Civic Participation
Alapuzha	0.002	0.187	0.210	0.167	0.310	0.124
Thrissur	0.001	0.298	0.187	0.247	0.114	0.153
Wayanad	0.0004	0.147	0.198	0.287	0.214	0.1536
Total	0.002	0.151	0.178	0.249	0.275	0.145

Source: Author’s Computation

From the table, it is seen that the major factors are trust in institution and generalized norms throughout. It also indicates that the extent of social capital formation can be strengthened if associational life parameters and civic participation parameters are improved, because they are showing only low influence in the formation of Social Capital Index for the time being.

6.5 A Few Problems

The survey indicated two major problems of social capital formation in Kerala. Firstly, even after two decades of decentralized planning and grass root level operations, the magnitude of social capital formation index is only 53.4, compared to an expected higher level of social capital formation. Secondly, it is observed that the sustainability of the achieved social capital formation index is doubtful. This may be due to the ad hoc nature of porgammes and intra and inter personal problems of the respondents. So in policy formulations, we should aim at accelerated generation of social capital and the retention of the achieved social capital.

The problem of sustainability of Kudumbashree participation is a serious matter of debate (primary data shows that 39 per cent of the respondents reported that there are dropouts in their NHG). The existence of Kudumbashree is subject to a number of operational constraints. Based on the survey, the following are the important constraints and problems experienced by Kudumbashree. The instabilities will directly affect the continuation of social capital generation. This issue requires more detailed investigation, but not attempted for the time being.

6.6 Social Capital and Collective Action

Many empirical studies have pointed out the importance of social capital for collective action (Anirudh Krishna and Norman Uphoff 1999; Ostrom 2000; Rudd 2000; Pretty 2003). Marshall (1998) defined Collective Action as “the action taken by a group (either directly or on its behalf through an organization) in pursuit of members perceived shared interests”. Collective action requires networks, trust, reciprocity, norms and flows of information between individuals- which are termed as social capital to oil the wheels of decision making.

According to Ostrom (2007) “at the core of successful collective action are the links between the trust that one participant (P_i) has in the others (P_i, \dots, P_n) involved in a collective action situation, the investment others make in trustworthy reputations and the probability of all participants using reciprocity norms”.

Collective action by the poor can strengthen property rights (Baland and Platteau 2003; Von Braun and Meinzen-Dick 2009), increase their bargaining power in labour markets (Bardhan 2005), improve access to financial markets (Karlan 2007) and increase investments in public goods (Alesina, Baqir et.al 1999; Banerjee and Somanathan 2007) (in Raj M. Desai and Shareen Joshi, 2012). The ability to cooperate in collective action problems- such as those relating to the use of common property resources or the provision of local public goods- is a key determinant of economic performance (Oriana Bandiera, Iwan Barrnkay et al, 2005).

Respondents were asked to describe the collective actions initiated by Kudumbashree that have taken place in the community or a segment of the community since 2010 and analyzed Economic and Social dimensions.

6.6.1 Economic Dimension

In the Economic Dimension the income generating activities through Kudumbashree especially the group activities are the main collective action in the economy.

6.6.1.1 Sample respondents engaged in income generating activity

Table 6.55: Sample respondents engaged in income generating activity

Engaged in I G Activity	Alappuzha	Thrissur	Wayanad	Total
Yes	111 (72%)	45 (32%)	112 (74%)	268 (60%)
No	43 (28%)	94 (68%)	40 (26%)	177 (40%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

An important strategy followed by Kudumbashree is encouraging women either to start or participate in any income generating activity, which liberate them from financial constraints. One of the questions asked to the respondents was: “Are you engaged in any income generating activity through Kudumbashree”? 60 per cent of the respondents (268) expressed that they have engaged in income generating activity through Kudumbashree. Majority of them are in Wayanad (74 per cent) and Alappuzha (72 per cent) districts. At the same time 40 per cent of the respondents didn’t engage in any income generating activity through Kudumbashree. Most of them are in Thrissur (68 per cent) district. Micro enterprises and collective farming are the main income generating activities of the respondents.

6.6.1.2 Nature of sample respondents' income generating activity

Table 6.56: Nature of sample respondents' income generating activity

Nature of I G A	Alappuzha	Thrissur	Wayanad	Total
Individual	10 (9%)	3 (7%)	8 (7%)	21 (8%)
Group	100 (90%)	40 (89%)	103 (92%)	243 (91%)
Both	1 (1%)	2 (4%)	1 (1%)	4 (1%)
Total	111 (100%)	45 (100%)	112 (100%)	268 (100%)

Note: Figures in brackets are percentages.

Among the respondents who are engaged in income generating activity, most of them (91 per cent) are engaged in group activity. The same share is 92 per cent, 90 per cent and 89 per cent respectively in Wayanad, Alappuzha and Thrissur districts respectively. Cooperation among members, interpersonal communication and mutual trust are the guiding elements of any group activity. Only 8 per cent of the respondents reported that they are engaged in individual level income generating activity through Kudumbashree. The average monthly income of the respondent from Income Generating Activity is Rs. 2167.

6.6.2 Social Dimension

6.6.2.1 Social Issues in Sample Respondents' Community

Table 6.57: Social issues in sample respondents' community

Social Issues	Alappuzha	Thrissur	Wayanad	Total
Scarcity of Drinking Water	120 (78%)	57 (41%)	94 (62%)	271 (61%)
Transportation problem	88 (57%)	50 (36%)	91 (60%)	229 (51%)
Unemployment	141 (92%)	110 (79%)	112 (74%)	363 (82%)
Unequal wages	119 (77%)	109 (78%)	101 (66%)	329 (74%)
Dropouts from school	66 (43%)	24 (17%)	79 (52%)	169 (38%)
Street lighting	122 (79%)	81 (58%)	99 (65%)	302 (68%)
Atrocity against women	60 (39%)	52 (37%)	56 (37%)	168 (38%)
Child Abuse	63 (41%)	39 (28%)	45 (30%)	147 (33%)
Child Labour	7 (5%)	9 (6%)	20 (13%)	36 (8%)
Alcoholism	129 (84%)	105 (76%)	131 (86%)	365 (82%)
Drug Addiction	82 (53%)	43 (31%)	61 (40%)	186 (42%)
Domestic Violence	62 (40%)	66 (47%)	69 (45%)	197 (44%)
Polluting Industries	61 (40%)	25 (18%)	35 (23%)	121 (27%)
Garbage Dumping	54 (35%)	41 (29%)	45 (30%)	140 (31%)
Theft	49 (32%)	27 (19%)	51 (34%)	127 (29%)
Health problems	125 (81%)	85 (61%)	122 (80%)	332 (75%)

Note: Figures in brackets are percentages.

