Securing Intergenerational Kin Relationships and a House of One’s Own: Muslims’ Ways of Ageing Well in Kerala, India

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ABSTRACT: The author explores trajectories of creating well-being with regard to old age in a poor Muslim community in Kerala, India. Theoretically, she draws on the non-state-led concept of ‘inclusive social security’ and links it with the anthropology of the house. In doing so she takes approaches of ‘making’ kinship, gender, age as well as citizenship into account. Care and respect for the elderly result from strong but gendered intergenerational kin relationships in and around the house, which they establish for a large part themselves. Governmental and civil provisions play an enabling or supplementary role. Elderly women, particularly widows, benefit from property relationships that are less gendered. Surprisingly, there is a remarkable tendency of creating house ownership, and thus of bargaining power, for women in this community. It is suggested that this is effected by a combination of Muslim inheritance rules, recent dowry-giving practices and Kerala’s matrilineal history.

KEYWORDS: ageing, gender, generations, India, Kerala, kinship, Muslims, social security

In this article, the following research questions will be addressed: what does ageing mean among Muslims with low incomes in urban Kerala with regard to the house? Which kind of practices, that aim at negotiating aging well in and around the house, relate to these meanings, and how can they be explained? I will argue that Muslim elderly in Kerala negotiate well-being in their life journeys up to old age through an embodied care arrangement strongly based on joint or extended family relationships in which the house plays an important role as a core symbol and as a socio-material site of security. Securing intergenerational, longterm well-faring, including the contributions of the elderly themselves, is crucial, whereas governmental and civil provisions play an enabling or supplementary role.

This demands a different theoretical approach from one that departs from a western-centric state-led welfare system. After the theoretical framework and the research setting is outlined, basic local meanings with regard to ageing will be depicted. As a further step, trajectories of creating well-being in old age by inhabiting and owning a house will be traced, and after that some conclusions will be drawn.

Inclusive Social Security and the House

In a declaration in 1944 the International Labour Organisation (ILO) created ‘social security’ as a global concept but strongly informed by western ideas. It comprised ‘benefits that society provides to individuals and households
-- through public and collective measures -- to guarantee them a minimum standard of living and to protect them against low or declining living standards arising out of a number of basic risks and needs' (van Ginneken 2003: 11). This approach is top-down and shows how welfare recipients are 'being-made' but their 'self-making' (Ong 1996) or agency is not reflected (Edgar and Russell 1998; Clarke 2004; Corsin Jimenez 2008). To study how individuals and groups aim to protect their living standards in societies such as India, it is not useful to begin with governmental or civil institutions because their means are limited. Nor should the processes of being-made and self-making of people be considered only with regard to citizenship but also with regard to kinship.

As an alternative, I draw on the anthropological concept of 'inclusive social security' and link it to the anthropology of the house. The concept of inclusive social security encompasses the discursive, ideational and practical efforts of individuals and groups to overcome insecurities related to basic needs in times of personal crises such as unemployment, illness or old age (F. and K. von Benda-Beckmann [1994] 2000; K. von Benda-Beckmann 2004). This approach takes into account that social security can only be achieved through the conversion of economic resources in social interactions, and that receivers of provisions can simultaneously act as givers of (other) provisions. Related to this approach, well-being is defined here as the positive result of efforts of social security, or as the absence of basic insecurities with regard to food, housing and health. Related sources of inspiration were the studies on 'shifting circles of support' in South Asia (Palriwala and Risseeuw 1996; Risseeuw and Ganesh 1998). In these studies the family is denaturalised, and the negotiated and gendered character of support networks of kinship and citizenship is emphasised.

In anthropological theory, houses occupy an important place. Some key suggestions regarding the house are important for the analytical frame of this study. Houses are strongly linked to marriage, as Lévi-Strauss (1987) has pointed out. Bourdieu (1990) reflected on the unspoken and habitual quality of social and spatial gender distinctions created in houses. These distinctions appear natural, or unquestionable, although they have been negotiated and can be renegotiated. Carsten, following Bourdieu, is particularly interested in 'processes of feeding and nurturance, the emotionally charged social relations of close kinship, and repetitive bodily practice through which many rules of social life are encoded' in the spatial context of the house (Carsten 2004: 31). She argues that not only sharing meals and living in one house but also narrating memories of houses 'make kinship', constitute 'symbolic loci of stability' and have wider political significance (Carsten 2004: 34).

