

# **The Limits of Self Help: Policy and Political Economy in Rural Andhra Pradesh**

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# List of acronyms

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(AP)NREGS	(Andhra Pradesh) National Rural Employment Guarantee Scheme
AIWC	All India Women's Conference
APERL	Andhra Pradesh Economic Reform Loan
APERP	Andhra Pradesh Economic Restructuring Programme
AWG	Autonomous Women's Groups
AWTC	association of women's thrift co-operatives
BJP	Bharatiya Janata Party
BPL	below poverty line
CARC	Congress Agrarian Reforms Committee
CCA	Child Care Activities
CDS	Co-operative Development Society (Sahavikasa)
CPI	Communist Party of India
CPI(M)	Communist Party of India (Marxist)
CPI(ML)	Communist Party of India (Marxist-Leninist)
CSWI	Committee on the Status of Women in India
DFID	Department for International Development (UK)
DPIP	District Poverty Initiatives Project
DWCRA	Development of Women and Children in Rural Areas (programme)
GDP	gross domestic product
GKI	Ganga Kalyan Yojana (community irrigation scheme)
GoAP	Government of Andhra Pradesh
GoI	Government of India
HITEC city	Hyderabad Information Technology Engineering Consultancy City
ICSSR	Indian Council of Social Science Research
IFI	International Financial Institutions
IKP	Indira Kranthi Patham
INC	Indian Nationalist Congress
IR	Indian rupee
IRDP	Integrated Rural Development Programme
MMS	Mahila Mandal Samakhyas
MOSPI	Ministry of Statistics and Programme Implementation
MWS	Million Wells Scheme
NABARD	National Apex Bank for Agriculture and Rural Development
NCSEWWIS	National Commission on Self Employed Women and Women in the Informal Sector
NDC	National Development Council
NGO	non-governmental organisation
NIE	New Institutional Economics
NLRM	National Rural Livelihood Mission (programme)
NPP	National Perspective Plan for Women
NREGA	National Rural Employment Guarantee Act
NSS	National Sample Survey (all-India)

NSSO	National Sample Survey Organisation
NTR	Chief Minister, N. T. Rama Rao
PCP	petty commodity production
POW	Progressive Organisation for Women
RBI	Reserve Bank of India
RCT	randomised controlled trial
RPRP	Rural Poverty Reduction Project
SAP	structural Adjustment Programme
SAPAP	South Asia Poverty Alleviation Programme
SEWA	Self Employed Women's Association of India
SGSY	Swarnajayanti Gram Swarozgar Yojana (Golden Jubilee Rural Self Employment Programme)
SHG	self-help group
STRA	Supply of Toolkits in Rural Areas
TDP	Telugu Dessam Party
TRYSEM	Training of Rural Youth for Self-Employment
UNDP	United Nations Development Programme
VO	village organisation
WB	World Bank
WTC	Women's Thrift Cooperative
YLP	Young Live's Project (survey)

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## **The Limits of Self Help: Policy and Political Economy in Rural Andhra Pradesh**

# Abstract

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**Abstract:** This thesis analyses the scope for the “self-help” model of rural development to succeed in its broadly stated aims of enabling rural women to advance their social status and enhance their own and / or their family’s livelihoods. The thesis is organised around two key sites of investigation. The first questions the potential for “self-help” to operate within existing social relations - expressed in access to land, other assets and resources (including credit), and in different forms, conditions, and relations of labour. The second questions its potential to intervene in, and potentially overturn, these relations. These questions are embedded in a wider analysis of the ways in which individual and collective attempts to advance living conditions (or at least defend them from deterioration) are defined by historically (re)produced social relations.

Analysis is centred on the South Indian State of Andhra Pradesh, where the “self-help” policy approach, now widely replicated as a model for central and federal interventions, is most established. This is a mixed-methods study. It draws on statistical analysis of large-scale secondary survey data, analysis of primary fieldwork, and of government policy documents and other relevant documentation. The thesis engages directly with the philosophical issues this raises, to develop a foundation for the logically consistent assimilation of statistical and “qualitative” methods into mixed methods research. Fieldwork centred on two villages in southern Chittoor district and relied primarily on repeated in-depth interviews with members of four self help groups and, where applicable, their husbands (30 respondents in total). Local officials and programme staff and bank managers were also interviewed. In addition, multi-level logit regression analysis was conducted with two large-scale, complex secondary data sets; the All India National Survey Sample (round 61; schedule 10; 2004/05) and the Young Lives Project Survey (round two; 2005/2006). An innovative weighting procedure was applied to adjust for the latter’s non-random sampling procedure.

The findings demonstrate the tensions invoked by state policy emphasising agential action in the absence of due regard for the structural relations within which actions not only take place, but in which the conditions for their possibility and articulation are generated, institutionalised, and reproduced. This situation is exacerbated by unfolding ecological crisis in the fieldwork village sites, problematising the land-based solutions traditionally advocated by the Indian Left. The thesis concludes that Andhra’s self-help programmes can perform a non-trivial ameliorative role in the short-term, but this is undermined by a wider tendency to reproduce and potentially exacerbate ongoing processes of rural differentiation.



# Declaration

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# Chapter 1

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## Introduction

For over a century, *village-level cooperatives* have endured as a favourite object and site of India's rural development policy, repeatedly invoked and reinvented to fit with shifting political imperatives. This is an ambivalent and episodic policy tradition, full of inconsistencies and contradictions, in which successive programmes bear the imprint of their predecessors, are moulded and implemented on a social landscape informed, and altered, by past experiments, and yet are seemingly impervious to their lessons. In its latest policy guise, the enduring historical appeal of village-level cooperatives has converged with broader domestic and trans-national shifts to result in their reconstitution as "self-help groups". Prior policy appeals to mutual aid, solidarity, and common vulnerability, have been usurped by appeals to common liability and social discipline. The wider history, its continuities, its ruptures, and its lessons, are conspicuous by their absence in accounts of the present model's origins and operation; where its resemblance to wider trans-national policy approaches - undisputedly implicated in its policy renaissance - has taken precedence over historical domestic precedents.

This thesis reinstates this history, to demonstrate its implications for, and relevance to, contemporary policy depictions and material articulations of the "self-help" rural development model, which signifies the latest phase of state interest in village-level cooperatives. The principle difficulty of this latest political configuration is demonstrated to lie in its conceptual privileging of individual agency. In the chapters that follow, this is shown to be a deeply problematic basis for social policy, resting on a misspecification of the causal properties and powers of social agents. Analysis is centred on the south Indian state of Andhra Pradesh, where the self-help policy approach, now widely replicated as a model for central and federal interventions, is most established.

### **1.1 The self-help rural development model**

The self-help rural development model identifies a parcel of components and underlying logic, which together have attended, and continue to sustain, a reconfiguration of the logic of development, to redefine its traditional subjects as its agents. Since the 1980's this self-help model has gained ascendancy as a preferred strategy for poverty alleviation and "empowerment". Its proliferation is articulated in a wide range of state and donor sponsored micro-finance and community-organisation based interventions.

Rural development programmes consistent with the “self-help model” characteristically entail, the creation of small associations (sometimes federalised), mechanisms for localised decision-making, formalisation of “thrift”, promotion of informal self-employment, loan dispersal, and exclusive or heightened targeting of women. While this relatively stable “core” of components can be widely identified with self-help, the model’s essential property is its underlying logic - expressed in a fetishism of individual agency - which persists through policy variations in the balance and configuration of components. It is this which distinguishes the “self-help model” from earlier phases of India’s state experiments with the village-level cooperative as a unit of development<sup>1</sup>, and which unites it with broader trans-national micro-credit programmes. I discuss the latter relationship in section 1.2. In the remainder of this section I will briefly chart the emergence and consolidation of the self-help model in Andhra Pradesh, and consider its relationship to historical counterparts.

Village cooperatives have proven a remarkably malleable policy object for successive state projects in India. Beginning in 1904, with the first of a series of legislative acts intended to permit the widespread establishment of primary co-operative credit societies (Prasad 2009: 92), the Colonial State introduced a model of cooperatives that was overtly instrumental and ameliorative. Throughout the colonial period, the State’s involvement was, by design, limited to the provision of a minimalist legal framework to prevent the worst excesses that might prevail without recourse to law (Prasad 2009):

Certain broad principles must be laid down and certain precautions must be insisted upon; but within those principles and subject to those precautions, the people must in the main be left to work out their own salvation on their own lines. The functions of government being confined to hearty sympathy, assistance and advice

(Sir Denzil Ibbetson, Colonial administrator 1901 - 1908, cited in Gol 1991: 1)

Ostensibly intended to reduce the level and extent of debilitating rural indebtedness among farmers, successive Acts sought to codify and extend the “chit funds” that had long operated informally, loosely and variously organised throughout rural India (Thorner 1969: 498).

Upon independence, the scope and purpose of co-operative societies was greatly extended. As envisioned in the first three Five Year Plans (Gol 1951, 1956, 1961), the co-operative model was constituted with radical potential for catalysing class consciousness among the poor and channelling their numerical supremacy into a democratic mandate for implementation of

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<sup>1</sup> It is striking that in Andhra, and India more widely, state sponsored “self-help” programmes (and the private micro-finance sector that has flourished in their wake) are targeted disproportionately at rural areas.

controversial egalitarian reforms. The radical potential of cooperative agrarian organisation proved hugely divisive, and was ultimately (and fatally) undermined by arguments equating India's nascent co-operative model with Soviet or Chinese style enforced collectivisation. Critics of the strategy were given a boost by The World Bank's 1964 *Appraisal of the Indian Economy*, which (against the backdrop of an intensifying food crisis) questioned the feasibility of organising economic activities on cooperative grounds, and recommended a focus on individual farmers with large landholdings in areas with reliable irrigation. Plans for widespread co-operative organisation were abandoned as experiments with targeted technological fixes (high yielding seed varieties, fertilisers, and irrigation) intensified under the *Green Revolution* period.

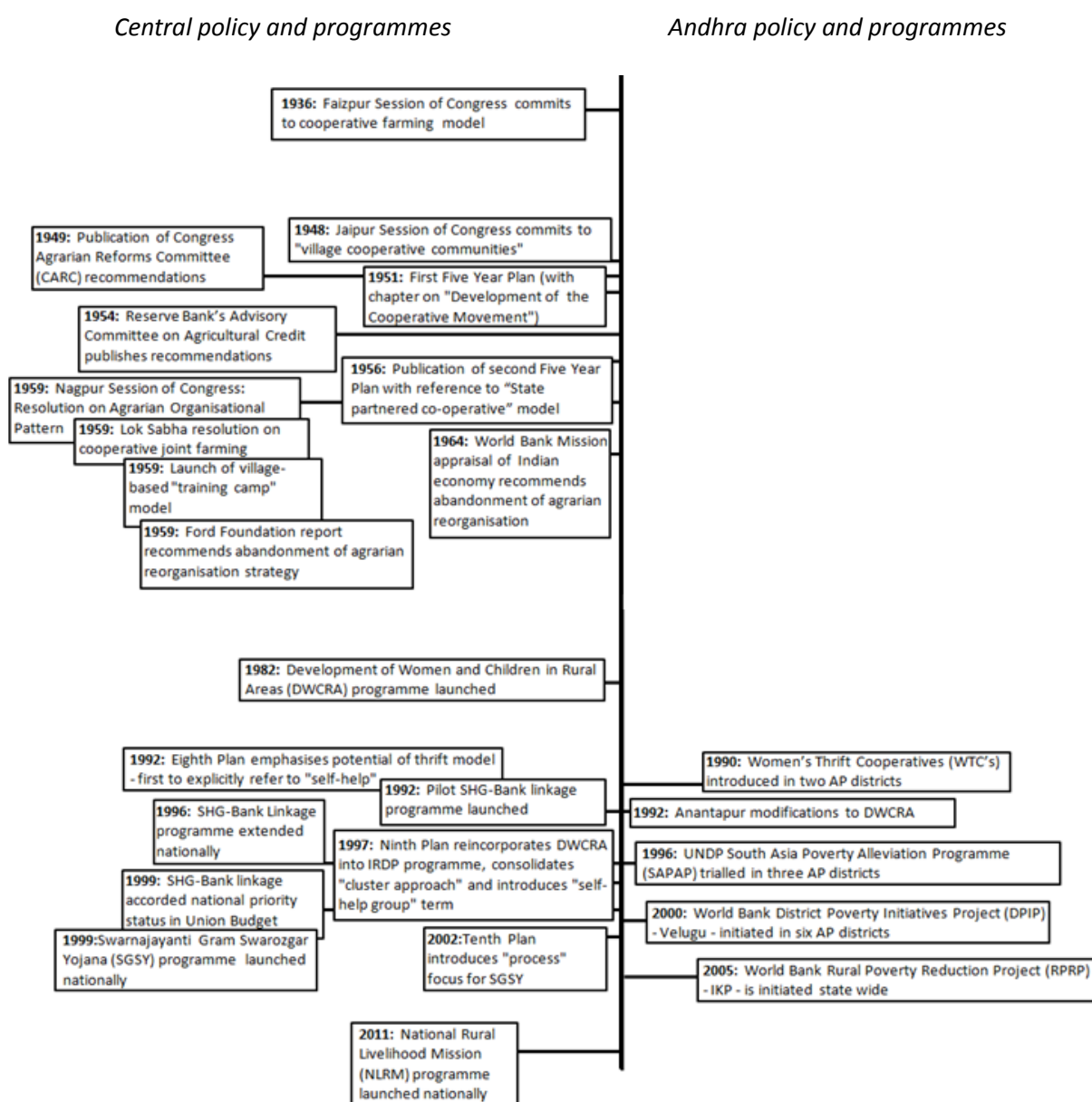
Policy interest in cooperatives was, however, revived two decades later, with the introduction of DW CRA (*Development of Women and Children in Rural Areas*), a small-scale, subsidiary programme intended as a women-focussed sub-component of the IRDP (*Integrated Rural Development Programme*). The IRDP itself was a (widely faulted) scheme intended to enhance the viability of small-scale farming, and supplant or supplement marginal farming and casual agricultural wage labour with productive wage and / or self-employment in the non-agricultural sector (Gol 1985). Targeted state intervention in infrastructure projects and development of existing or potential (viable) non-farm rural industries was planned to complement intervention at the household-level, entailing subsidies and loans to finance "productive asset" purchases; and training and skills development (at partner education facilities). This was grounded in an expectation that the "development of the rural poor...[and]...the development of the area and its resources" relied each upon the other (*Ibid*). The IRDP was emphasised to represent a break with the subsidy schemes that had proliferated in the prior decade, intended "solely...to help the rural poor to acquire productive assets, the role [of] which has been overplayed [and] will have to be brought in the correct perspective".

It should be noted that the IRDP's shortcomings were as varied as its aims. Early appraisals indicated poor targeting of beneficiaries (with subsidies and loan write-offs attracting non-BPL households), low target household impact (with widespread use of subsidies and loans to meet consumption needs and training unavailable or inappropriate), marginalisation / exclusion of women beneficiaries, inadequate potential of new / existing local industries, intensified market saturation (via over-reliance on a narrow range of assets – often dairy cows), inefficient or pernicious local bureaucrats, and unhelpful political interference (through frequent state-sponsored loan write-offs) (Meyer and Nagarajan 2000).

Essentially DW CRA was planned as a means of extending the IRDP to specifically target women. In place of the household, "homogeneous groups of 15 -20 women" were designated as the unit of

intervention (GoI 1985: Chapter 14; paragraph 14.11), a shift recalling the village cooperatives of the early-Independence era. Indeed, in retrospect, DWCRA can be seen as a water-shed; dividing the post-Independence state's prior experiments with village co-operatives, and the impending post-reform era's embrace of self-help. In the last two decades, the self-help model of rural development has emerged and been consolidated through a succession of mutually reinforcing Central and Federal programme phases, beginning with a series of modifications to DWCRA undertaken in Andhra Pradesh (depicted in figure 1.1).

**Figure 1.1:** The village co-operative as a unit of development: 1936 – 2012



DWCRA's initial emphasis on cooperative production (and marketing) arrangements, was replaced by a focus on individual and household petty business uptake. Grants were replaced with loans, at

first operating on terms reminiscent of colonial credit societies and informal “chit” funds - later extended through “bank linkage”. DWCRA’s requirement that groups be homogenous in terms of class and caste was eliminated.

Meanwhile, the Centre’s mild advocacy of DWCRA continued for close to a decade, before intensifying in the Eighth Five Year Plan. The *Approach to the Eighth Plan* signalled a step-change in the Centre’s depictions of DWCRA. Though no reference to DWCRA groups as “self help groups” was made, this (the first post-reform Plan) was the first to refer explicitly to “self help”. In the same year, the Centre launched an experimental pilot to connect five hundred “Self Help Groups” (SHGs) to formal-sector credit. Four years later, in 1996, this element was introduced to a substantially modified DWCRA programme. “SHG-Bank Linkage” was scaled-up and extended quickly, superimposed onto India’s uniquely well-developed, state-controlled, rural financial infrastructure (Kalpana 2005).

The changes drew explicitly on the on the modifications to DWCRA already introduced in Andhra , as well as on the micro-credit programmes of the Bangladeshi *Grameen* Bank and the Indonesian Central Bank. The group lending, peer monitoring approach common to those programmes was introduced to Central policy; intended to instil financial discipline and reduce costs from waivers and defaults. Loans were made available to individuals, almost exclusively women, within 10 to 15 member SHGs (Karmaker 2009). The launch of *Swarnajayanti Gram Swarozgar Yojana* (SGSY - the Golden Jubilee Rural Self Employment Programme), three years later crystallised the changes made to DWCRA. In augmenting DWCRA with SHG-Bank linkage, and in its formulation of SGSY, the Centre had drawn substantially on the earlier modifications made to DWCRA in Andhra Pradesh.

It would do so again ten years later, with the launch of the National Rural Livelihood Mission (NRLM) in 2011. The scheme, described as “the cornerstone of national poverty reduction strategy” (Gol 2009), replicates the changes to SGSY pioneered in Andhra Pradesh through the 2000’s (Gol 2009; Srinivasan 2011; Srinivasan 2010b). The programme materials demonstrate the consolidation of Andhra’s self-help model at the national level:

The core belief of National Rural Livelihoods Mission (NRLM) is that the poor have a strong desire and innate capabilities to come out of poverty. They are entrepreneurial. The challenge is to unleash their innate capabilities to generate meaningful livelihoods, which enable them to come out of poverty. The first step in this process is motivating them to form their own institutions. Their true potential is realized when they are provided sufficient capacities to manage the external environment and easy access to finance, and are enabled to expand their skills and assets and convert them into meaningful livelihoods

(Gol 2010: 6)

NRLM will focus on the poverty of rural households, and it will reduce that poverty by mobilizing them into representative and self-managed institutions at the grassroots level—women’s self-help groups (SHGs). Working exclusively through rural women and their organizations, NRLM can have a tremendous impact on gender issues...[It will] create the collective space for the poor—who have been reduced to living hand-to-mouth—to save, build assets, adopt new livelihoods, and see new opportunities for themselves and their families.

(World Bank, 2010)

Even as the Centre continues to replicate its approach, however, Andhra continues to experiment with innovations to, and extensions of, its self-help model. Two decades on from the piloting of SHG-bank linkage, *Indira Kranthi Patham* (IKP), the latest programme permutation has, with 17.3 million registered SHG members (Srinivasan 2010a)<sup>2</sup>, acceded to the status of “the single largest poverty-reduction project in South Asia” (GoAP 2012a). Even now, a shift is underway in Andhra’s self-help discourse, as programme objectives are subjected to a quiet reorientation, detailed in chapter five.

## **1.2. Convergence with broader trans-national themes**

Early accounts of the policy proliferation of micro-credit tended to attribute it to the persuasiveness of evidence for beneficial impacts (Hossain 1988; Mizan 1994; Rahman 1986; Shehahuddin 1992), an account consistent with a wider understanding of trans-national policy transference as “a more-or-less efficient process for transmitting best (or better) practices” (Peck and Theodore 2010: 171). This wider understanding is increasingly acknowledged to be inadequate, obscuring the “enduring power relations and shifting ideological alignments” (*Ibid*: 169) essential to policy proliferation, and simultaneously veiling the distinct political roles performed by policy models. In their abstract, stylised form, policy models crystallise and legitimise “preferred bundle[s] of practices and conventions consistent with particular readings of policy problems [and] putative solutions” (*Ibid*).

These broader tendencies converge in state and donor narratives of the origins of “self-help” policy in Andhra, widely represented as a simple evolution of the Centre’s DWCRA (*Development of Women and Children in Rural Areas*) programme to integrate best practice from established micro-credit programmes; and motivated by state responsiveness to women’s expressed needs.

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<sup>2</sup>6.24 million women are estimated to be private MFI members; figures for the degree of overlap in membership are unavailable. Taking these memberships as cumulative, results in a figure of 1.5 microfinance loans per household state-wide, with a total debt of Rs.165 billion (Srinivasan 2010).



This version of events has gained considerable traction. While not wholly inconsistent with historical events, it forms a highly partial reading.

The experiments and innovations trialled in Andhra since its first modifications to DWCRA, were crystallised in the World Bank's *District Poverty Initiatives Project* (DPIP), initiated in 2000 in Andhra's six poorest districts and extended state-wide in the project's second phase (Rural Poverty Reduction Project (RPRP) in 2005. The first project phase was promoted as *Velugu* (meaning "light" in Telugu), while the implementation of the second phase saw its rebranding (under an incoming *Congress* government) as *Indira Kranthi Patham* (IKP). The World Bank presented the two-phase project as a corrective to the "decades of government anti-poverty programs [that] had failed" (World Bank 2007: 1). DPIP and RPRP would "facilitate small group organization and self management within rural communities" (*Ibid*). As with prior programmes, women were to be disproportionately targeted in the formation of self-help groups (SHGs). Together, group organisation and financial access would "enable the rural poor to improve their livelihoods and quality of life and to reduce their vulnerability to shocks" (World Bank 2007: 1). An ongoing trend in the reconfiguration of Andhra's rural development policy thus converged with a broader international contraction in the realm of legitimate state activity.

The World Bank's direct sponsorship of *Velugu* and IKP was part of an increasing trend for bilateral arrangements to be made directly between federal States and International Financial Institutions (IFIs). This has been described by Sinha (2004) as a change in the nature of competition from vertical, indirect competition for centrally allocated disbursements, to horizontal, direct competition for resources. States increasingly compete to attract investment from multiple sources, bypassing the central state to negotiate bilateral development funds and establish favourable tax rates and legal frameworks for foreign investment (Sinha 2004). The World Bank is approving of this shift, stating its preference for selecting federal State projects on the basis of "the overall policy stance of the state" rather than on "project and sector grounds" (*Ibid*: 50).

The enhanced political and economic autonomy available to the sub-national States in the wake of economic reforms and decentralisation has been accompanied by extreme fiscal pressures on their weak economies (Sinha 2004). Their limited tax-base, and tax raising capacity, coupled with declining central allocations introduced under the reform package, has had serious consequences for most federal states.

In 2000 / 2001, just 40% of federal state expenditure was met by internal revenue receipts (Mitra and Pehl 2010), with reliance on Central loans and advances contributing substantially to the high levels of indebtedness at sub-national level (Saez 2002). The decentralisation of policy-making

that occurred from the early 1990's, and the further rounds of market reform adopted by many states exacerbated the trends for differentiation in relative development capacities, whereby, despite "an ostensible convergence of policies and discourses, regional disparities in outcomes and institutions became worse...after 1991" (Sinha 2004: 27). It is within this context that Jenkins (1999) has persuasively argued that increased decentralisation has been crucial to the political feasibility of the economic reforms; displacing dissatisfaction and opposition to the level of the sub-national state.

The tandem processes of economic liberalisation and political decentralisation has substantially increased the scope for federal states to set their own development agenda, and Andhra had been at the forefront of both trends. In 1996, Andhra had become the first of India's federal states to enter bilateral negotiations for a structural adjustment programme (SAP) directly with the World Bank, resulting in the launch of the *Andhra Pradesh Economic Restructuring Programme* in 1998. A government report (*Vision2020*) published a year later, undertook to extend and intensify the Centre's 1991 reforms. The report detailed policies to further open the economy and cut back state expenditure, with plans financed in large part by the World Bank through the three phase, US\$ 695 million, *Andhra Pradesh Economic Reform Loan* (APERL 1,2, and 3) programme, which ran from 2002 to 2010 (World Bank 2007). Alongside its wide-ranging market reforms, *Vision 2020* emphasised the State's redundant role politically, intensifying ongoing but partial tendencies apparent in the tenor of the Centre's push for reforms.

Today, IKP is promoted as "a poverty reduction" and generalised "empowerment" tool (GoAP 2012a), described by The World Bank (2011), as "a movement for the all-round empowerment of poor women - social, legal, political, and economic".

Indira Kranti Patham (IKP) is a state-wide poverty reduction project to enable the rural poor to improve their livelihoods and quality of life through their own organizations. It...builds on more than a decade [of], the state-wide rural women's self-help movement. The focus is on deepening the process, providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication.

(GoAP 2012a)

The mechanisms by which these processes (of poverty reduction and generalised "empowerment") are anticipated to occur are, however, opaque. Centrally, it has been claimed, group membership (in and of itself) "contributes to the empowerment and economic well-being of the poor by improving their collective bargaining position... enabl[ing] the[m]...to interact with other social groups from a position of strength" (GoI 2002: Volume two; 302). This stated intention to intervene in the choices and information available to "the poor" echoes the

objectives of the early-Independence rural co-operative ideal. Appraisals of the impact of successive self-help programmes have, however, tended to fixate on productive investment in “micro-enterprise” (informal petty commodity production, services, and trade activities) and women’s household decision-making (proxying the more nebulous concept of “empowerment”), leaving the mechanisms behind these outcomes veiled.

### 1.3 The agrarian context

Today, as IKP is lauded by the Government of Andhra as the “the single largest poverty-reduction project in South Asia” (GoAP 2012a), the existence and extent of profound agrarian distress is thrown into stark relief by the unprecedented social phenomenon of *en masse* farmer suicides, now entering its second decade (Deshpande and Arora 2010; Galab et al. 2009; Suri 2006)<sup>3</sup>. Though highly publicised, the suicides are but one manifestation of an agricultural, and increasingly, a rural, crisis of social reproduction<sup>4</sup>.

In the three decades since DWCRA was launched, agriculture’s share in Andhra’s GDP has contracted by more than half, from 45% in 1980 - 1981 (Rao et al. 2008) to just over 19% in 2011 – 2012 (GoAP 2012b). At 1.5, the state’s agricultural GDP growth rate for 2011–2012 is its lowest recorded to date (GoAP 2012b). Over the same three decade period, the GDP contribution of industry has stagnated, increasing by less than 5% (from around 20% to 25%) (GoAP 2012). Although the “service sector’s” GDP contribution has grown most in this time, increasing from under 35% (Rao et al. 2008) to close to 55% (GoAP 2012), rural employment rates for the sector remain low. Despite its declining productivity, agriculture retains an important hold on rural livelihoods, with over 70% of those undertaking (or overseeing) market labour in rural Andhra involved in agriculture<sup>5</sup>, the majority as highly insecure and low-paid casual wage labour and / or marginal or small-scale petty commodity production (PCP) cultivators.

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<sup>3</sup> Though an Indian-wide phenomenon, Andhra accounts for over two thirds of farmer’ suicides recorded in the decade from 1995 to 2005 (Suri 2006). By 2010, over a quarter of a million farmer suicides were recorded across India.

<sup>4</sup> The widespread crisis of social reproduction in rural Andhra gained fleeting exposure when, in October 2010, the government of Andhra Pradesh instituted a moratorium on the private-sector for-profit micro-finance industry’s collection of loan repayments, a response to a series of suicides attributed to irresponsible private-sector loan provisioning, and the high debts, usurious interest rates, and strong-arm collection tactics this had resulted in. The policy response entailed the strengthening of regulations to cap interest rates (drawn up by the *Malegram Committee* of the Reserve Bank of India in January 2011). The response thus emphasised the need for private sector regulation without questioning the underlying logic of “self-help” in conditions of rural crisis. (See Taylor 2010 for a fuller treatment of the private-sector microfinance industry in Andhra)

<sup>5</sup> the average is 57% for India as a whole (Ramaswami 2007)

The 1991 reforms are widely acknowledged to have exacerbated Green Revolution tendencies of rural differentiation, exposing farmers to fluctuating global commodity markets, while simultaneously withdrawing Green Revolution subsidies and support systems for agricultural inputs (including soft credit) (Harriss-White and Sinha 2007; Lerche 2011; Ramachandran et al. 2010; Rao et al. 2008). From the mid-1990's, the extension and consolidation of the self-help model occurred in tandem with severe declines in state expenditures on agricultural subsidy programmes and broader bank credit subsidies to rural areas from 1995 (Rao 2008). For small and marginal cultivators the expansion of self help groups in fact occurred alongside a contraction in the availability of affordable formal credit (Ramachandran and Swaminathan 2002, Reddy 2010). In addition, there is now a broad consensus that India is undergoing a "miniaturisation of landholdings"<sup>6</sup> (Bernstein 2010; Harriss-White and Gooptu 2001; Lerche 2010; NSSO 2001), impacting on the viability of even subsistence farming. At the same time, the availability of agricultural casual wage labour has contracted, as family labour increasingly substitutes for wage labour. It has simultaneously become less secure, as the erosion of classical bonded labour relations have left agricultural worker's cut adrift in the lean season, and increasingly displaced by migrant labour at harvest time (Bremner 2007; Olsen and Ramanamurthy 2000).

Circular, seasonal, and daily patterns of labour migration from villages to surrounding (and indeed distant) towns and cities increasingly shore up social reproduction both in Andhra and across rural India (Deshingkar et al. 2008; Garikipati 2008; Mosse et al. 2002). Non-agricultural petty commodity production, service, and trade activities play an increasing role in rural livelihoods, though its labour relations and conditions are often subject to ambiguity, with insecurity commonly expressed in unequal or poorly defined, and often unenforceable, rights over property, and remuneration (Bosher et al. 2007).

This widespread dependence on fragmentary livelihoods, composed of a patchwork of occupations, both agricultural and non-agricultural, has blurred the lines between traditional class categories. Traditional concepts of rural social formations as "peasant societies", and of petty-commodity producing farmers, "as peasants", are now acknowledged to obscure at least as much they explain (Bernstein 1996, 2010; Lerche 2010; Pattenden 2010; Pattenden 2011), a point I return to below.

The crisis in agriculture is not denied by government (GoAP 2005, 2009), and, increasingly, the inadequacy of the self-help model's micro-enterprise response is, implicitly, acknowledged in programme appraisals, evaluations, and recommendations. This is evident in a shift underway in

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<sup>6</sup> Notwithstanding the tendency for official figures to underestimate the prevalence of large landholdings due to landowners reluctance to admit to contravening land ceilings legislation.

depictions of self help group's (SHG's) form and function; entailing a quiet reorientation of programme objectives to decouple measures of programme success from the official focus on "micro-enterprise" formation. Though micro-enterprise is still widely promoted as an ideal outcome of IKP programme participation, group formation and efficient operating practices are increasingly represented as ends in themselves (World Bank 2011a). These forms of extended targeting permit programme outreach to continue to record persistent growth – an outcome increasingly redefined as synonymous with programme success. The ambivalent effects of this approach, particularly in terms of household gender relations, are discussed in chapter seven.

The quite reorientation of programme objectives and criteria of success suggests a growing acknowledgement of the long-term and widespread limits on informal "micro-enterprise" to contribute meaningfully to livelihoods. Despite this rolling back of programme expectations, informal sector petty business activities continue to be promoted to those SHG's that qualify for bank loans. The persistence of attempts to make a virtue of the huge informal sector and low entry costs to own-account production betrays the dearth of feasible alternatives in much of rural Andhra, as India more widely<sup>7</sup>.

This latter tendency was latent in DWCRAs' designation of women as a separate development category. Wider measures for increasing rural employment opportunities and improving the viability of small-scale farming, promised (if not delivered) under IRDP, were discarded as inconsistent with the opportunities available to women (Gol 1985: Chapter 14; paragraph 14.11). Instead, DWCRAs concentrated on providing training in designated economic activities, identified to be commercially viable on a collective basis (Gol 1985: Chapter two; paragraph 2.2). While there were exceptions<sup>8</sup>, training was, in many instances, limited to low-skill, low cost, and feminised economic activities, such as "weaving, fish vending, broom and rope making, brick making, pickle making...candle making and baking" (Gol 1985: Chapter 14; paragraph 14.11). In its disproportionate emphasis on such activities, DWCRAs can be criticised for bypassing, and reproducing, wider expectations of women's labour opportunities (Agnihotri and Mazumdar 1995; Batliwala 1994; John 2004). Despite its limitations, however, its emphasis on the need to organise production, and target women, collectively arguably represented a (potential) challenge to gender, and class, relations, a point I develop in chapters five and seven.

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<sup>7</sup> Between 86% and 94% (depending on whether formal sector informality is included) of India's total workforce is located in the informal economy (NCEUS 2007)

<sup>8</sup> Kapadia (1998) reports that DWCRAs members in Tiruchi and Pudukottai districts of Tamil Nadu received training in the operation of state-of-the-art synthetic gem cutting machinery. In my own field-site villages, respondents report that DWCRAs members received training in sewing machine operation and tailoring.