Respondents were asked to indicate the social issues/community problems that existing in their community. The major social issues indicated by the respondents were unemployment (82 per cent), Alcoholism (82 per cent), Health problems (75 per cent), unequal wages (74 per cent), absence of street lighting (68 per cent), scarcity of drinking water (61 per cent), transportation problem (51 per cent), domestic violence (44 per cent), drug addiction (42 per cent), atrocity against women (38 per cent), dropouts from school (38 per cent), child abuse (33 per cent), garbage dumping (31 per cent), theft (29 per cent), polluting industries (27 per cent) and child labour (8 per cent). Most of the respondents from Alappuzha district (78 per cent) reported the problem of scarcity of drinking water. 78 per cent of the respondents from Thrissur district indicated the existence of unequal wages in their community. 60 per cent of the respondents from Wayanad district marked the problem of transportation.

6.6.2.2 Discussion of social issues in NHG

Table 6.58: How often sample respondents discuss the social issues in NHG

Discuss issues in NHG	Alappuzha	Thrissur	Wayanad	Total
Very often	116 (75%)	62 (45%)	106 (70%)	284 (64%)
Sometimes	37 (24%)	68 (49%)	44 (29%)	149 (33%)
Never	1 (1%)	9 (6%)	2 (1%)	12 (3%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Respondents were asked to indicate ‘how often do you discuss the social issues/community problems at your NHG meetings?’ A large per cent of the respondents (64 per cent) expressed it as ‘very often’ and 33 per cent as ‘sometimes’. Only 3 per cent of the respondents who have been reported it as ‘Never’. 75 per cent of the respondents from Alappuzha district, 45 per cent of the respondents from

Thrissur district and 70 per cent of the respondents from Wayanad district remarked that they ‘very often’ discuss about the community problems at their NHG meetings.

6.6.2.3 Kudumbashree’s Involvement in Collective Action

Table 6.59: Sample respondents’ views on Kudumbashree’s involvement in collective action

Kudumbashree’s involvement in collective action	Alappuzha	Thrissur	Wayanad	Total
Very High	69 (45%)	19 (14%)	59 (39%)	147 (33%)
High	34 (22%)	34 (24%)	39 (26%)	107 (24%)
Average	49 (32%)	58 (42%)	48 (32%)	155 (35%)
Low	1 (1%)	23 (17%)	5 (3%)	29 (7%)
Very Low	1 (1%)	5 (4%)	1 (1%)	7 (2%)
Total	154 (100%)	139 (100%)	152 (100%)	445 (100%)

Note: Figures in brackets are percentages.

Respondents were also asked to rate Kudumbashree’s involvement in collective action in their community. Collectively 57 per cent of the respondents (205) reported it as ‘Very High’ or ‘High’. Majority of them are in Alappuzha (67 per cent) and Wayanad (65 per cent) districts. The same share is 38 per cent in Thrissur district. 155 respondents (35 per cent) and 36 (9 per cent) expressed it as ‘Average’ and ‘Low’ or ‘Very Low’ respectively. Most of them are in Thrissur district.

6.6.2.4 Collective Actions Initiated by Kudumbashree

Table 6.60: Collective actions initiated by Kudumbashree in sample respondents' community

District	Panchayath	Sl No	Collective Action	Total Kudumbashree Members	No. of people participated	Per cent of participation	Outcome
Alappuzha	Kandallur	1	For the construction of drainage	85	58	68.2	Failure
		2	Road Repair	245	200	81.6	Success
		3	For New Anganwadi	140	100	71.4	Success
		4	Against scarcity of drinking water	365	300	82.2	Success
		5	Against sale of Alcohol	34	25	73.5	Failure
		6	For footpath	70	50	71.4	Success
		7	Transportation	145	100	68.9	Failure
		8	Against Robbery	25	20	80	Success
		9	Against unemployment	300	250	83.3	Success
		10	Against domestic violence	18	10	55.5	Success
		11	Against atrocity against women	65	50	76.9	Failure
		12	Against garbage dumping	75	50	66.7	Success
		13	Street lighting	30	25	83.3	Success
	Vayalar	14	Footpath	28	18	64.3	Success
		15	Drinking Water	4808	300	6.24	Success
		16	Road	75	50	66.7	Success
		17	Toilet	80	50	62.5	Failure
		18	Against garbage dumping	28	12	42.8	Failure
		19	For protecting public property	80	55	68.7	Success
		20	Sewage	55	32	58.2	Success
	Thanner mukkam	21	Against over speed of Tipper	18	14	77.8	Success
		22	Against Alcoholism	28	14	50	Failure

		23	Against Drugs	35	14	40	Failure
		24	Against Bar	4808	500	10.4	Failure
		25	Street Lighting	45	21	46.7	Failure
		26	Bus Service	80	19	23.7	Failure
		27	Against sale of Ganja	260	200	76.9	Failure
		28	For the construction of Hospital	125	75	60	Success
		29	Drinking Water	850	500	58.8	Success
		30	For Road	125	55	44	Success
		31	Against Drugs and Alcohols	430	200	46.5	Failure
		32	Against the use of Alcohol among school children	360	300	83.3	Failure
Thrissur	Thalikulam	1	Drinking water	21	13	61.9	Failure
		2	For Road	25	25	100	Success
		3	Against atrocity against women	38	20	52.6	Success
	Paralam	4	Against Bar	80	55	68.7	Success
		5	Against Mobile phone tower	1200	950	79.2	Success
		6	For Road	120	68	56.7	Failure
		7	Against Bar	3240	1000	30.9	Success
		8	For Road	630	500	79.4	Success
		9	Against Garbage dumping	730	500	68.5	Success
		10	Against Health Issues	675	500	74.1	Success
		11	Drinking water	18	12	66.7	Success
	Varavoor	12	For Road	68	40	58.8	Failure
		13	Drinking water	19	12	63.1	Success
		14	Drinking water	85	62	72.9	Failure
		15	For Road	21	15	71.4	Success
		16	Drinking Water	145	100	68.9	Success
		17	Employment	21	21	100	Success
		18	Against Alcoholism	20	15	75	Success
		19	For getting Pattayam	18	18	100	Success
		20	For the welfare of Children	34	25	73.5	Success
Wayanad	Edavaka	1	Road	145	100	68.9	Success
		2	Drinking Water	65	35	53.8	Success
		3	Drinking Water	70	47	67.1	Success
		4	Road	125	96	76.8	Success

