

A STUDY OF *KUDD*S IN MUMBAI
Home to Goan Male Migrants

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CHAPTER SIX

CONCLUSION

In this concluding chapter, we will revisit some of the theories on migration and culture in the context of the *kudds*, but will focus on the impact of the *kudds* on family dynamics particularly on gender relations. The contributions of women to the kudd, is also discussed and finally the hurdles faced by the researcher in the conduct of this research, the limitations as well as the significance of the research which opens up many future research possibilities.

6.1. *Kudd* and Migration Theory

This study of *kudds* in Bombay/Mumbai revealed that it was chiefly men from Goa who migrated to the big city, as economic backwardness prevailed in Goa and it was necessary to move out in search of jobs which were not available in Goa in the years before and even soon after liberation. Early micro-economic neoclassical theories of migration state that individuals migrate when wages are higher than that at the place of their current residence (Sjaastad 1962) which was true of the experience of the Christian Goan men who lived in the *kudds*. In fact, the *kudd* system was created to help people from the community who were the poor and who had migrated to the metropolitan cities in search of jobs. The Network Theory too adequately explains what took place among the migrant the section of the Goan Catholic community who migrated from Goa to Bombay and took shelter in the *kudds*. This theory discusses how individuals who have already migrated can provide support to friends and family. This network of support includes also relevant information about jobs, travelling, and so on. The networks serve as bridgeheads through whom others also migrate. The Network Theory argues that the social networks built reduces any potential migrant's risk of unemployment and consequently increases the probability that migration from within the community

takes place. This explains the phenomenon of larger migration from within the Goan Christian community to Bombay that took place from specific villages in Goa. Even today this phenomenon continues to exist and is a subject that can be taken up for future research. In recent times, ever since Portuguese citizenship is awarded to those people from Goa who can prove that their ancestors lived in Portuguese Goa, that is prior to 1961 the phenomenon of migration has once again increased. Portuguese citizenship has led to the exodus of several communities from Goa, particularly Goan Catholic Community to Portugal and when Portugal was part of European Union, to other EU countries. Village communities like from Siridao, Marivel in Dona Paula, Goa Velha, Aggassaim and Mormugao, to name a few that have experienced migration of both men and women from these communities. Migration can increase future migratory flows, as availability of jobs and affordable accommodation coupled with community networks makes migration less intimidating and more acceptable to communities from Goa even if it means moving from small villages into the large city.

The *kudd* further demonstrates that the networks formed, impact migration at 2 levels, namely 1) the individual level and 2) the community or village level. At the individual level this network formed with the *kudd* system has given the individual more confidence to migrate. The social capital built within the *kudd* has also made it easier for the individual to migrate, find jobs in Bombay, find accommodation within the *kudd* system which is similar to their own homes particularly in terms of food, the provision of a familial environment, music, as well as a connection with familiar religious and cultural practices. Many respondents stated that seeing his neighbour become financially better off after having left Goa for work, he also considered migration. The network of migration spreads through word of mouth from one individual to another and in this way increased the migration from Goa.

At the community level as already discussed in the network theory, migration is more common in villages, regions or places which already have a high history of migration (Taylor et al.2003). This would explain how from the State of

Goa which today comprises of 248 villages in North Goa and 163 villages in South Goa there are only a few villages represented in *kudds*, of which we have studied 6 *kudds* from the villages of Majorda, Macasana, Chichinnim, Raia, Nuvem and Fatradem which are all villages in South Goa. The continued existence of the *kudd* system and the increasing migration from Goa to other parts of the India and the world also reinforce the Cumulative Causation Theory which is similar to the Network Theory as already discussed in Chapter 1 of this thesis. While pattern, direction and reasons for migration from Goa might have undergone some transformation over the years, the *kudds* continue to play an important enabling role.

The *kudd*, if seen as an institution can also contribute to Institutional Theory, and this could be an interesting topic of a future research study. The *kudd* is a non-profit institutional establishment to assist Goan youth migrating outside the state for employment, education or other business. While the focus of this research has been to study the concept of the *kudd* as a home where women are absent, the management of the *kudd* system as an institution is another worthwhile study just has already been done on the Dhabbawalas of Mumbai (Patel and Vedula 2006; Thomke and Sinha 2010)

The World Systems Theory argues that migration alters the social, cultural and economic conditions in both the sending and receiving societies. While this study does not claim to have prepared a comprehensive assessment of the impacts on the sending and receiving destinations, from the interviews with the respondents, the changes observed through documents available and the improvement in status and quality of life of the families connected with the *kudd*, it would not be unjust to claim that the *kudd* system has effected structural changes in migration patterns from Goa and as positively impacted the social and economic conditions of the families of the migrants. Due to migration, the social conditions positively improved for the migrant and their families and income opportunities increased as remittances were sent home. Their economic position improved tremendously which can be seen from the houses that they built in Goa and the

stories that were narrated by respondents, the letters written by them, which have been analysed by the researcher due to its access, as well as the document of accounts maintained by them.