The tensions entailed by DWCRA's emphasis on small-scale, informal petty business activities were greatly exacerbated by Andhra's displacement of the group collective in favour of the individual member. The policy reorientation towards the individual (and in practice the household) reproduced many of the difficulties that the IRDP was perceived to have generated, and which DWCRA's original programme-emphasis on collective production and marketing had been intended to correct. As Andhra's self-help model has crystallised through successive programme modifications and phases, policy depictions of rural livelihood opportunities have become increasingly decoupled from the material realities of agrarian crisis.

The self-help model's romantic depictions of informal sector own-account production (which I term "petty business") are undermined by the Sengupta Commission Reports' (NCEUS 2007, 2009) depictions of a sector characterised by low wages, abysmal conditions, and intense insecurity. In recent years, a strong narrative has developed (Aghion et al. 2005; Ahsan 2006; Besley and Burgess 2004; Mitra and Ural 2007; Panagariya 2007, 2008) that holds the Indian State responsible for the formal sector's inability to expand sufficiently to draw in workers from the informal sector, recommending a raft of further deregulatory reforms. The narrative runs that, by failing to address outmoded and excessive labour regulations, the State has encouraged stagnation in the formal employment sector (understood primarily in terms of manufacturing industry), and that by making changes to, or eliminating, these laws the formal manufacturing sector will enable increased growth grounded in labour-intensive production. This effectively promotes the extension of informal sector labour relations and conditions to the formal sector. In contrast, Chen (2007: 2) draws out the role of the reproduction and expansion of capitalist relations of production in the growth and entrenchment of the informal economy worldwide:

The informal economy is growing; is a permanent, not a short-term, phenomenon; and is a feature of modern capitalist development, not just traditional economies, associated with both growth and global integration.

This latter understanding has the benefit of recognising that it is the systemically globalising and imperialising structural tendencies of capitalist accumulation that are replicated in nuanced and uneven forms in different combinations in different social contexts. Chen (2007: 3) goes on to describe the ways in which the informal economy can be meaningfully segmented, and the implications for labour operating within the segmented informal economy:

there are significant gaps in earnings within the informal economy: on average, employers have the highest earnings; followed by their employees and other more "regular" informal wage workers; own account operators; "casual" informal wage workers; and industrial outworkers...around the world, men tend to be over-represented in the top segment; women tend to be over-represented in the bottom segments

A recent report by India's National Commission for Enterprises in the Unorganised Sector (NCEUS) confirms this global pattern in the Indian context:

The Commission's results show that there is layering of poverty, incomes and employment among the unorganised workers. Agricultural labourers are the most vulnerable, followed by other casual workers, marginal farmers in agriculture, the self-employed in own account enterprises in rural, and then in urban areas (NCEUS 2007: 3)

The commission also reports, however, that income from own account work (petty business) averages 57% of the comparable minimum wage, with returns "much lower among the self employed in rural areas, and among women headed enterprises" (NCEUS 2007: 5).

#### **1.4 Theorising the agrarian context**

The rise of widespread reliance on a patchwork of cross-sector occupations and fragmentary household labour forms has been conceptualised in two ways. The "sustainable livelihoods approach" views this phenomenon from a perspective of "livelihood diversification", defined as "the process by which rural households construct an increasingly diverse portfolio of activities and assets in order to survive and to improve their standard of living" (Ellis 2000:1). Where the term *livelihood* was once no more than a concise way to refer to a means of making a living, over the course of almost two decades, it has come to demarcate a field of poverty research and a framework for thinking about and enacting development.

In its original form, the *sustainable livelihoods approach* provided a partial critique of the dualisms and evolutionary sequences evident in many studies of rural development (Conroy and Litvinoff 1988). Unmet expectations of teleological transformations from traditional to modern, rural to urban, agriculture to industry, and peasant to worker were juxtaposed against a focus on the different, co-existing economic activities widely undertaken in order to survive. In doing so, it made explicit recognition of the complexity, diversity and historical specificity of rural economies. The approach did much to publicise the reality of life for many people undertaking precarious and multiple forms of labour in order to survive, and, in its original form, sought to accommodate the importance of capabilities and access, acknowledging that both were politically informed since, at all levels, claims for access to resources "are based on combinations of rights, precedent, social convention, moral obligation, and power" (Chambers and Conway 1991: 8).

In its policy oriented guise, however, attention to "livelihoods" came to emphasise locality and agency, excluding or black-boxing social structures, politics and power, and promoting an understanding of institutions which, while recognising their importance in mediating and defining access to resources, remains superficial, guided by the work on New Institutional Economics (NIE). Studies have become increasingly prone to neo-classical tendencies of methodological and ontological individualism, and the voluntarism they can result in. Within this perspective, livelihood "diversification patterns" are "reflections of individuals' voluntary exchange of assets

and their allocation of assets across various activities so as to achieve an optimal balance between expected returns and risk exposure conditional on the constraints they face" (Barrett et al. 2001: 3). The focus shifted to the assets, understood as various *capitals* (natural, physical, human, financial, social), that poor people may have. The UK's Department for International Development (DFID), (sponsors of the "livelihoods framework") is explicit in this, emphasising that the *sustainable livelihoods approach* "starts with analysis of strengths rather than needs, and seeks to build on everyone's inherent potential" (DFID 1999: 3). While the *capitals* listed do, no doubt, contribute to the accumulation of capital, they are not themselves capital. Their accessibility, scope and resilience are mediated and shaped by social relations of class, caste, and gender. Following the co-option of the *sustainable livelihoods approach* to the policy domain, the perspective changed from a focus on the *obligation* to undertake multiple livelihoods for survival, to a focus on 'livelihood strategies' as creative combinations of multiple income generating activities to minimise risk in situations where vulnerability is widespread (O'Laughlin 2004).

The "strategy" concept's appeal can be understood in terms of its implications of resourcefulness and agency, both of which are central to the formulation of the broader self help rural development model. These aspects of the concept were widely cited in its favour when, formulated in terms of *family survival strategies*, it first began to generate attention within the sociology and area studies literatures of the 1970's and 1980's. Then, as now, its development was represented as a constructive counter to conceptions of the poor as passive victims; emphasising their active and resourceful role in providing for household sustenance in conditions of inadequate returns to labour and scant service provision (Perlman 1976; Roberts 1978). Notably, however, the early concept of household strategies was deployed to provide a policy critique and to generate alternative policy implications for those concerned with urban poverty within the framework of dependent capitalist development (Duque and Pastrana's 1973 (cited in Schmink 1984); Pispal 1981; Oliveira *et al* 1982).

Increasing interest in the concept of strategy in the field of Sociology gave rise to methodological reflection over its theoretical basis and usage. One area of concern, raised at an early stage by Amin (1974: 100), was that the emphasis on 'strategies' obscured the importance of structural constraints on individual and family behaviour; giving the appearance of objective reality to a "pretentious tautology". Many agreed that the voluntarism implied by the concept undermined it or made it redundant (see Roberts 1991 for a review), but advocates argued that the concept had genuine worth, furnishing "a means of linking and mediating between the dialectical levels of individual 'choice' and societal 'structure' without placing excessive emphasis upon either one" (O'Neill 1987: 196). Morgan (1989), in a reply to Crow's (1989) influential article critiquing



the use of 'strategy' in sociological research, claimed that research into household strategies had the potential to further understanding of the interactions at the sites of structure and agency, an argument reminiscent of Giddens' (1979) stance that strategic analysis offered a means to move beyond the traditional dichotomy of structure / agency.

With interest in the concept's utility credited with reintroducing a space for agency into social science research that had for too long been dominated by various forms of structural functionalism (Thurley & Wood 1983; Engelen 2002). The deeper concern was with the implicit assumptions of rationality that many considered intrinsic to the concept of strategy. Clearly some sort of rational choice on the part of individuals and households is implied by use the concept of strategy. The difficulty lies in determining how far that choice extends. While Redclift (1986: 219) credits research on household strategies with directing attention to the fact that "poor people's behaviour was both rational and well informed", Shaw (1990: 467) raises concerns over risks that the concept can implicitly "put a purposive gloss on activities that are really just ways of coping with external constraints". For Knights and Morgan (1990: 481) 'strategy' is limiting of the potential for understanding social phenomena, "forcing action into a particular rationalistic and individualistic framework". Elster's work, connecting strategic analysis to rational choice theory and game theory (1983) is perhaps most indicative of the concept's "rational calculative connotations" (Morris 1988: 137). Assuming rationality as the basis for decisions and behaviours has its benefits; encouraging further research into actions that might otherwise be dismissed as irrational or illogical, but which "make sense" when interpreted from a different perspective and with reference to the position of the actor and the constraints they face, but Elster's position that "only as a last resort would one want to question the rationality of the actors" is surely too strong. Rational calculation or deliberation may enter into decisions, behaviours, and actions, but it cannot be their sole determinant. Perceptions of interests, on which rational calculation is founded in rational choice and game theories, represent more than objective appraisal on the part of agents.

Bar Morrison's (1980) article examining empirically the *household livelihood strategies* of Kandyan villagers, interest in the subject of household strategies within the *Development Studies* literature came later. An influential article by Ellis (1998), surveying the *Development Studies* literature on *livelihood diversification strategies* united the numerous studies of rural poverty, rural growth linkages, rural non-farm activity, rural-urban migration, and household strategies of survival, of coping, and of risk management, which had emphasised the relevance of diversification to the rural context, under the *household livelihood strategies* concept. Although careful to define and elaborate on the concept of *livelihood diversification*, the concept of *household strategies* was

introduced and applied without reference to its theoretical and conceptual underpinnings. Indeed, as a discipline, *Development Studies* has adopted the concept of “strategy” in a relatively uncritical manner, abandoning early on the concepts original connotations of obligation and compulsion. Studies of livelihood strategies; coping strategies; survival strategies; diversification strategies, have proliferated, without reference to the controversy the strategy concept had earlier generated in sociology, anthropology, and area studies. An adequate theoretical account of strategy requires articulation of the theoretical underpinnings of the nature of strategy, the extent to which it implies rationality and calculation, and the nature of the mechanisms involved if it is to operate at the site of interaction between agency and structure. I consider these requirements further in the following chapter.

The timing of the *sustainable livelihoods framework’s* extension and consolidation (as of the wider self-help model) is notable, occurring as the impact of structural adjustment programmes on the global poor was increasingly evident. The approach’s focus on the “micro” and “local” mean that the foundations of IFI advocated macro-economic policies remain unchallenged, as do the conditions of international trade and exchange. Livelihoods approaches do not advocate redistributive reforms either locally, nationally, or internationally. The concern is with ameliorating poverty without altering the social relations that sustain and reproduce it.

As Unsworth (2000: 7) has emphasised, “poverty” research requires “a more historical, less technical way of looking at things” that provides a “longer term, more strategic understanding of the social and political realities of power”. This is a requirement that mainstream livelihoods frameworks cannot meet. Harriss (2007: 1), too, has criticised mainstream poverty research for its failure to address the “dynamic, structural, and relational factors that give rise to poverty”. The livelihoods approach is found wanting, since “just as they have nothing to say about the structural basis of inequality, livelihoods frameworks really have little to contribute to heated debates about the relation between trade liberalisation, poverty reduction, and growth” (O’Laughlin 2004: 391). What these critical appraisals reveal is the insufficiency of documenting the complexity and diversity of poor people’s livelihoods. What is needed is a means of identifying the relations of inequality that causally underlie poverty, many of which are located far beyond the boundaries of the village, rural town, or urban migrant community where they are expressed.

Social relations govern the distribution of property (including land), patterns of work, and divisions of labour, as well as the distribution of income and the dynamics of consumption and accumulation. Mainstream livelihoods approaches’ focus is on the factors associated with poverty, neglecting “how and why the factors that are considered are distributed in the way that they are through a society”. That these questions are largely omitted “shows that poverty

research plays a part in depoliticising what are in essence political problems” (Harriss 2007:1). Bauman’s (2000) suggestion that the sustainable livelihoods framework can benefit from the addition of political capital alongside the existing five capital assets is an example of the very depoliticising tendency it is intended to correct for. Politics is treated as an endogenous asset, rather than the legitimate site of analysis.

The second response to the rise of fragmentary labour and livelihood’s in rural social formations derives from the agrarian political economy literature, which has had to confront the lack of fit between political economy’s traditional analytical categories of class and the increasingly complex (and messy) combinations of wage labour (agricultural, non-agricultural, rural / urban, seasonal, and migratory), marginal cultivation, and petty business (marginal commodity production, service, and trade) activities that now sustain a large proportion of rural households.

Within this literature, “differentiation in rural livelihoods” is engaged with analytically, as one aspect of a wider process of rural class differentiation. The term differentiation (the historical tendency for peasant-proprietor petty commodity producers to polarise between capital and labour) can operate to conflate separate but related processes. Separating out these tendencies, O’Laughlin (1996: 6) proposes a distinction between the process of differentiation as “diversification of rural livelihoods” and differentiation as “class stratification”. The former reflects “changes in divisions of labour, in processes through which people come to organise their work and reproduction in very different ways as commodification proceeds”. The latter reflects “the emergence of sharp and continuing differences between households in control of means of production, including land, cattle and agricultural implements”.

Shifting and multiple relationships to land and to labour-forms, both between households and among their members strain classical definitions of the exploitative relations on which class is grounded.

Classes are large groups of people differing from each other by the place they occupy in a historically determined system of social production, by their relation (in most cases fixed and formulated by law) to the means of production, by their role in the social organisation of labour, and consequently by the dimensions of the share of social wealth of which they dispose and their method of acquiring it. Classes are groups of people one of which can appropriate the labour of another owing to the different places they occupy in a definite system of social economy

(Lenin 1971: 486)

In rural Andhra, as elsewhere, it is not uncommon for people to enter and exit relations to land and to labour/capital, either seasonally or simultaneously, as small-scale farmers who work their

land, hire out their own labour in the lean season, and hire in labour at harvest-time. As a worker they experience their capacity to work as a commodity, an exchange value. As an employer they experience another's capacity to do so as a use-value (as the labourer's capacity to labour). It is the potential difference between its exchange value as a commodity and its use value that enables capitalist accumulation as an exploitative relation.

The distinction, and relation of dependency, between those who sell their labour and those who control resources represents a latent conflict, in which the peasant-proprietor (or artisan) as petty commodity producer (occupying simultaneously the positions of labour and capital) is the classic expression<sup>9</sup>. This does not, however, capture the situation of those who enter into wage-labour relations in parallel with petty commodity production. The term semi-proletarianisation can describe a process of class formation, whereby wage-labourers retain some hold on land (or other means) of social reproduction, but it is primarily a descriptive rather than an analytical category.

The "classes of labour" construct", comprising "the growing numbers...who now depend – directly and *indirectly* - on the sale of their labour power for their own daily reproduction (Panitch and Leys 2001: ix cited in Bernstein 2010)", may provide a way out of this impasse:

"Classes of labour"...have to secure their reproduction in conditions of growing income insecurity and "pauperisation" as well as employment insecurity...They may not be dispossessed of all means of reproducing themselves...But nor do most of them possess sufficient means to reproduce themselves, which marks the limits of their viability as petty commodity producers.

(Bernstein 2010: 111)

The "classes of labour" concept provides an analytical category to permit acknowledgment of the apparent realities of agrarian social formations (subject to concrete analysis), which are no longer necessarily consistent with traditional categories oppositional tendencies.

The working poor of the South have to pursue their reproduction through insecure, oppressive and typically increasingly scarce wage employment and / or a range of likewise precarious small-scale and "informal activity", including marginal farming. In effect, livelihoods are pursued through complex *combinations* of wage employment and self-employment. Additionally, many pursue their means of reproduction across different sites of the social division of labour: urban and rural, agricultural and non-agricultural, wage employment and marginal self-employment. The social locations and identities the working poor inhabit, combine, and move between make for ever more fluid boundaries and defy inherited assumptions of fixed and uniform notions of "worker", "farmer", "petty trader", "urban", "rural, employed", and "self-employed"

(Bernstein 2010: 111)

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<sup>9</sup> Applied at the household level, this is a category that can obscure inter-generational and gendered divisions of labour, such that relations of exploitation (as surplus extraction) operate within the household.

The classes of labour (which in the remainder of the thesis I term “the labouring classes”) concept enables an expanded conception of exploitation which explicitly acknowledges that it does not necessarily entail the labourer’s complete dispossession. In the chapters to come I consider the axes of differentiation that operate to segment the classes of labour, both in terms of the contribution made to livelihoods by different labour-forms and in terms of gender and caste relations. I consider the role performed by differences in resource and asset bases, institutionally authorised and perpetuated, and how these affect the ability to negotiate position in relations of production and exchange. The complementarities and frictions entailed in these positions form a key area of analysis.

### **1.5 The structure of the thesis**

In the chapters which follow, I analyse the scope for the self-help model to succeed in its broadly stated aims of enabling rural women to advance their social status and enhance their own and / or their family’s livelihoods, given existing social relations (expressed in access to land, other assets and resources (including credit), and to different forms, conditions, and relations of labour). The thesis is organised around two key sites of investigation: The first questions the potential for “self-help” to operate within these relations, the second, its potential to intervene in, and potentially overturn, them. This occurs against a wider analysis to disentangle the ways in which individual and collective attempts to advance living conditions (or at least defend them from deterioration) are defined by the historically (re)produced social relations in which those attempts are embedded. I concentrate on the bearing, operation, and wider implications of three, inter-related, aspects of the self-help model, as expressed in its latest policy guise of *Velugu* / IKP:

1. In allowing that formal bank loans could be acquired in the absence of material assets, *Velugu* / IKP provided the labouring classes with an alternative to usurious (and often inter-locking) informal credit sources
2. As a (de facto) modification and extension of DWCRA, *Velugu* / IKP formally extended programme-linked credit to women, challenging longstanding identification of public and private authority, and economic agency, with men.
3. In targeting programme benefits to (primarily) women via the group membership mechanism, *Velugu* / IKP provided a forum for habituation to (potentially) dominance rivalling institutions

The structure of the thesis is as follows. In the next chapter, I extend and develop this chapter’s opening claim that the effectiveness of social policy is undermined by an absence of clarity regarding the nature of, and causal relationships among, structures, institutions, and agents, and their respective properties and powers. A case is made for the retroductive logic of enquiry,

sustained by the broader methodology of *critical realism*, and the related concepts required to identify the mechanisms through which policy interventions might reasonably be anticipated to exert material social change. The chapter concludes with a discussion of the grounds for a logically consistent assimilation of statistical and “qualitative” methods into mixed methods research.

In chapter three, I discuss the implications of my methodology for the practice of social research. I introduce the multiple sources of data involved in my mixed methods research design, and present their complementarities and limitations. I discuss the way in which the methodology has informed the operationalisation of my analytical “units” (individuals and households), and “categories” (in particular, class, caste, and gender), and introduce and explain my choice of analytical tools and methods.

In chapter four, I present analysis of a range of textual sources. My aim here is to contextualise the emergence and consolidation of the post-reform self-help rural development model by considering its relationship to prior experiments with village level co-operatives. The analysis demonstrates that the self-help model’s neglect of structural and institutional mechanisms has entailed, less a complete reimagining of the form and function of the rural cooperative model, than a decisive redistribution of the weight given to *a priori* competing and contested visions of the same. The chapter concludes by summarising past state experiments’ lessons for the post-reform re-engagement with village level cooperatives.

In chapter five, I extend the textual analysis to focus explicitly on the ways that gender has been framed by, and incorporated into, successive policy permutations of self-help. This chapter’s focus is on the post-1991 elaboration and extension of the self-help model in Andhra Pradesh, and the ways in which it has exacerbated and entrenched wider tendencies in state representations of women and (dis)engagements with gender. I demonstrate the considerable distance that exists between the state’s official narrative, identifying self-help policy’s origins with “the women’s movement” of the early 1990’s, and the events it claims to represent. I conclude that this disjoint has had important repercussions, permitting the discursive appropriation of the “women’s movement”, and its harnessing to the logic of the self-help model.

In chapter six, I demonstrate the implications of the historical shift in policy emphasis towards individualised self-help for rural livelihood possibilities. I present results of primary fieldwork and secondary survey data analysis in order to demonstrate the tensions invoked by state policy emphasising agential action in the absence of due regard for the structural location within which actions not only take place, but in which the conditions for their possibility and articulation are

generated, institutionalised, and reproduced. The findings demonstrate the ways in which the social structures and institutional articulations of class, caste, and gender are expressed in member's ability to translate credit access and informal petty business activities into improvements in their material and social conditions. I analyse the bearing of the fieldwork site's unfolding ecological crisis for these wider tendencies (and vice versa). I conclude that, though rarely a decisive factor in petty business operation, credit access has come to occupy a critical (and often direct) role in sustaining the livelihoods of the rural labouring classes.

In chapter seven, I analyse the self-help intervention in terms of its scope to intercede in gender relations' wider institutional context, and clarify the consequences of that context for the intervention's mode of operation and outcomes. A key finding is that the limited bearing of group membership on women's identity, their loyalties to the household, and the antagonisms that arise in the interplay of group and household, diminish (without precluding) the scope for SHGs to challenge dominant institutions. In chapter eight, I draw together the findings presented in the prior chapters to consolidate their implications.

# Chapter 2

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## Research Methodology

The trans-nationalisation of the “self-help” development model has widely been attributed to the strong early evidence base (Hossain 1988; Mizan 1994; Rahman 1986; Shehahuddin 1992) for the “programmatic success” of the original Grameen microcredit programme, and its potential for application to other country contexts (Rahman 1998: 67). That programme’s proliferation (in modified forms) to become a key component in national and international poverty reduction (and latterly *empowerment*) strategies has, however, been accompanied by diminishing certainty over the evidence for its, and its successors, impacts. Today, despite more than three decades of research, the capacity of microcredit (and more recently, micro-finance) provision to generate the intended benefits remains contentious. This has widely been presented as a problem of evaluation (Eckel 2007; Ehmke and Shogren 2010; Paluck 2010; Roodman and Morduch 2009), though responses have varied in the search for its solution.

The dominant response to the “evaluation problem” has been to intensify the statistical sophistication of data analysis (Eckel 2007; Ehmke and Shogren 2010; Paluck 2010; Roodman and Morduch 2009). This approach identifies the problem in the logical and / or practical shortcomings of prior methods, and locates the solution in improving the rigour of data collection and analytical procedures. The second response has been to combine traditional statistical analysis of survey data with “qualitative” methods (Hulme 2000, 2007; Paluck 2010; Sherman and Strang 2004). Advocates of the latter approach have presented it as a means to optimise the “different pattern of strengths and weaknesses” possessed by each method. The apparent simplicity of this solution is, however, deceptive. It encounters the problem of evaluation as an epistemological one, and proffers a pragmatic and functionalist methods-based solution. This raises methodological issues that, it has been claimed (Blaikie 1991; Bryman 2001, 2007), undermine the legitimacy of a mixed-methods approach. This chapter considers the merits and methodological implications of these two approaches. The benefits of, and foundation for, ontologically and epistemologically consistent, mixed-methods research are then identified and a case is made for the approach taken in this thesis, assimilating statistical and “qualitative” methods into mixed methods research.



## 2.1 Recent trends in the analysis of self-help interventions: The “experimental mindset”

Since the first attempts to appraise the impact of self-help interventions, debate over the validity of findings has centred on the appropriateness of particular statistical methods to particular datasets. Increasingly, results from observational studies (Goetz and Sen Gupta 1996; Hashemi et al. 1996; Schuler and Hashemi 1994) have been declared suspect, due to difficulties in definitively establishing causality in the presence of potential sources of bias (originating in omitted variables as well as non-random programme placement, client selection, self-selection, and attrition) (Armendáriz de Aghion and Morduch 2005). Studies that attempted to overcome problems of bias by creating quasi-experimental conditions for analysis initially garnered more confidence, but have since become similarly discredited.

The debate coalesced around Khandker’s (1998) and Pitt and Khandker’s (1998) findings from the first large-scale, quasi-experimental cross-sectional impact study, and the responses to them. Morduch (1999) used the same 1991 / 1992 *Bangladesh Institute of Development Studies (BIDS) – World Bank survey* data as the earlier Khandker (1998) and Pitt and Khandker (1998) publications, to assess the robustness of their findings of high returns to income from microcredit borrowing, and found microcredit to have little, or no, impact. Morduch (1999) attributes the spurious impact reported by Khandker (1998) and Pitt and Khandker (1998) to the statistical methods they employed in the presence of endogeneity (arising from unobserved factors implicated in microcredit uptake and outcomes) and exogeneity (arising from the factors driving credit uptake by village location and participant gender, and programme miss-targeting). Pitt (1999) and Khandker (2005) likewise attribute Morduch’s contrary results to his mode of analysis. Specifically, the inappropriate application of techniques intended for analysis of randomised experimental data to the quasi-experimental data of the *BIDS – World Bank survey*, and to an excessive, and unwarranted, emphasis on the impact of programme mis-targeting. A follow-up study by Khandker (2005) applied panel analysis to the original 1991 / 1992 and subsequent 1999 rounds of *BIDS – World Bank survey data*. At the time of its publication it was widely regarded as “the most reliable impact evaluation of a microfinance program to date” (Goldberg 2005: 19). The less complicated modelling procedures, with fewer assumptions and strengthened identification, permitted by panel data, resulted in fewer initial concerns regarding the study’s findings.

Over a decade after the publication of the first quasi-experimental results, they remain contentious. In a recent paper, Roodman and Morduch (2009) replicate Khandker’s (2005) and Pitt and Khandker’s (1998) analysis, as well as Morduch’s (1999) prior analysis. They find that, in the case of all three previous studies, the “evidence for impact is weak”, as a result of their failures in “expunging endogeneity” (Roodman and Morduch 2009: 1). They conclude that neither

the widely accepted implications of the Khandker (1998; 2005) and Pitt and Khandker (1998) studies (that microcredit is effective in reducing poverty generally, is especially so when targeted at women; and that the poorest benefit most), nor those of Morduch's (1998) (that microcredit is primarily a tool for consumption smoothing) are contradicted by replication, but maintain that "decisive statistical evidence in *favor* of them is absent from these studies and extraordinarily scarce in the literature as a whole" (Roodman and Morduch 2009: 40). They attribute the impasse created by contradictory, and irreconcilable, findings for the impact of microcredit to "a lack of clean quasi-experiments and an absence until recently of randomized trials" (Roodman and Morduch 2009: 40), and conclude by questioning the relevance and "value of such non-randomized studies" amidst the "sudden swell of randomized trials 30 years after the birth of microcredit" (Ibid: 41).

This "sudden swell of randomized trials" reflects a wider push towards experimental methods as the basis for robust, credible, and decisive evidence on the impacts of policy interventions. The medical journal, *The Lancet* (2004: 731), in an editorial entitled *The World Bank is finally embracing science*, approvingly noted the Bank's initiation, in 2004, of "a series of randomised trials to determine whether its aid projects are doing any good". It quoted Esther Duflo, a leading proponent of experimental policy evaluation, in asserting that:

Creating a culture in which rigorous randomized evaluations are promoted, encouraged, and financed has the potential to revolutionize social policy during the 21st century, just as randomized trials revolutionized medicine during the 20<sup>th</sup>

(Lancet 2004: 731)

Such advocacy of the application of experimental methods to the evaluation of development programmes is increasingly presented as a technical solution to the inconsistency and imperviousness to replication of findings from non-experimental (observational) methods, and their inability to decisively attribute causation (Banerjee and Duflo 2009; Ehmke and Shogren 2010; Giné et al. 2006; Roodman and Morduch 2009). The current advocacy of randomised controlled trials (RCTs) as a means to evaluate the impact of self-help interventions reflects a broader trend within development economics, approvingly described by Ehmke and Shogren (2010: 549) as a shift towards an "experimental mindset":

[This] assumes that experiments provide insight into economic behavior both within and outside of exchange institutions...[and] also presumes one can design economic environments that minimize uncontrolled factors, thereby allowing one to test theory, to search for patterns of behaviour.

(Ehmke and Shogren 2010: 551)

By holding all else constant, it is argued, any difference in the average outcomes of a group of intervention recipients and a non-recipient control group can be causally attributed to the intervention under investigation. Ehmke and Shogren (2010: 561) summarise this view:

The experimental method is about gaining control. One controls the experimental circumstances changing one variable at a time, holding all else constant, which reduces confoundedness and identification.

In 2006, the first findings from randomised controlled trials (RCTs) to evaluate the impact of different aspects of microcredit “product design” (Field and Pande 2008; Giné et al. 2006) were published. RCTs have since been applied to investigate the effects of a range of self-help programmes on various aspects of poverty reduction (Banerjee et al. 2010; Dupas and Robinson 2009; Karlan and Zinman 2009) and women’s empowerment (Ashraf et al. 2009). For proponents of experimental economics, it is the ability of RCTs to attribute causation through the creation of systemic closure (Eckel 2007; Ehmke and Shogren 2010) which sets the method apart from non-experimental methods.

A recent study, led by Abhijit Banerjee and Esther Duflo (Banerjee et al. 2010) provides an apt case for considering the methodological difficulties common to the “experimental mindset”. This study, undertaken in Andhra, was the first RCT to measure the effects of introducing micro-credit to a “new market” (Banerjee et al. 2010: 2). In designing the study, the authors have built on their own, and others, prior experience of implementing RCTs to assess the effects of a range of development policies, and have integrated lessons from earlier critiques of experimental studies. It is on this basis that the study is presented as a suitable case study for the critique of the methodological commitments, and theory of science, reproduced by the experimental mindset. A brief outline of the method specific to the Banerjee *et al* (2010) experiment, and the findings it generated, permits identification of the underlying experimentalist methodology.

This study sought to assess the impact of the introduction of microcredit access on poverty, measured by consumption, new business creation and business income, and on “other human development outcomes”, measured by women’s empowerment, and health outcomes (Banerjee et al. 2010: 3). The study was multiple outcome and cross-sectional in design, sequentially utilising a matching and a randomisation moment. In co-operation with the private sector microfinance institute (MFI) *Spandana*, 120 demarcated informal settlements located in Hyderabad (the Capital of Andhra Pradesh) were initially selected as eligible for study inclusion on the basis that none had pre-existing microfinance facilities, and all had high concentrations of the “poor, but not of the ‘poorest of the poor’” (Banerjee et al. 2010: 6). 2,800 (non-randomly) selected households were surveyed and 16 areas were subsequently excluded on the basis that either they were

disproportionately large (and hence all key targets of *Spandana's* expansion plans), or home to large numbers of construction workers, who, since many were likely migrants, were “not desirable microfinance clients” (Banerjee et al. 2010: 6). The remaining 104 settlements, ranging from 46 to 555 households in size, were matched as pairs based on their similarity (minimum distance) on three area aggregate measures; per capita consumption expenditure, proportion of households with debt, and proportion of households operating existing small businesses. One area in each matched pair was then randomly assigned for “treatment”, with the remaining providing the “control”. The creation of such composite groups is a tactic which is widely adopted in experimental evaluations of this nature as a means to temper the potential effects of unobserved localised heterogeneity, and further permits a larger experimental population and increased sample size.

Comparisons of treatment / control mean outcomes for the entire sample of 6,850 survey households indicate that, during the course of the experiment, 5.3% of households in the “control” sample, compared with 7% in “treatment”, initiated a new business. They found no statistically significant impacts on the profits of businesses pre-dating the intervention, which they attribute to the fact that “profits data for small businesses are extremely noisy, due in part to some businesses with very high or very low profits”, which means they “cannot rule out either a large positive or negative average impact on business profits”(Banerjee et al. 2010: 29). Total household expenditure was found to be undifferentiated in terms of value, but differentiated in terms of composition; with “treatment” households spending significantly more on durable goods, in particular business related durable goods, and spending less on consumption, particularly on “temptation goods”.

The study found no evidence for changes in women’s empowerment or household health outcomes; a finding consistent with the definitions it employed<sup>10</sup>. Treatment and control outcomes were then distinguished for three sub-sets of households. They find that treatment households with pre-existing businesses have 8.5% higher rates of borrowing, and treatment

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<sup>10</sup> The effect of microfinance availability on women’s empowerment is measured by comparison of treatment / control area mean scores on an aggregate index composed of an equally-weighted average of z-scores for 16 “social” outcomes (the 16 outcomes are: women’s role in expenditure decisions on food, clothing, health, home purchase and repair, education, durable goods, gold and silver, investment; levels of spending on tuition, fees, and other education expenses; medical expenditure; teenage girls and teenage boys school enrolment; and counts of female children under 1 and 1-2 years old). The aggregate index approach avoids the multiple inference problem, but raises questions of the commensurability and mutual fungibility of its components. Differences in household health outcomes in treatment and control areas are similarly measured by the mean difference in the proportion of households reporting a child with serious illness, and in household expenditure on medicine and sanitation, during the experimental period. (See Banerjee et al 2010; 21 for a fuller description)

households without pre-existing businesses have 9.6% higher rates of borrowing. Sub-dividing those households without a pre-existing business into those with high and those with low propensity towards entrepreneurialism (on the basis of six characteristics derived from regression analysis of the treatment group), they find that the former, along with pre-existing business owners, exhibit a significant positive treatment effect on durables spending (proxying for business investment), while the latter exhibit a positive treatment effect on non-durable consumption expenditure.

Owing to problems with sampling for the baseline survey in the absence of a census based sampling frame (which resulted in a sample being drawn from “the houses located fairly close to the area center” (Banerjee et al. 2010: 6; note 4)), with the unplanned movement of other MFI’s into both the control and treatment areas subsequent to the experiments commencement, and with a single (non-random) MFI responsible for the experiment’s microfinance provision, the implementation of this study is not entirely unproblematic on its own terms for internal and external validity. It should be noted that comparable field experiments (Dupas and Robinson 2009; Field and Pande 2008; Giné et al. 2006; Karlan and Zinman 2008, 2009), also suffer from a range of shortfalls in the ideal degree of rigour during the process of implementing the experimental design.

