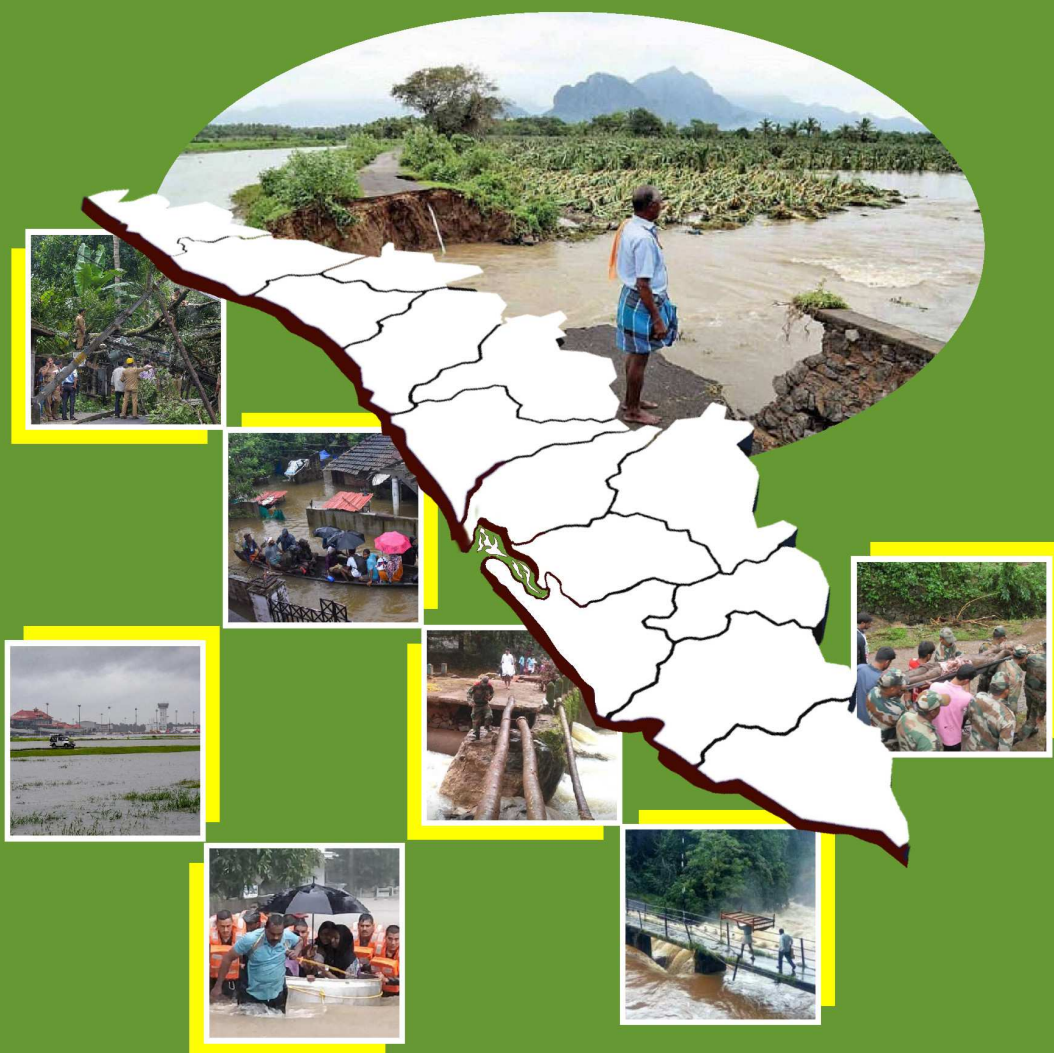


# Building a New Kerala

## Ideas and Reflections



**On a Collective and Equitable Green Recovery -  
Challenging Modes of Domination**

**Shoba Arun and T G Arun**

**Research Unit on Local Self Governments**  
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## **On a Collective and Equitable Green Recovery – Challenging Modes of Domination**

**Shoba Arun and TG Arun**

The ongoing relief efforts in Kerala make a calling for a path of collective green recovery to rebuild communities in a sustainable manner. Whilst relief measures that help recover all those affected are indeed welcomed, we are at a juncture of ruminating on our development goals that build resilience on equitable terms, yet mindful of how we can provide an eco-centric perspective to our reconstruction efforts. Among many measures introduced in the wake of the flood relief and recovery in Kerala, there has been an announcement to extend interest-free loans to female heads of affected families. This comes as no surprise given the notable examples of women's record in the State of setting up grass root based SHGs, availing loans for economic enterprises and family welfare, supported by institutions such as the Kudumbashree. Although this can be a quick and straightforward response, it is timely to focus on the impact of these measures on people's life in the long term.

Globally women's role in micro-finance has come to be associated with their intrinsic nature of reliable and resilient risk-taking in order to promote economic and social welfare of their families and communities. Yet increasingly there are grave concerns about the role of women within recent financialisation debates and initiatives for their financial inclusion, particularly within the post-2015 development discourses. Back in 2002, the noted sociologist Maxine Molyneux writing on women's movements questioned the gender-blind assumptions that underpin social capital discussions within development and poverty discourses, as these notions of social capital are often seen as the "capital of the poor" but more specifically that of the "poor women". This is because women are implicitly expected to assume the costs of building and sustaining the associational life that can underpin coping strategies (Molyneux, 2002), and what we see here again in the Kerala context is women associated with rebuilding their homes, families and communities. Whilst there is the question of women as the altruistic and reliable client-customer of microfinance, there also questions on the perceived benefits of such Self- Help Group (SHG) membership on women themselves (see Balasubramanian 2013). The recent research on Gender Capital points to the notions of capital that often

promote deficit views of certain groups, rather than viewing the wider social and political configurations of power relationships that determine the conversion of different types of capital, including human capital (See Arun 2017).