	5	Waste Management	25	23	92	Success
	6	Against Child Abuse	120	72	60	Success
	7	Against atrocity against women	60	32	53.3	Success
	8	Reconstruction of Aganwadi	150	100	66.7	Success
	9	Road tarring	165	100	60.6	Failure
	10	Drinking Water	125	75	60	Success
	11	Road	25	22	88	Success
	12	Bus Service	75	50	66.7	Success
	13	Against Alcoholism	225	100	44.4	Success
	14	Road repairing	180	100	55.5	Success
	15	Killing of Street dogs	21	2	9.5	Failure
Thavinjal	16	Drinking water	235	150	63.8	Success
	17	Against Transportation problem	250	200	80	Success
	18	For Pavement	130	92	70.8	Failure
	19	Road Construction	180	100	55.5	Success
	20	Hospital	580	300	51.7	Failure
	21	Drinking Water	75	40	53.3	Success
	22	Road	86	50	58.1	Success
	23	Drinking Water	22	16	72.7	Failure
	24	Road	80	45	56.2	Failure
	25	High School	225	100	44.4	Success
	26	KSRTC pass for students	90	65	72.2	Success
	27	Road Construction	225	100	44.4	Success
	28	Against Drugs	80	45	56.2	Success
	29	Against Alcoholism	75	50	66.7	Success
	30	Hospital	780	500	64.1	Success
	31	Drinking Water	225	70	31.1	Failure
	32	Road	95	70	73.7	Success
	33	Hospital	225	200	88.9	Failure
	34	Drinking Water	280	150	53.6	Success
	35	Against Alcoholism	25	23	92	Failure
Panamaram	36	Road	245	100	40.8	Failure
	37	Bus Service	840	500	59.5	Success
	38	Road Construction	265	190	71.7	Success
	39	Road	875	500	57.1	Success
	40	Road Construction	22	18	81.8	Success
	41	Road	840	500	59.5	Success

	42	Road	125	75	60	Success
	43	Road	235	100	42.5	Failure
	44	Drinking Water	15	15	100	Failure
	45	Against Bar	550	300	54.5	Success
	46	House construction for poor	265	215	81.1	Success
	47	Hospital Facility	85	65	76.5	Success
	48	Against Alcohol sale	38	25	65.8	Failure

Table 6.60 clearly shows the collective action, total Kudumbashree members, number of participants and the outcome whether it is successful or failure. The respondents have shared their experiences of important collective actions initiated by Kudumbashree for better infrastructure- for the construction of hospital, anganwadi, toilet, road, drainage, footpath, street lighting. Collective actions were also undertaken for employment; against the sale of alcohol, drugs and ganja; against bar; against domestic violence and atrocity against women; against robbery; against over speed of tipper; against garbage dumping and for waste management; against killing of street dogs; and against mobile phone tower.

In Alappuzha, Kandallur CDS initiated 13 major collective actions since 2010 and 9 were success. The members of Kandallur CDS petitioned government officials for the construction of road, drainage, anganwadi, and footpath and so on. The Kudumbashree members also initiated demonstrations against the scarcity of drinking water, against the domestic violence, against the sale of Alcohol and so on. Other CDSs from Alappuzha, Vayalar made 7 major collective actions and 5 of them were success and 12 major actions are initiated by Thannermukkam CDS and 4 of them were success. In Thrissur district, 20 major collective actions were initiated in sample CDSs. 9 in Varavoor CDS and 7 were success, 8 in Paralam CDS and 7 were success and 3 in Thalikulam CDS and 2 were success. In Wayanad district, 48 collective actions were initiated by the sample CDSs. 15 in Edavaka CDS and 13 were success, 20 in Thavinjal CDS and 13 were success and 13 in Panamaram CDS and 9 were success.

The number of collective actions initiated through Kudumbashree is higher in Wayanad district (48) followed by Alappuzha (32) and Thrissur (20) districts. It is important to note that Wayanad is the district with high social capital and higher number of collective actions. Thrissur with low social capital and the number of collective actions are also low. Hence the study found a significant relationship between social capital and collective action.

It is seen that in Alappuzha district, out of 32, 18 projects were judged as success, in Thrissur district, it is 16 out of 20 and in Wayanad district, it is 35 out of 48. Thus the success rates are 56 per cent, 80 per cent and 72 per cent, on an average being 69.33. This is reasonably a high achievement rate. The gap between the total number of projects and the success rate were assessed in terms of Entropy index and found that the indices are 0.21, 0.18 and 0.19 respectively in Alappuzha, Thrissur and Wayanad districts. Any value close to zero indicates higher level of achievement. This indicates the effectiveness of people's participation in local level activities which is achieved through empowerment and the generation of social capital.

Social Capital is the glue that holds different individuals together and without which there can be no collective action or economic development.

6.7 Conclusion

This chapter was devoted to examine the social capital generated through Kudumbashree in Kerala; and to analyse its role in collective action. To measure the extent of social capital generated through Kudumbashree in Kerala, Social Capital Assessment Tool (SOCAT) was used by reconstructing it on the basis of operational definition of social capital. Six variables are used in the measurement. They are: associational life, trust and reciprocity, generalized norms, networks, trust in institutions and civic participation. We have observed that Kudumbashree promoted social capital formation in a 'moderate' level. Most importantly, we found a significant relationship between social capital and collective action.

Chapter VII

Summary, Conclusions and Policy Implications

7.1 Summary, Major Findings and Conclusions

The quality and excellence of collective actions in any society can be ensured only on the basis of the readiness on the part of the individuals to follow certain supreme values such as cooperation, mutual trust and reciprocity, community networks, community spirit, social bonds, extended friendships, good neighbourliness, civic engagement and so on which can be more or less equated with the concept of social capital. The concept gained much interest among sociologists, political scientists, economists, policy makers and even key international institutions such as World Bank, the Inter-American Development Bank (IADB), Asian Development Bank (ADB), United Nations Educational, Scientific and Cultural Organization (UNESCO) and the Organization for Economic Cooperation and Development. The involvement of individuals in social networks or Community Based Organizations based on cooperation, trust and reciprocity enhances the availability of information at lower cost which makes it easier for any group to make collective decisions and implement collective actions that is a critical component in local development also.

In Kerala, in the earlier days, social capital was generated in a small form by religious institutions especially the Christian Missionary, caste organizations like Sree Narayana Dharma Paripalana Yogam (SNDP Yogam), Nair Service Society (NSS) and even by the political parties. While, generation of social capital in an organized form takes place after the decentralization and Kerala Panchayath Raj

act in the year 1994. After that grass root level organizations like Grama Sabha, Self Help Groups (SHGs), Non Governmental Organizations (NGOs), Neighbourhood Groups (NHGs), Kudumbashree units, trade unions, peasant associations and students, youth and women's organizations etc flourished with richness in social capital. Even after the completion of 21-22 years of grass root level planning and the rapid institutionalization followed by it, none of the studies conducted in Kerala so far exclusively with regard to the social capital formation or the measurement of social capital or the role of social capital on collective action. Hence, the present study was set out to analyze social capital formation in Kerala. In a situation such as Kerala's, there are a large number of institutions and organizations directly and indirectly involved in social capital formation. But, it is practically impossible to include all these institutions and organizations in a single study. So the study is focused only on Kudumbashree.