Indeed, within orthodox development economics, criticisms of the experimental turn have demonstrated that RCTs of self-help interventions lack the crucial characteristics of valid RCTs. The absence of genuine randomisation in “treatment” allocation, and of double blinding, have been implicated in measurement and detection biases (Deaton 2010a). Banerjee *et al* (2010) accommodate some of the lapses in ideal conditions statistically, as do the other authors listed. On the surface, these are matters of method rather than methodology, but they reveal an important dissonance in the experimental mindset’s expectations and the experimentalist’s experience; a dissonance that can be identified as stemming from the experimentalist conception of scientific practice.

The fundamental logic of experimental evaluation rests on the possibility of controlling the experimental situation to such a degree that any difference in observed outcomes can be attributed to the object of evaluation. In the absence of pre-intervention differences among the randomly allocated experimental groups, any difference in observed behavioural outcomes can be attributed to exposure to the intervention. When Banerjee *et al* (2010) test the impact of increased credit availability in the treatment as against the control area, they do so in the confidence that “randomization would ensure that the only difference between residents of these areas is the greater ease of access to microcredit in the treatment area” (Banerjee et al. 2010: 2).

For its proponents, the twin moments of random allocation and “control for external intervening factors” (Giné et al. 2006: 7) enable experimental methods to attribute causation to the intervention under study on the basis of observed behavioural outcomes.

In the first instance, the experimental logic can be identified as a misattribution of the possibility of artificially creating conditions of *closure* (the isolation of a system from non-constant external influences (Bhaskar 2008 [1975]) to the social world. Within the experimental mindset, establishing closure is a matter of designing and implementing appropriate controls to assuage confoundedness and identification that threaten the attribution of causal outcomes to the intervention. While consistent on its own terms, in which good practice is measured by conditions for internal and external validity, it is ontologically problematic. Bhaskar (2008 [1975]: 74 - 77) has broken down the concept of closure into its three “critical conditions”, which correspond closely to the ideal of experimental evaluation. *Systemic isolation* is the requirement for the “actual isolation from the system from external influences or the constancy of those influences”; *individual atomicity*, is the requirement for the “absence or the constancy of internal structure”; and *organisational additivity*, the requirement that the “behaviour of aggregates and wholes can always be described in terms of the behaviour of their component parts”.

Returning to the example of Banerjee *et al* (2010), the three conditions for closure can be seen to underlie their practice, and the broader concept of good experimental practice it expresses. Little is reported about the communities that compose the study. Settlement pairs are created on the basis of their equivalence on three area aggregate measures, and randomly assigned to either treatment or control. The result is two groups, each a composite of 52 different settlements, in which any local differences are argued to be controlled for or cancelled out. The impact of the treatment intervention is thus measured by comparison of aggregate behavioural outcomes between a large, composite treatment area, and an equivalent control.

The self-help intervention is presented as a moment, rather than a process, detached from its content its effects evidenced in the different household outcomes between the areas respectively exposed to, and isolated from, increased micro-credit availability. Crucially, through the experimental design’s requirement for equivalence, differences among settlements are understood as confounding factors, and interventions are viewed as causal events operating in isolation from the contingent characteristics of their implementation. The sequential matching and randomisation moments of “treatment assignment” to the intervention corresponds to the assumptions of systemic isolation. This is further manifest in the creation of amalgamated treatment and control groups, which also illustrate the assumptions of individual atomicity and of the closely related organisational additivity.

Pawson and Tilly (2010: xi) characterise the turn towards experimental methods as “evaluation’s quest for scientific status”. The conception of science being pursued has important implications for this quest. The experimental turn is a response to the problem of evaluation encountered as an empirical problem, but the view of scientific activity on which it is founded, and of the susceptibility of social phenomena to experimental methods are ontologically and epistemologically problematic.

## **2.2 Decoupling statistical analysis from the systemic closure requirement and successionist theory of cause**

The experimental response to social complexity is to label it heterogeneity and to seek to control for it in aggregate. While the findings from the *Spandana* experiment support a difference in outcomes for the three types of household consistent with the sub-divisions on the basis of entrepreneurialism (though nothing is said of the 70% of treatment households that did not avail of credit), the authors do recognise, but do not elaborate on, the likelihood that “even quite similar households may make very different decisions” (Banerjee et al. 2010: 16). By considering heterogeneity in treatment effects between these sets of household, the potential for different outcomes within them is excluded by design. There are likely too, to be differences in outcomes in individual settlements within the composite treatment group. The degree to which, and modes by which, the new availability of credit is promoted may differ in each of the 52 informal settlements, as may the availability of, and nature of, wage labour, of commercial activity, and of alternative and / or additional sources of credit. Settlements will also likely differ in their social composition, with plausible implications for the ability of women to form SHG’s, as well as for group’s internal operation and organisation once formed. Shorn of all context the findings present the impact of local microcredit availability on three ideal types of entrepreneurial household across 52 distinct settlements. The limitations of the experimental method, then, are in accounting for the regularities it does observe, and in acknowledging the relevance of those it doesn’t.

Because the design and implementation of the experimental method controls for multiple levels of social complexity, and reduces the structured capacity for people (or households) to make decisions, to observed behavioural outcomes, it cannot bear the weight of explanation and inevitably reports a description of observed regularities, ready to be falsified if a different pattern is recognised in the next round of evaluation. To this extent it ultimately shares the fate of the non-experimental findings it was intended to supplant. Since the context of the intervention’s implementation has been controlled for in the experimental design, any differences in empirical

outcomes measured by subsequent evaluations can be explained only with regard to the method, and rigour, of the evaluation. Here the problem is with the conception of cause. In treating observed outcomes, conceived of as measurable and delineated events, as though they directly result from the intervention event, the mechanisms by which and through causes manifest remain unaccounted for. The logic is consistent with a successionist account of cause. Replacing the successionist with the generative theory of causation provides the grounding for an alternative interpretation. Instead of potentially confounding factors to be controlled for, the characteristics and social composition of the settlements, of the households and people resident there, and of the *emergent* properties that result from interactions among the various elements discounted by the experimental method, become integrated into a theory of causation.

Advocacy of the experimental method is not universal, even within orthodox development economics, and a defence of non-experimental statistics has been made on the grounds that there is not “necessarily a substantive difference between drawing inferences from experimental as opposed to non-experimental data” (Leamer 1983: 31). This position is based on the implausibility of the former attaining the strict conditions for internal and external validity in a “field setting”, discussed above (Barrett and Carter 2010; Deaton 2010a, b; Leamer 1983, 2010). The ethical content of RCTs in a development context has also been queried (Barrett and Carter 2010), resulting in a defence of non-experimental statistics grounded in exposure of the practical shortcomings of RCTs. Debate has, however, largely centred on the method, without being extended to the methodological framework supporting the “experimental mindset”. The identification of the methodological problems that beset the experimental method - in particular, the twin requirements for systemic closure and successionist theory of cause – destabilises the methodological commitments widely held to apply to non-experimental and experimental methods alike. This problematises the scope for integrating non-experimental statistics into retroductive mixed methods research, without assimilating the methodologically problematic assumptions of systemic closure and successionist theory of cause.

The legitimacy of this approach depends, largely, on the claim that experimental and non-experimental methods differ in the extent to which the assumption of closure can be relaxed, yet the findings retain plausibility; the logic of the former reliant on the extension of closure to the real world in a way that the latter is not. Within orthodox development economics and statistics there is acceptance that causality cannot tenably be attributed on the basis of findings from non-experimental statistics. Indeed, that recognition has motivated the shift towards, and advocacy of, RCT evaluation, and has meant researchers utilising inferential statistics are cautious to theorise in terms of associations and correlations between variables, and avoid proposing causal



relationships (John 2002). While discussing outcomes as *correlation* rather than *cause* may avoid the most glaring pitfalls of empiricism, it marginalises the possibility, and the worth, of establishing causality, favouring logical sequences over causal models. It is an empiricist response to what is an ontological problem. Arguably, this has led to “an unfortunate accommodation between an empiricist operationalism and a naive methodological realism” which in turn has undermined the possibility of an explanatory role for social science (Williams 2003). The reticence to speculate on matters of causality has meant statistical analysis, expressed as general descriptions of regularities, has been prone to charges that it is analytically vacant (Nash 1999).

The substitution of a successionist, with a generative, account of cause rests on the adoption of a retroductive logic of enquiry; specifically its ontological distinction between events and mechanisms. Harré (1972: 116) provides a succinct definition of the ontological underpinnings of these competing theories of causation:

In the generative theory the cause is supposed to have the power to generate the effect and is connected to it. In the successionist theory, a cause is just what usually comes before the event or state, and which comes to be called its cause because we have acquired a psychological propensity to expect that kind of effect after that cause.

In short, a generative theory claims that the causes of phenomena available to the senses could reside in unobservable, but real, forces, mechanisms, and entities; a successionist, that cause is a category applied to a constant conjunction of atomistic events. The two theories are founded on different intellectual traditions and are incommensurable. For the latter, existence is predicated on observability, for the former, a causal criterion can also provide grounds to attribute existence. Accordingly, a plausible case for the existence of unobserved mechanisms and structures can be made by reference to observable events that can only be explained as the products of such entities (Collier 1994). Applied to the study of social phenomena, the concept of generative causation locates the mechanisms of cause in the interactions of agency, institutions, and structures, and the emergent properties that derive from them.

The concept of emergence relates to the mode by which particular combinations of things, processes, and practices give rise to new (emergent) properties. It relies upon the attribution of stratification to the ontological differentiation of real mechanisms, contingent actualisation, and empirical manifestations, with different strata characterised by different properties and powers (Bhaskar 2008 [1975]). A product, rather than an aggregate, of the combination of their constituents, emergent properties are more than the sum of their parts; characterised by internal and necessary relations among components rather than the co-occurrence or aggregation of

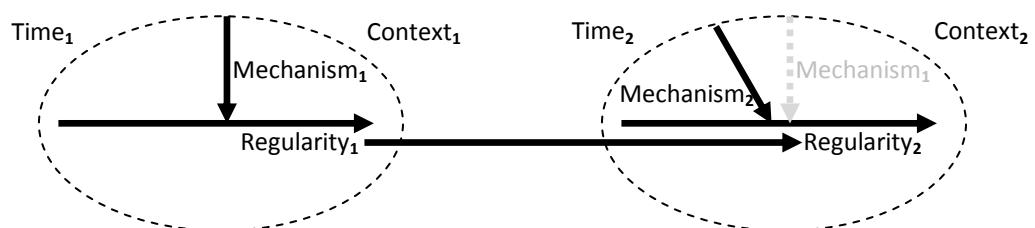
elements. In their irreducibility to their constituents and their capacity to fundamentally modify the powers of those constituents, emergent properties are causally efficacious.

Embedded in, and central to, the logic of retroduction, as articulated by Harré (1972) and Bhaskar (2008 [1975]), is an ontology of intransitive structures and mechanisms, existing and acting independently of the knowledge articulated in the transitive concepts and theories developed to describe them. Pawson (2000: 298) describes the retroductive approach to social inquiry as a commitment to causal explanation:

[it] takes the form of positing some underlying mechanism...that generates the outcome, which will consist of propositions about how structural resources and agent's reasoning have constituted the regularity. The workings of such mechanisms are always contingent and conditional, and hypotheses will also be constructed in respect of which local, institutional, and historical contexts are conducive to the action of the mechanism

Pawson and Tilley have been at the forefront of applications of critical realist methodology to policy analysis. Their model of social change permits that social structures assign conditions (which take the form of constraints and enablements) for the actions of agents. This is the context in which agent's actions and social interactions play out. It relates to "time<sub>1</sub>" in figure 2.1 (the constraints and enablements precede "time<sub>1</sub>"). At "time<sub>2</sub>" the structure is reproduced or transformed as a result of interactions at "time<sub>1</sub>", providing the structural conditions for the next series of interactions.

**Figure 2.1:** Basic ingredients of successful social change



modified from Pawson and Tilley (2010: 74)

Retroduction entails a social world comprised of an objective, material structure of relations, causally efficacious, and known through its causes, since inaccessible to direct observation:

This implies a radical account of the nature of causal laws, viz. as expressing tendencies of things, not conjunctions of events. And it implies that a constant conjunction of events is no more a necessary than a sufficient condition for a causal law

(Bhaskar 2008 [1975]: 10)

This account of cause implies and depends upon, a differentiated, structured ontology, in which the existence of real mechanisms and structures are studied as latent tendencies; their

actualisation contingent on interactions with countervailing tendencies in open systems, so heavily contextual, and their reality independent of empirical manifestation. It is this which renders the retroductive distinction between events and mechanisms, and the identification of *explanation* with the latter, intelligible. An analysis of the social world confined to surface events and phenomena is incompatible with the stratified ontology from which retroduction derives.

Explanations of social phenomena that remain limited to the level of association and correlation of observed phenomena are inconsistent with retroduction, with its emphasis on the mechanisms, structures, and tendencies contributing to the manifestation of the original phenomena of interest. This has implications for the logic of statistical inference, which - if operating on the assumption that the dataset adequately incorporates all of the relevant factors and implicitly disregarding the unobserved and unobservable from the remit of enquiry, and implying that findings are reliant upon the assumption of systemic closure pertaining to the social world beyond the dataset - is inconsistent with a retroductive logic of inquiry.

Downward *et al* (2002) consider two requirements for statistical research methods to be legitimately incorporated into retroductive social enquiry. The first is that of “quasi-closure”, a concept informed by the respective causal roles of agency and structure whereby “institutions evolve and develop along with agents’ own mental models to produce states of closure that are dependent upon the tractability of institutions as decision-making apparatus...and provide and reflect stable conditions upon which agents base their behaviour”<sup>11</sup> (Ibid 2002: 481). Agents themselves thus “provide ‘quasi-closure through persistent, conventional, or institutional decision-making’” (Ibid 2002: 482). Downward *et al* argue that this limited form of closure can best be operationalised by focusing empirical analysis on those institutions that “approximate conditions of closure”. Olsen and Morgan (2005) offer an alternative route to integrate statistical methods into social inquiry, while endorsing an open-systems reality. They make the case that “methodological closure can be assumed, and regularities within the data-set can be sought without assuming closure in reality” (Ibid: 273).

The second of Downward *et al*’s (2002: 482) requirements for acceptable statistical analysis is that ‘demi-regularities’, the “discernable event-regularities” that emerge from quasi-closure, should be the focus of statistical analysis and description. By focussing on demi-regularities, Downward *et al* contend that statistical analysis not only permits inference but can contribute to causal explanations of social reality without making untenable claims for spatially and temporally

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<sup>11</sup> A potential difficulty of this account of *institutions* is discussed below, though the modification made to the agent-institution relationship does not undermine (and may in fact strengthen) the plausibility of *quasi-closure*.

unbounded applicability. In a similar vein, Kemp and Holmwood (2003) have argued that legitimate and valid statistical analysis can be consistent with critical realist ontology, but must advance as a “search for various forms of regularity to reveal the operation of structures”, aware that the existence of regularities in phenomena “suggests (but does not prove) that a mechanism is at work” (2003: 176). They argue that analytical statistics are well suited to discerning existing regularities, and should continue to do so, while recognising the contribution to be made by other research methods to analyse divergence from these regularities, alongside the incorporation of theory on equal terms. Collier (2003: 43) describes the role statistical analysis can, in practice, play in retroductive explanations of social mechanisms.

Statistics has an important place among the descriptive preliminaries of social science...but the analysis itself must focus on concrete particulars and retroduce explanations from them...it cannot read off the explanations from statistical correlations

This position echoes a parallel defence of statistical methods emerging from reflections on their perceived incompatibility with critical feminist epistemologies. A rejection grounded on a conflation of statistical methods with empiricism, that is, of method with methodology (a distinction returned to below). Responding to this, Walby (2001: 492) has defended a role for statistical methods in social enquiry:

Explanations do not reside in the surface observations that can be made, in the empirical data that can be gathered, but can be constructed on the basis of theory building toward which such data make a necessary but insufficient contribution.

Olsen and Morgan (2005: 269) develop the compatibility of analytical statistics with critical realist ontology furthest, demonstrating that “regularity-seeking analytical statistics are capable of highlighting non-regularity and the breakdown in relative regularity. Analytical statistics can accommodate complexity and contingency”. They question the consistency of the position (typified by Sayer (1992) that accords a (limited) role for descriptive statistics and bivariate analysis but dismisses more sophisticated methods. Using the example of logistic regression, they argue that “if the odds ratio...is a useful indicator, then the logit equation...is likely to be even better” (2005: 271).

### **2.3 The scope for integrating context and contingency**

The shift towards an experimental mindset detailed in the preceding sections is the latest phase in a process of a push for “evidence-based” development policy, increasingly widespread in recent years (World Bank 2006; CGAP 2009; DFID 2008; ODI 2004; UNICEF 2008). This wider trend has tended to emphasise a statistical and problem solving role for social research (Milani 2009), bypassing questions regarding the relationship of social enquiry to the knowledge it produces,

and to its referents. Mosse (1998) has criticised the wider logic underlying orthodox development research and practice on two grounds. The first is that it invariably conceives closed and controllable systems which isolate hypothesised causal links in order to determine predictable outcomes from planned inputs, the second, that it necessarily projects static or 'steady state' ahistorical and apolitical representations of society. The first point (the problematic nature of systemic closure and successionist logic of causation) has been discussed in the preceding sections; this section will consider the case for politically and historically informed research, and the potential for qualitative methods to contribute to its practice.

The dominance of statistical methods in studies of development policy and practice has increasingly been criticised as privileging technocratic conceptions of policy interventions. A preoccupation with description and measurement, in lieu of historically and politically contextualised explanation, serving to perpetuate inadequate development agendas, "depoliticising what are in essence political problems" (Harriss 2007:1). Milford Bateman and Ha-Joon Chang (2010, 2011) provide a critique of the global proliferation of micro-finance interventions on similar terms, emphasising in particular the scope for microcredit to operate to institutionalise and naturalise local expressions of poverty and under-development, distorting development agendas and diminishing the scope for alternative interventions to gain recognition and (increasingly scarce and competitive) financing. They further emphasise the deleterious effects of individualising responsibility for poverty on the capacity for collective organisation and solidarity movements to emerge. They posit that it is the microfinance model's compatibility with broader (neo)liberal agendas that accounts for its continued proliferation in the absence of persuasive evidence of impact and suggest the model is beyond redemption. Katherine Rankin (2001, 2002) and Jonathan Pattenden (2011) have similarly analysed the emergence of micro-finance programmes in terms of a neo-liberalisation of civil society. These latter studies strengthen the broad Bateman Chang thesis by providing close, historically and politically contextualised analysis of the ambiguities and contradictions entailed in the specificity of micro-finance operation in villages in (respectively) rural Nepal and Karnataka.

Historically and theoretically informed qualitative methods have been held to offer a means to reincorporate history and politics into studies of development (Comaroff and Comaroff 1992, 2003; Lewis and Mosse 2006; Lewis 2009; Mosse 2010; Mosse and Lewis 2006). While, to date, few studies of microcredit / finance based self-help interventions have prioritised qualitative methods (Kabeer 1998; Rahman 1998, 1999; Rankin 2001, 2002, Pattenden 2011, Vonderlack-Navarro 2010 are exceptions), local credit and savings organisations, such as informal loans, burial societies, and rotating savings and credit associations (ROSCA's), have long been a subject of

sociological and anthropological research (Ardener 1968; Embree 1939; Gamble 1944; Geertz 1962; Ottenberg 1968).

Recent ethnographic studies revisiting these types of institutions (Ardener and Burman 1995; Bähre 2007; Smets 1996, 1998, 2000; Smets and Bähre 2004; Southwold-Llewellyn 2004; Van Wetering 1999) have revealed many of the theoretical concepts underlying the promotion of micro-credit based self-help programmes to be problematic. In particular, the concepts of *social capital* (Bähre 2007; Rahman 1998, 1999; Smets and Bähre 2004), *solidarity* (Bähre 2007), *empowerment* (Bähre 2007; Vonderlack-Navarro 2010), *choice and strategy* (Bähre 2007; Smets 1998, 2000; Van Wetering 1999), and *civil society* (Lewis 2009) have been demonstrated to inadequately capture the ambivalent, contradictory and contingent forms that social processes, outcomes, and relations take *in situ*.

The engagement with theoretical concepts demonstrated by this ethnographic literature takes the form of an emergent recognition of their inadequate fit with the accounts and interpretations of social processes and relations that the researcher observes and experiences. Another, separate research stream has inverted this logic of critique, increasingly setting out to consider the form and content of the development industry's policy emphasis from an overtly theoretical position. Such research has emphasised the technocratic, ahistorical, and apolitical approach that has characterised development policy since the demise of the Keynesian consensus. This critique presents trans-national development policy and programmes as increasingly defined by "rapidly shifting fads and fashions that serve to over-simplify or erase the past to construct a 'perpetual present'" (Lewis 2009: 32), through an absence of historical perspective. The policy emphasis on novelty and change that has arguably come to dominate within orthodox development research and practice has elsewhere been traced to the usurping presence and influence of ideologies of managerialism within development organisations (Roberts et al. 2005). Where these studies differ from earlier critiques of development ideology and practice explicitly influenced by Foucault's work on power and discourse (Escobar 1995; Hobart 1993), is in the emphasis placed on close analysis of specific policy instances in the contexts of their institutional formation and / or expression.

This focus on constrained and structured agency is promoted as a corrective to its absence in deconstructive analyses of 'development discourse', an approach criticised for propagating, what has been termed by Grillo (1997: 20), "the myth of development"; a monolithic view of a single history of development, and its "unitary 'all-powerful' character. It enables explanations to go beyond the prognosis of ideological hegemony, to acknowledge agency and contingency at the level of individual actors and their everyday practices (Lewis and Mosse 2006; Lewis 2009; Mosse

2010; Roberts et al. 2005). Such research demonstrates the ways in which development actors work to secure and support representations that veil the actual contingencies and networks of practice so as to “allow reason to rule, and allow history to be arranged as the unfolding of a locationless [policy] logic” to which expertise is attached (Mitchell 2002: 36).

It emphasises the ways in which the study of micro-level processes can highlight the construction of development meanings and representations. Studies such as these provide a model for conceptualising social practices as partially constituted, not merely described, in terms of the meanings attached to them. The problematisation of official categories, concepts, and interpretations is a vital component of social enquiry. However, within the interpretive epistemology on which the ethnographic tradition is grounded, a tendency prevails in which the ontic status of social phenomena is reduced to knowledge of them. This conflation is inconsistent with the ontological premises on which the case for retroductive mixed methods research has been grounded.

The key methodological difficulty implied by interpretive methods is in accommodating the consequences of its double hermeneutic; “the fusing of horizons of...researcher and researched, in which the latter’s actions and texts never speak simply for themselves, and yet are not reducible to the researcher’s interpretation of them either” (Sayer 2007: 17). Historically, interpretive methods were applied, bracketing off this tension, with privilege accorded to the researcher’s interpretation. This was problematised by post-colonial critiques of traditional ethnographic method. Where before, social practices and institutions had been studied as given entities, amenable to observation and objective and accurate description, the increasing disquiet about the colonial origins of concepts and categories, discussed in the preceding chapter, combined with an emerging critique of the positivist tenets for social science, led to the problematisation of the ontological status of social practices, and the epistemological possibility of their being known.

An enduring response to this debate has been the interpretive turn in social anthropology’s and sociology’s ethnographic accounts. Succinctly summarised by Austin’s (1962: 101) contention that sometimes there is “no *one right* way of saying what is seen,” because “there may be no one right way of seeing it”, approvingly cited by Pitkin (1993: 102). In common with the methods that preceded them, methods utilised by, or derived from, interpretive ethnography rely on the researcher’s prolonged exposure to, and immersion in, social practices. The distinction is at the level of methodology rather than method. Categories, presuppositions, and classifications referring to particular phenomena came to be understood as manufactured rather than as natural

manifestations, elevating the role of discourse, and absencing material conditions, in accounts of meanings and interpretations.

That ethnographic methods were wrestled from the non-interpretive tradition and applied to the ontologically and epistemologically distinct interpretive approach provides an historical example of the detachment of method from methodology. This example may be being repeated in the recent trend towards historically and theoretically informed “development” research, evident in much of the work cited in the preceding section. Here the emphasis is on the explanatory and analytical insights available from ethnographic-derived methods (Katz 2001, 2002; Lofland 1995; Prus 1996; Snow et al. 2003), advocated as a means to advance understanding of particular people, while engaging and refining theory (Des Chene 1997). This turn represents a reengagement with debates over the relation of theory to methods and accounts, first addressed in the “emic” versus “etic” analysis debate (Boas 1943; Goodenough 1956), but never decisively resolved.

The interpretive literature has remained suspicious of the relevance of theory, viewed as the application and generation of teleological models or ideal types which serve to undermine the specificity of the field-site (Hammersley 1990). A recurrent concern has been that the incorporation of theory impedes informant’s representation of themselves, and prevents framing contexts, theoretical associations, and narratives from emerging from the process of fieldwork and writing itself (Marcus 1998: 13):

[for] once we know (or analytically ‘fix’ by naming) that we are writing about violence, migration, the body, memory, and so forth, we have already circumscribed the space and dimensions of our objects of study...The mark of experimental, critical work is its resistance to this too-easy assimilation of the phenomenon of interest by any given analytic, ready-made concepts

(Marcus 1998:187-188)

Against this, the more analytical and explanatory accounts being produced and advocated, assert that field-research and theory have the potential to be mutually informative:

Ethnographers too often enter the field with only the goals of description and interpretation to guide them, treating theoretical development as a black box or ignoring it altogether, and forgetting that much of scientific and humanistic scholarship is concerned with the relationships between particularistic accounts and more general understandings of the world around us

(Snow et al. 2003: 184)



Proponents of this theoretical turn argue that observation and description are, inescapably, theoretically and conceptually informed, and advocate acknowledging the presence of theoretical assumptions and considering their implications, rather than denying their implicit presence and influence. Theories are increasingly employed explicitly as a means to focus and sharpen field observations, which in turn grounds theory in the richness of social life (Prus 1996), while providing a “trans-situational language” that enables dialogue across fields and disciplines (Snow et al. 2003: 182). Also entailed in the move towards analysis and explanation is acknowledgment that local contexts are limited:

[unless] inserted into the translocal processes of which they are part *ab initio*: processes – commodification, colonization, proletarianization, and the like composed of a plethora of acts, facts, and utterances whose very description demands that we frame them in the terms of one or other Theory of History

(Comaroff and Comaroff 2003: 161)

This marks a return to the question of methodological closure for, although ‘multi-site ethnography’ (Marcus 1995) and ‘global ethnography’ (Burawoy et al. 2000) have been proposed as alternative approaches, field research continues to be primarily “a method characterized by its in-depth knowledge of a bounded space” (Lapegna 2009: 3) with the “context firmly bracketed” (Burawoy 2001: 147). Geerze’s (1973: 22) view that successive ethnographies equate to “another country heard from” points to the difficulty of deriving more general theories from highly contextualised and locally situated cases. The bounded, bracketed context raises methodological issues regarding the ability of such research to explain the phenomena it recounts when limited to a localised and ahistorical conception of the research site, which in turn impacts on the applicability of findings beyond its bounded space.

For Burawoy (2000: 8), the closure of the research site is “militantly opposed to history and consideration of the extralocal context”. The theoretical turn renders the bracketing out of the world beyond the research site untenable, and shifts the emphasis from description and interpretation, to explanation and analysis. It provides for methods that necessarily encounter social practices and phenomena as the convergence of structures and actions beyond and within the research site. This approach, though not explicitly related to a retroductive logic of enquiry by its practitioners, is consistent with that logic’s foundations (in particular, a differentiated, structured ontology; a generative account of causation – locating the mechanisms of cause in the interactions of agency, institutions, and structures, and the emergent properties that derive from them; and rejection of *systemic closure* – *systemic isolation*; *individual atomicity*; and *organisational additivity*-).

This raises the wider question of the relationships among social structures; institutions; and actor's perceived interests and preferences, and the role of each in the formation and modification of the other. A question complicated by the lack of standardisation in definitions and applications of the terms' *structures* and *institutions*, and the, not uncommon, tendency for the two to be conflated (Jessop and Nielsen 2003). One common approach is to define them as patterned social practices; "regularities in the flux of events". A view criticised for conflating "The *conditions* [institutions] that make action possible with the action itself [routines; habits]" (Fleetwood 2008: 25), a point returned to below. Ambiguity in the terms' definitions permits (and is evident in) their wide application to phenomena and entities with quite different properties. Institutions are defined here as "rules, conventions, norms, values, and customs" (Fleetwood 2008a: 448; 2008b), and this forms the basis for an account of their social transmission and perpetuation. This, in turn, depends on the *ontic differentiation* of agents, social structures, and institutions (the fact that they are fundamentally different things, with different properties and / or powers), which allows that they are mutually dependent but distinct and irreducible. In its privileging of agency and omission of an explanatory role for social structures and institutions, the self-help model's ontological and methodological individualism collapses these distinct and irreducible phenomena (a tendency Margaret Archer 1995: 87 terms *upwards conflation*).

This is a tendency evident, too, in the *New Institutional Economics* (NIE) literature, which in the last decade, has begun to be integrated into orthodox accounts of development (World Bank 1998; 2001; 2002), in terms of the importance of developing institutions (defined to encompass laws and formal regulations alongside informal norms and customs) to reduce transaction costs to stimulate investment and efficiency. This approach is evident in the "state as enabler" discourse that has developed in tandem with the self-help model in Andhra (discussed further in chapter five). NIE traces the emergence, existence, and performance of a wide-range of social "institutions" to the behaviour of and interactions among individual agents. Buchanan (1991:9) has described NIE as a shift away from "in-period, or within-rules, choices to choices among constraints or sets of rules". The NIE represents an extension of problematic premises (rational choice theory; ontological and methodological atomism; preference exogeneity) to new areas of study. While methodological individualism does not of itself prohibit acknowledgement that individuals (and their wants and preferences) can be altered by circumstances, as Hodgson (1991: 5) has noted, it is "not the matter of individual malleability *per se*, but the willingness, or otherwise, to consider this issue as an important or legitimate matter for economic enquiry" that demarcates NIE from the "*Old*" *Institutionalism* informing and developed in his own work. NIE, then, takes as given what, in "*Old*" *Institutionalism*, needs to be explained.

## 2.4 The grounds for methodologically coherent mixed methods research

Advocacy of mixed-methods assessments of self-help interventions has tended to assume that combining a variety of methods provides a means to capitalise on the individual strengths and to accommodate the weaknesses of each (Copestake et al. 2002; Hulme 2007; Hulme and Toye 2006; Simanowitz 2004). This view recalls that of the early proponents of methods triangulation, for whom “the flaws of one method are often the strengths of another, and by combining methods, observers can achieve the best of each, while overcoming their unique deficiencies” (Denzin 1970: 308). This pragmatic promotion of mixed-methods has been identified with a functionalist concern to reduce measurement error and bias, and has been criticised for disregarding the ontological and epistemological issues entailed in the use of multiple methods (Blaikie 1991; Bryman 2001, 2007). This latter point implies that methods of analysis are consistent with specific logics of inquiry, themselves embedded in assumptions about the nature of the social world, and the forms that social research can therefore take (Bryman 2001; Lawson 2003a).

The possibility of ontologically sound mixed methods research, then, depends on the extent to which methods are bound to methodologies. A distinction indebted to Olsen and Morgan (2005), who define methods as the tools or techniques by which information is gathered, transformed, and analysed. Methodologies incorporate methods; the practices conformed to in their application; and the researcher’s interpretations of those practices. Maintaining this distinction allows that it is methodologies, which “often have embedded in them assumptions about the nature of reality and underlying or implicit axioms about human behaviour” (*Ibid*: 258), and not methods, that are inhabited by ontological and epistemological commitments. If tenable, this distinction enables the validity of a particular method to be considered separately to that of the methodology with which its practice has been historically coupled. This means that researchers can combine methods without (necessarily) assimilating incommensurable ontological and epistemological premises.

Further support for the adaptability of methods to different methodological contexts can be drawn from the fundamentally hermeneutic process entailed, more or less explicitly, by all modes of data collection and analysis (Byrne 2003; Downward and Mearman 2007; Olsen and Morgan 2005). Understood in this way, methods are distinguished by their level of abstraction rather than any inherent methodology. Changing the emphasis on the way that findings are expressed allows methods to be “redescriptive devices” revealing “different aspects of the constituency of phenomena...as structural, that is cause and effect, relations more broadly”(Downward and

Mearman 2007: 91). It is on this basis that mixed-methods research has been advocated in terms of its compatibility with the retroductive logic of enquiry discussed above (Downward and Mearman 2007), whereby “events are explained by postulating (and identifying) mechanisms which are capable of producing them” (Sayer,1992: 107). Combining the retroductive logic of inference with mixed methods allows for postulated causal mechanisms to be traced in their relations to one another through a diversity of forms of data and analysis. It has the further advantage of enabling an explanatory role for social enquiry, while avoiding the conflation of causal mechanisms with observed regularities.