While the Dual Labour Market Theory talks of the development of the labour market in both the primary sector and the secondary sector, the experience of people living in the *kudd* contributed largely to the development of only the secondary sector of the labour market. In the primary sector wages are high, jobs are secure and there are significant returns to education, whereas the secondary sector comprises of low-wage employment, unskilled labour, has a lower degree of job security and low returns to education. The latter, namely the secondary sector has greater parallels with the experiences of the members of the *kudd*. The *kudds* did not enable more employment in the primary sector, while the secondary sector did exist in Bombay for the Goans, most of whom were unskilled or semi-skilled labour.

The New Economics Theory of labour migration argues that decisions about migration are not made by individuals alone, but by their families and their households. The migration experience of persons living in the *kudd* can contribute to this theory. In 2 *kudds* it was parents especially mothers who was responsible for the son migrating and that was at very young ages between 12 – 19 years. Starks (1991 and 2003) points that in developing countries there are hardly any mechanisms available such as government programs or insurance, and thus migration becomes the primary facilitator of economic upliftment. This was the reality of most of the men who migrated out of Goa during the Portuguese rule that is, prior to 1961. Narrations of respondents proved that the *kudds* enabled migration and helped improve the situation of economic backwardness benefiting the entire household as well as the whole village.

What theories of migration do not discuss is the psychological dimensions of migration and the need of the migrant to connect with the familiar particularly in the unfamiliar destination. This aspect of providing that much needed psychological connect is the key contribution of the *kudd* system to the complexity

of insecurities that are intrinsic to migration. This community housing system provided men who migrated from Goa with cheap accommodation, familial atmosphere and culture and a home away from home.

This study has focussed on 6 *kudds* of the 22 *kudds* functional *kudds* of Goan villages from different parts of Goa and India that exist in the Jer Mahal Estate in Mumbai. During the course of this research I discovered several other *kudds* not only in Bombay but also Calcutta and Poona and heard of *kudds* in Portugal and London. In Mumbai there are *kudds* in the Crawford Market, a five-minute walk from Jer Mahal, some others are also at the De Lima Street, Dockyard Road and many in varying levels of functional and non-functionality at Byculla or Matarpakady, Marine Lines, and Mabre Road in Mumbai city.

6.2. The *Kudd* and Cultural Theory

Cultural Theorists (Gold and Nawyn 2013, Gordon 1964, Panikkar 2007 and Thiara 2001) use the term ‘acculturation’ to represent the study of how people within one cultural environment negotiate and make adjustments when they migrate and as they settle and adapt in the new cultural environment. Discussions on acculturating groups and individuals is often characterized by one-dimensional and unidirectional models of change where immigrants are said to relinquish their culture of origin as they acquire or assimilate into the culture of the new destination (ibid.) though the same literature might also mention how acculturating individuals might simultaneously retain elements of their old culture while adopting cognitions and practices of the new culture.

Gracias (1997:49) states that,

Contacts with the rest of India, tourism and Globalization of the world into a big village, has led to greater interaction between Goa and the rest of the world. As a result, Goan cultural life has assimilated new and fresh elements from other cultural patterns including the rich cultural heritage of rest of India.

Life in the *kudds* at one level contradicts this theory. While we have seen that migrating out of Goa has required adjustments aplenty from both the male migrant as well as from the family members left behind in Goa, what we have seen from the life in the *kudd* is an extension of Goan culture in Bombay symbolised by the food, customs and practices, language, community bonds, celebration of the feast of the village Patron Saint etc.