For this purpose, the following specific objectives were formed for the study: to identify the factors leading to social capital formation and also to study the association between these variables; to measure the extent of social capital generated through Kudumbashree in Kerala; and to evaluate the role of social capital on collective action in the study area.

The hypotheses set for the research were: the repeated social interaction within Kudumbashree increases interpersonal trust and communication among Kudumbashree members and resultantly leading to social capital formation; and there is a significant relationship between social capital and collective action.

The study depend on both primary and secondary data. Primary data were collected from Kudumbashree members from sample districts by making use of schedule method, participant observation and focus group discussion. From each district, the best, average and the least performing gramapanchayaths (CDSs) have been selected on the basis of the latest CDS-ADS-NHG Gradation (2014) prepared by the Kudumbashree district missions. Alappuzha, Thrissur and Wayanad were the districts selected for the study. The gramapanchayaths or the Community Development Societies (CDSs) namely, Kandallor, Thanneermukkam

and Vayalar from Alappuzha district, Varavoor, Thalikulam and Paaralam from Thrissur district and Edavaka, Thavinjal and Panamaram from Wayanad district were then selected. Around 50 sample respondents were selected from each panchayath based on value judgment sampling and 445 was the sample size.

To identify the factors leading to social capital formation was analyzed by using Kruskal Wallis Test. A modified version of World Bank methodology was used to measure the extent of social capital generated through Kudumbashree in Kerala. Our third objective, to evaluate the role of social capital on collective action in the study area was analyzed through different dimensions namely economic and social.

We have arranged the study into seven chapters. First chapter was the design of the study. In the second chapter, we have analyzed the conceptual and theoretical foundations behind social capital. The chapter revealed that the concept of social capital has attracted the attention of many researchers in different fields, such as political scientists (Putnam, 1993) sociologists (Bourdieu 1980, Coleman 1988, Burt 1992, Lin 1999) and economists (Knack and Keefer 1997); and Social capital has quantifiable effects with the outcomes namely: lower crime rates (Halpern 1999, Putnam 2000), better health (Wilkinson, 1996), improved longevity (Putnam, 2000), better educational achievement (Coleman, 1988), greater levels of income equality (Wilkinson, 1996), improved child welfare and lower rates of child abuse (Cote and Healy, 2001), less corrupt and more effective government (Putnam, 1995), enhanced economic achievement (Fukuyama, 1995) and likely to be housed, healthy, hired and happy (Woolcock, 2001).

In the third chapter we have attempted to draw a historical sketch of social capital formation in Kerala. We have observed that the interaction between various religious, cultural, political and constitutional set ups in Kerala like Sree Narayana Dharma Paripalana Yogam (SNDP), Sadhu Janaparipalana Sangham, Yogakshama Sabha, Nair Service Society (NSS), Ramakrishna Mission, Movement for Christian unity, Muslim reform movements, Vaikkam Satyagraha, Guruvayur Satyagraha, political mobilizations, decentralization, Grama Sabha,

Nongovernmental Organizations (NGOs) and Self Help groups (SHGs), which led to the generation of social capital in the present form.

Specifically, the fourth chapter was devoted to make a synoptic view of Kudumbashree Mission. The Kudumbashree Mission launched in May 1998, was the culmination of a process of community mobilization taken up by the government of Kerala. Kudumbashree plays a crucial role in enhancing financial status of the poor women in the state through its thrift and credit societies. Besides micro finance, Kudumbashree's economic empowerment strategy includes micro enterprise development, gainful wage employment and improved livelihood skills. It is this network that brings women to the Grama Sabha also. It is like a revolution that is changing the lives of less privileged women in Kerala-empowering them economically, socially and politically. But at the same time Kudumbashree is not free from drawbacks like the lack of effective monitoring system, lack of appropriate training and marketing, administrative issues, interpersonal dispute among members, shortage of funds and also sustainability.

Based on the analysis of empirical data, the following findings were obtained:

❖ **Factors leading to social capital formation**

- Our first objective was to identify the factors leading to social capital formation and also to study the association between these variables. Kruskal Wallis Test was used to explain the significance of influencing variables. We found that the prominent influencing factors are educational qualification, main source of family income, occupation, residential status, land holdings, newspaper reading, dispose of garbage, duration in Kudumbashree, presence in meetings, participation in training programmes, mutual trust, attention to individual member's needs and the good relationship of leaders to members. That means the respondents' involvement in Kudumbashree plays a significant role in social capital formation.

❖ **Measurement of social capital generated through Kudumbashree**

- To measure the extent of social capital generated through Kudumbashree in Kerala, the study used the modified version of World Bank methodology. We defined social capital as “a conceptual and composite index covering several resources such as associational life, trust and reciprocity, generalized norms, networks, trust in institution and civic participation for achieving collective benefits of the society”. Hence six dimensions for measuring social capital were used in our study. The index for each dimension is computed and aggregating all these components, Social Capital Index is taken as the weighted average. The value of the composite index ranges from 0 to 100.
- The calculated Social Capital Index is 53.4. It is 54.6 in Wayanad district, 53.9 in Alappuzha district and 51.5 in Thrissur district. The major inference of the study is that formation and activities of Kudumbashree promoted social capital formation in Kerala in a ‘moderate’ level. Wayanad and Alappuzha are the districts with high social capital. The working of NGOs in Wayanad district is remarkable. Alappuzha district is the battle field of many political and social struggles and movements in Kerala. We can see a positive attitude and involvement of respondents in Kudumbashree in both Wayanad and Alappuzha districts compared to Thrissur district. In Thrissur district, the social capital formation index is found to be relatively low, one probable reason for this trend may be that the district is more urbanized compared to other two sample districts. In urbanized districts, the involvement of people in grass root level activities is minimum.
- The study also used Ferguson’s break down (decomposition) of social capital formation index and it was found that among the 6 dimensions of social capital formation index, associational life got only a very low score in all the districts. On the other hand, trust and reciprocity, networks and civic participation got relatively high score.