The intelligibility of combining different research methods can be further grounded on the twin commitments of ontological realism and epistemological fallibility. This implies the possibility of objective knowledge of social practices and phenomena, which necessarily entails its fallibility. As a concept *objectivity* has been prone to considerable ambiguity in its definitions and applications to knowledge claims. It has commonly been conflated with claims for infallibility, and / or value neutrality. But the truth, or otherwise, of an objective knowledge claim is not a condition of its objectivity, rather of its adequacy. Here, a position of ontological realism is combined with epistemological fallibility; which acknowledges that to allow that “objects can have qualities which exist independently of our consciousness of them, is not to claim privileged access to them...in the sense of truth” (Sayer 2007: 60). The objectivity of a knowledge claim is, however, a condition for assessment of its adequacy, since to say that knowledge claims are fallible is to presume an independent measure of their truth. Non-identification of an object of knowledge with knowledge of that object implies that the truth of knowledge claims resides in the former rather than the latter. In the absence of unmediated access to the former, appraisals of the truth of a claim remain fallible. This is, however, less problematic for the possibility of objective knowledge claims than is the absence of a distinction between knowledge and its referents since, without such a separation:

It is difficult to make sense of the fact that our knowledge of a given thing is often criticized and/or revised...nor...of the phenomenon that objects of knowledge mostly change independently of us

(Lawson 2003b: 165)

The possibility, and desirability of generating objective knowledge about real social phenomena has been widely questioned, not least by interpretive ethnographers working to undo the legacy of colonial interpretations of the ‘other’ (Mines and Yazgi 2010). This has led to the advocacy of research that leads to knowledge not of “some ‘thing’ that may be interpreted in different ways...[but of] those interpretations” (Blaikie 1991: 120). Here the referent of experience is

denied; the *experience* is the object of analysis, and as such is analysed without reference to its object. Collier (2003: 139) has been critical of this tendency on the grounds that:

There is no experience that is not an act of experiencing something, and each experience is defined by the something that it is experiencing. Experience is therefore essentially fallible: it can be right or wrong about what is experienced, but either way it remains about just that

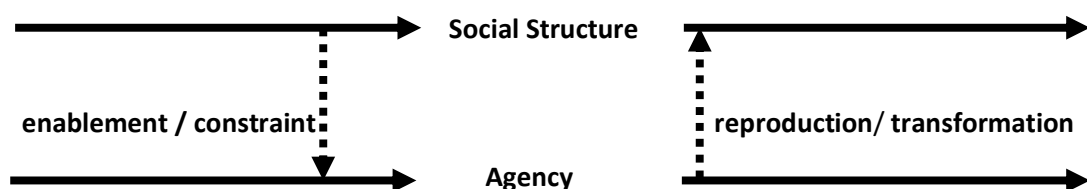
Acknowledgment of the fallibility of knowledge does not entail that there are no grounds for judging the adequacy of competing knowledge claims, or of advancing existing explanations by better mapping in thought the relations and structures of the social world. The structured nature of the world, and the anteriority of social structures to experience, provides for the possibility of understandings of social practices and phenomena that are more adequate than others. Accounts which reduce social practices and phenomena to the meanings and interpretations of their practitioners, considered in isolation from their wider contexts, misconstrue the relationship between the two, and fail to acknowledge the implications of the anteriority of the former to the latter. While it is true to say that social practices, relations, and phenomena would not exist in the absence of collective human activity, to say that the former is the *creation* or *construction* of the latter is to discount the relevance of the essential anteriority of social structures to experience. Essential, because intentional, and much unintentional, activity is possible only on the basis of the prior existence of social forms:

Society is both the ever-present *condition* (material cause) and the continually reproduced *outcome* of human agency. And praxis is both work, that is, conscious *production*, and (normally unconscious) *reproduction* of the conditions of production, that is society

(Bhaskar 1998 [1979]: 34 - 35)

This account can be depicted as:

**Figure 2.2:**The transformational model of the connection between social structure and agency



Bhaskar (1993: 155)

It differs from dialectical accounts of the relation between agency and structure, since here the claim is not that they refer to two moments in the same process, but rather to radically different things, so that “society stands to individuals...as something they never make, but that exists only in virtue of their activity” (Bhaskar 1998 [1979]: 34). The nature of that activity

is the reproduction, reworking, or transformation of anterior structures and institutions, rather than their creation anew. This means that “social science requires both the interpretation of meaning or discourse and causal explanation, and the two combine where reasons are causes or discourses are performative” (Sayer 2007: 102). It also differs from the theory of structuration, developed by Giddens (1984), in which structure and action are simply two sides of the same coin (Craib 1992), existing only in the same instance, with the former instantiated through the latter. In the critical realist perspective, social structures and social actions each have distinct realities, operating in different temporal moments (Archer 1995). Collectively, agents reproduce (and potentially transform) the structures (and the institutions that disclose them), and in so doing are themselves reproduced and transformed. The *temporal priority* of social structures and institutions over individual agents creates these mutual capacities, but also means that all social action is undertaken through interaction with the structures and institutions that are the sine qua non of meaningful action. Together ontic differentiation and temporal priority of social structures and institutions to agency enables an account of social change which hinges on the interaction of all rather than the privileging of any. They form the ontological basis for Marx’s (1852:15) famous dictum:

Men make their own history, but they do not make it as they please; they do not make it under self-selected circumstances, but under circumstances existing already, given and transmitted from the past

Social structures and institutions are the circumstances, the “ever-present *condition*” and “continually reproduced *outcome*” (Bhaskar 1998 [1979]: 34 - 35), of social action. These common properties account for the wider tendency for structures and institutions to be analytically conflated. They are however ontologically different entities and can be differentiated on the basis of distinctions in their causal properties and powers.

The second, related ambiguity in objective knowledge claims is the extent to which a commitment to objectivity is synonymous with a commitment to value neutrality, characterised as a claim to report the “facts” unmediated by theoretical and value commitments. Feminist and anthropology of development theorists’ analysis of the situatedness of knowledge and the role of power and authority in knowledge production have sought to undermine claims that knowledge can be context independent, emphasising its indebtedness to social origins (Comaroff and Comaroff 1992; Escobar 1991; Ferguson 1990; Haraway 1991; Harding 1991, 1993, 2003; Lewis and Mosse 2006; Lewis 2009; Mosse 2010). Harding (1991) has described the disregard, or denial, of the situatedness of knowledge production as weak objectivity, and has advocated strong objectivity, achieved through epistemological approaches founded in feminist standpoints and recognition of the positional mediation of observation.

Sidestepping a latent relativist epistemology, in which the adequacy of competing knowledge claims, since each is of and for its specific context, cannot be judged, feminist scholars translated acknowledgment of the value-laden nature of social enquiry into standpoint epistemology (Grimshaw 1996; Haraway 1991; Harding 1986, 1991, 1993). This located the truth of knowledge claims in the authority of the oppressed, assuming their experiences to be less distorted by dominant ideological claims. Since:

When people speak from the opposite sides of power relations, the perspective from the lives of the less powerful can provide a more objective view than the perspective from the lives of the more powerful

(Harding 1991: 269 - 271)

Here objectivity is advocated as a means to develop “faithful accounts of a ‘real’ world” (Harding 1991: 187), by attending to the ways in which orthodox accounts have tended to misrepresent it through distortions and partialities. It’s response to the implications of power for knowledge therefore differs from that of interpretive ethnography, in that it retains a commitment to ontological realism, and the possibility of objective knowledge, since something cannot be misrepresented if it is composed only of representations. As Assiter (1997: 86) notes though, while “excluding representatives of certain groups cannot help the advancement of knowledge”, incorporating, or privileging them does not necessarily assure it. The problem is not that social knowledge bares the marks of its social origins, but that social origins can distort understanding of its referents by measuring the adequacy of knowledge claims by the extent of their correspondence with *a priori* values or judgments, rather than their correspondence with their referents.

The case made for an explicit role for values in social enquiry bears striking resemblance to that justifying their earlier divorce from the same; an attempt to separate the objectives and process of social enquiry from the conservative reproduction of the status quo (and the myriad inequalities entailed). O’Neill and Uebel (2008) make a convincing case for the compatibility of logical empiricism (as practiced by the left Vienna Circle and the early Frankfurt School) with critical social enquiry, on the basis that these (broadly defined) philosophical movements’ advocacy of the value-free doctrine (in this guise) was motivated by a desire (and need) for a social science liberated from the “pseudo-scientific moralism” (Ibid: 389) that prevailed.

The objection motivating these “movements” was to a reliance on some “transcendent domain of values” enabling “individuals to [be reconciled to] their fate in existing social orders” (Ibid: 389). In this guise the value-freedom doctrine represented a commitment to the kind of social

criticism it would later come to be associated with obstructing. It remains, however, that the legacy of the extraction of values from social enquiry, particularly in approaches inspired by neo-classical economics, has been consistent with an inversion of this objective. The technocratic reflex apparent in a lot of orthodox development studies and practice *has* (as argued elsewhere (Comaroff and Comaroff 1992, 2003; Harriss 2007; Lewis and Mosse 2006; Lewis 2009; Mosse 1998, 2010; Mosse et al. 2002; Mosse and Lewis 2006)) served to exclude consideration of the structures and relations central to processes of production, exchange, and distribution, in short, of political economy. A similar tendency is at work in ontological and methodological atomistic accounts of individuals abstracted from history as well as society, such that *homo economicus* has “neither antecedent nor consequent” (Veblen 1898: 389). This shift acts not so much to exclude values, as to naturalise the values of the orthodoxy, such that the historically specific social relations of capital are elevated to a timeless and boundless status; the exclusion of *relations* enabling the mischaracterisation of *conditions*, as both ahistorical and apolitical, in analyses of development policy, practice, and outcomes. There is, however, “a distinction to be drawn between recognising the evaluative point of a concept and endorsing that evaluative point” (O'Neill and Uebel 2008: 393) – a distinction on which rests the logical possibility of ethical debate. A distinct, but related, condition, is the possibility of appraisal, without endorsement, of truth claims (O'Neill and Uebel 2008):

The truth or falsity of social scientific claims about the social world do not turn upon the moral values endorsed by the social theorist. They are open to appraisal in terms of empirical evidence. Both the critic and defender of capitalism can empirically investigate whether and the degree to which capitalist relations are exploitative or whether capitalist social relations are a condition of negative liberty. Both sides might agree on the empirical claims but disagree on their normative positions. However, the possibility of rational deliberation on such normative differences in turn itself relies upon the possibility of distinguishing understanding the point of a normative concept and endorsing it.

(O'Neill and Uebel 2008: 394)

The retroductive logic of enquiry provides the methodological grounds for integrating methods traditionally utilised in different modes and to different ends. Retroductive logic is both manifest *in* the practice of mixed methods research, and provides the basis *for* it; so that “different insights upon the same phenomenon [can] be sensibly combined” (Downward and Mearman 2007: 77). The retroductive logic of explanation, with its attendant ontology, provides an account of social science that can utilise empirical data without being empiricist. Epistemologically, retroductive explanation emerges from theory building, for which empirical data are necessary but not sufficient. A point alluded to above in the discussion of a role for statistics. The strength of non-empiricist scientific explanations over both empiricist scientific explanations (sited at the level of observed regularities), and those derived from everyday observation, as articulated in lay



accounts (sited in participation in normal everyday activities) (Collier 1994), is in its acknowledgment of, and attendance to, the structural properties of causal tendencies.

The knowledge independence of the world means that neither the explanations of the oppressed or of the powerful can be exempt from critical appraisal, but attention to both can be revealing. It may reveal truth, but equally “a false conception of a phenomenon may be just as important to the researcher as correct information; it may be an essential aspect of the phenomenon itself that it can be understood in this wrong way” (Danermark *et al* 2002: 36). This implies a critical role for social science, which, though problematic given the dual commitments of ontological realism and epistemological fallibility, and the absence of an Archimedean position from which to view (and judge) the world, is indispensable. It is objectivity that enables criticism to become critique. Where the former claims that a practice or belief is wrong, the latter grounds the claim objectively by explaining why practices or beliefs are wrong and tracing and explaining how they have come to be. This implies that social research entails a descriptive, an explanatory, and a normative phase, each informing the other. Here the value-laden nature of research is explicit, with some values argued to represent the objective reality they refer to more adequately than others. Utilising methods in combination, rather than isolation, can accommodate insights into the multiple levels of society and provide a basis for more inclusive explanations of the nature and operation of complex and contingent causes.

## **2.5 Conclusions**

Different methods have historically been utilised with different conceptions of the ontic status of the referents of research, and of the status of knowledge about them, which have implications for the coherence of retroductive mixed methods research. Traditional methodological approaches to statistical and ethnographic methods have each entailed consistencies and inconsistencies with the methodological position advocated here. Statistical methods have been utilised within a methodological framework that acknowledges the knowledge-independence of its referents, but has maintained an attachment to systemic closure and successionist causation. Field-research methods, applied in their interpretive guise, have entailed a welcome recognition of the discursive elements of social reality and the relations of power to knowledge, but have elevated meaning and interpretation at the expense of material conditions, and have tended to bracket out the world beyond the research site.

Distinguishing methods from methodologies is a necessary, but insufficient requirement for methodologically coherent mixed methods research. The retroductive logic of enquiry, with its attendant ontology, permits an understanding of causality which enables and accommodates the

complexity of 'real world' cases. A generative account acknowledges that cause is usually contextual (in space and time), conjunctural (the result of several conditions in combination), asymmetrical (absence of an outcome cannot be accounted for by the inverse of the condition(s) that account for its presence), and / or equifinal (one of several alternative causal chains that applies to some, but not necessarily all, cases) (Schneider and Wagemann 2006: 8 - 9). That agents confront anterior social structures which they reproduce and transform, rather than create, through their actions implies a causal role for structures. That agential action is meaningful and reflective (Bhaskar 1998 [1979]) implies that ideas, perspectives, and interpretations constitute a necessary, but not sufficient, part of any social enquiry that sets out to explain social practices and phenomena.

Retroductive mixed methods research can meet this requirement by engaging with contradictions within, and between, public representations, and lay understandings, of social phenomena, and by considering, and tracing the partialities and selectivities they each involve. This approach avoids reducing ideas to their social origins by relating meanings "to material circumstances and practical contexts in which communication takes place and to which reference is made", and by extending analysis to consider "the material commitments and settings of communicative interaction and on the presence of a non-discursive, material dimension to social life" (Sayer 2007: 17 - 18). On these grounds, statistical analysis of social phenomena and outcomes are studied as demi-regularities, implying neither systemic closure nor universalised law-like constant conjunctures of events. When inference is limited to a particular place and time, and is theoretically informed, such statistical analysis can provide evidence for the causal influence of a mechanism (Downward et al. 2002; Kemp and Holmwood 2003). Increasingly sociologists and anthropologists are defending ethnography as an approach to social enquiry that resonates with the case this thesis makes for retroductive mixed methods research, acknowledgement that:

the human world, post-anything and everything, remains the product of discernible social and cultural processes: processes partially indeterminate yet, in some measure, systematically determined; ambiguous and polyvalent, yet never utterly incoherent and meaningless; open to multiple constructions and contest, yet never entirely free of order – or the reality of power and constraint

(Comaroff and Comaroff 1992: xi)

Ethnographic studies which integrate theory into historically and politically informed explanations provide a model for integrating the meanings attached to different social practices by different practitioners, their modes of operation, and the types of social interactions that they inhabit and shape, into an explanatory social science that recognises social phenomena as intrinsically meaningful, and structurally contextualises the causal power of reasons, beliefs, and

interpretations. The coherence of mixed methods research relates to the extent to which the ontological and epistemological premises, and the logic of inference, embedded in the underlying methodology can support the project. By founding research activity in the *critical realist* theory of knowledge, an ontological, in contrast to the more usual pragmatic, case for mixed methods can be developed. This has important implications for the practice of social research, which are taken up in the following chapter. A retroductive logic of enquiry, tracing causal tendencies whose actualisation depends upon their interactions with countervailing tendencies, means that assessment of competing theories regarding the social world is based on their explanatory capacity, rather than their ability to predict outcomes, the latter task unachievable in open systems (Bhaskar 1998 [1979]).

The *critical realist* philosophy detailed in this chapter also has implications for understanding the processes of social change, implicit, but opaque, in policy expectations that self-help can lead to poverty reduction and generalised “empowerment”, which informs the analysis to follow. Three additional concepts, those of *reconstitutive downwards causation*, *habituation*, and *norm circles*<sup>12</sup> can be borrowed to account for institution’s ability to influence agents. The former two concepts have been developed in unison, but although the concept of “norm circles” does not rely upon, or reference, the twin concepts of *reconstitutive downward causation*<sup>13</sup> and *habituation*, all three concepts share the common ontic foundations outlined above in the discussion of the critical realist methodology. Together they contribute a theoretical basis to explain the causal properties of institutions and of disposition / habit formation.

The twin concepts of *reconstitutive downwards causation* and *habituation* permit the causal powers of institutions to be conceptualised in abstract terms and understood in practice, while serving to differentiate them from structures. They allow that institutions are shaped by structures, but are independent of them. *Reconstitutive downwards causation* constitutes the link by which institutions come to exert their influence. It is the property of institutions which enables them to be sustained and perpetuated, and by which “regularities of behaviour, concordant habits are laid down among the population, leading to congruent purposes and beliefs” (*Ibid*: 7). *Habituation*, “the acquisition of habit” (*Ibid*; 6), is the means by which it does so. This permits that

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<sup>12</sup>In his most recent writing Elder-Vass has substituted the term “norm-circle” for the earlier “norm group” used to denote the concept in his earlier writings. The concept remains unchanged by the modification to its terminology.

<sup>13</sup> Hodgson (2011) has recently revised the term *reconstitutive downward causation* to *reconstitutive downward effects*. While retaining the original’s meaning he proposes its replacement as a means to avoid misinterpretations of the concept to entail *direct* inter-level (between institutions and agents) causal effects. Here the original term is retained so as to avoid confusion and retain consistency when citing works preceding this change in terminology. The discussion of the process of habituation is intended to make clear the indirect mechanisms by which institutions engender perceptions and behaviors.

it is habits; not behaviour, intentions, or preferences that are the site at which reconstitutive downward causation operates; such that the formation of habits precedes the expression of choices. New preferences and intentions emerge from new habits of thought and behaviour:

The existence of reconstitutive downward causation does not mean that institutions directly, entirely, or uniformly determine individual aspirations, merely that there can be significant downward effects. (*Ibid*: 7)

*Reconstitutive downwards causation*, via *habituation*, thus has the potential to both sustain as well as to interrupt established practices, with relevance to accounts of processes of change, stasis, and resistance regarding dominant (and latent, suppressed, and emergent) institutions. Fleetwood (2008a, b) and Hodgson (2002, 2006b) distinguish three mechanisms by which institutions, via their capacity for *reconstitutive downward causation* and through the process termed *habituation* can “become internalized and embodied within agents, generating the dispositions we call habits” (Fleetwood 2008a: 249). Drawing on both Fleetwood’s (2008a, b) and Hodgson’s (1998, 2002, 2003, 2006b) accounts, these mechanisms can be summarised as:

- i. Repetition, regularity, routinization and continuity: Repeating the same action over some extended period allows for a tendency for repeated acts to become habits.
- ii. Reinforcement, or incentive and disincentive: Social acts are subject to positive and negative reinforcements via the approval / disapproval of members of a “norm circle”.
- iii. Familiarity, intimacy, and / or close proximity: “To internalise or embody institutions...an agent must engage with them, live with them and use them, until that agent is “like a fish in water””

(Fleetwood 2008a: 249)

Admitting the role of *habituation* is not to deny agency. Habit can be understood as a mechanism linking institutions to agency, but this does raise questions for the role played by objective rational appraisal. Hodgson’s position is that selecting between conflicting actions likely involves a further cluster of habitual interpretations or dispositions and reflects constraints and obstacles that may bar other feasible choices, and make others unviable. Although the role of conscious deliberation is downplayed in this explanation, Hodgson accepts that, at times, deliberation, not habit, is responsible for agents’ intentions, writing that: “deliberation and reason are deployed to make a choice when habits conflict, or are insufficient to deal with the complex situation”, including the capacity to deliberate on existing habits (2004: 172).

*Reconstitutive downward causation* does not, therefore, always involve primacy of habit over deliberation. Habits and deliberation can be seen to inform one another and, although neither is entirely composed of the institutional and structural context in which it is developed and invoked, nor are they ever completely free of it. There may be times when agents operate largely on the

basis of habituation without conscious consideration; and still others where intentions and actions emerge from deliberation rooted in the habits that shape disposition, perceptions, and the parameters of deliberation. Habituation and deliberation therefore contribute to different degrees to the generation of intentions and behaviour depending on the context; the degree to which they can be described as informing strategy depends on the extent to which strategies are delimited as embodiments of rational, calculation, and on the level of independence from the social and material worlds implied in the notion of rationality and deliberation. To accept that both non-reflective and reflective behaviour may be grounded in habits of thought is not to extinguish the space for volition, but to recognise that “habit is prior to belief, and belief is prior to reason...[with] lower elements...necessary but not sufficient for the higher” (Hodgson 2010: 6).

Where Hodgson terms this kind of tacit knowing or embodiment, *habituation*, Bourdieu (1997: 72) refers to the *habitus*, “the strategy-generating principle enabling agents to cope with unforeseen and ever-changing situations”. Bourdieu’s “strategies”, like Hodgson’s “intentions” or “aspirations”, are grounded in implicit predispositions generated by the material conditions of life, can vary with circumstances, can change in line with changes in enablements and constraints, and, while not necessarily rational, are usually intended:

Individual agents may plan actions specifically, but the habitus still reproduces the conditions of planning, such as past practices. The habitus is the source of strategies. Practice is never merely a mechanical reaction to roles or other mechanisms. Nor should we insist on the other extreme, that individuals are fully creative and act with full free will, dispositions affect action, and they are durable (Bourdieu 1977: 76)

In contrast to Hodgson’s work to delineate the impact of institutions on *individual preferences* and intentions<sup>14</sup> Bourdieu explicitly considers strategies as pursued by collective actors such as families, kin groups, or a class in itself, derived from a shared habitus, which acts as:

a subjective but not individual system of internalised structures, schemes of perception, conception and action common to all members of the same group or class and constituting the precondition for all objectification and perception...each individual system of dispositions may be seen as a structural variant of all the other group or class habitus, expressing the difference between trajectories and positions inside or outside the class (*Ibid*: 86)

A further strength of Bourdieu’s theory of *habitus* is its overt dialectical linkages to social order, whereby the *habitus* acts to naturalise the arbitrariness of a social order (Bourdieu 1977: 164). Systems of classification do this important work, but they may not always correspond fully to “the objective order”. When subjective experiences are integrated fully into socially approved

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<sup>14</sup> An approach more in line with Barth’s (Barth 1966) model of strategies as pursued by individual actors (although for Barth strategies were consciously framed independently of social institutions),

classifications “what is essential goes without saying because it comes without saying” (*Ibid* 1977: 167). The legitimacy of the classification system may be accepted by even those who are disadvantaged or denigrated by it, a status termed *doxa* by Bourdieu. Where acceptance of the *doxa* is threatened, dominant groups may impose *orthodoxy* to maintain privilege; implying a weaker form of the *doxa*, in an attempt to sustain, through conscious management involving censorship and marginalisation of alternatives, a “universe of that which is taken for granted” (*Ibid* 1977: 170).

Bourdieu asserts individual agents may plan actions specifically, but, for him, the habitus reproduces the conditions of planning, such as past practices, and is the source of strategies; dispositions affect action, and they are durable; it is possible for actors to attain consciousness of elements of the habitus, as when one estimates the chances of success of the action, but these estimates are grounded in “objective potentialities...things to do or not to do” (Bourdieu 1977: 76).

Practice then is never merely a mechanical reaction to roles or other mechanisms, but the trace of habitually grounded perceptions of the objective potentialities of a particular institutional arrangement are discernible in decision making. An individual’s outcome varies since “each individual system of dispositions may be seen as a *structural variant* of all the other group or class habitus, expressing the difference between trajectories and positions inside or outside the class” (*Ibid*: 86). Personal and individual differences arise as the habitus can bring about a unique integration of common experiences, but it remains the case that:

Those who occupy the same positions have every chance of having the same habitus, at least insofar as the trajectories which have brought them to these positions are themselves similar...The dispositions acquired in the position occupied involve a sense of adjustment to this position – what Erving Goffman calls the ‘sense of one’s place’ (Bourdieu 1987: 5)

Integrating these key aspects of Bourdieu’s theory of the *habitus* thus permits Hodgson’s concern with tracing the role of institutions on individual preferences and intentions to be extended, to permit explicit consideration of strategies as pursued by collective actors.

Drawing on work by Elder-Vass (Elder-Vass 2007, 2008, 2010), the processes of habitus formation and habituation (repetition, reinforcement, and familiarity) to institutional forms can be identified with the emergent causal properties of “norm circles”. Norm circles “generate a tendency in individuals to observe a norm” and, through repeated exposure, “induce conformance with a normative standard...endorsing and enforcing practices” among their members (Elder-Vass 2010: 152). In so doing, norm circles appear to be operating as the sites of habituation. As such, they

can be understood as forums for the articulation of institutions and their instantiation in habits and dispositions. The members of a norm circle need not be known to one another and their interactions may be cursory, or none at all. What is required is a wider commitment (which need not be a conscious commitment (Elder-Vass 2010)) to the institution's enforcement on the part of the norm group and a desire to avoid social sanction / receive acceptance on the part of (prospective) members.

The concept is more fully expounded in chapter seven, where its applicability to the operation of the self-help model in the field-villages is detailed. The emphasis there is on the operation of the self-help group intervention to operate as a norm circle to enact, reproduce, and / or undermine certain institutions and the habits (of thought and of action) in which they manifest. Whether these processes operate to reinforce dominant institutions surrounding gender interactions, roles, and the structures of social relations, or to displace them with alternative forms more conducive to the programmes stated objectives, will depend upon the extent to which the group is able to function as a site for the repetition, reinforcement, and familiarity (*habituation*) of rival institutions.

Actors' awareness of the possibilities and obstacles they will experience in labour markets and relations are derived from institutions, which also operate to define what labour activity particular kinds of people undertake. Social relations and institutions are fundamentally implicated in the courses of action available to agents' for deliberation depending on their relational location within structures and their ability to negotiate or reconstruct institutions. This is not to advocate structural determinist accounts of social processes, relations, and outcomes. The structural context in which agents' perpetuate, constitute, reconstitute, or abandon institutions is multi-dimensional and interlinked. Breaks from institutions do occur, but until such breaks are widely accepted as legitimate, in which case the infringed institution is reworked or discarded, such incidences remain anomalies. Chapters six and seven consider the extent to which these three mechanisms might operate to sustain, undermine, or reform dominant institutions at the village sites, and more widely. The analysis is concentrated on the sites of reinforcement and contradiction entailed in the operation and interaction of the social relations of caste, class, and gender, which are defined as structures but recognised (as are other structures) to be instantiated in habits, and sustained by dominant institutions and (potentially) threatened, undermined, and (ultimately) amenable to transformation by rival latent, suppressed, and emergent relations and institutions.

# Chapter 3

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## Data sources and analytical methods

The methodological approach introduced in the preceding chapter has substantial implications for the practice of social research. A conception of society as stratified, with different aspects characterised by different powers and emergent properties informs the ways in which the ‘units’, such as individuals and households, and categories, such as caste and class, of social analysis, are conceived and operationalised. Such a conception cautions against a study of social practices and phenomena that, explicitly or implicitly, presents society as composed of bounded and self-contained individual units and as a corollary locates outcomes in the decisions and choices of that individual unit. This goes beyond, say, attempts to temper the atomism of unitary household decision-making models with household bargaining theory, to assert that social groupings and formations have emergent properties that are irreducible to those of their constituents, and cannot be conceived as an aggregate of individuals.

This serves to seek explanation in “the motivational (or otherwise) dimension of agency...as well as the mechanisms that facilitate action, or behaviour, coupled with the relational context of that behaviour” (Downward and Mearman 2007: 91). It rests on an acknowledgement that social roles are internally related, so that what one person can do or be is partially dependent on their relations with others and on the much broader social and material context in which they are located. This chapter details the application of these abstract considerations to the applied research. The mixed methods research design involves multiple sources of data derived from large complex secondary surveys alongside information originating in primary fieldwork. Here, the sources of evidence and methods of analysis are introduced, alongside their complementarities and limitations.

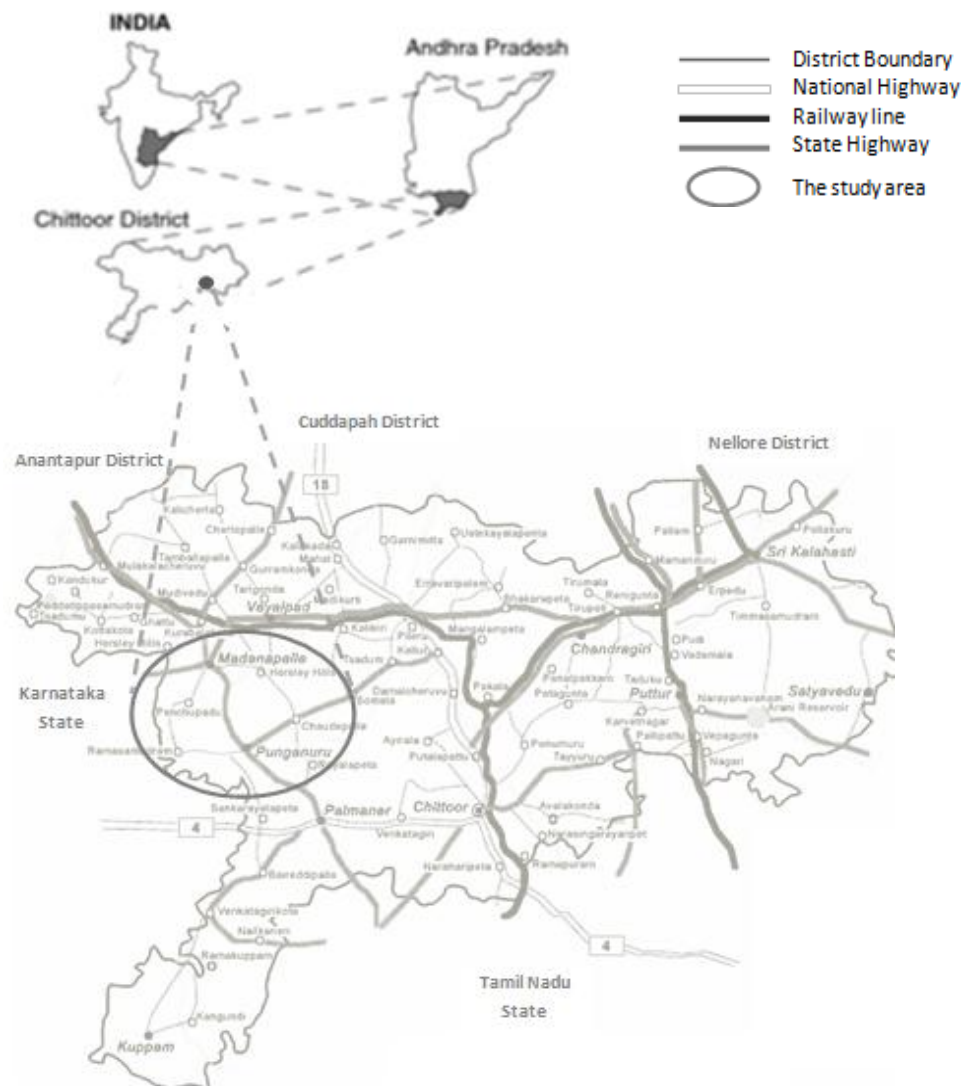
### **3.1 Primary data: The fieldwork sites**

The field research was undertaken in two adjacent revenue mandals in western Chittoor District (Rayalaseema region) of Andhra Pradesh. It centred on two villages (identified as village Y and village M), with regular visits to each mandal’s headquarters to meet with and interview local government and bank officials, and to observe villager’s interactions and experiences at banks and market-places. Direct observation of the stone-work sites, discussed in detail in chapter six, occasioned further travel. Visits to other villages and discussions with local officials indicated villages Y and M to be non-anomalous in terms of composition, infrastructure, labour activities, and economic facilities. The research benefitted from access to a recently completed household



census survey (Neff 2007), generously made available prior to the commencement of fieldwork. The figures relating to the total population and social composition of the two study villages (presented below in tables 3.1 and 3.2) originate from this census. All other figures and findings are the author's own. Figure 3.1 locates the fieldwork area within its wider setting.

**Figure 3.1:** Map of the fieldwork area



source: (GoAP 2010: adapted)

A defining characteristic of the study area, which profoundly permeates the conditions and relations of labour central to the study findings, is the existence of ongoing drought, exacerbated by inequalities in water access. The district's rain shadow position (to the leeward side of the Western Ghats on the semi-arid Deccan Plateau) results in sparse and erratic rainfall, and it is officially recognized as "chronically drought affected" by the Government of India's *Ministry of Water Resources* (Reddy 2007: 1). Its river beds (the Pincha, Bahuda, Swanamukhi, Palar, and Ponnai) are non-perennial, remaining dry throughout most of the year (GoAP 2010). The *Central Groundwater Board* (CGB) assesses the average annual rainfall of the district, across its 66

administrative mandals to be 934 mm, with the Southwest monsoon (June - September) responsible for an average of 47% of annual rainfall, and the Northeast Monsoon (November - December) responsible for an average of 42% (the remainder falling sparsely and erratically throughout the year, but disproportionately in the summer months of March to May).