Language plays a multidimensional role in any society and is also a marker of the identity of an individual, of a community and of a nation. According to Chauhan (2010),

No society exists without language. Language and society are intimately tied to each other. Language is an institution designed, modified and extended (some purists might even say distorted) to meet the ever-changing needs of society and culture. Human beings need a vehicle to communicate their needs, likings, choices and desires, and language makes communication possible in every situation. If society and culture are the heart and soul of the human being, language is the body. (Chauhan 2010:02)

We can easily sense the warmth of its existence and the ‘pervasiveness’ of its application in our everyday life (Chauhan 2010:01). Language plays an important role on the culture of a particular community and it is often through language that social and well as cultural values are passed on (ibid.). The Konkani language has and still plays a major role in the life of the *kudd* inmates in Bombay. The language spoken in the *kudd* and in the market area by the Goan is Konkani. The kind of talks over the phone whether it is a call made to a Goan friend, or a relative in any part of the world from the *kudd* are in Konkani. Calls made home, either to the wife, or children, or to siblings are all in also in Konkani. Prayers recited in the *kudd* for the angelus or rosary are all in Konkani. Konkani music playing in the *kudd* enables a feeling of connectedness with home and Goa. Speaking in Konkani was a way of life for the *kudd* members. All the celebrations are done in the Konkani language, the hymns that are sung during mass in the *kudd* celebrated for the patron feast or during prayer time every evening, the songs sung

during the day are in Konkani, referred to by *kudd* members as their ‘mother tongue’. The members converse with one another every day in Konkani.

Musical traditions transcribe the most intimate histories of culture, where sounds, languages and bodies meet, Rhythms and harmonies, songs and dances, and shows and recordings are performances of function and pleasure that encompass, shape and express individual and communal identities, and register cultural encounters of trauma and delight. (Featherstone 2005:33)

The kind of music that is played in the *kudds* in Bombay, is old Konkani music or English tunes that were probably popular tunes dating back to when the members were in their youth and probably remind them of their childhood, growing up in Goa, times before they migrated.

Further according to Amrith (2011:82),

Ritual binds diasporas together. The performance of familiar rituals can provide a sense of connection with a new land. Migrants often aim to recreate, as faithfully as possible, ritual practices from their homelands.

It is common among Goan Christian families at home to give blessings after rosary to all the young members of the family. In the *kudd*, this is also the continued practice where everyone after kissing the patron saint at the altar, all present for the day, stand in a line and with joined hands to wish each other *Boa noite* (good night) with joined hands. This happens in the *kudd* on a regular basis.

6.3. The *Kudd* and Family Dynamics

The sense of ‘we’ or the community feeling of belonging was very strong among the *kudd* residents and the fact that they lived in a shared space the residents of a particular *kudd* became like members of one family. This might be one of the

strongest strengths or contributions of the *kudd* system, and the very purpose for which it was established.

There was a special relationship between *kudd* residents and the *kudd* like the relationship within a family. Most respondents particularly the elderly members and those middle aged, have developed a strong bonding with the *kudd*. Today, even though they now live in Goa in retirement are nostalgic about life in the *kudd* and would love to go back and visit the *kudd* if someone would take them there. One respondent stated, 'If I was not to live in the *kudd*, I would have not been able to build such a big house'. The *kudd* helped many families in Goa to be more financially secure.

The *kudd* members earned very small salaries in Bombay and thus living in this system of community housing where the accommodation was very cheap and affordable and where at times one was even allowed to stay free till the time one finds a job is something that members now in their 80s and retired are ever grateful for. Many respondents stated that it was because of the *kudds* that they were able to educate their children well, and even send them to English medium schools in Belgaum. Some of them give all the credit to this system because of which they say they have excelled in life and are what they are today is owing to the shelter provided by the *kudd*.

Even the visitors who narrated to me their success stories have a high regard for the *kudd*, and claim that they could manage to get promotion from a 1st to a 2nd rank officer is because the *kudd* offered them accommodation at a reasonable rate, and this enabled them to have no tension in the big city and enabled them to focus on their studies and answer the exams necessary to upgrade themselves. Respondents who had been *kudd* members spoke of how welcoming and motivating the managing committee of the *kudd* was. Although the *kudd* was only started exclusively for people from the Goan Catholic community, it has helped many people of different communities to excel in life.

The *kudd* however, was the lifeline of the Goan Catholic male who had migrated to Bombay, in search of greener pastures. The money that they earned was very small as they worked as domestic labourers in Anglo-Indian families, were

cooks in hotels run by Indians in Bombay, in bakeries, as welders, typist etc. With these kinds of jobs and small payment, if this community housing was not started, life would have been difficult for them and their families in Goa who depended on them.