❖ **Social Capital and Collective Action**

- Respondents were asked to describe the collective actions initiated by Kudumbashree that have taken place in their community since 2010 and analyzed economic and social dimensions. In the economic dimension, the income generating activities through Kudumbashree are the main collective action in the economy. 60 per cent of the respondents expressed that they have engaged in income generating activity through Kudumbashree. Majority of them are in Wayanad and Alappuzha districts. It is important to note that Wayanad and Alappuzha are the districts with high social capital also. In the social dimension, the respondents have shared their experiences of important collective actions for better infrastructure- for the construction of hospital, anganwadi, road, drainage, footpath and street lighting. Collective actions are also undertaken against the sale of alcohol, drugs and ganja, against bar, against domestic violence and atrocity against women, against robbery, against over speed of tipper, against garbage dumping, against mobile phone tower and so on. The number of collective actions initiated by Kudumbashree is higher in Wayanad district (48) followed by Alappuzha (32) and Thrissur (20) districts. Wayanad is the district with high social capital and higher number of collective actions. Thrissur with low social capital and the number of collective actions are also low.

❖ **Validity of Hypotheses**

- We accept our first hypothesis that the repeated social interaction within Kudumbashree increases interpersonal trust and communication among Kudumbashree members and resultantly leading to social capital formation.
- We accept our second hypothesis that there is a significant relationship between social capital and collective action.

The study concludes that, conventionally, physical capital, financial capital and human capital are considered as the only capital or assets of the nations on which developments are related. The recent interest in development discussions and debates especially in developing countries and international institutions, attention

has come to be focused on factors beyond those which are narrowly identifiable as 'economic' and the role of 'social capital' in developmental activities has attracted wide spread attention. Like all other capital, social capital is also productive. Collective actions are the outcome of social capital. Collective actions have economic, social, political and environmental dimensions- which plays a critical role in economic development.

7.2 Contribution of the researcher

In summary, the main contributions of the current study to the literature and to the society are: (1) There are a large number of studies on social capital in sociology, political science etc, but in economics studies are very few. In Kerala context, where decentralization process is so popular and effective, studies associating local governance, local planning and consequently social capital are very rare. Hence the study is a humble addition to the literature. (2) Empirically measured the extent of social capital generated through Kudumbashree in Kerala and (3) analyzed the role of social capital on collective action.

7.3 Policy Implications

1. During the course of the survey and also based on the responses, it is felt that civic consciousness and awareness about local governance and local planning is lacking among the people. Kerala state is practicing local governance from 1995. Thus polices may be planned to make people aware about civic consciousness, local governance and local planning. This can be made a part of school curricula.
2. Currently, empowerment activities are centering on females. This led to an increase in the level of generation of social capital among the females. In the over enthusiasm on female centered programmes, the males particularly, the marginalized males are discarded. This will bring gender inequality in the long run. Thus, special efforts may be planned to empower males, particularly marginalized. This is possible if appropriate programmes and schemes are formulated at the decentralization level.

3. From the study, it is found that the extend of social capital formation is only around 60 per cent. In other words, even after 20 years of rigorous efforts for decentralization, 40 per cent remain away from the process of social capital generation. Thus efforts may be made to make the programmes beneficiary specific, location specific, programme specific and result oriented.
4. A major problem of social capital formation is sustainability. It is found that whatever social capital is generated, it is not long lasting. Hence, it is high time to identify the reasons for not being sustainable and develop policies.
5. The impact of social capital formation is directly visible on to what extend the social capital generated is converted into action, in the implementation of projects. The present study found that the impact is very high. Thus, if the local bodies take initiative to implement projects with people participation, the success rate will be very high. Even the possibilities of Public Private Participation (PPP) can be explored.

7.4 Limitation of the study

1. The concept of social capital is intangible. Thus its measurement is also difficult. The present study is based on the level of social capital formation among the Kudubasree members. But during the course of survey, it is seen that many of the respondents had multiple memberships.
2. The methodology of the study is based on non parametric methods. The usual limitations of response surveys are applicable to this study also.
3. Even the World Bank methodology tried to measure social capital generation index on a scale and not on a specific point because of the difficulties in getting a point estimate. In the present study also, the estimation of social capital formation index as a single value is subject to limitations. But the estimated values give the indications.

7.5 Areas for future research

1. Measurement of social capital index can be attempted with modified methodologies.
2. Comparisons can be made on social capital formation index drawing samples from different membership strata and institutions.
3. Studies can be attempted on the sustainability of social capital generation. This is an immediate need.
4. More rigorous studies can be made associating social capital formation and collective action. The present study made only a crude attempt on this.
5. Studies are possible on associating social capital, decentralization, and empowerment.
6. Studies on social capital in the economics discipline are rare. Hence, any attempt by an economics scholar is welcome.

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Appendix I

SOCIAL CAPITAL FORMATION IN KERALA

SCHEDULE

(In partial fulfillment of the requirement for the degree of doctor of philosophy in Economics)

Date:

District:

Name of the Block:

Name of the Panchayath:

Ward Number:

House Number:

I. SOCIO-ECONOMIC AND LIVING CONDITIONS OF THE RESPONDENTS

1. Name and address of the respondent

2. Age

3. Religion

Hindu-1

Muslim-2

Christian-3

4. Caste

SC-1

ST-2

OBC-3

Others-4

- 5. Which category you belong**
- APL-1
BPL-2
- 6. Marital status**
- Single-1
Married-2
Widow-3
Separated-4
Divorced-5
- 7. Educational qualification**
- No education/LP-1
UP/HS- 2
+2- 3
Degree/Above- 4
Others (Specify)-5
- 8. Main occupation**
- Agriculture and allied-1
Daily labour-2
Salaried-3
Self employed/petty Business-4
Any other (Specify)-5
No occupation-6
- 9. Your monthly income (in Rs.)**
- 10. Job of your husband**
- Self-employed-1
Salaried-2
Regular wage-3
Casual labour-4
Other (Specify)-5
- 11. Average monthly income of the family (approximate) Rs.**
- 12. Principle source of your family income**
- Salary/wage-1
Agriculture-2
Rental income-3
Pensions-4
Assistance of relatives-5
Others (please specify)-6
- 13. Average monthly expenditure of household (in Rs.)**

14. Residential status

Own house-1

Rented house-2

Joint family-3

No house-4

15. If rented, what is the total monthly rent

16. Type of housing

Kutchra-1

Semi-Pucca-2

Pucca-3

NA-4

17. Landholdings (in Cents)

<5 -1

5 to 10 -2

10 to 15 -3

>15 -4

18. Material Possession

Radio-1

Television-2

Land phone-3

Mobile phone-4

Computer-5

Electric fan-6

Electric iron-7

Gas stove-8

Electric stove-9

Mixie-10

Grinder-11

Refrigerator-12

Washing machine-13

Air Conditioner-14

Sewing machine-15

Scooter/bike-16

Car/Jeep/Auto-17

Gold ornaments-18

Any other (specify)-19

19. Which is the primary source of drinking water

Piped water system-1

Private well-2

Public tap-3

- River or stream-4
 Neighbour's well- 5
 Others (Specify)-6
- 20. Do you have a sanitary latrine**
- Yes-1
 No-0
- 21. Is your house electrified**
- Yes-1
 No-0
- 22. First fuel for cooking**
- Cooking Gas-1
 Electricity-2
 Kerosene-3
 Firewood-4
- 23. How do you dispose of most of the garbage**
- Public garbage service-1
 Private garbage service/ Bio gas/ Compost-2
 Throw in vacant lots-3
 Throw in river/ stream/ ocean-4
 Burn/ Bury-5
 Other (Specify)-6
- 24. Computer Literacy**
- Yes-1
 No-0
- 25. Are you a regular reader of newspaper?**
- Yes-1
 No-0
- 26. Do you subscribe to any newspaper?**
- Yes-1
 No-0
- 27. If yes, which newspaper?**
- Mathrubhumi-1
 Malayala Manorama-2
 Deshabhimani-3
 Metro-4
 Kerala Kaumudhi-5
 Grama Swaram-7
 Shalom-8
 Deepika-9
 Janmabhumi-10