A recent CGB paper (Reddy 2007) reports drought conditions in five out of ten years in the period 1995 to 2005, a result of failure of the monsoon rains. The two mandals in which the study villages are located have average rainfall of 858mm and 737mm (92% and 79% of the mandal-wide average), and, over the decade 1995 to 2005, recorded some of the highest departures from their respective average rainfalls (Reddy 2007: 7). How anomalous these decadal figures are historically is unclear from the report. The historical record is replete with criticisms of the 18<sup>th</sup> and 19<sup>th</sup> century colonial authorities reneging on pledges to suspend rent payments in times of severe drought (Mustafa 2007: 230). Figures from the Chief Planning Office for Chittoor District (quoted in Reddy 2003: 158) report that three years were classified as drought between 1980 and 1991, as were twelve of the thirty years from 1951 to 1980. What became clear from the fieldwork, however, is that, historically drought-prone, the district is experiencing drought conditions more severely as a result of increasing pressures on depleted groundwater reserves, and inequalities in water access (discussed in some detail in chapters six and seven).

Farming in Chittoor district is largely dependent on groundwater (responsible for 84% of district wide irrigation) accessed via bore-wells, to a depth of up to 200m, or dug wells, to a depth of 10 - 15m. The latter are prone to running dry in the summer months. The former involve large up-front capital investment and, since many attempts fail, represent a gamble (Reddy 2007). In years of reduced rainfall, groundwater reserves face depletion from two directions, with the latter dependent on the former for replenishment, while subjected to increased exploitation for irrigation and domestic use in the absence of sufficient rains. The latest *Groundwater Assessment*, conducted in 2004 / 2005 (Reddy 2007), reports groundwater levels across the district to be semi-critical (groundwater use is 70 – 90% of availability), with the two mandals in which the study villages are located classified respectively as semi-critical (in the case of village M) and over-exploited (use exceeds availability, with dug wells and shallow bore wells running dry year round) (in the case of village Y).

The most recent *Minor Irrigations* survey, conducted by the Government of Andhra Pradesh *Directorate of Economics and Statistics* in 2006/07, found that Chittoor District had by far the highest number of deep bore wells (0.69 lakh) in the State, representing an increase of 140% over the five years elapsed since the previous survey. Kadapa District, with the second highest number of deep bore wells in the State, had just over half as many (0.36 lakh). In the five years in which

the number of deep bore wells in Chittoor District increased so drastically, the number of functioning dug wells and shallow bore wells dropped by 22% and 4.3% respectively. Just 23% of Chittoor district's deep bore wells are fully functional, with 73% experiencing diminishing yields (the remainder are beset by electrical or mechanical problems) (GoAP 2009). The survey results reveal extreme inequalities in access to, and ownership of, deep bore wells, with 98% of Chittoor's 69,440 deep bore wells belonging to, and exploited by, individual farmers, 74% of whom have landholdings in excess of 5 acres. 93.6% of those ascribed scheduled caste status (dalits) and 99% of those ascribed scheduled tribe (adivasi) lack access to deep bore wells.

Water access is further impeded by the decline in functioning water tanks. Since the 1970's, there has been a steep decline in tank irrigation throughout the district. State *Surface Flow Irrigation Schemes* have been tasked with improving irrigation, through the creation of new, or recovery of existing, reservoirs and tanks, but have made little headway in Chittoor District, where a total ayacut<sup>15</sup> of 22,200 acres, the lowest in the State, has been created through the scheme. Shankari (1991), in a study of tank management in Chittoor District, found clandestine encroachment and tampering with the water course to be common among wealthy farmers of dominant castes, who relied upon their status to assuage dissent, and on political connections to suppress official complaints<sup>16</sup>. In the field-site villages, inequalities in water access depend more on the ability to monopolise groundwater supplies via the sinking of expensive (and uncertain) bore-wells than on monopolisation of tank water. Both fieldwork villages are experiencing severe water shortages consistent with the wider district and mandal conditions, though the impact varies, with differences in the villages land distributions influencing outcomes (detailed in chapter six).

Concern about over-reliance on agriculture is widespread in village Y, where villagers and local officials report an increasing rate of monsoon failures over the past decade, accompanied by bore-well failures in recent years. The village is located around 3 miles from the nearest market town; and is just over one mile, along a sandy track, from the main road, where frequent buses (both private and government operated), and privately operated share taxis (termed autos) provide transport. Village Y has a primary school and temple on site, both of which are in a good state of repair. Houses are, in general, solidly built of brick or stone, although there are exceptions. There has been extensive uptake of loans for housing under the GoAP's INDIRAMMA (Integrated Novel Development in Rural Areas and Model Municipal Areas) rural permanent housing scheme (RPHS), with 53 households receiving, or awaiting, loans since its 2006

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<sup>15</sup> The term "ayacut" refers to the area served by an irrigation project, such as a tank, dam, or canal

<sup>16</sup> The holder of the hereditary office of *Neerkatti* usually a man of mala or maliga (*dalit*) caste status, was traditionally responsible for manning the sluices to distribute water to the fields of the tank ayacut in the monsoon's wake. A practice that has diminished with the increasing reliance on bore-well irrigation, leaving farmers in the tank ayacut to negotiate the distribution of tank irrigation amongst themselves.

introduction. Village Y consists of 211 households, with a population of 987, including 290 children (average household size is 4.58). Table 3.1 presents the caste composition of the village:

**Table 3.1:** Village Y caste composition

Constitutional Classification	Households		Jati	Households	
	number	%		number	%
Forward caste	89	42.2	Naidu (Kapu)	38	18
			Reddy	38	18
			Vyshyas	7	3
			Lingayath	2	1
			Brahmins	4	2
Scheduled caste	72	34.1	Dalit (Mala and Madiga)	72	34
Muslims	28	13.3	Muslims	28	13
Other backward caste	22	10.4	Boya	10	5
			Mangala	4	2
			Chakala	2	1
			Gandla	2	1
			Jangama	2	1
			Kamsala	1	0.5
			Kummari	1	0.5
Total			211	100	

*Source: 2007 census survey (Neff 2007)*

There is widespread reliance on agriculture in village Y, differentiated by inequality in landholdings. Over 50% (111) of households in village Y are landless; 20% of households own less than one acre of land; 27% between one and eight acres, and just 1% (2 households) in excess of eight acres. Over a third of households (36%) are solely, or predominantly, reliant on agricultural wage labour for their maintenance. A further 24% combine cultivation of own land with agricultural wage labour; 17% (termed ryots) work their own land, neither hiring in, or renting out, labour; and just over 8% are capitalist farmers or landlords.

Despite the widespread perception of water crisis, two prominent farmers in the village grow sugar cane, a water-intensive crop; one of whom operates a small jaggary (a sugar-cane derivative) plant in a hamlet around four miles away, employing four men from village Y in its day-to-day operation. Most agriculture in village Y, however, involves the much less irrigation-intensive crops of tomatoes, onions, groundnut, and cabbages. Landowners report increasing difficulties in hiring seasonal labour from within the village, where they are met with demands for higher rates of pay and fewer hours. This is corroborated by landless labourer's own accounts of their labour preferences. At the time of the study, the village water tank was being renovated and enlarged with diggers and hand tools by workers (both from village Y and surrounding villages) employed under the *National Rural Employment Guarantee Scheme* (NREGS). Capitalist farming

households attributed much of the “labour problem” (discussed in chapter six) to the influence of this scheme.

The village has three dry goods stores, two very centrally located, both run by widows of Vyshya (traditionally a trading) caste, and a third, larger and a short distance away from the centre, which additionally offers milling / grinding services, and is run by a Vyshya couple. In all three cases, the stores are operated from the home of their proprietor. These store owners make up some of the 9% of households that rely predominantly on non-farm petty commodity production (PCP), service, and trade activities. Other non-farm PCP activities undertaken in village Y include masonry, tailoring, tamarind and beedi processing, and livestock rearing. The latter is long established among the women of the village, following the introduction of a mandal wide scheme in 1990 to encourage women to join early pilot programme SHGs (Sanghams) through the provision of small business loans, which emphasised sericulture for those with sufficient “wet” (irrigated) land, or access to land, and “micro-dairy” work otherwise. Today no households in village Y undertake sericulture, but the uptake of micro-dairy enterprise is reported to have accelerated under the *Indira Kranthi Pathakam* (IKP) SHG programme. Sourcing fodder in the absence of good grazing land is a commonly reported problem, detailed in chapter six.

Seventeen IKP SHGs are active in this village, all of which have their origins in the DWCR or *Velugu* schemes that preceded the GoAP / World Bank IKP initiative (introduced in chapter one and detailed in chapter five). All have since been incorporated into the new federal model of SHG – bank linkage under IKP. Operational in village Y for around three years at the time of the study, the programme gives SHGs access to larger sums of capital than did previous schemes. In total, 181 women are formally members of these SHG’s, although levels of participation are highly variable. 146 (69%) households have at least one member. Group sizes vary from eight to sixteen, with most having ten members. Each has a first and second leader, responsible for arranging weekly meetings and (formally at least), for administering repayments, savings, and loans, and adjudicating disputes. In practice, a *Sangamitra* (literally “friend of the group”) is employed as a book-keeper, and performs many of the roles and tasks that are formally ascribed to the leader. In each of the 17 groups encountered in the course of the study in village Y, the first leader (and usually the second) is of the dominant caste group (Reddy, Kapu, or Vysya), and are typically from wealthier households. Officially leaders are elected according to level of education or literacy, a policy which seems to have favoured these group leaders. The groups are internally heterogeneous in terms of their caste, class, and age composition.

Village M is around five miles from the nearest market town, with the main village-site located to the side of the road, with its bus-stop and auto routes. The main village, consisting (for the

purposes of this study) of the four hamlets locally agreed to comprise it (there are a further five hamlets officially recorded, located up to 2.5 miles away), has 102 households, home to some 454 individuals, including 148 children (average household size is 4.36). The village is visibly less affluent than village Y, with houses in general smaller and of less solid construction. *Villagers and village officials report severe water constraints, with two village wells (providing water for domestic use) running dry during the duration of the fieldwork. Farmers additionally report bore-wells running dry, and failures of new bore-wells to find water.* Table 3.2 presents the caste composition for the village:

**Table 3.2:** Village M caste composition

Constitutional Classification	Households		Jati	Households	
	number	%		number	%
Scheduled caste	43	42.2	Dalit (Mala and Madiga)	43	42
			Vadde	15	15
Other backward caste	30	29.4	Kurava	12	12
			Kamsala	2	2
			Jangamma	1	1
Forward caste	28	27.5	Reddy	28	27
Muslims	1	0.98	Muslims	1	1
<b>Total</b>				<b>102</b>	<b>100</b>

*Source: 2007 census survey (Neff 2007)*

A smaller proportion of households are landless in village M than in village Y (41% compared with 50%). 14% of landed households own less than one acre of land; 44% between one and eight acres, and 4% in excess of eight acres. Whereas in village Y, 94% of landowning households have some portion of wet (irrigated) land, in village M, just 69% have, meaning a greater number are limited to growing rain fed crops. In broad terms, the household class composition of village M is similar to that of village Y, with close to a third (30%) of households predominantly reliant on casual wage labour. A similar proportion of households in village M (28%) combine own account farming with seasonal agricultural labour; though a greater proportion of households are ryot (26% in village M compared with 17% in village Y), reflecting the lower proportion of landless households in the former. The dominant crops grown are irrigation non-intensive and include tomatoes, corn, onions, cabbages, and groundnut. The proportion of capitalist farming and landlord households is lower in village M (5%) as compared with village Y (8%).

These village level differences in land distributions may have their roots in divergent forms of revenue settlement in the pre-Independence period, when this area formed part of the Presidency of Fort St. George (known widely as Madras Presidency). Throughout the 18<sup>th</sup> and 19<sup>th</sup> centuries, the regions colonial administrators experimented with numerous forms of revenue settlement, resulting in armed conflicts with the intermediary groups widely involved in

transmitting revenues in the prior Vijayanagar period (1336 - 1646) (Holland Rose et al. 1929). An 1804 commission, established to deliberate on alternative revenue settlements, resulted in the ryotwari system (in which individual cultivators paid revenues based on assessment of the quality of their land) being trialled in some areas of Chittoor district, in parallel with the Permanent Settlements and, later the village lease system, in others (Mukherjee 1962: 75). By 1821, the ongoing debate over the most appropriate form of revenue settlement for what was to become Chittoor District had ended in favour of the Ryotwari system, with property rights accorded to all individual Ryots. Punganur Mandal (where village Y is located), however, retained its Zamindari system for much longer. These experiments are widely acknowledged to have had profound and lasting consequences for the structure of land control (Holland Rose et al. 1929; Mukherjee 1962; Mustafa 2007), which, together with monsoon failures, an increasingly commercialised rural economy, and low and erratic commodity prices, transformed cropping patterns, labour relations, and migration trends (Mustafa 2007; Shankari 1991).

Economic activity in village M is prominent closest to the road, with two roadside refreshment stores at the village entrance; one run by a Vyshya widow from her modest home; the other by a Vyshya couple, whose store is independent from, but adjacent to their two storey stone home, with walled garden. A small roadside settlement, opposite the road from the main village settlement, is incorporated in the village boundaries. Here there is a small iron works (operated by a married couple), and a field of approximately one acre in which marigolds are grown by a Reddy household for sale in the local market town. Two village men are responsible for the daily irrigation of this water intensive crop.

A crop of young mulberry trees are a recent addition in an adjacent field, and at least one other household was planning to move into sericulture. Close to 11% of households are predominantly reliant on non-agricultural PCP, service, and trade activities in village M. Within the main village settlement, there is one dry goods store, which also sells alcohol clandestinely. It too, is run by a Vyshya widow. While cow ownership is less widespread in Village M (in comparison with village Y), it remains prominent. Grazing land here is at a premium, and cows are poorly nourished. Much of the land around the village lies barren or fallow; again this is in contrast to village Y. Among the Vadde caste (a traditional stonecutting and canal / well digging caste), own account masonry is the dominant form of labour, with four stone-works located in walking distance of village M. Eleven self-help groups, with 108 members, are active in village M, with 80% of households (some with multiple members) participating in the scheme. As in village Y, groups were originally formed under the previous initiatives of DWCRA and *Velugu*, and have since been integrated into the IKP initiative. Groups range in size from seven to twelve and, as in village Y, are heterogeneous in

terms of caste, class, and age (depicted in figure 3.2, below), with first (and often second) leaders typically from Reddy households. The *Sangamitra* is responsible for maintaining the groups' loan and savings records, and for encouraging membership.



Figure 3.2: Intra-group hterogeneity for the study’s participating SHGs

Group YS1	shared caste	shared religion	landless	casual daily wage labour	cultivates	petty business	dairy cows	dependent children	widowed
YS1.1a	●	●				●	●		
YS1.1b	●	●			●		●	●	
YS1.2	●	●			●		●	●	
YS1.3	●	●			●				
YS1.4	●	●			●	●			
YS1.5	●	●	●	●					
YS1.6	●	●	●	●				●	
YS1.7	●	●	●	●					
YS1.8	●	●	●	●					

Group MS1	shared caste	shared religion	landless	casual daily wage labour	cultivates	petty business	dairy cows	dependent children	widowed
MS1.1a	●	●		●	●		●	●	
MS1.1b	●	●		●	●	●		●	
MS1.2	●	●	●			●		●	●
MS1.3	●	●		●	●		●	●	
MS1.4	●	●		●	●	●		●	
MS1.5	●	●		●		●			●
MS1.6	●	●	●	●					
MS1.7	●	●			●			●	●
MS1.8	●	●	●	●					
MS1.9	●	●	●	●	●				●

Group YS2	shared caste	shared religion	landless	casual daily wage labour	cultivates	petty business	dairy cows	dependent children	widowed
YS2.1a	●	●	●			●		●	●
YS2.1b	●	●		●	●		●		
YS2.2	●	●	●			●			
YS2.3	●	●			●				
YS2.4	●	●							
YS2.5	●	●						●	
YS2.6	●	●		●	●		●	●	
YS2.7	●	●		●		●		●	
YS2.8	●	●	●			●		●	
YS2.9	●	●	●			●		●	

Group MS2	shared caste	shared religion	landless	casual daily wage labour	cultivates	petty business	dairy cows	dependent children	widowed
MS2.1a	●	●		●	●		●	●	
MS2.1b	●	●		●	●		●	●	
MS2.2	●	●		●		●		●	
MS2.3	●	●	●						●
MS2.4	●	●		●			●		●
MS2.5	●	●	●	●		●		●	
MS2.6	●	●							
MS2.7	●	●		●					●
MS2.8	●	●	●		●				
MS2.9	●	●	●				●		

### ***Selection of study participants and research methods***

The field-work's commencement coincided with the January quarterly-meeting of the village's *Velugu Organisation* (VO), at which all of the village SHG leaders, and many second leaders, were present. This provided an early opportunity to explain the research and request consent<sup>17</sup>, and enabled group members to be identified. Two self-help groups were selected as the principle case studies in each village. The selection was made on the basis of discussions with group leaders and village officials about their experiences and the working of the groups, complemented by a brief, one-page, survey undertaken by all members in order to gauge group composition and group member's characteristics, experiences, and backgrounds<sup>18</sup>. In village Y, *dalit* residents of the adjacent "scheduled caste colony" were excluded from the in-depth study due to access difficulties (though data on group membership and key demographics for colony residents was collected via the short survey of all registered group members). I discuss some implications of their omission in chapters six and seven, in relation to the study's wider findings.

To the extent that they exhibited considerable diversity in the characteristics of members and had been initiated under schemes preceding IKP, the selected groups were typical of those in the villages more broadly. Within each group, four members were purposively selected for interview to allow diversity in household class, caste, marital status, educational background, labour status, and age. In the case of married women (two women were widows) their spouse was also interviewed. This resulted in an interview cohort of 30 village residents (sixteen in village Y and fourteen in village M). The number of interviewees was decided based on a methodological concern to achieve sufficient numbers for analysis and theory development with pragmatic and logistical realities of conducting the interviews at respondent's convenience over a six month period<sup>19</sup>. Contrary to expectations, interviews with women, typically took place in the absence of their husbands. This may be due to the selection of a women interpreter, as well as the substantial time already spent with most women respondents, either in their homes or work places, by the time formal interviews began. While it can only be speculated that women would

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<sup>17</sup> Copies of the participant information sheet and consent form (in Telugu and English), which were explained to and completed by all respondents prior to their involvement, are attached in appendixes 1 and 2

<sup>18</sup> A copy of which is attached in appendix 3. In view of the availability of recent household census data for both villages (Neff 2007), the administration of further village-wide household surveys was deemed redundant. This decision was further informed by the existence of a contemporaneous state-wide household survey, aimed at eliminating "bogus ration cards" Special-Correspondent. 2010. "Household Survey Faulted." In *The Hindu: Andhra Pradesh edition*. February 4th Edition. Bangalore: Hindu Group Publications. which was widely viewed with suspicion in the study area, with fears widespread that genuine beneficiaries were to be penalised.

<sup>19</sup> Commencing in early January, the research was timed to take place after the busy agricultural period in which the Rabi crop is sown (October to December), with formal interviews completed by early April when harvesting of the Rabi crop began (April to June), and contact was reduced to less invasive observation, and informal conversations.

have been less open in the presence of their husbands, and while interviews were in practice rarely private (interruptions were common), it was the case that, in casual conversations and those interviews in which they were present, husbands would find it difficult to refrain from answering questions put to women. Recurring interviews with SHG members and their husbands were complemented by unscheduled conversations and direct observation of village life, labour activities, household relations, and SHG dynamics in the villages.

A semi-structured interview plan (attached in appendix 4), listing the topics to be covered, and the kinds of information the interviews were intended to illicit was drafted prior to their commencement. It varied somewhat from that prepared in the earlier research planning phase, reflecting insights gained from informal conversations with villagers and from interviews with local officials and bank workers. Interviews (as well as unscheduled discussions and conversations) were conducted in the local dialect of Telugu, and relied on the assistance of an interpreter. Though very capable, and already acquainted with the respondents following several weeks of visits, the study's interpreter (with no prior experience to draw on) was nervous about the interview process. In response to these concerns, raised in the pre-study training phase, the topic list was supplemented by a series of more explicit questions; each with numerous "prompts" designed to encourage full and open answers (attached in appendix 4).

In general, interviews increased in conversational style, and moved from being interviewer-led to being respondent-led as time progressed. Respondents differed in the degree to which they were forthcoming, with some consistently providing one-word answers or gestures in response to open-ended questions. This tendency was particularly marked with regards to future-orientated questions (designed to elicit plans) and to hypothetical scenarios, both of which were seldom met with expansive explanations, though this varied with the extent of rapport that it was possibly to build and maintain with respondents. Interviews were digitally recorded, transcribed, and translated into English. Transcripts were then thematically coded in NVivo software.

An additional six interviews were conducted with bank workers and government officials in the village's respective mandal headquarters. These followed on from introductory meetings held prior to the commencement of the village-level study. An interview plan was prepared in each instance, but in general officials did not need prompting to explain their views on the objectives and functioning of different initiatives. Respondents were knowledgeable about the different initiatives, but in general would not be drawn on whether they perceived any weaknesses in past or present programme objectives or design. Alongside interviews and informal conversations, the research is informed by observation of day-to-day life within and outside of the village. Each SHG met around once a month to update loan repayments.

These meetings, held in the late evening, normally lasted for around one hour. In addition to which there were quarterly VO meetings, held on Sunday mornings and lasting in excess of two hours, which all first and second leaders were required to attend. Bank officials and an employee from the mandal head office would lead these meetings, tasked with monitoring repayment schedules, publicly rebuking the leaders of poorly performing groups, and disseminating information about financial and social initiatives to encourage take-up. Observation of respondent's day-to-day life centred on their homes; the fields in which they worked; the stone works which were a source of income for the majority of Vadde households (in the case of Village M); the NREGS worksite (in the case of village Y); and the roadside stalls and small goods shops where men gathered for refreshments and to converse. In addition, trips were made to nearby market towns to observe SHG member's interactions with bank staff, and shop-keepers trips to replenish stock.

### **3.2 Secondary data**

#### ***The All India National Sample Survey (NSS): Round 61, schedule 10***

The Andhra Pradesh modules of the *All India National Sample Survey (NSS)*, a large-scale, complex dataset covering all States and Union Territories of India<sup>20</sup> formed a key source of data for the statistical analysis. The survey is designed and collected by the *National Sample Survey Organisation (NSSO)*, a department of the *Ministry of Statistics and Programme Implementation (MOSPI)*. Although the NSS is conducted annually (since 1950), the employment and unemployment schedule (schedule ten) is incorporated only quinquennially. Round 61 (2004/05) is the most recent available survey year to include schedule ten. Schedule ten provides individual level demographics as well as detailed information on labour activities. A shortcoming of the data for this studies purposes, is that information on landholdings and other assets; consumption; and debt is available only at household level and, in the case of debt, is gathered only for rural casual wage labour households (totalling 1,193 households in the Andhra Pradesh sample). Although the dataset has its shortcomings, it is the only source of large-scale representative data available (the national census is more difficult to access, and has its own shortcomings (see Kak 1994 for an overview)).

The data-set includes information for 5,550 households and 22,591 individuals in rural Andhra Pradesh (the specific geographical focus of this research)<sup>21</sup>. The survey employs a probabilistic

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<sup>20</sup> excluding (i) Leh (Ladakh) and Kargil districts of Jammu & Kashmir, (ii) interior villages of Nagaland situated beyond five kilometres from the bus route and (iii) villages in Andaman and Nicobar Islands inaccessible throughout the year

<sup>21</sup>At the all India level a total of 124,680 households and 602,833 individuals took part in the survey for schedule 10 of the 61<sup>st</sup> round of the NSS.

stratified, multi-stage sample design. Briefly, the NSS stratifies by geographic region, urban-rural area, population density, and household affluence; with each stratum designed to be non-overlapping and proportional to the group's proportion in the population (based on projected population figures from the 2001 national census taking into account decadal growth rated between 1991 and 2001) (MSPI 2006: 82). Full details of the sampling methodology can be found in the NSSO's documentation for the 61<sup>st</sup> round (NSSO 2004). The sampling frame for the first stage units is derived from the 2001 national census. First stage units are census enumerated villages.

Villages are selected by probability proportionate to size (PPS) circular systematic sampling (with population as the size variable) from the 2001 census list. Households form the second stage units. Every household within each selected village is canvassed in the order that they appear in the 2001 national census listing, in order to collect up-to-date information on the population of households to enable second stage stratification (MSPI 2004b: 3). On the basis of the resulting intra-village sampling frames, households are divided into three second stage strata according to relative household affluence and selected from within each by simple random sampling without replacement (NSSO 2004). Over 97% of households in the all India sample and 96% of households in the Andhra sample are those originally selected for survey, the remainder are households substituted in the event that all members of the originally selected household were unavailable or uncooperative, hence the replacement rate is very low, limiting the impact of this potential source of bias. Substitute households are selected from within the relevant second stage strata by simple random sampling without replacement (MSPI 2004a: 6).

This type of "multistage sampling" is a complex form of cluster sampling in which two (in this case) or more levels of units are nested. The first stage consists of constructing the clusters that will be used to sample from. In the second stage, a sample of primary units is randomly selected from each cluster (rather than using all units contained in all selected clusters). All ultimate units (individuals, in this case) selected at the last step of this procedure are then surveyed. Cluster sampling generally increases the variability of sample estimates beyond that of simple random sampling (in which each member of the population is drawn with equal probability independently of other members of the population). The resulting clustering may be problematic if households are relatively homogenous within villages but villages are themselves heterogonous (Moser and Kalton 2001: 61). Analysing data without taking account of its complex sampling design can lead to underestimation of the variance, leading to reduced confidence intervals and inappropriate rejection of the null hypothesis. The difference between the variance produced when treating a complex sample as a simple random sample and the correct variance is called the design effect

and can be calculated and controlled for (Ibid). To enable this, information on the strata and primary sampling units is incorporated into the statistical analysis in cases where the software is amenable to this.

Although the simple random sample method is the ideal for design based inference to the population, departures from it are almost universally applied. In the case of stratified sampling designs, departure from SRS may in fact improve population coverage, reducing sampling error, and therefore the ability to infer relations for population subgroups. The NSSO, in line with the practice of most nationally representative sample survey organisations uses adjustment weights at the household level based on extrapolations of the 2001 census to account for unequal sampling rates in the strata. Samples are selected from each stratum independently. Unequal sampling rates in the strata need to be corrected for in order to produce an unbiased mean estimator. In this example, the appropriate sampling weights are drawn from probabilities of selection (MSPI 2008). The weights are uniform within households since all individuals resident in a household are included in the survey (although information may be gathered by proxy if an individual is repeatedly unavailable for interview) and therefore have an equal probability of selection<sup>22</sup>. In order to externally validate the weights, a comparison with census data projections for National and Andhra data was undertaken prior to the analysis, the results of which are reported in appendix 6.

### ***The Young Lives Project (YLP) survey: Round two***

The Andhra Pradesh modules of the YLP survey are utilised to enable statistical analysis of rural SHG membership – data which is not collected by the NSS. The YLP is an ongoing international, longitudinal study, undertaken in four countries: Peru; Vietnam; Ethiopia; and India (where it is limited to Andhra Pradesh State). It is sponsored by the UK *Department for International Development* (DFID), and is led by the *Oxford Department of International Development* at the *University of Oxford*, in collaboration with the charity *Save the Children* UK, and academic institutions in each of the four project countries. The project is primarily intended to provide a means to study the changing dynamics of childhood well / ill being. At the time of writing, two rounds of data are available, with two more planned. The rural sample of the first round of the YLP, conducted in 2001/2002, contains information for 2,263 households and 12,692 individuals. The second round (2005/2006), suffers from the attrition of 67 households, to result in a sample of 2,196 households and 14,110 individuals. A major advantage of the data is that, particularly in

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<sup>22</sup> Applying these weights equates the sample  $n$  to the population  $N$ . This can result in the underestimation of standard errors, resulting in the attribution of statistical significance to statistically non-significant relations. In the analysis to follow, this is compensated for by dividing the weights by the mean in order to return the  $n$  to that of the sample and attain valid standard errors.

the case of round two, it is very detailed, providing rich information on the landholdings, labour activities and, of particular importance, SHG membership for sample respondents, as well as additional information on demographics and household composition.

The data does however possess several shortcomings for the purposes of this study. The first, and least debilitating, is that the sample includes only households with young children resident. This is a drawback in terms of the application of the data for this study rather than the data itself and reflects the YLPs narrower population of interest. A second weakness is the quality of the longitudinal aspect of the data, since the first and second rounds differ extensively in terms of substantive content, with most of the substantive areas of interest, including SHG membership and assets, collected only in the second round. This obstructs panel analysis, impeding the potential for statistically uncovering process over time. The third, and most significant, weakness of the YLP data is the potential selection bias resulting from the non-probabilistic sampling method employed (by necessity) in the absence of a suitable sampling frame.

The YLP survey's sampling procedure is extensively detailed in Wilson *et al* (2006). The over-riding reason for its reliance on non-probabilistic sampling was that "there were no effective, accessible and accurate sampling frames of households with qualifying children in [the] study countries" (Wilson et al. 2006: 356). In the absence of an adequate sampling frame the study adopted a *sentinel site surveillance system* (Kumra 2008), purposively selecting 20 locations with specific characteristics. Anderson (1996) discusses the general method of sentinel site sampling in some detail. In the case of the YLP, sites were selected on the basis of relative wealth, in line with the study's aim to oversample the poor, while enabling comparisons to be made between the poor and non-poor (Wilson et al. 2006). In the case of the Andhra sample, 20 study sites, each an administrative mandal, (15 of which were rural) were selected across the State's three agro-climactic regions.

The purposive bias towards sites classified as poor was facilitated on the basis of a ranking incorporating economic, social, and infrastructure measures, developed by the survey designers. Twelve districts were first selected on this basis, seven defined as poor, and five as non-poor. Mandals within districts were separately classified by relative wealth and thus selected. Selected mandals were then divided into four quadrants of similar geographical size and a village chosen from each quadrant. Only those villages with large enough populations to allow for 100 households with a child aged around one (the birth cohort sample) and 50 households with child aged around eight (the comparison sample) were included in the sampling frame. Neither villages nor households were classified according to poor / non-poor status, and no other sub-classifications were applied at these levels (Galab et al. 2003). Within each village, field operatives

enumerated qualifying households (those with a child aged between 6 and 17 months, or a child aged between seven and nine); a process terminated once the required number of households was identified in each village (Galab et al. 2003; Wilson et al. 2006).

The use of non-probabilistic sampling means that sample households, since over or under-sampled relative to the proportion of similar households in the eligible population, may be non-representative. Groves (1989) distinguishes three main sources of error with implications for selection bias and the external validity (the applicability beyond the sample) of survey findings (sampling error, non-response error, and coverage error). It is coverage error - which occurs when a portion of the target population is excluded from the sampling frame, or a sampling frame is unavailable or unutilised - that is of greatest concern here. Coverage error, in common with non-response error, results in bias when selected cases differ non-randomly from non-selected cases. Differences in a sample's and a population's characteristics have traditionally been eliminated (or reduced) by correction for differences in the densities. The under or over-representation of socio-demographic characteristics within the sample undermines the wider relevance of the results beyond the specific sample, barring the adoption of (design-based) inferential statistics, the plausibility of which is dependent on the adoption of randomisation procedures in sample selection and the application of survey weights to produce estimates that are unbiased, or at least "approximately unbiased" (Kalton 2002: 129). This study has adopted an innovative means to diagnose and correct for the bias resulting from coverage error through the use of propensity score derived weights.

### ***Entropy balance derived weighting procedure for the YLP***

Attempts to correct for selection bias resulting from coverage error have gained prominence in recent years in relation to the generalisability of findings derived from internet based surveys (Schonlau et al. 2009; Steinmetz and Tijdens 2009). These same concerns apply to any sample design that employs purposive, non-probabilistic, methods to select respondents, where selection bias may be an issue (Stuart et al. 2010). Haneuse *et al* (2009: 230) usefully conceptualise the issue of potential selection bias as a missing data problem, whereby "some individuals are selected into the sample to have complete data, while other individuals are not selected and consequently have missing information". Although still not widely implemented, propensity score adjustment is gaining prominence in the social science and epidemiological literatures as an innovative means to diagnose, and adjust for, selection bias in non-probabilistically selected samples. It has been applied to a range of substantive research questions based on samples where selection bias is present. Examples include work by Isakson and Forsman (2003) and Duffy *et al* (2005) to predict election results from non-probability sample surveys canvassing political



opinions; by Yoshimura (2004) to generalise findings on consumption patterns beyond an internet survey sample; by Frölich (2007) for analysis of the UK gender wage gap; by Haneuse *et al* (2009) to extend findings on the neuropathology of dementia and Alzheimer's disease beyond the limited sample who have undergone autopsy; and by Stuart and Cole (2010) to assess the generalizability of results from a randomised trial to evaluate the impact of an education intervention on student's behaviour and exam results.

As its applications have extended, however, the difficulties entailed in the propensity score weighting approach have also gained more attention. In practice, the technique involves the researcher in a back-and-forwards process of propensity score estimation, matching, and balance checking in an attempt to identify the algorithm that results in the most balanced covariate distribution. This process rarely succeeds in simultaneously balancing all of the covariates, with improved balance on one covariate often at the cost of that of another (Hainmueller 2012; Ho *et al.* 2007; Stuart *et al.* 2010).