In the *kudds*, members made regular contributions to the Death Benefit fund and the Marriage Benefit fund which became a source of financial relief to people in Goa in times of crisis such as a death or if it was needed to meet marriage expenses. Respondents felt that such facilities not only were a great help to needy members of the Goan Catholic community but also helped the *kudd* members get into the practice of saving money which might otherwise be wasted on drink or something frivolous. Documents collected from the *kudds* reveal that the Death Benefit fund in particular came to the rescue of many families in Goa.

There was also another fund, which is not in operation today, in the *kudds* namely the Santa Anna fund, which was like a savings account, where each member had to deposit initially just 1 anna (the lowest denomination of currency at that time) and which was increased to 10 Rupees. Money from this account would be sent home to family in Goa.

The *kudds* functioned as a home away from home. Respondents who had resided in the *kudds* stated that they did not miss their homes in Goa as they would get food in the *kudd*, just like home food that they got in Goa, and that they listened to the same music Konkani music which they would listen to in Goa. From observations during my stay in two of the *kudds*, the atmosphere was very homely and welcoming. Although it is managed by men, on a day to basis, some who stayed behind in the *kudd* and did not go out to work would cook for those who went out to work as some worked in far of places like West Andheri and would return back only late in the evening. There is a kind of bonding and concern for each other as we have in our homes. At times, the manager or elders in the *kudd* take the place of parents and even correct the younger members. The *kudd* in many aspects functions like a just like a home. If a member's wife is expecting in Goa, all will make provisions to see that all is well in Goa with the expectant mother and that home.

They will see that they inquire about the mother carrying a baby who is in Goa. They even make it a point to come down together for the celebrations of events or occasion e.g. naming of the child or marriage of the son or daughter. Kudd members not only have extended physical and financial help to each other during marriages of the members. One respondent narrated how as tickets to travel to Goa were not always available, there were times when they have managed to go to Goa for a members celebration by travelling by train in a general compartment.

Lastly, in terms of gender relations and family dynamics, was that life in the *kudds* compelled men to do things to manage the home including household chores like shopping, sweeping, swabbing the floor, washing of clothes, cooking and so on, including the gridding of different kinds of masalas, from the Goan fish curry to the cafreal masala. Even from decorating of the *kudd* for a birthday or may be a feast is done by men.

6.3.1 Contribution of Women to the *Kudd* and Home in Goa

1. Women's Presence in Men's *Kudds*

A respondent from the Chichinnim *kudd* stated “*Bailak kaim lagna tem, soglem ami kortai, tige kuddant*” translated to mean in English ‘that the women do not have anything to do with the *kudds* and their functioning, everything is done by the men in the men's *kudds*’. Most of my respondents narrated the different things that were made either by their mothers, sisters, or their wives such as handmade pillows used by the Raia *kudd* inmates or the local eggs and home cooked *admass* and *ambot tik* sent from Goa by the wives of the Majorda *kudd* members. The women would often send parcels of home cooked goodies, particularly those that were not available in the market in Bombay like masalas, *gaunti* eggs (brown coloured eggs of free range chickens), *nachne* powder (a red millet high in iron), and even coconut vinegar, which was made by the female members from the homes of the male members from different *kudds* under study.

2. Women as additional revenue earners for the home

In the homes from which male members had migrated to Bombay/Mumbai for work, the women left behind in Goa were forced to run the home in Goa with whatever income she was receiving as well as she was forced for the sustenance of the family to be an additional revenue generator. One respondent spoke of how her husband earned Rs 12 per month and after spending for himself in the *kudd*, he would send the remaining, with which she was expected to manage the home expenditure, children's schooling and other expenditure. One of the female respondents from the interview conducted in Chichinnim in Goa stated that she just did not depend on the money sent by her husband, but found some other ways to generate funds.

Some women took on tailoring assignments to earn extra revenue for the family, others cultivated the fields as *mundkars* (tenant cultivators) on the land of the *bhatkar* (landowner) to enable food grains, rice and coconuts for the family, there were still others who kept cattle and this was particularly important for families with a large number of children. One respondent showed me her *Krishi Card* or farmer's card. One respondent said that she had not only had sufficient milk for her 12 children, she also sold milk to some of her regular customers. One of them had live poultry and sold eggs to add to the finance of her home.

3. Women were the primary carers of the children, the sick and the elderly

Apart from bearing the prime responsibility within the home for all daily household chores, the women had complete responsibility of the children, including their education. Home nursing of all sick members of the home also fell exclusively on women. Besides this when men fell sick in the *kudd*, often the women were asked to come to the *kudd* to nurse the sick male member of their family. Care of the elderly was also the woman's responsibility. Thus, the *kudd* system did not really relieve the woman from her daily burden and, in fact increased her responsibilities.