Mangalam-11

Madhyamam-12

28. Information about family members

Sl No	Name of member	Relation to respondent	Sex	Age	Marital status	Educational qualification	Occupation	Monthly Income

II. RESPONDENT'S INVOLVEMENT IN KUDUMBASHREE

29. When did you join in the Kudumbashree?

30. Who motivated you to become a member of the Kudumbashree?

Neighbours-1

Friends-2

NHG Members-3

Officials of Kudumbashree-4

Political leaders-5

Representatives-6

Own interest-7

Family members/Husband-8

Any other (Please specify)-9

31. What motivated you to become a member of the Kudumbashree?

For getting loan-1

For promoting savings habit-2

For availing loan and promoting savings habit-3

Political pressure-4

For socialize-5

Peer pressure-6

For getting employment-7

Other reasons (Please specify)-8

32. Name the NHG to which you belong

33. How many members in your NHG

- 34. How often does your NHG meet**
- Weekly-1
 Fortnightly-2
 Monthly-3
- 35. What is the amount of thrift collected from one member in week (in Rs.)**
- 36. Do you participate in the meeting of kudumbashree?**
- Rarely-1
 Some of the time-2
 Most of the time-3
 Always-4
 Never-5
- 37. Respondent's position in NHG**
- Secretary-1
 President-2
 Income Generating Volunteer-3
 Community Health Volunteer-4
 Community Infrastructure Volunteer-5
 Ordinary member-6
 Other positions (specify)-7
- 38. Are you member in ADS**
- Yes-1
 No-0
- 39. If yes, your position in ADS**
- Secretary-1
 President-2
 Vice-president-3
 Member-4
 Vice chairperson-5
 Chairperson-6
 Oditor-7
- 40. Are you member in CDS**
- Yes-1
 No-0
- 41. If yes, your position in CDS**
- Chairperson-1
 Member-2
 JLG Convenor-3
 ME Convenor-4
 NREGA Convenor-5

Executive-6

Vice Chairperson-7

42. Your participation in the training programmes of Kudumbashree

No participation-0

Partial-1

Active-2

43. Is there are dropouts in your NHG?

Yes-1

No-0

44. If yes, what are the reasons for dropouts?

Physical problem-1

Interpersonal dispute-2

Marriage-3

Change in residence-4

Death- 5

Lack of time-6

Other reasons (Specify)-7

45. Are the attendance registers, account books, reports are maintained properly?

Yes-1

No-0

Don't know-2

46. Is your NHG linked to any Bank/Financial institution?

Yes-1

No-0

47. If yes, which bank?

Cooperative Bank- 1

Schedule Bank- 2

Nationalized Bank- 3

48. How are the decisions taken in your NHG?

Arrive at a consensus after discussing the matter in the NHG-1

Decides on majority after discussing the matter in the NHG-2

Leaders and committee members-3

As per directive from higher authorities-4

Any other (specify)-5

49. Are you satisfied with the knowledge sharing among members of your NHG?

Not at all-0

To a small extent-1

To a good extent-2

To a great extent-3

50. If some problem arises in your NHG who solves it?

By the NHG members themselves-1

By the leaders or Committee members-2

By higher authorities-3

By outsiders-4

Not Applicable-5

51. Are you satisfied with the credit support given by NHG?

Not at all-0

To a small extent-1

To a good extent-2

To a great extent-3

To a very great extent-4

52. Are you satisfied with the working of your NHG?

Not at all-0

To a small extent-1

To a good extent-2

To a great extent-3

To a very great extent-4

53. If not what are the reasons (Please specify)

54. Do your NHG actively participate in the common programme organized by ADS/ CDS/ Panchayath?

Very active-1

Active-2

Inactive-3

55. If your NHG actively participates, what were the common programmes organized by ADS/ CDS/ Panchayat during last one year (Since June 2014)?

56. How much you agree with the following statements

Statements	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
a) There is co-operation among the members of the group					
b) There is a strong interpersonal communication in the group					
c) There is mutual trust among the members of the group					
d) The group pays attention to					

individual member's needs					
e) There is a good relationship of leaders to members					
f) All members actively participate in the decision making process					

57. Had you taken loans from money lenders before joining

Kudumbashree?

Yes-1

No-0

58. Are you still availing loans from money lenders?

Yes-1

No-0

59. Have you taken any loans from or through the Kudumbashree?

Yes-1

No-0

60. If yes, give the details of loans and their repayment status

Sl No	Purpose of loans	Total Amount Rs.	Repayment Status
1	Consumption		
2	Marriage		
3	Income Generation		
4	Other Loans		

Consumption-Food-1 Clothing-2 Education-3 Festival Needs-4

Any other (Specify)-5

Income Generation-Agriculture-1 Animal Husbandry-2 Petty Business-3

Cottage Industries-4 Any other (Specify)-5

Other Loans- Purchasing of land-1 Construction/ Maintenance of Well-2

Construction/ Maintenance of House-3 Construction/ Maintenance of Latrine-4

Repayment of Old Loan-5

Re-claiming mortgaged loan-6

Any other (specify)-7

Status of repayment- Fully Repaid-1

Being repaid-2

Not yet started-3

61. Have you attended any Grama Sabha before you became a member of the NHG?

Yes-1

No-0

62. If yes, how often?

Rarely-1

Sometimes-2

Most probably-3

Always-4

63. Have you attended any Grama Sabha after you have become a member of the NHG?

Yes-1

No-0

64. If yes, how often?

Rarely-1

Sometimes-2

Most probably-3

Always-4

65. How did you participate in discussion?

No participation-0

Actively-1

Very Actively-2

66. If no what are the reasons (Please specify)

67. Have you contested in Panchayat elections?

Yes-1

No-0

68. If yes, when?

After joining the NHG-1

Before joining the NHG-2

69. If yes, what was the result?

Lost-0

Won-1

70. Are you interested to contest in Election?

Not Interested-0

Interested-1

71. Your party affiliation?

CPIM-1

CPI-2

Congress-3

- BJP-4
- Other (specify)-5
- League-6
- Janathadal 'U' - 7

72. Why you prefer this party?

- Family background-1
- Inspired by the party ideology-2
- Personal relations-3
- Inspired by the party leaders-4
- Inspired by the activities of the party-5
- Any other (specify)-6