Hainmueller (2012) has proposed an alternative method – that of entropy balancing – to build upon the propensity score method while addressing its limitations. While developed to enable the identification of treatment effects in observational survey data, the procedure can equally be applied to the objective of sample adjustment. The approach uses a pre-processing scheme to integrate covariate balance directly into the weights. Entropy balancing has been described as a generalization of the propensity score weighting approach (Hainmueller and Xu 2011; 2012), though in practice the procedures are the inverse of one another. Where propensity score weights are calculated via a logistic (or probit) regression and the resulting balance assessed to see if the estimated weights equalize the covariate distributions, entropy balancing directly calculates weights to adjust for known sample distributions.

In practice, entropy balancing employs a maximum-entropy reweighting scheme enabling the creation of a set of weights such that the calibration and reweighted samples satisfy a large set of balance constraints (Hainmueller and Xu 2011; Hainmueller 2012). The method's key advantage over psm and nearest-neighbour algorithms is in its ability to enable exact balance on the first second, and possibly higher moments of the covariate distributions. The weighting procedure, which calibrates weights to be as similar as possible (in entropy terms) to uniform base weights, optimises the twin goals of improved balance in covariate distribution and maximum retention of information (the latter is enhanced by the entropy approach's ability to vary weights smoothly across units). Entropy derived adjustment weights were calculated to align the YLP sample,  $n_1$ , with the NSS sample  $n_0$ , where  $n_0$  represents the distribution observed in the target population through the following reweighting scheme, where  $w_i$  is the entropy balancing weight calculated

for each sample unit;  $q_i = 1 / n_0$  is a base weight; and  $Cr_i (X_i) = m_r$  describes a set of R balance constraints imposed on the covariate moments of the reweighted control group. D is a dummy variable indicating whether an observation is in the YLP sample ( $D = 1$ ) or not ( $D = 0$ ).

$$\min_{w_i} H(w) = \sum_{\{i \mid D = 0\}} w_i \log(w_i / q_i) \quad \text{equation 3.1}$$

subject to the following balance and normalising constraints:

$$\sum_{\{i \mid D = 0\}} w_i Cr_i (X_i) = m_r \text{ with } r \in 1, \dots, R \quad \text{equation 3.2}$$

and:

$$\sum_{\{i \mid D = 0\}} w_i = 1 \quad \text{equation 3.3}$$

and:

$$w_i \geq 0 \text{ for all } i \text{ such that } D = 0 \quad \text{equation 3.4}$$

In common with the psm approach, the entropy balancing method requires that a representative dataset of the target population is available. This, the calibration sample, provides the reference group for the non-random sample. As a first step, a subpopulation comparable with the YLP's target population was defined within the NSS sample to include only households with a child aged around one year old or a child aged around eight years old. The second step was the identification and operationalisation of variables common to the two datasets. These were renamed and recoded prior to merging of the two datasets. The inclusion of these variables rests on the assumption that they are comparable across the two datasets<sup>23</sup>. Table 3.3<sup>24</sup> (below) reports the densities of characteristics for the two datasets, demonstrating that the densities of characteristics evident in the YLP sample to deviate considerably from those of the target population. In a few cases the difference is small and highly non-significant. This is the case for scheduled caste households, and households with one or more members engaged in formal employment. Where "forwards" caste households are significantly under-represented, likely as a result of the oversampling of poor households, scheduled tribe households are significantly over-represented. This is common survey practice, enabling more information to be captured regarding relatively small sub-populations. The YLP sample has selected a roughly even number of households from each of the State's three agro-climactic regions, leading to quite large

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<sup>23</sup> Income and expenditure information was not collected for the YLP, and information regarding debt was collected for only a subset of the NSS. This explains the absence of these characteristics in the calculation of the weights.

<sup>24</sup> Full results are reported in appendix 262

differences in the proportions for each region, with households in Rayalaseema oversampled relative to those in Coastal Andhra and Telangana.

A set of balance constraints can be specified for each of the covariates, equating the moments of the covariate distribution between the calibration and target samples. Possible moment constraints include the mean (the first moment), the variance (the second moment), and the skewness (the third moment). A balance constraint can be formulated with  $m_r$  containing the  $r^{\text{th}}$  order moment of a given covariate  $X_j$  for the target sample while the moment functions are specified for the calibration sample as  $cr_i(X_{ij}) = X_{ij}^r$  or  $cr_i(X_{ij}) = (X_{ij} - \mu_j)^r$  with mean  $\mu_j$ . The method further permits the incorporation of covariates' co-moments via interaction terms ensuring covariate's balance across subgroups. The entropy balancing scheme then identifies a set of units weights ( $W = [w_i, \dots, w_{n_0}]'$ ) to minimize the entropy distance between  $W$  and the vector of base weights ( $Q = [q_i, \dots, q_{n_0}]'$ ), subject to the balance constraints detailed in equation 3.2, the normalization constraint in equation 3.3, and the non-negativity constraint in equation 3.4. This enables that the weights are adjusted as necessary to accommodate the balance constraints, while remaining as close as possible to the uniformly distributed base weights. The ability to include a large set of moment condition results in a covariate density for the reweighted sample consistent with the population of interest (as defined by the calibration sample), while reducing the potential for balance decreases on any of the specified moments. Application of the entropy balance weights to the YLP sample results in more weight being given to under-represented groups and less weight to over-represented groups, adjusting for unequal probability of sample selection and creating a pseudo-population with characteristics in line with the target population. Table 3.3 reports the results of the weighting procedure.

**Table 3.3:** Entropy balance procedure: key characteristics before & after adjustment

Characteristic	NSS	YLP	before		after	
			value	P	value	P
gender of household head (% men)	9.177	7.016	2.161	0.000	0.000	1.000
literate household head (% literate)	41.847	50.410	-8.563	0.000	0.000	1.000
household size (adjusted)	4.932	6.425	-1.493	0.000	0.000	0.999
proportion of household members <12 yrs (%)	43.303	37.809	5.494	0.000	0.000	1.000
Coastal Andhra (%)	42.986	34.335	8.650	0.000	0.000	1.000
Telangana (%)	39.149	33.242	5.907	0.000	0.000	1.000
Rayalaseema (%)	17.865	32.423	-14.557	0.000	0.000	1.000
Christian (%)	2.046	0.865	1.181	0.000	0.000	1.000
Muslim (%)	6.202	2.368	3.834	0.000	0.000	1.000
Hindu (%)	91.741	96.767	-5.026	0.000	-0.010	1.000
casual wage labour (%)	53.078	24.954	28.123	0.000	0.000	1.000
non-farm pcp household (%)	13.426	14.390	-0.964	0.204	0.000	1.000
marginal farming household (%)	3.934	18.670	-14.736	0.000	0.000	0.997
small farming household (%)	6.578	7.969	-1.392	0.017	0.000	1.000
mid-size farming household (%)	13.831	23.087	-9.256	0.017	0.000	1.000
capitalist farming household (%)	3.737	4.508	-0.772	0.085	0.000	1.000
regular salaried employment (%)	5.417	6.421	-1.004	0.058	0.000	1.000
adivasi (%)	12.448	15.073	-2.624	0.001	0.000	1.000
dalit (%)	20.165	21.220	-1.056	0.232	0.000	1.000
“forward” caste (%)	21.460	14.299	7.162	0.000	0.000	1.000
“other backward” caste (OBC) (%)	45.927	49.408	-3.481	0.001	0.000	1.000
“forward caste”*Coastal Andhra (%)	10.932	3.233	7.698	0.000	0.000	1.000
“forward caste”*Rayalaseema (%)	5.905	7.924	-2.018	0.001	0.000	1.000
“forward caste”*Telangana (%)	4.624	3.142	1.482	0.000	0.000	1.000
adivasi*Coastal (%)	4.080	10.291	3.813	0.000	0.000	1.000
adivasi*Rayalaseema (%)	0.639	0.865	-0.226	0.258	0.000	1.000
adivasi*Telangana (%)	7.729	3.916	3.813	0.000	0.000	1.000
dalit*Coastal Andhra (%)	8.514	3.506	5.008	0.000	0.000	1.000
dalit*Rayalaseema (%)	3.299	8.698	-5.399	0.000	0.000	1.000
dalit*Telangana (%)	8.352	9.016	-0.665	0.283	0.000	1.000
“other backward”*Coastal (%)	19.460	17.304	2.156	0.008	0.000	1.000
“other backward”*Rayalaseema (%)	8.022	14.936	-6.914	0.000	0.000	1.000
“other backward”*Telangana (%)	18.444	17.168	1.276	0.118	0.000	1.000
household landholding (acres owned)	2.076	2.196	-0.119	0.140	0.000	1.000
log household landholding (log acres owned)	-0.484	-0.190	-0.294	0.000	0.000	1.000
“forward” caste*landholding	0.696	0.511	0.184	0.001	0.000	1.000
dalit*landholding	0.186	0.240	-0.054	0.010	0.000	1.000
adivasi*landholding	0.292	0.291	0.001	0.959	0.000	1.000
“other backward”*landholding	0.902	1.153	0.000	0.000	0.000	1.000

Source: Data Sources: All India National Sample Survey 2004 / 2005: round 55 / schedule 10: Employment & Unemployment & Young Lives Project; round two (2006 / 2007) n = 84, 142 (NSS expanded by weight n = 81,946) (YLP n = 2,196) Satterthwaite t-tests are applied to calculate the p value of the sample differences (recommended when the population variances cannot be assumed to be equal) are performed to test for equality of means

Table 3.3 demonstrates that the adjustment has a dramatic effect. The weights have adjusted the YLP sample's distribution such that it now reflects Andhra's population densities.

### **Methods for statistical analysis of the survey data**

The analysis of the two secondary datasets involves a variety of descriptive and inferential statistics. The selection of methods has been guided by the characteristics of each data-set and the question(s) the particular analysis is intended to answer. Here, a brief introduction to the more advanced inferential statistical techniques used in the empirical chapters is provided. The details of these techniques, and the reasons for their application in particular instances, are discussed in more depth in chapters six and seven, which present the results of the statistical analysis.

*Multi-level analysis:* The presence of clustering in the data, discussed above in relation to the problems it can generate for variance estimates, can be taken advantage of to explore the level of variance in an outcome at different levels. Multi-level (or hierarchical) modelling methods can take account of clustering to attribute variance in outcomes to different 'levels' of the data, so that rather than simply controlling for clustering, or ignoring it, the effects of (for example) living in one village rather than another can be taken into account. This permits consideration of the roles played by individual, household, and village characteristics in shaping outcomes to be given formal statistical expression. Multi-level modelling can be applied to a range of 'levels', to consider the effects of region or district, as well as to other hierarchical memberships, such as household and couple, which can affect outcomes.

In the analyses reported in chapters six and seven I model dichotomous (or binary) outcomes. Chapter six is concerned with individual labour outcomes; whether or not a person is involved in non-agricultural petty commodity production. Chapter seven analyses the characteristics of women self-help group members and of self-help group leaders. In each case the outcome is coded 0 or 1, the model's "expectation" is that the response is 1:  $E(y|x_i) = \Pr(y_i = 1|x_i)$

Where linear regression models the conditional expectation of the response as a linear function of the covariate ( $E(y|x_i) = \beta_1 + \beta_2 x_i$ ), dichotomous responses relate to a non-linear response. In the former case the regression line alters indefinitely as the covariate increases or decreases, in the latter the probability lies between 0 and 1. The non-linear, dichotomous form can be specified in two ways:

$$\Pr(y_i = 1|x_i) = h(\beta_1 + \beta_2 x_i)$$

or

$$g\{\Pr(y_i = 1|x_i)\} = \beta_1 + \beta_2 x_i = v_i$$

Where  $v_i$  is the linear predictor

The two specifications are equivalent if the function  $h(\beta_1 + \beta_2 x_i)$ , sometimes written as  $g^{-1}\{\Pr(y_i = 1 | x_i)\}$ , is the inverse of the function  $g\{\Pr(y_i = 1 | x_i)\}$ . The latter is described as the *link function*, the former as the *inverse link function*. The link function is typically given as the *logit* or *probit* link. In the analysis reported in chapters six and seven, I favour the *logit* link, which can be expressed as:

$$\Pr(y_i = 1 | x_i) = \text{logit}^{-1}(\beta_1 + \beta_2 x_i) = \frac{\exp(\beta_1 + \beta_2 x_i)}{1 + \exp(\beta_1 + \beta_2 x_i)} \quad \text{equation 3.5}$$

or

$$\text{logit } \Pr(y_i = 1 | x_i) \equiv \ln \left\{ \underbrace{\frac{\Pr(y_i = 1 | x_i)}{1 - \Pr(y_i = 1 | x_i)}}_{y_i = 1 | x_i} \right\} = \beta_1 + \beta_2 x_i \quad \text{equation 3.6}$$

Equation 3.5 demonstrates that the probability depends on inverse logit (or logistic) function of the linear predictor.

Equation 3.6 represents the odds that  $y_i = 1$  given  $x_i$ , the expected number of 1 outcomes for each 0 outcome. The natural log (ln) of the odds (the logit function of the probability) is equitable to the linear predictor.

For dichotomous outcomes, the distribution of the outcome given the covariates is termed the *Bernoulli* distribution ( $\pi_i$ ). The responses for different units (usually individuals or households) are assumed independent given the covariates. The analysis in chapters six and seven is undertaken via a nested three-level logistic random-intercept model, which can be specified as follows (where individual  $i$  is nested in household  $j$ , which in turn are nested in village  $k$ ):

$$\begin{aligned} \text{logit } \{\Pr(y_{ijk} = 1 | x_{ijk}, \zeta_{jk}^{(2)}, \zeta_k^{(3)})\} \\ = \beta_1 + \beta_2 x_{2ijk} + \dots + \beta_{21} x_{21,k} + \zeta_{jk}^{(2)}, \zeta_k^{(3)} \\ = (\beta_1 + \zeta_{jk}^{(2)}, \zeta_k^{(3)}) + \beta_2 x_{2ijk} + \dots + \beta_{21} x_{21,k} \end{aligned}$$

Where,  $x_{ijk} = x_{2ijk}, \dots, x_{21,k}$  is a vector containing all covariates;

$\zeta_{jk}^{(2)} | x_{ijk}, \zeta_k^{(3)} \sim N(\theta, \psi^2)$  is a random intercept varying over households (level two); and

$\zeta_k^{(3)} | x_{ijk} \sim N(\theta, \psi^3)$  is a random intercept varying over villages (level three)

The random effects,  $\zeta_{jk}^{(2)}$  and  $\zeta_k^{(3)}$ , are assumed independent of each other and across clusters, with  $\zeta_{jk}^{(2)}$  additionally assumed independent across units. Model one is a single level model in which no account of clustering is taken; model two is a two level model, nesting individuals within households; and model three extends the analysis to incorporate village “effects”. The variance attributable to each level of the model is termed the intra-class correlation (ICC), which can be written as:

$$\rho_{logit} = \frac{\sigma_u^2}{\sigma_u^2 + \pi^2/3}$$

The expectation is that individuals will be more similar within the same household and the same village than across different households and villages. The ICC enables the extent of this clustering to be measured and indicates the extent to which each level can account for variation in the outcome.

In addition to the methods outlined above, the analysis utilises a range of descriptive statistics as a first step in the analyses. All statistical analysis is conducted in STATA 11.

### 3.3 Operationalising key concepts and categories

*Operationalisation* is an integral part of the research. The manner in which it proceeds, and the understanding of the relationship between social phenomena and measurement, has profound methodological implications. Here, the theoretical bases for the measurement of three key social categories, those of class, caste, and gender, are developed in line with the methodological position outlined in chapter two. These, and other, forms of social oppression are deeply related, but are nonetheless analytically and ontologically distinct; distinguishing analytically among these different forms of social stratification and oppression does not necessarily entail a privileging of one over the others. The study’s objective is to analyse the coexistence of these social relations, and the institutions sustaining them; the means by which they may reinforce or undermine one another; and their combined and cumulative causal effects on the viability of a self-help model of rural development in rural Andhra.

#### Class

The categorisations of class most appropriate to the rural Indian context have been subject to considerable debate and contention. Income; landholdings; consumption; labour use; and a series of multi-dimensional criteria have all been proposed (Olsen 1996). Continuums of income, wealth or landholdings have been favoured in the neo-classical literature, while Marxist analysis has

privileged labour status - because central to surplus appropriation – as the basis for classifications. Bharadwaj's (1990: 11) classification system is characteristic of the latter's mode of operationalisation in rural India:

- i. *landless and marginal*: enters labour and credit markets to secure wages and advances
- ii. *small cultivator*: subsistence level production
- iii. *medium cultivator*: produce surplus; competitive participation in markets
- iv. *Large, dominant cultivator*: produce substantial surplus; domination of markets; setting terms and conditions of exchange

This approach improves upon considerations of income or assets in isolation to capture some of the complexity entailed by class, but remains somewhat one-dimensional. Olsen (1996: 57) builds on this to recommend “a careful delineation of social classes along several dimensions, including labour use and assets such as land”. Influenced by Patnaik (1988) and informed by extensive fieldwork, Olsen applies this recommendation to define seven classes, namely; landless worker, landed worker, petty commodity producing farmers, capitalist farming landlord, merchant, artisan / other, and salaried. This scheme, though easily related to traditional Marxist-Leninist classifications, explicitly acknowledges, and is informed by, classifications present in rural Andhra:

**Table 3.4:** Olsen's (1996) operationalisation of class in rural A.P

Marxist-Leninist	Local equivalent term	Olsen (1996)
Bourgeois	bhuuswamivaari	capitalist farmer landlord, merchant
Petty-bourgeois	ryotulu	landed worker, petty commodity producing farmer, artisan
Proletariat	kuulie	landless worker
	jitam vastundi	salaried worker

Source: Olsen 1996: 60, 285

Da Corta and Venkateshwarlu (1997: 81), also drawing on the rural Andhra context, extend Roemer's (1986) system (beyond its original agricultural remit) to define six classes. Here, as with Patnaik's (1988) and Olsen's (1996) classifications, class position relates directly to the buying and selling of labour power as well as PCP status, and includes agricultural and non-agricultural activities. However, in contrast to Olsen (*Ibid*), they do not differentiate between the former and the latter within the classificatory scheme, so that PCP may equally relate to own-land farming or to non-agricultural production, trade and service activities. Since each of these classification systems is applied during the course of primary fieldwork, differences among schema likely reflect differences in the labour activities that dominate the field-site and which, therefore, justify particular attention.



**Table 3.5:** Da Corta & Venkateshwarlu (1997) operationalisation of class in rural A.P

Labour Class	Primary activity	Secondary activity
Pure labourers	Hires out labour	-
Labourers combining petty commodity production	Hires out labour	Self-employed
Small petty commodity producers	Self-employed	Hires out labour
Middle petty commodity producers	Self-employed	-
Big petty commodity producers	Self-employed	Hires in Labour
Capitalists	Hires in Labour	-

Source: Da Corta and Venkateshwarlu 1997: 81

Drawing on these previous studies, the wider literature on rural South Indian class analysis, and six months of field-work undertaken in rural Chittoor district, this study's designation of class (presented in table 3.6) is similarly operationalised for, and through, the secondary data-sets and the field-work data detailed above.

**Table 3.6:** This study's operationalisation of class in rural A.P (2011)

Labour class	Operationalisation
Landless / land-poor casual wage labour	household owns less than one hectare of land and hires out labour for casual wage
Formal employment	50% or more of working members undertake formal wage labour as a primary and / or secondary labour activity
Non-agricultural PCP, service & trade activities	50% or more of working members undertake non-agricultural PCP, service & trade activities as a primary and / or secondary labour activity
Marginal farming	Household owns under one hectare (2.47 acres) of land and neither hires out nor hires in labour
Small-scale farming	household owns 1 – 2 hectares of land and hires out casual wage labour as a primary and / or secondary labour activity
Mid-size farming	household owns 2 – 10 hectares of land and does not hire out casual wage labour
Capitalist farming	household owns more than 10 hectares of land, does not undertake casual wage labour, hires in non-household labour
Capitalist non-farm enterprise	Household hires in labour for non-farm enterprise

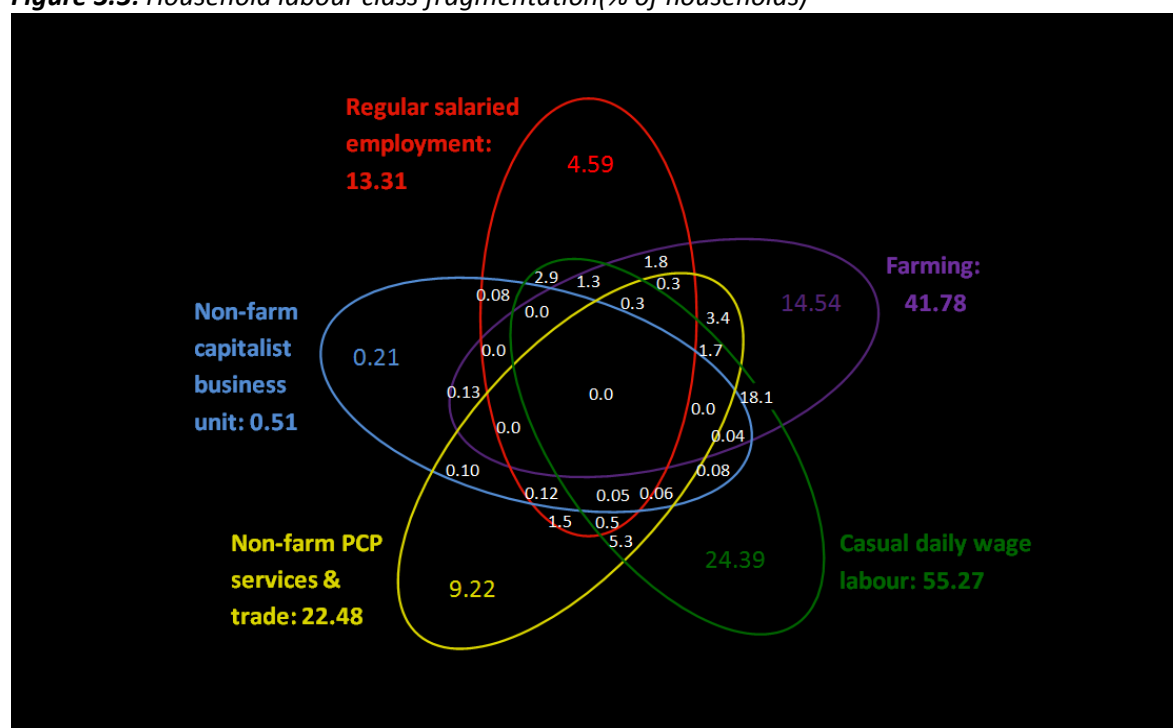
In line with Bharadwaj's (1990), Patnaik's (1988), and Olsen's (1996) schema, household land ownership is incorporated alongside labour status (though, as evidenced in chapters six and seven, the relationship between landholding and labour status is increasingly complicated by ecological pressures). In line with the Da Corta and Venkateshwarlu (1997) classification, both the subsidiary and principle labour activities of working household members are used to define the proportion of working household members involved in each labour activity, in cases where it is meaningful to do so. "Working household members" signifies those engaged in market labour activities, it includes unpaid workers in household PCP activities, but excludes the labour undertaken in the day-to-day and longer term reproduction of the household. Table 3.7 presents the results of the operationalisation of these eight household labour classes for rural Andhra, demonstrating the overwhelming reliance on casual wage labour.

**Table 3.7:** Application of class categories to the secondary data

	%	S.E	[95% CI]	
Landless / land-poor casual wage labour	50.163	0.010	0.482	0.521
Formal employment	5.505	0.004	0.046	0.064
Non-agricultural PCP service & trade	12.559	0.006	0.113	0.138
Marginal farming	9.798	0.006	0.086	0.110
Small-scale farming	5.396	0.004	0.046	0.062
Mid-size farming	12.266	0.007	0.109	0.137
Capitalist farming	4.043	0.003	0.034	0.047
Capitalist non-farm enterprise	0.271	0.001	0.001	0.004

Source: all India National Sample Survey round61 (2004 /2005); schedule 10 (employment & unemployment)  $n = 5,550$  households  $N = 13,770,712$  (complete rural Andhra sample) weights and survey settings applied for analysis

Figure 3.3 demonstrates the complexities entailed in the class categorisations, illustrating the ways in which capital (in the form of land or other assets) and household labour combine in the differentiation of agrarian classes in contemporary Andhra.

**Figure 3.3:** Household labour class fragmentation(% of households)

Source: all India National Sample Survey round61 (2004 /2005); schedule 10 (employment & unemployment)  $n = 5,550$  households  $N = 13,770,712$  (complete rural Andhra sample) weights and survey settings applied for analysis

Overall, farming contributes to the livelihoods of slightly over 40% (41.8% ( $\pm 2.11$ )) of rural households, with less than 15% (14.5 ( $\pm 1.37$ )) deriving a living solely through farming. This is consistent with the wider trend, documented throughout rural India, towards dependence on a variety of fragmented and insecure means of income earning and substitution as the dominant

means of assembling even a rudimentary living (Bernstein 2009). As I discussed in chapter one, the landless and land-poor can be better understood to represent multiple “classes of labour” (in Bernstein’s terms) comprised of “the growing numbers...who now depend – directly *and indirectly* – on the sale of their labour power for their own daily reproduction” (Panitch and Leys 2001: ix). Those making up these classes “might not be dispossessed of *all* means of reproducing themselves...but nor do most of them possess *sufficient* means to reproduce themselves”. Instead, these “working poor...have to pursue their reproduction through insecure, oppressive, and typically increasingly scarce wage employment and / or a range of likewise precarious small-scale and “informal economy” survival activity, including marginal farming” (Bernstein 2010: 111). The application of this analytical device enables the complexities of rural class differentiation to be better accommodated than do the classical categories of landless labourers, “self-employed”, and marginal peasants set in opposition to one another. Key sites of difference do remain. Here the complementarities and frictions entailed in these positions form a key subject of analysis. The relevance of the “labouring classes” concept to the conditions and tendencies apparent in rural Andhra is demonstrated in chapters six and seven.

For the purposes of the study, class is defined at the household (rather than individual) level. This is primarily as a result of the continued centrality of land ownership, rarely held by women (Agarwal 1997a, 1998), to class relations in rural south India. Size of landholding is, of course, a rather blunt proxy, and it is unfortunate that no direct (such as irrigation facilities or soil type), or indeed indirect (such as cropping patterns or production per acre), measures of land quality are available from the secondary data. Some confidence of the relevance of size of land-holding can be derived from the fieldwork findings (where land quality and its relation to class was observable), which indicate that, in concert, landholdings and labour activities, provide a reliable indication of a household’s social location.

As opportunities for formal sector employment have grown and men have increasingly withdrawn from casual agricultural labour into own-plot cultivation or non-farm employment / PCP, intra-household class differentiation has become more prominent. Some of this intra-household nuance is captured through the incorporation of the proportion of working household members undertaking particular labour activities (rather than reliance on the occupation of “household head”). Additionally the labour force status of individuals is considered as relational to the class position of their household and the labour force status of their spouse and other household members. Nine individual labour force categories are defined on the basis of the relative importance of; (i) hiring out labour; (ii) PCP with owned means of production and (iii) hiring in labour. These are: formal / salaried employment; agricultural casual-daily wage labour; non-

agricultural casual-daily wage labour; ryot farming; capitalist farming; non-farm PCP, service and trade activities; capitalist non-farm business; unremunerated domestic work; unemployed; and inactive (full-time education, retired).

## **Caste**

Caste has been invoked and represented in a variety of ways in successive iterations of the self-help rural development model. This, together with its historical role in the designation of labour activities (and of their status), means that it is a key site of investigation in the analysis that follows. Conceptualising caste, and the role it plays in contemporary social formations, is not, however, straightforward. Caste has been variously viewed as an ancient religious ideal; a manifestation of institutionalised exploitation; and an artefact of colonial administration. In practice, it is not a matter of choosing among these representations, but of acknowledging that they each emphasise different aspects of social practices and relations manifest in, and reproduced through, different historical guises. “Caste”, then, incorporates elements of each.

Early studies tended to concentrate on the four tiered, hierarchical classificatory system of *Varna*<sup>25</sup>, Work by Bouglé (1971) and Dumont (1970) are exemplars of this early tendency. Where Bougle stresses the hierarchical, hereditary, and isolated nature of *Varna*, Dumont concentrates on the opposition of the pure and impure, upon which he asserts the hierarchy rests, with separation maintained as the essential means by which the former avoid pollution by the latter. Criticisms of an emphasis on *Varna* focus on the implicit tendency to overstate the cultural distinctiveness and otherness of caste, perpetuating its mythical status as a timeless expression of religious ideals, but these early studies should not be dismissed out of hand. They valuably delineate the ideological foundations of caste, which, when integrated into more recent emphases on historical and geographical manifestations and variations in caste’s operation prove insightful. These latter studies have tended to articulate caste in terms of *Jati* (named after the occupation(s) membership traditionally entailed), but to recognise the relevance of the ideology attendant in *Varna*. (Ghurye 1991 [1950]; Srinivas 1996). Traditionally *Jati* regulated, and were denoted by, hereditary occupations, rituals, taboos, dress, marriage practices, and a great many

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<sup>25</sup> The concept of *Varna* derives from a number of ancient Hindu texts, in particular hymn 10.90, the *Purusha Sukta*, of the *Rig Veda*, a collection of ancient Sanskrit hymns composed from 1700 to 1100 BC. Unusually for a genesis myth, the *Purusha Sukta* differentiates social groups by the nature of their creation in the sacrifice of *Purusha*. The *Brahmana* (priests and scholars) are formed from *Purusha*’s mouth; the Kshatriya (rulers and soldiers) from his arms; the Vaishya, (merchants) from his thighs; and the Shudra (peasants, labourers and servants) from his feet. The first three (Brahmana, Kshatriya, Vaishya) are the *Dvija* (twice born) *Varnas*, entitled to undergo the *Upanayana* and wear the ceremonial *Yajnopavitam* (the sacred thread). The Shudra are the once born, to whom the *Upanayana*, the study of the *Veda*, and the kindling of the sacred fire, are forbidden. The “untouchables” (historically responsible for labour activity involving sanitation) were not accorded mythical origin in *Purusha*’s dismemberment.

other social signifiers publically demonstrative of position within a socially stratified hierarchy<sup>26</sup> which, while historically rooted in the ideology of *Varna*, are irreducible to it (Gupta 1991). A key difference between *Varna* and *Jati* designations is the latter's extensive regional variation, with the position occupied by each *Jati* and sub-*Jati* displaying non-trivial differences over very small geographical distances. Though an improvement over *Varna*, identification of caste with *Jati* is not unproblematic, for, unless attuned to historical upheavals and ongoing transformations, it risks substituting the abstract ideal types of *Varna* for its own historically static classifications.

Running counter to representations of caste as an ahistorical category originating in ancient religious texts or historically designated occupations, are approaches which claim the concept in constructivist terms; an example of colonial myth fulfilment (Tolen 1991). Here, the claim is made that "colonial positivism...combined with power and governmentality, *created* many aspects of the traditions scholars had taken to be indigenous" (Mines and Yazgi 2010: 4, emphasis added). While caste undoubtedly came to be formalised and, to an extent reified, during the colonial eras repeated and extensive attempts to enumerate and classify 'its subjects', claims that the colonial State imagined or invented the existence of caste overstate the case. India did not come to "look or behave like a 'traditional' caste society because Europeans perceived and made it so" (Bayly 2001: 373). The historical record demonstrates that the rigidity with which recognisable caste norms have applied has been subject to extensive ebbs and flows. Norms that were recognisably caste-like have been traces to ancient India, where they held sway to various degrees in different regions (Thapar 1984).

Structured hierarchy, status and Brahman derived norms of refinement were evident under the vast Hindu dynasties (centred around the royal courts of the fifteenth and sixteenth centuries (AD)), but were never codified as a strict and all-encompassing framework. At the height of Mughal rule (1580-1700), norms of hierarchy and status were dominant and strong in some areas, but little emphasis on the *Varna* ideal is evident (Stein 1989). It was not until the fragmentation of Mughal rule and the rise of competing regional successor regimes (in the late seventeenth and eighteenth centuries) that the language of codified caste came to dominate. Although there were elements of continuity, the ideology and daily experience of caste changed radically during the nineteenth century, most notably with the "expansion and rigidification of the pollution barrier" (Bayly 2001: 371). This was, however, a period of severe upheaval and, as during similar prior phases, attempts to promulgate caste ideologies did not go uncontested (Brittlebank 1997).

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<sup>26</sup>Improvement in intra and inter-*Jati* status are possible via hypergamy and Sanskritisation of rituals and customs, Srinivas, M. N. 1996. Caste: its twentieth century avatar. Delhi: Viking..

Caste has proved a contradictory inheritance for the Independent State, which from the outset sought to build a secular and casteless society, whilst simultaneously recognising the social reality of the ramifications of a caste and seeking to relieve those it most oppressed. In the years following independence, attempts to mitigate the relevance of cast in daily life were expressed in a variety of ways; admission to important Hindu shrines was extended to dalits (formerly known as “untouchables”); collective penal sanctions against “criminal” tribes and castes were abolished; and attempts were made to eliminate caste-based recruitment practices for the military and police. At the same time the constitution made special provisions to recognise the pervasiveness of caste values and norms; State agencies were instructed to recognise the existence of caste through provisions for the special care and advancement of “untouchables” (dalit) and “tribals” (adivasi). Articles 15, 17 and 46 specifically address the issue of caste oppression, while articles 330 and 332 introduce special electoral provisions to guarantee (limited) political representation. These intentions were complimented by the deliberate breadth of caste categories instituted by the Independent-State bureaucracy; intended to facilitate enumeration and evaluation of discrimination while attempting to diminish the relevance of *Jati* and sub-*Jati* classifications.