4. Women pressured to conceive despite little time with their spouse

Some respondents shared the hurdles they had faced in conceiving as their husband was in Bombay/Mumbai for most of the year and was home only briefly during his holidays. A few women do not have children even today as they had difficulties in conceiving. One-woman respondent and her husband tried to adopt, as both of them are in their late 50's, but even found that quite difficult having to face disagreements from their parents in law.

6.4. Overcoming hurdles faced during the study

While the scope of a study of the *kudds* is vast it might be pertinent to note what some of the hurdles have been encountered and how they were attempted to be overcome.

1. 'Where do I begin?'

Initially when I started with my field work, I found it extremely difficult to find respondents as it was very difficult to identify who all lived in the *kudd* and are presently living in the *kudd*. But I was fortunate to have had the opportunity to attend two International Seafarer's Day celebrations first at Majorda in 2014 and the other one at Chichinnim in 2015. I managed to get some of my respondents from Goa but again, getting information about *kudds* in Bombay (Mumbai) was quite difficult. Once again, I was fortunate to meet with the Manager (Mr Angelo Fernandes called Bruce) of the Majorda *kudd* and one of the senior members (Mr Dominic Baptista) also of the Majorda *kudd*, both of whom proved to be of great help in the course of my research. It was after much scouting around for respondents that through these two key respondents I was able to identify other members of their *kudd* as well as members of the other 5 *kudds* studied.

2. Difficulty in juggling a job and research work

Since I did not have study leave it became very difficult for me at times to attend the feasts celebrated in the six *kudds* under study. I had chosen to use participant observation and my physical presence at these occasions was crucial for my research. I would not have been able to witness the extension of Goan culture

and the visibility of women in the Bombay *kudds* despite her absence. Many a times these feasts, would fall on working days and taking leave for my research was denied at the start itself. Before registering for a PhD, I had to take permission from my employer for higher studies and the reply to my letter of request for permission from my employer stated that no leave would be granted for my research. However, I was determined to complete my PhD and even improve the educational profile of my family and community. Despite the lack of leave, the responsibilities of my job and the home, it did not deter me from completing it successfully, as I was very much determined to complete it anyhow as it was my distant dream.

Then there were times when scheduling appointments with respondents posed a hurdle. Most respondents were in the age group of 50 to 80 years and I had to take prior appointments with them. Often the timings that suited the respondent would clash with my working timings.

3. Hardships faced due to internal *kudd* politics:

Sometimes during my visit to some *kudds*, the members have been very harsh and demanded rudely details of my interest in studying about the *kudds*. When I attended the Annual General Body Meeting of one of the *kudds* held in Chichinnim, I encountered a very difficult situation. Only later did I understand the background was the fear of threat to the *kudds* itself due to the interest in the property by the real estate industry and the internal *kudd* politics. After the said meeting a woman who was also present attending the same meeting accused me of interfering into the matters of the *kudd*, which was not the case. She and other members later apologised for the misunderstanding after the matter was resolved. It was unnerving at the time as they demanded for my research scholar identity card, took photographs of it and one member also behaved with me in a very rough manner. Another member asked me to come the next time with a letter from the Chief Minister of Goa stating that I am doing my research and I may be allowed to attend such Annual General Body Meeting hence on. It was a relief when they realised that my study could be of value to them.

Since my study was an ethnographic one, it was not sufficient for me to speak to respondent, but I had to be a participant observer as well. I had to be able to negotiate with my respondents, explain to them the purpose of this research, telling them the real intentions of it, and developing in them the trust in my research to proceed and go ahead. There are times when in some *kudds* even respondents were very harsh.

4. Physical strain and adjustments in the *kudd*

Every time I visited the Jer Mahal Estate for my data collection, I would be putting up in the visitor's room of the Majorda *kudd* which required me to climb 172 very steep steps which was a very tedious task for me and I was suffering from a back ailment. Even stepping out to get my food that is, breakfast or lunch or dinner became a very tiring job. Sometimes I just managed with just bread and some fruits in the *kudd*, which would be picked up by me early in the morning on the way back to the *kudd* after hearing 7:00 am mass every day, at the Our lady of Dollars church which is a 5 minutes' walk from the *kudd*. Some of the times I would cook, which again was very tiring as the entire shopping had to be done from the market which was not very far from the Jer Mahal Estate, but it would consume my time and physical health and even require adjustments to cook in a new place, which I would find very uncomfortable with unknown male members in the *kudd*. It was only in the year 2018 to 2019 that an attached toilet was built in the visitors room, which otherwise was a real hindrance as I had to pass through the place where the kitchen was where the male members would be using for their day to day routine, like cooking in the kitchen or washing their clothes in another washroom or may be for their other personal needs. Even for drying of my washed clothes I would mostly dry late in the evening as I would hardly have place or privacy to put my clothes to dry.