Finally, not only are kinship and gender made through everyday practices (of self-making and being-made) in the house but so are age differences. This topic is rarely investigated. Bourdieu suggests that among the Kabyle in Algeria there is a paradigmatic movement of men out of the house, whereas women move toward the interior (Bourdieu 1990). This relates to the socialisation of women and men of younger generations. But how about elderly people -- does the same argument apply to them? In what follows I will focus on processes of ageing through the lens of the house, emphasising intergenerational kinship and gender relations in accordance with the concept of inclusive social security. But let us first look at the research setting.

The Research Setting

This research was part of a larger project on ageing in India and Burkina Faso (de Jong et al. 2005). My research in urban Kerala was conducted during altogether eleven months between 1999 and 2005. I worked with informants
of different economic and social backgrounds mainly living in three residential areas in the industrial suburb of Kalamassery near Kochi in Central Kerala. Poor Hindus, called Pulayas, and better-off Hindus, called Nayars, are dealt with in other papers (de Jong 2005a, 2005b). This paper focuses on Muslims who mostly lived just above the poverty line, some of them just below it.\footnote{The ethnographic data used here are based on observation, informal talks and more than fifty interviews with Muslim people of the middle and older generation during field visits in 2001, 2002 and 2005.\footnote{The data were evaluated in close comparison with similar data corpuses of the Pulayas and Nayars.}} The ethnographic data used here are based on observation, informal talks and more than fifty interviews with Muslim people of the middle and older generation during field visits in 2001, 2002 and 2005.\footnote{The data were evaluated in close comparison with similar data corpuses of the Pulayas and Nayars.} The data were evaluated in close comparison with similar data corpuses of the Pulayas and Nayars.

Anthropological studies on ageing and well-being are scarce in India, apart from the work in the north of some well-known scholars (Va-tuk 1990; Cohen 1998; Lamb 2000). Research on Muslims in Kerala is also scant, compared to Hindus. Most publications concentrate on the Muslim ‘communities’ in the north of Kerala, which have a specific history of political struggles (Jeffrey 1992; Osella and Osella 2008, 2009). In the few accounts of Muslims in Central Kerala they are described as a hybrid community of descendants of mixed unions of former Arabs and converts from the lowest Hindu castes (Iyer [1912] 1981; Menon [1911] 1995).

In Kerala in 2001 there were 56.2 percent Hindus, 24.7 percent Muslims and 19.0 percent Christians in a population of 31.8 million. In Kalamassery, Sunni Muslims formed the majority of the population with 40 percent, next to 35 percent Hindus and 25 percent Christians.\footnote{In keeping with information from other parts of Kerala and India, the Muslims of Kalamassery had little formal education and lived in precarious conditions (Hasan and Menon 2004; Osella and Osella 2009). The majority of the male Muslim informants performed low-income jobs such as driver, petty entrepreneur and petty trader. Some were employed in unskilled or skilled positions in the area’s factories or were manual labourers in the market in Kochi. Most of the women were housewives. This is a widespread phenomenon among labourers in India (Ganesh 1998). It was also the case among a minority of the female informants of the Pulayas whose husbands were regularly employed labourers, not just irregularly working day-labourers (de Jong 2005a). A small minority of the Muslim women of the younger generation worked in ‘respected jobs’ such as tailoring or teaching. Compared with the Pulaya informants the jobs of the Muslims were different. Regarding income generation the Muslims were only slightly better off. But their assets, in particular their houses and houseplots, were larger, and thus more valuable.\footnote{In contrast to the Muslims in the north of Kerala (Kurien 2002), however, migration to the Gulf countries to make better money for a couple of years was scant among this group.}} In contrast to the Muslims in the north of Kerala (Kurien 2002), however, migration to the Gulf countries to make better money for a couple of years was scant among this group.

## Old Age, Anxieties and Satisfactions

To start with I will look at the meanings of old age in this social context as well as at the anxieties and pleasures related to this phase of life. The Muslim people I worked with associated old age on the one hand with becoming grandparents and not earning money any more, and thus being dependent on children, and on the other hand with changes in bodily appearance and health problems. The phase of old age starts for them around the age of fifty but chronological age is not important because they are not in a situation to receive a pension.