Four very broad groups were (and continue to be) designated; Scheduled Castes (composed of the dalit / former “untouchables”); Scheduled Tribes (composed of the adivasi); “Other Backwards” (a large and contentious category) and “Forwards” castes (the historically high status *Jati*). These constitutional categories are themselves highly interesting concepts, simultaneously proxying for caste as a religiously and socially meaningful institution, a historically and geographically shifting form of exploitation, and a modern secular vision for redistributive welfare which seeks to undermine the social relevance of caste through programmes accused of underpinning it. This complexity must be born in mind so as to avoid unreflective essentialism of the constitutional categories utilised in the secondary data analysis.

Although caste is not a definitive indicator of prosperity or occupation it once was, particularly in urban settings where anonymity and regional variations in *Jati* designations can disguise caste status (Bayly 2001), it remains seminal to ideologies of work and status. The “backwards” groups remain far more likely to be engaged in casual daily wage labour, to be landless or land-poor, marginal small-holders, to be illiterate or ill-educated (Harriss-White 2003; Shukla and Verma 1993). Caste is incorporated into this study’s analysis in a number of ways: interactions are included in the regression analyses, in order to represent some of the indirect effects of broad caste membership (represented by the four constitutional categories), and allow for intra-caste heterogeneity. The fieldwork phase of the research enables *Jati* to be accommodated, and is the subject of some striking findings, presented in chapter six.

## **Gender**

Gender, mediated by caste and class, is a powerful constraint on women's mobility, public visibility, and autonomy throughout India, though regional differences in extent and articulation are pronounced. Women lack (enforceable) ownership rights over land and other productive assets (Agarwal 1997a, 1998; Unni 1999), their work is valued far less than men's and is accordingly remunerated (Da Corta and Venkateshwarlu 1997; Unni 1999, 2001; Venkateshwarlu and Da Corta 2001), their mobility is limited, and so their power to bargain over contracts, prices, and wages is severely constrained.

Borrowing from Whitehead (1979) social relations and institutions can be understood as "gender bearing". This problematises the widespread understanding of economic institutions and relations as a neutral sphere, analytically and operationally distinct from, but embedded in, social structures and institutions. In contrast to this dualistic *embeddedness* metaphor, economic institutions and relations can instead be conceptualised as *instantiations* of wider gender roles and social patterns, manifest in the habits they generate, perpetuate, and reinforce, alongside perceptions of propriety and legitimacy. Acknowledging that social institutions (including those more usually defined as 'economic') are gender bearing places 'gender' centre stage in the analysis of socio-economic outcomes, processes, and relations. Stereotypes suggesting there is 'man's work' and 'woman's work' are inscribed in social institutions and effect the types of work historically and culturally endorsed for, and acceptable to, men and women (Elson 1999).

Jacobsen and Newman (1995) note an under-utilisation of gender interaction effects in regression analysis, and suggest their application can support efforts to incorporate the diffuse social impacts of gender and patriarchy, and intra, as well as inter-gender heterogeneity, into explanatory accounts. In the analysis of secondary data that informs this study, these tendencies and mechanisms are operationalised through the inclusion of gender interactions and the construction of variables to model the effects of household gender composition and relations.

### **3.4 Conclusions**

This chapter has introduced the data sources on which the substantive analysis reported in chapters six and seven is grounded. It has introduced some key contextual information regarding the research sites. It has considered the limitations of each source of data, and outlined the steps taken to limit sources of bias and misattribution of explanatory power more widely. Statistical methods of data analysis have been briefly introduced, subject to elaboration in the chapters to follow. The study depends on a wide range of evidence and its validity relies on the consistency of

the analytical approach with the methodology outlined in the preceding chapter. It is informed by an expectation that, when carried out effectively, mixed-methods research can better enable explanation of social phenomena and mechanisms than can reliance on a single mode of evidence. The study's explanatory project thus develops iteratively, drawing on "what seems self-evident in interviews, what seems to underlie lay discourses, what appears to be generally true in surveys, and what differences arise when comparing all these with official interpretations of the same thing" (Olsen 2004: 4). This research process can be assumed to involve both elaboration and expansion as it proceeds, allowing the researcher to learn about and understand the mechanisms and tendencies at work from varied perspectives.

The analytical findings that result from this process may of course be complementary or contradictory. The aim is not simply validation (in terms of confirmation or refutation), but enrichment and deepening of understanding and explanation (Thomas and Johnson 2002:1). This can restrict the potential for research to uncritically support *a priori* assumptions and reify social relations, roles, and structures. Combining methods makes explicit the idea that "results do not establish causality. It is the researcher who makes sense out of the results...relying on his or her knowledge of the cases and of theory" (Rihoux 2003: 360). It is important to be precise, methods, rather than methodologies (Olsen and Morgan 2005) are the site of mixed-methods research.

The methodological approach (described in chapter two) guiding the research permits the complexity of 'real world' phenomena to be mirrored, rather than simplified, abstracted and decontextualised, in the analytical process. It acknowledges that is unusual to find the genuine *simile in multis*, the universal, in causal analysis (Flyvbjerg 2001). The understanding of cause embedded in the research asserts that it is usually contextual (in space and time), conjunctural (the result of several conditions in combination), asymmetrical (absence of an outcome cannot be accounted for by the inverse of the condition(s) that account for its presence), and / or equifinal (one of several alternative causal chains that applies to some, but not necessarily all, cases) (Schneider and Wagemann 2006: 8 - 9).

Observable events are but one element of a world that is also composed of mechanisms and structures. This enables distinctions to be made between the intransitive (the physical processes or social phenomena that exist independently of theorisation) and transitive realms (the theorisations and discourses that describe those processes and phenomena, which may alter independently of alteration in the processes or phenomena they describe) (Collier 1994; Sayer 2007). An important task for social enquiry is in the differentiation of the hermeneutic and inter-subjective nature of the social realm and social practice from the non-discursive, non-empirical, but real and causally effective social relations that comprise society. Working on this basis, each



of the empirical chapter's which follow is organised around a substantive research theme, rather than a data source or level of analysis, enabling theoretical explanation to proceed through analysis of findings from secondary survey data in concert with findings from primary interviews and observation.

## Chapter 4

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# Collectives, cooperatives, associations: State advocacy of *self-help* in historical perspective

This chapter seeks to historicise the emergence and consolidation of the post-reform self-help rural development model by considering its relationship to prior experiments with village level co-operatives. The analysis draws on a sample of key documents, reports, and records of parliamentary debates from various Ministries of the Government of India (GoI), the Government of Andhra Pradesh (GoAP), and Institutional Financial Institutions (IFI's). What emerges is a history in which cooperative organisation and action have repeatedly been invoked as a means by which the shortcomings of the state might be rectified. As the identity of those characteristics regarded as shortcomings, and the degree of consensus over their classification as such, has changed profoundly in the course of six decades, so too has the developmental role allotted to rural cooperatives and self-help. Any expectation of a singular, unitary, and unidirectional moment or process is, however, rendered false by an historical trajectory punctuated with radical exclamations (often sincerely intended if rarely implemented) necessitated by staunch opposition to any form of social reorganisation threatening to the existing distribution of privilege.

Three key forms of rural co-operative organisation are identified. Two competing forms are identifiable in the early Independence period, an outcome of the contradictions that beset central plans to constitute rural solidarity and cooperative organisation as the means by which popular discontent with unearned privilege could be articulated and channelled towards non-violent, democratic social transformation. Where the first form envisaged a strong and essential role for the state as an active agent of agrarian structural and institutional re-organisation, the second represented a curtailing of this role. This was accompanied by a parallel emphasis on the ability of cooperative organisation to generate consciousness and solidarity to catalyse collective social action. The third form extends and deepens the diminishing role given to structural and institutional mechanisms, to emphasise the capacity of the individual / household to effect change in their own lives and an emphasis on their responsibility to do so. The chapter concludes that the re-engagement with village level self-help alongside 1991's (neo)liberalising structural reforms has entailed less a complete reimagining of the form and function of the rural cooperative model than a decisive redistribution of the weight given to *a priori* competing and contested visions of the same.

#### 4.1 The rural cooperative ideal in early Independence India

The promotion of a rural co-operative ideal was a central motif of the early post-Independence planning phase. Though articulated in terms consistent with the emancipatory commitments of the *Indian Nationalist Congress* (INC), this was a programme of policy born of, and ensconced in, contradiction. This became increasingly evident as the government's recurrent appeals to a rural cooperative ideal turned progressively less radical and steadily more reliant on a fatally depoliticised form of collective self-help; a process largely attributable to the incompatibility of the INC's pre-Independence commitments with the competing claims confronting the post-Independence state. Pre-Independence INC pledges proved a thorny legacy. Thorniest of all was the INC's decisive break with the liberal tradition's separation of political and economic "realms", and its identification of the freedom struggle with a unification of economic and political emancipation. An integration of Gandhian and socialist thought provided both the intellectual grounding for this project and the idiom through which it was expressed.

Perhaps nowhere is this more evident than in the 1931 Karachi resolution in which, for the first time, the independence project is extended to encompass an "end to the exploitation of the masses and real economic freedom for the starving millions" (INC 1969: 6). The commitment to the cooperative organisation of rural production was a central component of this objective, made explicit, four years later at the annual session of Congress in Faizpur:

The land system cannot endure and an obvious step is to remove the intermediaries between the cultivator and the state...[from which] cooperative or collective farming must follow (cited in Nehru 1961: 427)

While the post-Independence state inherited a radical legacy from the freedom struggle, it lacked the power to implement it in the face of coordinated opposition. The early-Independence state's commitments to the formal institutions of representative democracy; a federal arrangement; and the privileging of the operative portions of the constitution (guaranteeing individual rights, included strong property rights) over the directive principles (concerned explicitly with egalitarian distributive goals), together placed intense restrictions on the capacity to implement declared policies to curb the concentration of wealth, expunge social cleavages, and redistribute assets. The situation was further complicated by the *Congress* leadership's attempts to accommodate the benevolence model of needs-meeting underlying Gandhian philosophy (expressed in traditional terms of *yagna* - renunciation and self-sacrifice - and *dharma* -implying the privileged classes' obligation to protect the poor- (Gandhi 1947)), about which Nehru had expressed misgivings even prior to Independence.

History shows us that there is no instance of a privileged class or group or nation giving up its special privileges or interests willingly...Always a measure of coercion has been applied, pressure has been brought to bear, or conditions have been created which makes it impossible or unprofitable for vested interests to carry on

(Nehru 1933: 33)

Nehru's pre-Independence solution, a partial integration of Gandhian thought with approaches inspired by the materialist philosophy of Marx, came to underpin the post-Independence programmatic promotion of a cooperative pattern of agrarian organisation and its later dilution to a form of *collective self-help*. Unconvinced that change would come from elite altruism, but unwilling to risk a still fragile national cohesion by inciting a class-based movement confrontational to historical sites of privilege, the creation of solidarity among the "rural masses" came to be promoted as the means by which the State could legitimately and democratically initiate a "Socialist pattern of development" (GoI 1951). In the context of a democratic federal, administrative, and legislative framework, and with the memory of the violent potential of social upheaval still fresh, cooperative organisation (in conditions of popular suffrage, expansion of education and the implementation of ceilings on land-holdings), came to be elevated as the means by which social transformation could be catalysed within a democratic political system (GoI 1951: Chapter two; paragraph one). To that extent, the co-operative principles as envisaged in the first three Five Year Plans were invested with radical potential for catalysing class consciousness among the numerically superior poor and bypassing the opposition of the minority served by the existing distribution of entrenched privilege.

This promotion of rural solidarity, as most aspects of the broad-based development strategy adopted during Nehru's leadership of *Congress* and Independent India, soon became the site of intense political struggle, contestation, and ultimately contradiction amidst the competing claims and priorities of diverse interests within *Congress* and beyond. Though largely synonymous with the *Congress* party, the Independent state was far from unified, operating, to a large extent, as an amalgam of factions inherited from the pre-Independence efforts to constitute the party as a unifying, nationalist force. From the mid-1930's onwards, active membership of *Congress* had shifted decisively as it became increasingly clear that it would come to power. Kochanek (1968: 337 - 338) attributes the finding that close to half of all new members recruited during this time were of prosperous, proprietor castes (with landholdings in excess of 20 to 100 acres), to the lure of perceived opportunities for patronage. The 1939 defection of the Bengali leftists was the first of a series of exoduses which, together with the 1940 expulsion of the communists, eroded the socialist support base in *Congress* (Weiner 1957).

By 1949, most District and Pradesh Congress Committees were dominated by conservative coalitions led by prosperous, proprietor castes in alliance with urban business leaders (Kochanek 1968). Congress had made little headway into the former princely states (which totalled around a third of the subcontinent under British rule), where the former rulers were reluctant to cede their hereditary powers and privy purses (Frankel 1978: 74). With resistance from the conservative elements of *Congress* (centred around Deputy Prime Minister Sardar Vallabhbhai Patel) to the establishment of a Planning Commission, the period of 1947 – 1950 was characterised by *ad hoc* and often contradictory tendencies in economic policy, with liberal economic policies and incentives to private business pursued alongside a socialist narrative of state control over key sectors of the economy. The inability of the early-Independence government to carry out the substantial land reforms intended meant that the power basis and incentives of the conservative factions in *Congress* went largely unchallenged (Chakravarty 1987: 18).

Yet, despite this intensely unfavourable environment, the central importance of a cooperative pattern of agrarian organisation was repeatedly submitted for *Congress* members' consideration. An apparent early victory came when the 55<sup>th</sup> Session of Congress (the first post-Independence), held in Jaipur in December 1948, endorsed the radical proposals of the *Objectives and Economic Programme Committee*:

Land should be held for use (as opposed to profit) and as a source of employment. The use of lands of those who are either non-cultivating landholders, or otherwise unable for any period to exercise the right of cultivating them, must come to vest in the village cooperative community

(minutes of the 55th Session of Congress, cited in Joshi 1969: 452)

The committee recommended further that a "maximum size of holding be fixed [and that] ...surplus land over such a maximum should be acquired and placed at the disposal of the village co-operative", with all intermediary tenures abolished, along with private money-lending and trading, (Ibid: 452), and village-wide membership in multi-purpose service cooperatives mandatory. The Committee set out these controversial recommendations around a single general principle that "land, with its mineral resources and other means of production, as well as distribution and exchange, must belong to and be regulated by the community in its own interests" (Ibid)(cited in Joshi 1969: 452). July of 1949 saw the publication of the *Congress Agrarian Reforms Committee* (CARC) recommendations, which largely reiterated for a national audience the economic programme adopted at the Jaipur Session.

The CARC is perhaps the most explicit formal articulation of the contours of the early post-Independence development problematique, with its unique amalgamation of Gandhian and

Marxist theory. Its four recommendations delineated the Government's obligations to an agricultural policy that would provide an opportunity for the "development of the farmer's personality", permit "no scope for exploitation of one class by another", and "ensure maximum efficiency of production", while remaining "within the realms of practicability". Although persuaded that "unless the unit of production was sufficiently large, the farmer would not be in a position to get the full advantage of the reform of land tenure" (INC 1969: 18), the Committee recommended against a capitalist pattern of agrarian organisation with private, large-scale consolidated holdings. Although a practicable means by which the recommended efficiencies of scale could be attained, such an agrarian pattern was incommensurable with the wider programme of agrarian reforms designed to reduce inequalities. Collective farming, which the Committee reported could equal a capitalist agrarian structure in terms of productivity gains, while also eliminating economic exploitation, was likewise rejected. This time on the grounds that it shifted the power base from the peasantry to technicians and bureaucrats, threatening the importance of the cooperative model as a consciousness raising tool (Ibid).

The CARC instead endorsed a "composite [pattern] of family farming "assisted by cooperative organisation, cooperative joint farming, collective and State farming...", and proposed land rights for tenants and ceilings limiting landholdings to a maximum of "three times the size of the economic holding" for cultivating farmers (INC 1969: 18). Under the CARC recommendations, farmers were to exclusively obtain credit, market produce, and buy inputs and supplies from their village multi-purpose service co-operative. This composite agrarian pattern was explicitly intended as a transitional phase, with family farms eventually giving way to cooperative joint farming of all village land. Along with the experience gained from participation in multi-purpose service co-operatives, the CARC reported that the transition would be further aided by the provisioning of minimum wages for landless agricultural workers. Minimum wages, it was argued would not only serve to improve the welfare of the landless in the immediate term, but would also encourage "the small farms, i.e. the bulk of the agricultural farms out of cultivation, and the small holders into co-operative farms" (INC 1969: 123).

The subject of compulsion was considered in brief, with the CARC concluding that the State's public support and financial inducements may be insufficient to transform the agrarian pattern, and that "the scheme of compulsory joint farming would involve an amount of coercion (INC 1969: 25). The report's recommendations, and the principles they entailed, were almost as contentious within the Congress party as outside. Indeed, the *Congress Agrarian Reforms Committee* itself was far from united in advocacy of the final recommendations. Two members of the Committee, N. G. Ranga and O. P. Ramaswamy Reddiar, issued a *Minute of Dissent* to

accompany the Committee's formal report in which they criticised restrictions on the private ownership of land and, in particular, the recommendations for mandatory cooperative farming (INC 1969) which, they argued, were unworkable and risked, in their need for state coercion, a dangerous subordination of means to ends.

The first Five Year Plan (published in 1951) wrestled with the question of non-violent democratic transformation. The Planner's, led by Nehru, sought to identify the surest path to an unprecedented model for socio-economic development that incorporated fundamental changes in the structure of economic and power relations and increases in agricultural and industrial productivity on equal terms, while upholding the principles of non-coercion on the part of the State, and voluntary collaboration on the part of the citizenry. The result was an overtly normative exercise, framed around a conception of the nature of man, of the social institutions most conducive to the expression of that nature, and of the relative responsibilities of the people and the State in their establishment and operation:

It is possible to take the view that mass enthusiasm cannot be created except on the basis of reprisals against those classes which have come to be associated in the public mind with the inequities and deficiencies of the old order. But the basic premise of democratic planning is that society can develop as an integral whole and that the position which particular classes occupy at any given time—a product of various historical forces for which no individual or class as such can be held responsible—can be altered without reliance on class hatreds or the use of violence

(Gol 1951: Chapter two; paragraph ten)

The optimism expressed for the capacity of democratic mandate to effect genuine and profound change to economic and social structures and institutions was, however, tempered:

The need is to secure that...change is effected quickly and it is the positive duty of the State to promote this through all the measures at its command. The success of such planning no doubt depends on the classes in positions of power and privilege respecting the democratic system and appreciating the rapid changes it calls for. It is clear that in the transformation of the economy that is called for the State will have to play the crucial role

(Gol 1951: Chapter two; paragraph ten)

Notwithstanding the ambitions of the first Plan, the early years of Independence quickly came to be marked by the Centre's vacillation amongst competing visions of the form cooperative organisation should take. Inherent to which were attempts to defend (against staunch opposition) a strong and central role for the State in defining the pace and direction of economic development, and the necessity of social reorganisation on cooperative lines to eliminate unearned privilege and the radical inequalities it fostered.

## 4.2. Co-operatives, compromise, & competing state projects

The first Plan was explicit in laying out a transformative mandate for the State:

The problem is not merely one of making the existing economic institutions work more efficiently, or making small adjustments in them. What is needed is a transformation of the system so as to secure greater efficiency as well as equality and justice”

(Gol 1951: Chapter two; paragraph four).

The centrality of the co-operative as organisational form to this transformation was expressed in no uncertain terms. Chapter 10, headed “Development of the Cooperative Movement”, states “it is the purpose of the Plan to change the economy of the country from an individualistic, to a socially regulated and co-operative, basis” (Gol 1951: Chapter ten; paragraph five). Cooperative organisation, it was envisaged, would steadily be extended to incorporate “the vast fields of primary production, of cottage and small-scale industries, of marketing of agricultural produce, of residential housing and of wholesale and retail trade”. The plan invested cooperative organisation with the “promise of securing the best results by way of increased production, the reduction of rent and profit margins, and the building up of investible surpluses in the economy.” While simultaneously “avoid[ing] excessive centralisation and bureaucratic control and hold[ing] in check the self-centred, acquisitive instincts of the individual producer or trader working for himself (Gol 1951: Chapter two; paragraph 23).

Though it stopped far short of the generalised attack on private land ownership that had characterised the controversial CARC report, the First Plan problematised the standing of the operative portions of the constitution in relation to its directive principles, stating:

In relation to land (as also in other sectors of the economy) individual property in excess of any norm that may be proposed has to be justified in terms of public interest and not merely on the grounds of individual rights and claims

(Gol 1951: Chapter 12; paragraph 12)

Notably, the First Five Year Plan refrained from setting time-tables for land reforms and agrarian re-organisation. The Second Five Year Plan (published 1956) corrected this<sup>27</sup>, envisioning the former’s completion within two years, and the latter’s within ten to fifteen (Gol 1956). It emphasised the importance of a co-operative pattern of rural organisation for compulsory state trading and price controls to manage agricultural surpluses. It also intensified the government role in credit provision, marketing and distribution under a “State partnered co-operative” model (Gol 1956). Incorporating the recommendations made by the *Reserve Bank’s Advisory Committee*

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<sup>27</sup> Largely owing to the increased emphasis on state investment in heavy industry and import substitution manufacturing which demanded dramatic increases in agricultural productivity



on *Agricultural Credit* (GoI 1954), the Second Plan presented a new scheme for integrated rural credit extension, whereby credit would be extended to co-operative members on the basis of an approved production plan (rather than existing collateral) on the understanding that recipients would sell their produce via an affiliated primary marketing co-operative.

The Planners further incorporated the recommendation of the *Reserve Bank's Advisory Committee* that co-operatives be organised on a large scale to extend beyond the village unit and enhance economic efficiency, reversing their earlier advocacy of the one village; one society model, rooted in the Gandhian vision of the Indian village as the unit of development. The Reserve Bank's emphasis on larger multi-village societies was justified on the grounds that it would enable each cooperative to employ full-time a paid secretary, which the Bank judged essential to their operational viability (GoI 1954). The centrality of the single village co-operative model to the ultimate aim of peaceful social transformation was, however, reiterated when, in 1958, the Planning Commission again altered course, departing from the large-scale co-operative model endorsed in the Second Plan in favour of its earlier preference for village unit co-operatives. This, it was hoped, would enable panchayats and co-operatives to combine more effectively for *mobilisation* of the poor around the Centre's broader policies for economic development and social transformation (Thorner 1969: 491), a position recalling the CARC's stress on the importance of the rural cooperative model as a consciousness raising tool.

The ambitions for the reorganisation of the rural economy contained in the first two plans were, however, centrally unenforceable. The vital pre-requisites for successful planning noted in the First Plan (elite acceptance of the new democratic order and strong state leadership) (GoI 1951: Chapter two; paragraph ten) were manifestly lacking. Under the federal division of powers and responsibilities, state governments held exclusive jurisdiction for implementing the mutually dependent policies and programmes for land-reform and agrarian reorganisation, and were largely inimical to the wider social goals they represented. Pressures on the Centre to find ways of drastically increasing agricultural productivity steadily mounted towards the end of the 1950's as reliance on food-grain imports intensified in the wake of declining production growth and severe inflation and shortages became the norm. Under these already strained conditions, the 1957 monsoon failure in the northern wheat belt precipitated a sense of crisis as food-grain production fell by 10% against the preceding year, and hoarding by traders exacerbated inflationary trends (Guha 1969: 484). 1957 was also an election year and the results, at both central and federal levels, indicated growing dissatisfaction with the steadily expanding gulf between *Congress* formal policy and the reality on the ground. The CPI (Communist Party of India) and the Jan Sangh (a pro-market communal party) alike had capitalised on this.

In Kerala the CPI, now the largest single party, began to experiment with a strategy of “peaceful transition to communism”. Much of its strategy relied upon the implementation of the Second Plan’s policy framework in a way which brought to light the fundamental contradictions of the Centre’s Gandhian inspired class conciliation approach. Party members at all levels organised workers and peasants’ cooperatives to undertake direct action in support of their class interests. The CPI enforced police non-interference in conflicts arising from class struggle. Although the increasing class confrontation led to the imposition of President’s Rule in Kerala, the experiment, and the election results that had precipitated it enabled the remaining socialist intellectuals in Congress to press for a rapid implementation of the Party’s stated goals (Frankel 1978 - 160). Shriman Narayan, then Congress General Secretary, epitomized the frustrations of this small remaining band of committed socialists, when he criticised those *Congress* legislators belonging to the landowning classes who continued to “put spokes in the wheel” of agrarian reform:

The Congress stands for the ultimate welfare of all sections of the population and desires to hate none. But it cannot continue to run with the hare and hunt with the hound. We have to be clear in our minds that the Congress must necessarily sponsor and safeguard the interests of the underprivileged classes as against those privileged and richer sections

(Narayan 1957:10)

His concerns strongly echoed those of Nehru’s, recorded prior to Independence and never convincingly dealt with, that:

Congress cannot escape having to answer the question, now or later: For the freedom of which class or classes in India are we especially striving for? Do we place the masses, the peasantry, and workers first, or some small class at the head of our list? In my own mind it is clear that if an indigenous government took the place of a foreign government and kept all the vested interests intact, this would not even be the shadow of freedom

(Nehru 1933: 19)

In November 1958 the *National Development Council* (NDC) met to consider steps that could be taken to reduce the Second Plan’s projected outlays below the revisions already introduced in May of that year. The Finance Minister advised against further deficit financing of Plan outlays in the absence of assured increases in food-grains production and price stabilisation. Ostensibly accepting this position, Nehru argued that, if the states could be convinced of the urgency of agrarian reorganisation and of state trading in food-grains, additional deficit financing could be absorbed and the projected plan outlays maintained (Frankel 1978). There was, however, nothing to suggest any softening of state level resistance. The NDC resolutions approved an expanded programme of multi-purpose co-operatives organised around the village unit, to be concluded by

the end of the Third Plan period together with the immediate introduction of state trading in food-grains.

The Planning Commission's determination to implement the core principles of agrarian reform under increasing financial constraints, and their opponent's (both within and outside of Congress) resistance intensified, with the *Resolution on Agrarian Organisational Pattern*, approved and edited by Nehru, presented at the January 1959 Nagpur Annual Session of Congress, marking a watershed. Where the Second Plan had emphasised a gradual transition, through which a tripartite rural sector composed of family farms, co-operative farms, and common land, would ultimately give way to co-operatively managed village economies, the Nagpur Resolution presented cooperative village management as an immediate and pressing goal.

In a departure from the Second Plan, the *Nagpur Resolution* recommended that ownership of surplus lands acquired through ceiling legislation be vested in the village *Panchayat*, and operated through joint-cultivation managed through co-operatives of landless labourers. This model, it was envisaged, would be steadily expanded to define the village economy as a whole with service co-operatives (responsible for providing credit, and collecting, storing and marketing the produce of their members) paving the way for joint-cultivation of co-operative farms, whereby land would be pooled, and "those who actually work the land, whether their own land or not, will get a share in proportion to the work put in by them on the joint farm" (1959 Nagpur Resolution, cited in Frankel 1978: 162).

In light of the controversy it was to precipitate, it is noteworthy that the *Nagpur Resolution*, reiterating the broad objectives of the First and Second Five Year Plans, did not mark a substantive departure in terms of the policy objectives of agrarian reorganisation. It did, however, herald an intensified commitment to structural and institutional change as the catalyst for rural growth and proposed an accelerated timetable for the implementation of land ceiling legislation, service co-operatives, co-operative farming, and state trading in food-grains, marking a departure from the conciliatory approach to the propertied classes that had, in practice, been the hallmark of the Independence government.

Despite the Resolution's stipulation that "the farmers [will] continue...to retain their property rights,...getting a share from the net produce in proportion to their land" (Ibid), it was widely viewed as a first step towards the abolition of private property. The radical potential of cooperative agrarian organisation the *Nagpur Resolution* was intended to finally secure was once again undermined as Nehru was forced to publically retreat from the commitment to a rapid timetable for the implementation of co-operative joint cultivation. Faced with extensive

opposition within the Congress party, the Lok Sabha, and the conservative press, Nehru sought to challenge arguments that equated the co-operative model with Soviet or Chinese enforced collectivisation by assuring the Lok Sabha that “no Act is going to be passed by Parliament...There is no question of coercion. There is no question of a new law” (recorded in Democratic Research Service 1959: 63). The question of compulsion, first mooted in the CARC report and returned to in the First Plan (chapter ten; paragraph 13), but avoided since, was thus concluded.

The effect of the criticisms, drawing parallels with Soviet or Sino patterns of collectivisation, was amplified by the Chinese abandonment of *panchsheel* (the 1954 Sino-Indian non-aggression pact) in the suppression of Tibet and the series of border encroachments that followed. Nehru, backtracking on his support for the more radical elements of the Nagpur Resolution, declined to support a Lok Sabha resolution introduced in March 1959 by Congress Member for Ghatal (West Bengal), Shri N. B. Maiti, which followed closely the phrasing of the Nagpur Resolution to assert:

This House is of the opinion that the future agrarian pattern should be that of cooperative joint farming in which land will be pooled for joint cultivation, the farmers continuing to retain their property rights and getting a share from the net produce in proportion to their land. Further, those who actually work on the land, whether they own their own land or not will get a share in proportion to the work put in by them on the joint farm

(Lok Sabha Debates, February 19 1959, cited in Frankel 1978: 168)

Instead supporting a substitute amendment stating:

This House recommends that during the next three years every possible effort should be made to organise Service Cooperatives all over the country and to develop the spirit of cooperation in general so that cooperative farms may be set up voluntarily by the people concerned wherever conditions are mature

(Ibid)

Nehru retained, outwardly at least, confidence in the capacity of the Indian peasantry, once aware of their common interests, for peaceful institutional change, stating to the Lok Sabha at the height of the dissent ignited by the *Nagpur Resolution*:

I do believe in co-operation and I do firmly and absolutely believe in the rightness of joint cultivation. Let there be no doubt. I do not wish to hide my own beliefs in this matter. I shall go from field to field and peasant to peasant begging them to agree to it, knowing that if they do not agree, I cannot put it into operation

(Ibid)

Notwithstanding Nehru's continued pledges of personal commitment, the emphasis and content and coverage of the agrarian cooperative model being openly supported by the Centre had once again shifted in the face of opposition.

#### **4.3 The abandonment of the rural cooperative ideal**

Having pledged that the growth of service co-operatives, and the transition to cooperative joint farming was to be implemented without any element of coercion, the Centre set about organising training camps for Congress workers who were expected to take the lead in establishing service cooperatives and educating villagers as to their benefits, in a manner similar to the *Constructive Programme* advocated by Gandhi for precipitating non-violent social reform and the CPI's early phase of awareness raising in Kerala. The Nagpur Resolution's timetable of three years for the establishment of service cooperatives in every village was estimated to require six thousand new cooperatives a month throughout that period.

By June of 1959, however, the plans for training camps had been abandoned due to lack of support at all levels of Congress organisation (Frankel 1978: 170). It was evident that there was no appetite for building up village level cadres among an increasingly factionalised Congress. In the absence of any kind of sustained political agitation at the village level, the Centre's promotion of cooperative reorganisation comprehensively failed to capture the imagination of its intended beneficiaries. Numerous contemporary village-level studies demonstrated popular support for cooperative reorganisation to be negligible, and concluded this was hardly surprising given the nature and operation of historically entrenched rural social relations and the absence of state-sponsored village-level politicisation. Regarding joint farming, Thorner (1969: 503) reports:

We have to note that the pressure for such group farming does not stem from India's villages. It is rather a policy laid down in New Delhi. The village strong have not asked for joint farms; they do not intend to surrender control of part or all of their land in favour of their tenants, crop-sharers, labourers, or poorer neighbours. Nor indeed have these small folk demanded to be allowed to farm jointly with the bigger people. To the extent that the poor people of the villages have asked for anything, it is to have their own right to some or all of the land now in the hands of the dominant families.

The *Rural Credit Report*, drafted by the *Reserve Bank's Advisory Committee on Agricultural Credit* which had been so influential in the drafting of the Second Plan, had earlier raised similar concerns, describing the Centre's cooperative model as "a plant held in position with both hands by the Government since its roots refuse to enter the soil" (Gol 1954: 273). The Committee behind the report had judged the failure of credit co-operatives to effect social change to be a consequence of the same entrenched and inter-related structures of privilege that it was intended to undermine:

The failure of cooperative credit is explicable in terms of the total impracticability of any attempt to combine the very weak in competition with the very strong and expect them by themselves to create conditions, firstly for their emancipation from the interests which oppose them, and secondly for their social and economic development in the context of the severe disadvantages historically imposed on them

(Gol 1954: 273)

Later studies (Desai 1969; Guha 1969; Thorner 1969) to assess the workings and composition of co-operatives at a local level indicated that the Reserve Bank's assessment was largely accurate and extended beyond the credit cooperatives, with which it was primarily concerned, to encompass the whole gamut of multi-purpose service, marketing, consumer, artisan, and farming cooperatives.