5. Inconvenience to me and to the members

Whenever I had to put up in the visitor's room, I had to cross all the way through the main hall, through the place where all the men sleep to go to the kitchen

or even to the wash room. This would be the most embarrassing time for me, but at the same time I knew I had to do my participant observation of things happening on a day to day basis. At times, I noticed my arrival to the *kudd* would inconvenience their activities or they many a times felt quite uncomfortable due to my presence, which of course they never voiced out to me, which I sensed through their body language. On one trip to the Majorda *kudd* in Mumbai, the train got delayed and we reached the *kudd* at 11.30pm. Members of the *kudd* waited for us to have their dinner, thus additionally inconveniencing themselves

6. Financial constrain to carry on research in Mumbai

Since this research was a self-funded one I found it quite difficult to do things which at times would put me in quite a bad financial situation, example the train tatkal tickets due to last minute booking as per my availability of casual leaves left to my disposal, or knowing last minute about the feast to be celebrated in the *kudd* at times even twice in a month, just to catch up with a feast or Our Lady celebration, or at times to meet a member of a particular *kudd*, due to the unavailability of them in the *kudd* during my visits often posed added financial burden and often was a hurdle to overcome.

7. Battling technical glitches

I encountered minor technical difficulties several times during this research. In one instance, I lost most of my data collected on my cell phone, which included videos of the Centenary Celebration of the Majorda *kudd*. Then after a year of research work on my laptop, it just died on me with more details of my research. While technology can fail, the mind if determined can recover lost data. In that way much of the research was retrieved.

8. Allergic reactions to the dusty documents

Lastly, there were wonderful documents, registers and photographs available in the *kudd* which were made accessible to me. However, these had not been opened for several decades, and after I going through them, I used to always fall sick with severe headache, I would develop a skin allergy due to the fine dust in the books and a hay fever with the dust mites. There was no time to pamper myself from the trip from the *kudd* as the next morning after my return to Goa, I would have to join duty. The research process also helped me build my coping mechanisms.

6.5. Limitations of this research

I have often been told that the strength of a research study is for the researcher to be able to identify not only the strengths but also the limitations of the study. Some of the limitations of this study are 1) since I had to relied on the respondent's memory for most of my information, depending on recall itself could be one of the limitations. 2) Due to a time limit I could not cover all the *kudds* in Mumbai or even those in and around Dhobi Talao. 3) The respondents for this study do not include the youth today who might have stayed briefly in the *kudd* so any comparison age wise was not possible. To even compare in terms of the age and usage of the *kudds* got very difficult for me. During my data collection there were only a few young visitors who come there to answer their exams for further promotion on the ships.

6.6. Significance of this Study

I would like to add one final point in conclusion to this thesis and that is that I hope that through this research I have opened up this topic of *kudds* for future research as this no doubt is a treasure trove for social scientists and a unique system of community housing originated within the Goan Catholic community but which could be easily adopted by other marginalised communities to enable

empowerment within the community. The *kudd* system has successfully developed feelings of solidarity and has been a service to those in need be it for financial assistance, a job, an opportunity to be better educated or merely a roof over one's head and merely a home to the homeless. The community housing system has provided financial support not only to the male members living in the *kudd* and working in Bombay, but also to the ones who depend upon them and are left behind in Goa. Not much has been written on the *kudd* system of community living so it would not be presumptuous to say that this study would be filling a huge lacuna in this area. While there is not much research done on the *kudds* of Goa, we know that migration from the state to even other parts of the world is on the increase making a study of this kind even more significant.

There are various unfinished tasks that could not be achieved in this project due to time constraints. A more detailed analysis of the documents that exist, for example could be done. The documents available in the *kudds* consists rich information about the *kudds* functioning. Different *kudds* in and around Mumbai as well as those in other parts of the country and the world where the Goan community have migrated can be studied in all its detail.