73. Your opinion about the present organizational structure of the Kudumbashree?

- Ineffective-0
- Small changes are essential-1
- Somewhat Effective-2
- Very Effective-3

74. Why you think so (please explain)

III. SOCIAL CAPITAL AMONG RESPONDENTS

I. Associational Life

75. How many organizations are you a member of:

	Name of the organization	Type of Organization (use codes below)	Frequency of contacts				Involvement in Activities					Participation in decision making					Knowledge about decisions				
			Daily	Week	Month	Year	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
1																					
2																					
3																					
4																					
5																					
6																					
7																					
8																					
9																					
10																					

groups as you						
The business owners and traders you buy things from or do business with						
Strangers						
Central Govt. Officials						
Local Govt. Officials						
Doctors						
Teachers						

77. Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people?

Most people cannot be trusted-**0**

It depends on people/ circumstances-**1**

Most people can be trusted-**2**

Hard to answer/Don't Know-**3**

78. How safe do you feel walking alone in this area after dark?

Very safe-**1**

Safe-**2**

Bit unsafe-**3**

Very unsafe-**4**

Never out alone-**5**

79. In the past 6 months (since June 2014), have you done a favour for a neighbour?

Yes-**1**

No-**0**

80. In the past 6 months (since June 2014), have any of your neighbours done a favour for you?

Yes-**1**

No-**0**

III. Generalized Norms

81. Would you say that most of the time people are just looking out for themselves or they are trying to be helpful?

Are just looking out for themselves-**1**

Try to be helpful-**2**

82. Do you think that most people would try to take advantage or would they try to be fair?

Would take advantage of you-**1**

Would try to be fair-**2**

83. Suppose you lost your wallet containing your address details, and it was found in the street by someone living in this area. How likely is it that it would be returned to you with nothing missing?

Not at all likely-0

Not very likely-1

Likely=2

Quite likely-3

Very likely-4

84. If you have a problem, there is always someone to help you

Strongly agree-1

Agree-2

Neither agree nor disagree-3

Disagree-4

Strongly disagree-5

85. Do you feel accepted as a member of this village/ neighbourhood

Strongly agree-1

Agree-2

Neither agree nor disagree-3

Disagree-4

Strongly disagree-5

IV. Networks

86. How many close friends do you have these days?

Information about your close friends

Sl No.	Name	Sex	Age	Marital status	Occupation

87. These are people you feel at ease with, can talk to about private matters, or call on for help.

Yes-1

No-0

88. Frequency of seeing/speaking to relatives, friends and neighbours

	Just about every day	Several times a week	Several times a month	Several times a year	Once a year or less	Topics of discussion
Relatives						

Friends						
Neighbours						

89. If you suddenly needed a small amount of money, how many people beyond your immediate household could you turn to who would be willing to provide this money?

No one-0

One or two people-1

Three or four people-2

More than four people- 3

90. If you suddenly had to go away for a day or two, could you count on your neighbours to take care of your children and house?

Definitely not-0

Probably not-1

Probably-2

Definitely-3

V. Trust in Institutions

91. How much confidence do you have in the following institutions?

Sl No.	Institutions	None at all	To a small extent	Neither small nor great	To a great extent	To a very great extent	Hard to answer
1	The State Government						
2	The Administration						
3	Panchayats (local governing bodies) a. District b. Block c. Village						
4	The Police						
5	Politicians						
6	The Health Care system						
7	The Legal System and the Courts						
8	Religious institutions						
9	Banks						
10	Schools						
11	NGOs						

12	Media						
	a. News paper						
	b. Radio						
	c. Television						
	d. Internet						

VI. Civic Participation

92. In the last three years have you personally done any of the following things?

	No 0	Yes 1
a) Voted in the election		
b) Actively Participated in Grama Sabha		
c) Attended a political meeting		
d) Participated in local activities or events (such as festivals, feast or fairs)		
e) Actively involved in volunteer activities		
f) Made a personal contact with an influential person		
g) Made newspapers, radio & TV interested in a problem		
h) Actively participated in an information campaign		
i) Actively participated in an election campaign		
j) Participated in any demonstrations, protests, boycotts or rally		
k) Contacted your elected representative		
l) Taken part in a sit-in or disruption of government meetings/offices		
m) Talked with other people in your area about a problem		
n) Notified the court or police about a problem		
o) Made a donation of money or in-kind		

93. Would you say that you are well informed about local issues?

Very well- 1

Well- 2

Neither well nor low- 3

Low- 4

Very low- 5

94. In the past month, how much time on average have you spent each week on voluntary work

Not at all- **1**

Less than 2 hours- **2**

2-5 hours- **3**

5-10 hours- **4**

10-15 hours- **5**

More than 15 hours- **6**

95. The main reason you do voluntary work

To help people- **1**

To gain a sense of personal satisfaction- **2**

To do something worthwhile- **3**

To improve conditions in society- **4**

To pass the time- **5**

Other (specify)-**6**

96. If a community project does not directly benefit you, but has benefits for many others in the village/ neighbourhood, would you contribute time or money to the project?

A. Time

Will not contribute time-**0**

Will contribute time-**1**

B. Money

Will not contribute money-**0**

Will contribute money-**1**

97. To what extent do you agree or disagree that you can influence decisions affecting your local area?

Strongly agree-**1**

Agree-**2**

Neither agree nor disagree-**3**

Disagree-**4**

Strongly disagree-**5**

98. How interested are you in politics and national affairs?

Not at all-**0**

Only slightly-**1**

Interested-**2**

Very interested-**3**

IV. SOCIAL CAPITAL AND COLLECTIVE ACTION IN LOCAL AREA

RESPONDENT'S VIEW OF LOCAL AREA

99. How long have you lived in this area?

100. Would you say this is an area you enjoy living in

Not at all-1

To a small extent-2

Neither small nor great extent-3

To a great extent-4

To a very great extent-5

101. How you rate the following local services in your area

Sl No	Local Services	Very Poor	Poor	Neither Good nor Bad	Good	Very Good	Don't know
1	Health						
2	Schools						
3	Colleges						
4	Police service						
5	Road						
6	Village Market						
7	Shops (big and small)						
8	Cooperatives						
9	Electricity						
10	Water supply						

102. In the past year, how often have members of your NHG gotten together with other members in this village jointly petitioned government officials or political leaders with efficient local service as goal?