Principal anxieties of the Muslim elderly were: being fully dependent on only one son; having daughters whose dowry is not completed; and failing adjustment with the daughter-in-law. Further unease was felt due to financial problems: having no savings; and having debts. Becoming bedridden due to severe health problems was one of the issues that worried the elderly people most, as dependency is then most strongly felt. Urban
elderly living in North India expressed similar anxieties (Vatuk 1990).

As main satisfactions of old age the Muslim elderly in Kerala expounded: having a quieter life than earlier, mentally and physically, because the responsibilities of educating and ‘settling children’, meaning arranging their marriage and helping them to find a job, are over; and being respected. An old widow narrated: ‘Old age is a time of rest. The elderly are weak because of the troubles and tensions of life’. And she continued by saying that her children closely cooperated with her and paid her respect. Another elderly widow poignantly characterised the situation of the elderly in the area by saying: ‘The elderly people here are generally satisfied because they are living with their children and they are looked after well in their houses’. Moreover, a middle-aged woman told: ‘Family means three generations: grandparents, parents and children. Without children and grandparents the house is empty. We cannot think of a house without them’. These kinds of satisfactions are hardly dealt with in other studies.

With these introductory ethnographic self-accounts about old age, its anxieties and satisfactions, I draw on Corsín Jiménez’ epistemological device that the notion of well-being should ‘reflect people’s ownership over its description’ (Corsín Jiménez 2008: 20). Now the trajectories of negotiating well-being in old age through intergenerational relationships in and around the house and through becoming a house owner will be outlined.

**Trajectories of Negotiating Well-being through Children in and around the House**

Discursively, the house (taravad) is closely associated with ‘the family’, which is conceived as three generations ‘cooperatively living together’. An elderly man stated, ‘Among Muslims the security from the family is the biggest security in old age’. Also in practice almost all the elderly people lived together with their children and grandchildren, and little neglect of the elderly was reported. ‘Children are a real asset’ and ‘Children are the gift of God’ are important idioms when preparations for well-being in old age are discussed. Normatively, the eldest or the youngest son has the task to care for the elderly parents in India (Dube 1998: 91). In this case, and among the Pulayas, it is the youngest son. Among the Nayars it can be the youngest son or the youngest daughter (de Jong 2005b). As a counterprestation this child has the right to inherit the house. In reality, it is much more complex, as will be shown.

What kinds of practices do the Muslim elderly pursue to create good relationships with their children, and to avoid possible insecurities in old age? Their efforts start already early in middle age, shortly after marriage, when support regarding the education of their children becomes a main concern. Informants say that it is important ‘to give love and advice’ to their children when they are in a young age. Child-care and home-work, especially in the kitchen, is the domain of the women in the house. Men concentrate on earning money for the family outside the house, providing formal education for their children and building a house, if they do not inherit one.

Saving is a crucial concern, not for the parents’ own old age, at least not directly, but for the dowry of the daughters’ marriages. Today, fathers begin to save for the dowry of a daughter just after her birth because the amount is high, as expensive as a house. Later, sons will also contribute. There are families with unmarried daughters because the men do not earn enough money to save for dowries. One of the women commented on the payment of dowries: ‘This is always a headache to parents’. One family even sold their house to be able to pay the dowry for the youngest daughter and bought a smaller house to live in. An interesting middle-term strategy for a first son, in cooperation with his natal family, to be able
to pay both his sister’s dowry and his house, is the following: he sells the house of the parent who owns it and buys a cheaper one, so that the sister’s dowry can be paid; he marries so that the dowry of his wife comes in; and he builds a house with the money of that dowry. At the marriage of this first son, the daughter-in-law will enter the house. Vatuk asserts in her study on the elderly in North India that this is the rite of passage ‘that most clearly propel[s] one into the beginnings of old age’ (Vatuk 1990: 69).

From the perspective of the younger generation the elderly should ‘do some job’ in the household. Elderly mothers should supervise in the kitchen and help the daughter-in-law with housework. At the very least, help with the care of grandchildren is expected from elderly mothers and fathers. Informants often said that women are loving with their children, but men are loving with their grandchildren. Interestingly, one of the younger men felt that the responsibilities of parents towards their children were open-ended and that they should always support their children, even after they married. He said, for example, if the children with whom they live, return from work, the parents should ask about their day and give them good advice and love.

After the son’s marriage, elderly women increasingly refrained from home-work, which was taken over by the daughter-in-law. Instead they concentrated more on tasks related to the grandchildren. Elderly men spent more time at home caring for the grandchildren, and in their ‘leisure time’ they busied themselves with ‘outside matters’ such as visiting the mosque. The process of adjusting to the new household duties was often not easy for them, and would cause ‘angriness’.