At a time when Kerala has embarked on a road to building a new and resilient state, arguments for reflecting on the relevance of the anthropocentric perception may provide some lessons in its reconstruction and recovery. The word Anthropocene has gained much attention, coined by the Nobel Laureate Crutzen (2000) labelling the contemporary human epoch era marked by the hegemony of human activity leading to forms of environmental crisis ranging from climate change and global warming, floods, droughts and the loss of biological diversity. The eminent sociologist Leslie Sklair draws attention to the [need to talk about the anthropocene](#) within social science debates and to identify the modes of domination of nature. In the book, *Feminism and Ecological Communities: Toward an Ethic of Flourishing* (1998), Chris Cuomo calls for the recognition and elimination of the patterns of domination that oppress both nature and people, especially women. Other writers drawn from ecofeminism note the common logic of domination that is the domination of women and the domination of nature (e.g. Warren 2000; Plumwood 1993).

Globally disasters are now a growing trend, and it is well noted that the poor are the most affected and least able to cope as often the poor live in marginal and exposed areas hit by recurrent disasters that affect their ability to recover with crippling effects on long-term economic and human development. The current example of interest-free loans in Kerala could be tailored to reach the most deserving to be able to build a resilient recovery. Here the role of class and other modes of domination should be taken into consideration when handing out blanket loans without any form of mean testing. Evidence show that the benefits of neo-liberal ideologies and policies have not benefitted all social groups in India. For example, Ghadially (2007) draws an unclear verdict on women's gains from economic and cultural globalization in urban India, as there are benefits for some sections of women and this suggests that the interplay of class, caste, gender and region play an important role in social reproduction and transformation. Our previous research (Arun et al, 2016) on financial

behaviour among women and men in Africa show that women tend to use general financial and investment products while men use advanced investment products, suggestive of a gendered habitus as to how risk is constitutive of cultural perceptions. Further, there are marked differences with education, regional variation, income, race and age. Thus addressing the gender income gap is key to achieve financial inclusion, showing how gender and class navigate women's accumulation of capital, hence any remedial measures should be based on the principle of equity and justice.

At present we have some exemplary [case studies](#) on disaster risk management. Further proceedings from the World Reconstruction Conference (2015) partnered with the Global Facility for Disaster Reduction and Recovery (GFDRR) show that disaster recovery should be seen as an opportunity to improve the resilience of both the economy and the society. However it is reported that stakeholders have not fully been able to capitalise on this opportunity, for example, by introducing legal reforms that can mainstream disaster risk management. Whilst the recent measure to extend loans to female heads of families is indeed a welcome step for addressing immediate practical needs of women and families, such credit and financial capital provision could be linked to enhanced access to environmentally sound technologies and innovations that build both awareness and resilience to future risks. This could mediate strategic priorities that lead to environmentally sensitive economic recovery. For example, the concept of [green loans or green lending](#) is gaining momentum in banking and financial circles. This is designed to encourage individuals to make more energy-saving improvements and innovation for both homes and business. By going green, such home renovation projects qualify for a green loan by adopting simple eco-friendly practices such as recycling and use of eco-friendly products, to other radical measures that include building regulations and disaster mitigation such as appropriate insurance policies. In the past financial services were not considered to be an option for low-income groups as an *ex ante* risk management strategy, as they were seen too poor to afford the costs of financial services such as insurance premiums. The findings from Sri Lanka reveals that households' decision for loans, savings products and insurances are highly interconnected and depend on one another for specific causes (Arun, et.al 2012; Bendig and Arun 2016), such as the natural

risks. The impact of experienced risk exposure is seen as a determinant of household's use of micro-financial services such as insurance, and Kerala could explore the scope of *ex ante* risk management in the green recovery strategy.

A process of green and collective recovery where women and other marginalised groups from our local communities could play a central role, in the consultation and design of building a shared and sustainable future, would steer away from their present role as mere responsible clients and consumers of financial capital. This path points to an eco-centric, green recovery mode, geared by local communities- through a collective and collaborative green community recovery in its centre- that could be built into Kerala's has its long tradition of local community structures, including the Panchayats and SHGs. Access to appropriate green technologies, awareness and environmental education will help build a resilient future Kerala. This will also help achieve some of the strategic dimensions of gender and social equity where inclusiveness becomes key to recovery. In all, recovery should be seen a process rather than an outcome, which is best, achieved at the local level through meaningful partnerships, voluntarism and mobilisation that transforms existing modes of domination, including our ecology. Our commendable relief efforts demonstrated that our collective energies could help our economy and society bounce back, providing strong foundations for the long-term reconstruction of the state.

*Shoba Arun (Manchester Metropolitan University) and TG Arun (University of Essex)*

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**Research Unit on Local Self Governments**  
**Centre for Development Studies**

Prasanth Nagar, Ulloor, Thiruvananthapuram - 695011, Kerala, India  
Tel: +91-471- 2774200, 2448881, 2448412 Fax: +91-471- 2447137  
[www.cds.edu](http://www.cds.edu)