Never-1

Once-2

Two to Four times-3

More than Four times-4

Don't Know-5

103. If yes, specify the issues

Sl No.	Reason	Number of participants	Outcome Success-1 Failure-2
1			
2			

3			
4			
5			

104. Please indicate whether the following social issues / community problems exist in your community.

Sl No.	Statement	No 0	Yes 1	Do not Know 2
1	Scarcity of safe drinking water			
2	Health issues			
3	Transportation problem			
4	Unemployment			
5	Unequal wages			
6	Drop outs from school			
7	Street lighting			
8	Atrocity against women			
9	Child abuse			
10	Child Labour			
11	Alcoholism			
12	Drug addiction			
13	Domestic violence			
14	Polluting industries			
15	Garbage dumping			
16	Theft			
17	Any other (Specify)			

105. How often do you discuss the above problems / issues at your NHG meetings?

Very often-1

Sometimes-2

Never-3

106. How often in the past years (Since 2010) have your NHG (alone or with ADS/CDS) initiated any action in respect of such social issues and problems?

Never-1

Once-2

- Two to four time-3
- More than four times- 4
- Don't know- 5

107. Please describe the (Since 2010) examples of collective action initiated by Kudumbashree that have taken place in the community (or a segment of the community).

Sl No	Describe the collective action	Number of people participated	Outcome Successful- 1 Failure-2
1			
2			
3			

108. If no, why did you not react to these?

- Fear of isolation-1
- Lack of co-operation from others-2
- Discouragement from others-3
- Discouragement from family members-4
- Lack of time-5
- Problems are not severe-6
- Any other (Specify)-7
- Not Applicable-8

109. Overall, how would you rate the spirit of participation in this village/neighbourhood?

- Very low-1
- Low-2
- Average-3
- High-4
- Very high-5

110. How much influence do you think people like yourself can have in making this village/neighbourhood a better place to live?

- A lot-1
- Some-2
- Not very much-3
- None-4

111. Are some groups, neighbourhoods and households more likely to exclude themselves or be excluded from collective activity?

- Yes-1
- No-0

112. If so, what kinds of constraints limits people's willingness to work together

Lack of time-1

Suspicion toward the mobilizers-2

They are not ready to work with common people-3

Lack of confidence in outcomes-4

Other (specify)-5

113. How much influence do you think people like yourself can have in making this village/neighbourhood a better place to live?

A lot-1

Some-2

Average-3

Not very much-4

None-5

V. SOCIAL CAPITAL AND INDIVIDUAL BENEFITS

114. Are you engaged in any income generating activity through Kudumbashree

Yes- 1

No-0

115. If yes, the nature of income generating activity in which you are engaged (through kudumbashree)

Individual-1

Group-2

Both-3

116. Type of activities in which you are engaged

Tailoring-1

Garments and readymade making-2

Pickle, pappad making-3

Food processing, curry powder-4

Coconut processing and oil extraction-5

Coir yarn and coir products making-6

Paper cover, paper bags and cloth bag making-7

Toy making-8

Umbrella making-9

Ornaments making-10

Agarbathi and candle making-11

Book binding and book manufacturing-12

Dairy farming-13

- Poultry farming-14
- Floriculture and horticulture-15
- Solid waste disposal and processing-16
- Canteen and catering services-17
- Paddy cultivation-18
- Taking care of parking locations-19
- Others (specify)-20

117. Number of persons working in the group

118. Year of starting the income generating activity

119. Total investment (in Rs)

120. Total subsidy obtained (through Kudumbashree)

121. Status of repayment

122. Employment status

Details of the employment status before and after getting membership in Kudumbashree

Employment status	Before	After
1. Occupational status (employed or not)		
2. Number of working days in a month		
3. Income per month		
4. Liability		
5. Savings		

123. Changes in poverty indicators

Indicators of Poverty	Before joining Kudumbashree	After joining Kudumbashree
1. Katcha house		
2. Absence of Sanitary latrine		
3. Absence of safe drinking water		
4. Illiterate adult in the family		
5. Not more than one earning member		
6. Not more than two meals a day		
7. Children below five years of age		
8. Alcoholic or drug addict		
9. Scheduled caste or scheduled tribe family		

124. How you rate the degree of change in the following after you became a member of Kudumbashree

Degree of Change	Not at all	To a small extent	Neither small nor great	To a great extent	To a very great extent
a) Improvement in income					
b) Education to children					
c) Medical care to family members					
d) Improvement in basic facilities and amenities					
e) Improvement in other facilities (TV, refrigerator, washing machine, vehicle etc)					
f) Involvement in decision making in family					
g) Accepting your views in the family					
h) Communication skill					
i) Political awareness					
j) Participation in political activity					
k) Social awareness					
l) Social interaction					
m) Knowledge about Govt. schemes and programmes					
n) Improvement in skills and abilities					
o) Improvement in standard of living					
p) Self confidence					
q) Self esteem					

125. Satisfaction with life

Satisfaction level with your	Very unhappy	Unhappy	Neither happy nor unhappy	Happy	Very happy
a. Education					
b. Employment					
c. Income					
d. Family life					
e. Friends					
f. Society					

Note: We made a partial reference to World Bank's Social Capital Assessment Tool (SOCAT); Social Capital Integrated Questionnaire (SOCAP IQ); "Measuring Social Capital, An Australian Framework and Indicators" (2004), ABS; and "A Dimensional Approach to Measuring Social Capital: Development and Validation of a Social Capital Inventory" by Narayan and Cassidy (2001) to compile the above schedule.

Appendix II

LIST OF PUBLICATIONS

SL No.	Paper Title	Details of Journal
1	Social Capital Formation through Kudumbashree in Kerala	Southern Economist ISSN 0038-4046 Volume 55, Number 2 May 15 th , 2016, pp.48-51.
2	Why Social Capital in Development Discussion-Empirical Evidences	International Research Journal of Management Sociology and Humanities, Shri Param Hans Education and Research Foundation Trust Vol. 6, Issue 7, 2015, pp.319-324 ISSN 2277-9809 (Online) ISSN 2348-9359 (Print)
3	Kerala Drinking Water Supply Company LTD: Move to Privatize Drinking Water?	Meridian, Journal from MES Asmabi College, ISSN 2278-750X, Vol. 2, Issue 6, June 2014, pp.45-47.
4	Role of Civil Society Organizations and NGOs in Local Level Development Initiatives- A study on Talikulam Vikas Trust	International Research Journal of Management Sociology & Humanities ISSN 2277 – 9809 (online) ISSN 2348 - 9359 (Print) Vol. 7, Issue 1 [Year 2016], pp.160-165.