All the elderly informants were dependent on the income of their children, in particular of sons, for everyday needs such as food and clothing. In certain cases, an older married son and a younger, still unmarried one lived together with their elderly parents in a joint family household and pooled their income for some time. Sons with higher incomes, living in the house or beyond, contributed financially to additional expenses for the parents such as medicines. Out-married daughters contributed through their husbands’ income with food and medicine but also financially if a parent was ill or needed to be hospitalised. Additionally, certain basic health-care facilities were provided for free by a local Christian NGO. This shows that, in practice, old-age support is a complex affair mainly of the joint family that extends beyond the house. Nor is it a one-way affair as the older generation continue to perform caring tasks for their children (e.g. helping them building a house), and grandchildren (e.g. helping with their education).

From the viewpoint of the elderly, exhibiting ‘good behaviour’ towards their children was important, because it was seen as the best way to cope with the hazards of the ageing body and with the unavoidable dependence on their children. Besides believing in God, this was understood as being helpful and integrating well with ones’ adult co-residing children and their families, in particular ‘being in harmony’ with the daughter-in-law.

In sum, coping with old age was normatively conceived as an effort that each person has to negotiate her- and himself in the social context of the house, supported by the youngest son. In practice, however, it is a long-term collective project consisting of shifting circles of kin support in and around the house. We see a shift of the parents’ support for their children during their life course from practical and financial to emotional and spiritual, and an increase of different forms of the children’s support for the parents, which finally includes them all.

**Trajectories of Negotiating Well-being through House Ownership**

Linked to the continuing interactions of parents with their children as a preparation for old age
Muslims’ ways of ageing well in Kerala, India

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is the building or rebuilding of a house. The elderly and their children discursively mark their ‘own house’ sharply off from the old-age home. One’s own house is conceived as the most suitable place for the elderly to live; the old people’s home and even day-care centres are greatly disliked. Such institutions, they said, could never replace the care of their children, particularly because of their commercial set-up.

What are the trajectories, or procedures, to become an owner of a house, and who can be an owner? As a first step one needs a plot. Many elderly men had been living in the area for their whole life and had married wives from nearby places. Some of them had inherited the house of their parents. Some benefited from the land distribution by a reform movement in the 1960s and had used the small piece of land they had received for free (three cents, i.e. about 120 m²) to build a house. Others had bought three to five cents of land. The house was built with money borrowed from the bank or from friends, and/or with a loan of the government or a political party. During the time of my fieldwork, the state of Kerala offered loans to people with limited economic means through the municipality. This was part of its housing policy since the 1970s, after the land reforms of the 1960s. These Muslim people are classified as Other Backward Classes (OBC) and therefore get such loans less easily than the people of the lower classified Hindu Schedules Castes (SC) such as the Pulayas; the Muslims also have to repay their loans while for SC these are effectively grants.

Building a house and becoming a house owner are marked phases in the process of the life course. The house is an asset, discursively associated with sons, whereas dowries are associated with daughters. Men mostly build, or rebuild, a house when they are between thirty and forty years old, often with the help of their father and brothers, including in-laws. Several middle-aged men took efforts to build a house for their son, or later helped even to finance a house for a daughter. This reinforces kin relationships and social security.

To become the owner of a house, inheritance and dowry transactions played an important role. The informants explained that the inheritance rule, which relates to the Koran, says that sons inherit two thirds and daughters inherit one third of the property of the father. The property of the mother is equally divided among her children (see also Agnes 2000). But the rules were often put into practice in a different way: all the children received equal shares, or the children received shares based on their financial position. In certain cases, a son or a daughter who was better off even renounced his or her share in favour of a poorer sibling. This was also practiced among the Nayars (de Jong 2005b). Unexpectedly, as this is not extensively studied and discussed in the literature about Kerala and India (see, for example, Agarwal 1994; Hasan and Menon 2004; Kodoth and Rajan 2008), in about half of the Muslim families that were interviewed the women were house owners. This was more than among the formerly matrilineal Nayars and much more than among the Pulayas. Let us trace here the ways in which Muslim women can become house owners, as well as its effects.

For example, Beevathu, a woman of seventy, became a widow at the age of thirty-five. In her narration about her life and about ageing, houses play a crucial role. In her youth Beevathu lived in a famous taravad with a joint family of 20 to 25 persons, all matrilineal kin. When she was in the beginning of her fifties she inherited a certain amount of money from her mother. Her brother and her two sisters agreed that she got the biggest share because of her precarious financial situation due to her early widowhood and her responsibilities for the education and marriage of her children, three sons and one daughter. With that money her eldest son, a driver who had many contacts, bought, in Beevathu’s name, five cents of land at a cheap price in a nearby area. At that time, Beevathu and her family lived there in a
rented house. Soon, the son sold the land and built a house in the area of research, with two lodgings. In one of them Beevatru lived with her youngest son and his family, while the eldest son and his family stayed in the other one. Beevatru had divided her assets equally among her four children. Her daughter, whose husband is wealthy, gave half of her share back to her mother, who invested it in the new house.

In this case a widow got a house through the inheritance from her mother, the benevolence of her siblings and the efforts of her children. In other cases the husband takes care for the security of his wife by making her the owner of a house. There were cases of women who owned the house because they received land as a share from their family, and the house was built by money from their dowry, with additional money earned by the husband.

According to the view of one of the middle-aged women there are four reasons for the fact that ‘most of the Muslim families register the name of the wife as the owner of the land and the house.’ Firstly, after the death of the husband the children will take efforts to care for her, also because they get the property. Secondly, if the husband is the owner of the house and land, his relatives, particularly his brothers, will also make claims on this property after his death. Thirdly, if the land is bought with the money of the dowry, the husband is inclined to transfer the ownership to the wife. Fourthly, because among Muslims it is easy to divorce women and to marry a second or third wife, husbands register land and a house in the name of a wife to give her a feeling of security. In fact, all these reasons can be interpreted as providing old-age security, and also bargaining power, for a wife and mother in case the marriage is broken by death or divorce, one of which is the fate of most married women. This requires benevolent husbands though.

It is not advisable for a widow and house owner to divide property too early because that can lead to a situation of neglect. This was the case with a widow who had two sons. She owned a rather large plot of ten cents (about 400 m²), which she divided into two. Up to the division of the land, the youngest son cared for her but after that none of her sons took care of her. ‘They will get the property after her death whether they care for her or not’, the informant who told this story commented. This case powerfully warns us against romanticizing the creation of social security in old age by family relationships and reminds us of the fundamental ambivalence of kinship (Peletz 2001).

In sum, the house and the house plot are the main property of this Muslim group, and the case just reported shows that they are a crucial leverage for the authority and bargaining power of the elderly in their relationship with the younger generation. When husbands register house and land in the name of their wives this is an important strategy to provide for her security and her power in old age. In fact, this is again a collective project already traced out earlier in the life of these women by their fathers and brothers who bestow them high dowries, and by their mothers and siblings who give them bigger inheritance shares if they are in a special vulnerable situation as widows.

Conclusions

As an analytic framework an inclusive approach to social security, including well-being, with a perspective from below has been used. This approach was combined with the concept of the house as a kinship-generating entity. Carsten’s house concept was extended by the assumption that apart from embodied living and eating together in a house, as well as narrating about it, becoming a house owner also produces kinship and strengthens social security or well-being with regard to old age.
Well-being in old age in this Muslim community is for a large part created by long-term processes of intergenerational kin relationships in the house and around it, starting with marriage. For men these processes particularly consist of the building of a house of one’s own (except for a youngest son), providing for the family and the education of the children, saving for the dowry of daughters, helping with the building of a house for sons (except for the youngest one) and caring for grandchildren. For women well-being in old age is produced by the dedicated domestic education of children, the chores of cooking, washing and other housework and also the care for grandchildren. Complicating the argument of Bourdieu about the gendered movement through the house with regard to old age, I found that elderly women, in the early stage of old age, move to some extent from the interior of the kitchen towards the periphery of the house, where they meet elderly men who move back into the house – a space where they both care for grandchildren.

Of crucial importance for the care arrangement in old age are the negotiations of self-making of the elderly, namely their own contributions in becoming satisfied and respected persons and kin through their relationships with their children and grandchildren, and in becoming house owners. At the same time, these are collective processes. Owning property relates to citizenship, that is to relationships with the state, as far as the procedures of receiving a loan, registration and legal recognition of ownership as well as its management concern. But it also relates to kinship in that the house constitutes a crucial economic, sociopolitical, symbolic and emotional space of well-being for the ‘family’ that inhabits it – a joint or extended family, terms which I used synonymously. This old-age arrangement defies in a subtle way the complaint of the disappearance of the joint family, which is still prominent in social science discourse on ageing in India today, in spite of well-founded criticism for more than a decade (Cohen 1998).

The care and respect for elderly women, particularly widows, result from kin and gender relationships with a strong emphasis on creating house ownership for women in this Muslim community. Although many aspects of life are strongly gendered, it is striking that owning property is less gendered in this case. Husbands often register the house in the name of the wife, based on a dowry and/or a share the wife has received from members of her natal family. This contributes to the respect which elderly Muslim widows enjoy, in contrast to poor Hindu widows who are hardly respected, even when they still contribute own living expenses and services to the household (de Jong 2005a). Culturally, it is already stipulated in Muslim law that women can own and bequeath property, and additionally there exists a marked normative idea that men should care for the well-being of their wife, sisters and daughters. I suggest that this is effected by Muslim inheritance rules (cf. Agnes 2000) together with a matrilineal ethos which is still of importance in Kerala among certain groups in spite of the formal abolition of matrilineal jurisdiction (cf. Jeffrey 1992; Saradamoni 1999; Parayil 2000). Additionally, and rather paradoxically, this is the effect of recent dowry-giving practices.

Building a house, giving a dowry and giving a share as inheritance are interconnected in complex ways. As subtly gendered configurations of relationships between persons and material-cum-symbolic things, the house-dowry-share configurations make up ageing in this Muslim community an ambivalent experience of both hardships and pleasures. This result defies a simple explanation and rejection of dowry-giving. Further, it makes clear that in this community one can benefit from governmental and civil provisions to a small but sometimes important degree. Decisive, however, are the lifelong social capacities of the
people to ensure goods and services through their strong intergenerational kin relationships in and around the house.

As we have seen, preparations for ageing well begin long in advance. This also implies that young people in this community have a clear ‘cultural capacity to aspire’ a future of well-being, despite the conditions of poverty in which they live (Appadurai 2004). As the outcomes of the ageing processes among these Muslims at the beginning of the twenty-first century show, this cultural capacity is elaborated in particular with regard to the house. The Muslims in Central Kerala are slightly better off and therefore did not need to express themselves with a strong collective voice in public actions as the slum dwellers of Mumbai in Appadurai’s study did. Apart from their self-making with regard to kinship and citizenship, through the mobilisation of social and cultural capacities, they are being-made citizens and kin by the political discourses of Kerala’s remarkable social reform movements, subsequent governmental land reform and housing policies, and its matrilineal history.

With this study I intend to give insights into the conditions of ageing among Muslims in Kerala, which grew out of a fruitful mutual cooperation ‘in the field’ in which many people participated. Critical comments and advice regarding the ‘empowerment’ of Muslim women or, more generally, regarding the ‘upliftment’ of the Muslim community through more education and better income-generating activities, are left to the people themselves and local advocacy groups. Concerning issues of change I was not entitled to speak for them.

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Notes

1. The project was financed by the Swiss National Science Foundation and the Swiss Development Cooperation and headed by myself. We looked at ageing in India and Burkina Faso in both urban and rural contexts. Claudia Roth studied ageing in urban Burkina Faso, Fatoumata Badini-Kinda in rural Burkina Faso, and Seema Bhagyanath in rural Kerala, India.
2. The poverty line amounted to 21,000 rupees (US$420) in 2001 (Kannan and Francis 2001).
3. I express my gratitude to Mr M. P. Antoni, project manager of the NGO called CASP at that time, related to the renowned Rajagiri College of Social Sciences in Kalamassery. He pointed to the importance of including Muslim people in the study and provided helpful information and first access to the informants. I also thank Silppa U. J. for her excellent assistance in conducting and co-evaluating the interviews, as well as to Seena U. J. for her help in data processing.
4. Information from a councillor of the Kalamassery Municipality (3 September 2002).
5. The value of the housing estates of the Pulaya informants was 75,000 rupees (US$1,500) on average; those of the Muslim informants was 150,000 rupees (US$3,000).
6. This NGO, called Rajagiri Community Development Scheme (RSDS), was also related to Rajagiri College of Social Sciences.
7. In 2002 the amount provided was 40,000 rupees (about US$800) from which the government took 5,000 rupees as savings and gave 35,000 rupees to the eligible person.

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