Cumulatively these studies suggest a sense that too much, too soon was being asked of the agrarian labouring classes. Where service co-operatives were established they tended to reflect local hierarchies, with the president and other elective positions of the managing committees monopolised by "the big people of the villages [who] had their fingers in many other pies...including [among others] trade, government contracts, local politics and rice-milling" (Thorner 1969: 500). Cooperative's proved useful in enabling such village big people to evade ceiling legislature and other land reforms, permitting single family enterprises to masquerade as village wide cooperatives (Guha 1969; Thorner 1969). Such "spurious cooperatives" (Guha 1969: 487) operated to supply the larger landholders with subsidised credit and scarce good quality seeds and fertilizers, increasing the dependency of subsistence farmers and landless labourers on landlords, moneylenders, and employers (Guha 1969).

Small landholders and tenant farmers were widely excluded from membership (both formal and functional) of all types of co-operative, while the state level *Departments of Cooperation*, charged with encouraging the establishment, and overseeing the operation, of village level service cooperatives did little to undermine this status quo. The crop loan system, a keystone of the Planner's vision for both rural reorganisation and price stability, was rarely implemented, with service co-operative loans distributed in line with traditional requirements of physical assets (Desai 1969; Guha 1969; Thorner 1969). Rather than eliminating intermediaries, multi-purpose and service cooperative societies tended to operate as an additional layer, buying raw products from competitors lower down the chain rather than from producers as intended (Guha 1969: 487).

The Centre's vision of co-operative organisation as the means to effect local, Panchayat designated, infrastructure development projects was also frustrated as it became apparent that

subsistence cultivators and landless labourers were unwilling to volunteer their labour to projects that would result in benefits from which they would largely be excluded (Guha 1969; Thorner 1969). The extension of the village patterns of hierarchy to the establishment and operation of village co-operatives raised a problematic incommensurability between principal and practice. The studies of the late 1950's and early 1960's problematised the notion that "a comprehensive, well supported, well thought out Government programme of setting up cooperatives will change the pattern of village power". Instead, all the indications were that, "the structure of village power has imposed, and will continue to impose, its own pattern on the cooperatives" (Thorner 1969: 501).

In conjunction with domestic pressures to abandon, or at the very least scale back, the social aspects of Planning, and the apparent resistance to change demonstrated by village social relations (and the structures and institutions underlying them), external pressures mounted. A 1959 *Ford Foundation* report (GoI 1959) emphasised, in no uncertain terms, the need to discard agrarian reorganisation as the keystone of the agricultural strategy and replace it with a programme of incentives for farmers to invest in modern inputs, particularly chemical fertilisers, concentrated in those areas with adequate irrigation and developed infrastructure. This idea was not new. Throughout the early years of Independence, Nehru's prioritisation of structural and institutional reorganisation of the rural sector had been opposed by a technocratic alternative. In 1952, for example, a US sponsored pilot programme of intensive and selective development, concentrating improved agricultural inputs and practices in irrigated areas, had been discontinued amid concerns that it would heighten inequalities (GoI 1959).

As India's food-grain crisis intensified throughout the 1950's however, the case for emphasising technical inputs over social change began to be made more forcibly. Domestic political dissent was bolstered by concerns voiced by the World Bank which questioned the Planner's twin emphases on State investment in heavy industry and cooperative agrarian reorganisation. In the Draft Outline of the Third Plan, the Planner's acquiesced to calls for greater investment in modern inputs, with projected expenditure on fertiliser rising to IRs 240 crores, compared with IRs 30 crores in the Second Plan. They resisted, however, the recommendations of the *Ford Foundation*, which were backed by the *Ministry of Food and Agriculture*, for the intensive concentration of modern inputs in the most developed areas. While the Planners established a pilot *Intensive Agricultural Development Programme* to be introduced in one district of each state by Plan end, they emphasised that, within the selected districts, there should be "a concentrated effort to reach all farmers through cooperatives and *Panchayats* and to organise village production plans which will involve all agricultural families" (GoI 1959).

The central importance placed on co-operative economic organisation did not survive Nehru, however. A World Bank Mission appraisal of the Indian economy was launched in late 1964 in a context of an intensifying food crisis, sharp increases in defence spending, and widespread criticism of the Planning Commission, which could no longer rely upon the deference afforded to Nehru to restrain opposition to the egalitarian goals of planning. The World Bank Mission questioned the feasibility of village-based development and the efficiency of organising economic activities on cooperative grounds, and recommended concentrating efforts on encouraging individual farmers with sufficient landholdings in areas with reliable irrigation to invest in modern inputs and practices. While it was recognised that this would exacerbate inequalities between irrigated and rain-fed areas and between large and small or marginal landowners, the Mission countered that the Planner's alternative of institutional change had been inimical to growth (Frankel 1978: 274). Under the leadership of the conservative Minister for Agriculture, C. Subramaniam, the Centre's agrarian strategy underwent a significant reorientation, with the emphasis on cooperative organisation replaced by incentives to individual investment in modern inputs.

#### **4.4 Consolidation of historic trends: From targeting exploitation to targeting "the poor"**

The 1991 macro-economic reforms coincided with a renewed State interest in cooperatives, with the *Self Help Group – Bank Linkage* pilot programme formally launched in 1992 by the *National Apex Bank for Agriculture and Rural Development* (NABARD). The SHG–Bank Linkage programme was widely presented as an extension of an earlier pilot scheme; *Development of Women and Children in Rural Areas* (DWCRA), but differed in crucial ways. DWCRA had been steadily expanded since its own small-scale pilot in 50 districts launched in 1982. It was intended as a means by which women's exclusion from the wider rural development strategy could be attended to, and was formulated as a sub-scheme of the *Integrated Rural Development Programme* (IRDP), launched three years earlier (Gol 1985: Chapter two; paragraph 2.2).

In principle, the IRDP emphasised education, training, health and housing, as well as funding for community level minor irrigation and land improvement projects, alongside the provisioning of income-generating assets (most usually via subsidised credit conditional on the purchase of specified productive assets) (Rath 1985). Through the IRDP, the "economic uplift of the household" was to "be sought through a package of activities involving all working members, with particular attention being given to economic programmes for women" (Gol 1980: Chapter 11; paragraph 11.15). By the end of the 6<sup>th</sup> Plan period, however, women accounted for just 7% (Gol 1985: Chapter 14; paragraph 14.2) of direct IRDP beneficiaries, owing largely, it was acknowledged, to that programme's "household centred [approach to] poverty alleviation" (Gol



1980: Chapter 11; paragraph 9) which, in practice, targeted, overwhelmingly male, household heads (Gol 1985: Chapter two; paragraph 2.2). As it became increasingly clear, mid-way through the 6<sup>th</sup> Plan period, that a majority of women “were not in a position to take advantage of schemes under the IRDP” (Gol 1985: Chapter 14; paragraph 14.11), DWCRA was initiated, essentially as a means of extending the benefits of IRDP to specifically target women. Though, in principal, “assistance could be given...to individual women” (Gol 1985: Chapter two; paragraph 2.2) in practice, where the IRDP identified the (below poverty line) household as the unit of development, DWCRA primarily targeted “homogeneous groups of 15 -20 women” (Gol 1985: Chapter 14; paragraph 14.11). Aside from gender, group homogeneity derived from the below poverty line income of members’ households and, in a majority of cases, the low status ascribed to their caste.

Although DWCRA came to be widely identified with the microcredit approach made famous by Grameen, the former’s groups were not initially constituted as credit co-operatives, nor was there exclusive emphasis on self-employment. While capital was made available in the form of a one-time grant of IRs 15,000, the most prominent characteristic of the scheme was the provision of training and support services to develop cooperative models of production and marketing of products and services (Gol 1985: Chapter 14; paragraph 14.11). Under DWCRA, as originally envisioned, the members of a group were to undergo training in a specific economic activity which they were then to undertake commercially on a collective basis (Gol 1985: Chapter two; paragraph 2.2). During the 6<sup>th</sup> Plan period, training was typically provided in low-skill, low cost, and feminised economic activities such as “weaving, fish vending, broom and rope making, brick making, pickle making...candle making and baking” (Gol 1985: Chapter 14; paragraph 14.11), which were non-disruptive of household gender roles, given that they could be attended to in, or around, the home and fitted in around domestic and care work.

The Seventh Plan recalled, superficially, the structural approach of the earliest Plan documents, advocating its women focussed interventions on the grounds that, “due to the predominantly patriarchal order, women are confined within an oppressive environment” (Gol 1985: Chapter 14; paragraph 14.11) <sup>28</sup>. The chapter was characteristically vague in detailing the exact means by which the recommended “socio-economic programmes for women” could be expected to translate into the wider objectives of “creating consciousness...among women,...[and] loosening the hold of tradition-oriented thinking and mores” (Gol 1985: Chapter 14; paragraph 14.11). It did not emphasise the importance of DWCRA for this objective, referring to it only to note its

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<sup>28</sup> The implications of the constitution of “women”, firstly, as a separate development category, and, latterly, as agents of development is taken up in some detail in the next chapter.

introduction since the Sixth Plan, describe its core characteristics, and recommend its continuation, and expansion to more districts, for the duration of the Seventh.

The Centre's, initially mild, advocacy of DWCRA as a woman focussed subsidiary scheme of the IRDP had intensified by the Eighth Plan (drafted at the time of the 1991 reforms), which reported that the scheme was "in principle...a sound one...[but]...in operationalising it, the impact has been inadequate". The Planners attributed this to "a lack of cohesion among women groups...and their inability to identify activities that could generate sustained incomes". Encouraged that "experiments in some States to form women's thrift and credit societies first, and then start them on economic work have been successful" (Gol 1992: Volume two; chapter two; paragraph 2.4.2), the approach to the Eighth Plan advocated the "formation of thrift and credit societies which will be entitled to receive matching contributions from the Government" (Gol 1992: Volume two; chapter two; paragraph 2.4.2).

Though no reference to DWCRA groups as "self help groups" was made, this (the first post-reform Plan) was the first to refer explicitly to the notion of "self help", stating "the planning and implementation of the rural development programmes must enable greater self-help by the people and their participation in programmes through Panchayati Raj institutions, cooperatives and other self-managed institutions" (Gol 1992: Volume two; chapter two; paragraph 2.14.3). During the Eighth Plan period (1992 to 1997), the grant element of DWCRA was increased; measures were introduced to permit the formation of smaller sized groups in remote areas; responsibility for overseeing the group's accounts (in principle managed by the group's leader) was divested from village officials and vested in a group member elected treasurer; and an additional *Child Care Activities* (CCA) component was introduced to foster the provision of child care facilities for DWCRA members (Gol 1997 Volume two; chapter two; paragraph 2.1.27).

These changes culminated in the 1992 launch of NABARD's experimental pilot programme, SHG – Bank Linkage, to connect 500 SHGs to formal credit mechanisms. The model adopted by the scheme now explicitly drew on those developed by the Bangladeshi *Grameen* Bank, the Indonesian Central Bank, and the modifications to DWCRA made in Andhra Pradesh (the subject of the next chapter) (Gol 1992; Kropp and Suran 2002; RBI 2008). Groups of around 20 people (predominantly women) were formed with the assistance of local officials and / or voluntary organisations. Thrift was a major component, with members each contributing monthly savings to the communal fund which each could withdraw loans from. After maintaining regular savings and loan repayments for period of six months, groups could attain "bankability recognition" (Kropp and Suran 2002: 21), so qualifying for a bank loan. The Reserve Bank of India's (RBI's) deregulation of interest rates permitted loans to be extended at market rates, varying according to local

conditions. Initial loans were extended on a one to one ratio to savings, with timely repayment rewarded with higher loans up to a maximum of four times the sum of pooled savings or IRs 50,000 (whichever was the higher) (Kropp and Suran 2002: 21).

Assessments of the pilot judged it a success, noting “near perfect loan recovery, the discovery of financial discipline and money allocation skill of poor people and their reliability, entrepreneurial (including money lending) capacity and dignity” (Ibid: 37). Appraisals pointed to its fulfilment of the “essentials of good credit management”, which included “peer appraisal” of credit needs (“checking the antecedents and needs before sanction”); “peer monitoring” to insure end use of credit is in line with stated intentions; “peer sympathy” to permit rescheduling in case of crisis; and “peer pressure collateral” to inhibit or punish “wilful non-payment” (Ibid: 49).

Another advantage reported in NABARD’s appraisals of the pilot scheme was its ability to inculcate individual responsibility through the initial “thrift based” savings mechanism in which “the money involved in the lending operations is [group members’] own hard earned money saved over time with great difficulty”. This phase, it was reported, enabled members to “gradually build financial discipline & credit history for themselves...[and to] begin to appreciate that resources are limited and have a cost” (Ibid: viii). Reviews of the pilot scheme discovered that benefits to the banking sector went further than anticipated, with banks reporting the recovery of longstanding loan dues as SHG - Bank linkage was invoked to demonstrate the difference between direct State support through grants and debt relief and bank credit, and members sought to demonstrate their credit worthiness through compliance. Loans to individuals with a family member who belonged to an SHG also came to be regarded as low risk, as pressures could be exerted via the group mechanism to discourage default by member’s relatives (Ibid: 37). The pilot’s success, together with the pre-existence of a large and widely dispersed network of commercial, rural and cooperative banks<sup>29</sup>, persuaded the RBI, in 1996, to “mainstream” the model under its priority sector lending activities (Deshmukh-Ranadive 2004).

The Central Government demonstrated its support for the continued expansion and extension of the programme in the Ninth Plan (1997 - 2002), which made provisions for the reincorporation of DWCRA into the broader IRDP programme, envisaged as a “progressive shift from the individual beneficiary approach to the group and/or cluster approach” (Gol 1997: Volume two; chapter two; paragraph 2.1.83). The “group approach” called for the formation and development of self-help groups (SHGs) (this was the first Plan to use the term), while the “cluster approach” entailed the district level identification of four to five types of economic activities that could be pursued given

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<sup>29</sup>A 2004 World Bank study (Deshmukh-Ranadive 2004) found that 99% of villages in Andhra Pradesh were within 5km of a bank branch, indicating the extent of the rural banking network in the state.

“local resources and the occupational skills of the people” (Gol 1997: Volume two; chapter two; paragraph 2.1.83).

In comparison with the existing SHG linkage programme, the Plan extended the role of banks to encompass “close involve[ment] in the planning and preparation of projects, identification of activity clusters, infrastructure planning as well as capacity building and choice of activity of the SHGs” (Gol 1997: Volume two; chapter two; paragraph 2.1.83). The Centre went further in 1999, awarding the SHG linkage programme national priority status in the Union Budget of 1999 (Kropp and Suran 2002: 5) which saw the DWCRA scheme, along with programmes for the *Training of Rural Youth for Self-Employment* (TRYSEM); *Supply of Toolkits in Rural Areas* (STRA); Ganga Kalyan Yojana (GKY – a community irrigation scheme); and the *Million Wells Scheme* (MWS), formally subsumed into the *Swarna Jayanti Gram Swarozgar Yojana* (SGSY) programme. Of these diverse programmes, DWCRA had been alone in limiting participation to women, a consequence of its emergence from the perceived shortfalls of previous rural development programmes to benefit them.

Where DWCRA had made available a one-time government grant of IRs 25,000 to serve as a revolving, interest-free fund, the emphasis was squarely on “credit [as] the critical component of the SGSY, [with] subsidy being a minor and enabling element” (MoRD 2003: 32). In a strengthening of the Ninth Plan’s expanded role for banks, SGSY envisioned that they would be “involved closely in the planning and preparation of Project Reports, identification of activity clusters, infrastructure planning as well as capacity building and choice of activity of the SHGs, selection of individual Swarozgaris, pre-credit activities and post-credit monitoring including loan recovery” (MoRD 2003: 32).

Under SGSY, the money available to groups was also increased substantially with later rounds’ loan ceilings reaching hundreds of thousands of Rupees for dispersal among members via the bank linkage mechanism (MoRD 2003). Initial concerns to maintain group homogeneity and to limit eligibility to those below the poverty line in terms of income and expenditure were relaxed in the first years of the programme to permit up to 30% of a group to be above the poverty line. The Tenth Plan (2002 - 2007) emphasised a greater role for self-employment in rural poverty alleviation (Gol 2002: Volume two; 302), the newly inaugurated *Sampoorna Gramin Rozgar Yojana* employment scheme; the credit linked housing scheme; and the ongoing land purchase scheme all received significantly less attention in the Plan’s discussion of strategies and programmes for poverty alleviation than did SGSY (Gol 2002: Volume two; 302).

The Tenth Plan further determined that SGSY should become more “process oriented” (GoI 2002: Volume two; 289), formally defining four distinct phases of operation, each perceived as a necessary precursor to the success of the succeeding one. The first phase - “social mobilisation and group formation” - was intended to educate members as to the purpose of the programme. The second phase, of inculcating a habit of thrift among members and of responsibility for managing intra-group credit allocations, drew on the earlier modifications of DWCRA developed in Andhra Pradesh (the subject of the next chapter). The third phase, reliant upon the group’s demonstration of fiscal discipline in the management of internal savings and credit, was access to bank credit for intra-group dispersal. The fourth phase, overseen by “local people...trained as animators and facilitators through a systematic programme”, would see group member’s acquire “the entrepreneurial abilities, know-how, and market access” to enable them to undertake micro-enterprise” (GoI 2002: Volume two; 289).

The Tenth Plan explicitly demurred from the earlier approach of “fixing targets and timeframes under the SGSY” (GoI 2002: Volume two; 303). Indeed, its re-articulation of SGSY as process (rather than outcome) orientated meant that failure to progress beyond the first phase was an indictment neither of the group’s nor the programme’s performance. The Planners emphasised that the first phase, the formation of self-help groups, “would continue to be the focus under the SGSY”, since this, of itself, “contributes to the empowerment and economic well-being of the poor by improving their collective bargaining position...emphasis[ing] social capital and enabl[ing] the poor to interact with other social groups from a position of strength” (GoI 2002: Volume two; 302). It was anticipated that progress would stall, for many groups, at the first or second phase, and that “only those groups which possess special skills, technical know-how, established marketing linkages, and have access to the essential infrastructure needed for success of that particular activity can reach the stage of micro enterprise” (GoI 2002: Volume two; 303). It is notable that this latter passage marks a departure from the phrasing of the four phase process in the Plan’s preceding chapter. That some groups will lack the skills and practices enabling successful micro-enterprise is taken for granted where before a “systematic programme” training local people to facilitate group member’s acquisition of such skills was considered essential to the process.

#### **4.5 Conclusions**

Where the Karachi resolution of 1931 had unified the political and economic in a single account of freedom, the Constitution of 1950 rendered them separate once again. This was to have profound implications for the sphere of legitimacy to which state action extended. The tentative willingness of the early-Independence state (and pre-Independence Congress party) to contemplate a role for

compulsion in its plans for agrarian reorganisation generated staunch opposition from competing Congress factions, opposition parties, and the emergent business and commerce lobby. Opposition was justified with reference to the operative portions of the constitution, guaranteeing negative political freedom from state compulsion and according (positive and negative *political*) rights to the ownership and accumulation of private property. To this extent the founding document of the Independent state was a depoliticising moment; the outcome of two broad factions, both forced to compromise principle to the wider objective of the appearance of national unity.

As originally envisaged, the embedding of cooperative agrarian reorganisation was assumed to entail a long-term transition, indivisibly rooted in direct State intervention in social structures and institutions, accomplished via the implementation of far-reaching land reform and the consciousness-raising impact of universal education and popular suffrage. To this end, the first generation of Independence leaders predicted their party's ultimate dissolution in the arrival of an informed and united peasantry which could generate a leadership capable of transforming numerical advantage into cohesive electoral blocs. Despite the indisputable commitment of many Gandhian and socialist intellectuals within Congress to the principal of cooperative economic organisation, they remained unable to generate a consensus around the legitimacy of the state's pursuit of this objective. The goals of agrarian reorganisation and the social transformation it entailed were ultimately compromised by its proponent's unwillingness to pursue their ends through direct political means. This resulted in an emphasis on gradual institutional reform, bypassing the arena of contestational politics.

During Nehru's leadership, the constitution, parliament, Congress, and the Planning Commission all formally endorsed a state objective of constructing a "socialist pattern of society", but the high level visibility of this goal belied a dearth of consensus, evident in the means by which its proponents sought to achieve it, as they continued to "run with the hare and hunt with the hound" (Narayan 1957:10). The emphasis on democratic social transformation in conditions of enormous structural inequality led to a conciliatory attitude expressed in accommodation of privileged interests. Ultimately this entailed the repeated frustration of attempts to implement the principle of cooperative economic organisation and the land reforms this implied, at the same time that it emphasised the necessity of doing so. This non-confrontational approach, representing a confluence of strategic action and contingent outcome, was ultimately contradictory in that it attempted to pursue a profoundly political objective (the generation of class for itself among the peasantry), via depoliticised and indirect means (a gradual and indirect erosion of the ideological and material bases of privilege). Vacillation and backtracking on the

subject of agrarian reorganisation followed as the progressive alliances within the state were forced to react to defend their plans against accusations of State over-reach.

The early attempts to mobilise class consciousness through cooperative organisation in practice demonstrated in no uncertain terms the tendency of local level associations to reproduce, and even exacerbate, existing relations of inequality, resulting from the disproportionate capacity of privileged classes to dominate proceedings and monopolise benefits. The 1953 /54 *Rural Credit Report* drafted by the *Reserve Bank's Advisory Committee on Agricultural Credit* and charged with identifying the reasons for the failure of the cooperative model to take root in the villages, and of its principles in the consciousness of the people, had identified the decoupling of State intervention in the structural bases of inequality from the demands placed on villagers themselves, as the primary cause of failure.

The prevailing conditions cannot be transformed by the very persons who are oppressed and rendered weak by their existence. The forces of transformation have to be at least as powerful as those which are sought to be counteracted. Such forces can be generated not by cooperation alone, but by cooperation in conjunction with the State

(Gol 1954: 279)

In the years subsequent to that report the very inverse of its recommendations have come to pass as a concern with structural impediments to agential action has become deeply unfashionable. The emphasis on the presence of political alliances and factions antagonistic to the agenda of social transformation in the early years of Independence is not to deny that the role of the State has undoubtedly been rolled back in the intervening years, nor that the reforms of 1991 did not mark a watershed, as its legitimacy as a source of social action has continued to be eroded. It is instead intended to problematise the notion that depoliticisation of development goals originated with the macro-economic reform's of the 1990's.

Jessop (2008: 9) has suggested the state's "socially accepted function" is "to define and enforce collectively binding decisions on a given population in the name of their 'common interest' or 'general will'", a role which closely approximates that around which the fault-lines of the Independence state coalesced. But as Jessop also emphasises, any attempt to define a 'common interest' or the 'general will' is "illusory" in so far as it operates "on a strategically selective terrain and... is always asymmetrical, marginalising or denying some interests at the same time that it privileges others" (Jessop 2008: 11). The pursuit of egalitarian goals was, from the outset, fundamentally undermined by the existence of competing state factions with competing state projects. The depoliticising moment of the constitution was profoundly important in this context in that it extended legal protection to the existing distribution of resources and institutions of

private property in the absence of legally enforceable provisions for the redistribution required to make manifest the paper commitment to a “socialist pattern of development” (GoI 1951).

The latest period of emphasis on village institutions has developed within a heightened emphasis on the capacity of the individual to effect change in their own lives and an emphasis on their responsibility to do so. This has exacerbated the consequences of the earlier decoupling of State action from class based collective action envisaged in the dilution of rural cooperative organisation to a form of collective self-help through a second decoupling, operating through the substitution of class-based collective action with individual and household agency. Social transformation is no longer on the agenda as the State has embraced an individualised conception *self-help*, and attributed it a largely ameliorative role, at the same time representing its own role as regulatory.

The next chapter demonstrates that, as implementation of liberalising reforms have progressed, state expenditure has been increasingly redirected towards infrastructure projects and basic education as part of the wider strategy to attract private investment. “Pro-poor” rhetoric has not diminished but the scope of state intervention has been substantially reduced. The discourse involved in the advocacy of SHGs has emphasised mutual aid and common interest. Where the cooperative principles of the Independence state sought to identify the common interest with class for itself, the contemporary concern is to constitute common interest, solidarity, and collective action as the aggregated function of individual plight.



# Chapter 5

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## Self-help as a gendered intervention

This chapter extends the preceding chapter's analysis of central and federal policy documents and reports to focus explicitly on the way gender has been framed by, and incorporated into, successive programme iterations of "self-help". Here the emphasis is on the extent to which the modifications to DWCRA made in Andhra Pradesh exacerbated and entrenched wider policy tendencies to emphasise women's roles as wives and mothers, and to locate them in the private (household) sphere. The tendency for self-help policy to represent "women" as a distinct development category is contextualised within a wider historic process of contradictory and ambivalent policy (dis)engagement with gender. The findings expose the divergence between the state's official narrative identifying self-help policy's origins with "the women's movement" of the early 1990's, and the historical events it claims to represent.

The trajectories and interactions that have attended the state's engagement with the claims and demands voiced by women, and with the presentation of gender differentiated needs more widely, evoke Mirafab's (2004) distinction between "interacting and mutually constitutive...*invented* spaces" of social mobilisation and "*invited* spaces" of state orchestrated interactions. This distinction is found to be epitomized in the state's discursive appropriation of the "women's movement", and its harnessing to the logic of the self-help model. This latter process is demonstrated to have involved sections of the state (most crucially the governing and opposition parties) in an inter-related opening up and closing down of competing spaces for the articulation of political claims.

### 5.1 Women as a category of / for development

It was not until the mid 1970's<sup>30</sup>, in India as elsewhere, that the central state began to acknowledge *gender* in its development policies and interventions<sup>31</sup>. This conversion was precipitated in large part by mounting, cross-party calls for a comprehensive reassessment of development priorities and strategies, explicitly geared towards arresting and reversing the marginalisation of women. Responding to mounting pressure, the Central government (in 1973) commissioned the first, post-Independence evaluation of women's position in India. The *Committee on the Status of Women in India* (CSWI) was tasked with evaluating existing

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<sup>30</sup> The national Planning Committee, in its pre-Independence guise, had commissioned a report on the role of women in the planned economy. The findings and recommendations of this "relatively progressive document" were, however, comprehensively omitted from post-Independence planning (Chaudhuri 1996)

<sup>31</sup> The Sixth Five Year Plan (1980 -1985) was the first Plan to contain a separate chapter on women.

constitutional, legal, and administrative provisions for women; with assessing women's access to education, employment, and family planning programmes; and with proposing necessary steps to enable "women to play their full and proper role in building up the nation" (Gol 1974: 301).

The committee's report, published in 1974, concluded that the state had consistently failed in its mandate to uphold constitutional provisions for women's equality. In evidence, it pointed to disturbing imbalances in sex-ratios, women's lower life-expectancy, vastly lower wage and employment rates, the concentration of women in occupations historically deemed feminine – and low status –, widespread experience of exclusion from inheritance, and violence (particularly that wrought under the institutional logic of dowry). The report highlighted the ubiquity of women's economic, social, and political devaluation (*Ibid*: 234), concluding that these practices prevailed, not for a want of legislation, but for its ineffectualness in the face of profound resistance at all levels of society.

The 1974 Committee report further called into question the State's tendency to emphasise the influence of religion, culture and "social attitudes" on gender role prescriptions, at the cost of attending to genuine caste, class and ethnic patterns of differentiation (*Ibid*: 3). It argued that key legislation – the 1961 *Dowry Prohibition Act*; the *Maternity Benefits Act* of the same year, the 1971 legalisation of abortion, the changes to civil service recruitment rules pertaining to married women, the relaxation of divorce procedures, repeated rounds of inheritance and equal pay legislation – while benefiting individual women, had "signally failed to achieve their purpose" in instituting a shift in the status of women as a group (*Ibid*: 40).

The CSWI's report has been credited with galvanising a resurgence in the Indian women's movement, and with placing *Women's Studies* on India's academic research agenda (through the establishment of a *Women's Studies Programme*, the first of its kind in India, at the *Indian Council of Social Science Research* (ICSSR) (Agnihotri and Mazumdar 1995: 1874). In 1977, the first post-emergency *Planning Commission* tasked a number of working groups (composed of leading women's studies researchers and activists) with proposing a development strategy that could arrest, and ultimately reverse, women's marginalisation. The ICSSR capitalised on this policy window, publishing an influential memorandum – *Programme of Women's Studies: A Policy Statement* – in which it emphasised the acceleration and intensification of women's economic and social devaluation, and lobbied for a focus on improved health, education, and employment opportunities.

Throughout 1980, as the *Planning Commission* continued with its drafting of the Sixth Five Year Plan (1980 - 1985), an informal network among the various working groups, committee members, parliamentarians, and activists concerned with women's status emerged. Links among this informal network culminated in the release of a joint statement of the 1980 *All India Women's Conference* (AIWC) (published as a memorandum - *Indian Women in the 1980s: Development Imperatives*) which proved influential in the planning process. The joint statement emphasised that:

Unless explicit provision for the imperative developmental needs of women is made in the Sixth Five-Year Plan, the conditions of women will continue to decline notwithstanding constitutional pledges of equality and justice and the parliamentary mandate for removal of disparities and discrimination

(AIWC 1980: 1)

Key recommendations for the priorities that should be adopted in the Sixth Five-Year Plan included, the institution of gender disaggregated, ring-fenced resources and monitoring procedures in each of the sectoral programme areas; the extension of the *Minimum Needs Programme* to incorporate childcare centres; and the extension of joint land titles. Aside from a concern to introduce key policies, the memorandum further questioned the terms of the representation of women in the policy domain, advocating the substitution of the family / household unit with "explicit mention of women as a target group" on the grounds that the status quo resulted in a "tendency to view women only through the screen of families and households and not as individuals in their own right" which resulted in women's invisibility in the planning process and operated to reinforce perceptions of women's economic role as "marginal and supplemental" (*Ibid*).

This process of advocacy and engagement with the *Planning Commission* culminated in the Sixth Five Year Plan's introduction of a chapter on *Women and Development*. This identified the main impediments to "women's development" as the "preoccupation with repeated pregnancies without respite in physical workload; lack of education, formal and non-formal; and a preponderance of social prejudices along with lack of independent economic generation activity or independent assets" (*Ibid*; chapter 27; para 27:14). It proposed a three pronged strategy "of education, employment and health" noting that "they are interdependent and dependent on the total developmental process...and the [promotion of the] voluntary adoption of the small family norm among all couples" (*Ibid*). This last point provides a telling indicator of the tone of the chapter as a whole which, despite emphasising the need for a strategic integration of women's education, employment, and health needs, in practice emphasised the latter, doing so in such a way as to undermine the whole approach.

While the broad strategy presented in chapter 27 of the Sixth Plan states its objective to be to “raise the status of women” (Gol 1980; chapter 27; para 27:2), in the same section, the *Plan* offers a coded defence of its retention of the household / family as its unit of reference and intervention:

In the Plan, the basic approach is of the family as a unit of development. Within this approach, special attention on the most vulnerable members will be given. The most vulnerable members may change from family to family and within the family from time to time. But for some time in future, women will continue to be one of the most vulnerable members of the family. Hence, the economic emancipation of the family with specific attention to women, education of children and family planning will constitute the three major operational aspects of the family centred poverty alleviation strategy.

(*Ibid*; chapter 27; para 27:3)

In the space of a single paragraph, the Plan’s *Strategy for Women and Development* had shifted from attending to the burdens of social reproduction; of illiteracy; of economic dependency; and of a “preponderance of social prejudices” (*Ibid*; chapter 27; para 27:2) to the “economic emancipation of the family” (*Ibid*; chapter 27; para 27:3). The policies and programmes detailed later in the chapter expand upon this logic to explicitly retain women’s instrumentality to the household good. The *Women and Development* chapter in fact adds little not already covered in chapter 22 of the Plan; *Health, Family Planning, and Nutrition*. In both cases the development of women is construed in terms of their roles as mothers and carers, with references to women’s education retaining prior Plan’s emphasis on “population stabilisation”. It is notable too that the *Women and Development* chapter is composed of just two policy sections; health and social welfare, with the emphasis squarely on the former. Mention of employment, like education, is confined to its baring on the objectives delineated therein. Paragraphs 27:30 and 27:31 characterise the approach:

With an increase in women's employment, the income of the household would go up thereby resulting not only in raising the nutrition and child-care in the family but also bringing down the birth rate and infant mortality rate.

(*Ibid*; chapter 27; para 27:30)

The long-term approach to solving the problem of malnutrition in women would be to generate employment among them as it would provide purchasing power to women which will have an impact on her as well as her family's nutritional status

(*Ibid*; chapter 27; para 27:31)

This is not to find fault with a Development Plan that attends to the needs of all household members, or that highlights the need to improve maternal and infant mortality and morbidity

rates, nor is it to argue that these objectives should be the preserve of chapter 22 – *Health, Family Planning, and Nutrition*; they are clearly profoundly entangled with questions bearing on women's status and needs. What is clear, however, is that the emphasis on these issues occurs at the expense of the structural and systemic inequalities that the preceding decade of feminist activism and research had sought to place on the development agenda. As will become apparent in the remainder of the chapter, the Sixth Plan's retained emphasis on "women's development" as instrumental to the household good, and its attendant essentialisation of women as wives and mothers, was to remain the hallmark of state (dis)engagement with gender.

Two key documents, published in the late 1980s, paved the way for a greater integration of women (if not gender) into India's development remit. The first, *Shramshakti*, presented the findings of the government appointed *National Commission on Self Employed Women and Women in the Informal Sector* (NCSEWWIS). Chaired by SEWA (the *Self Employed Women's Association of India*) founder Ela R. Bhatt, the report situated the precarious and vulnerable status of the vast majority of working women within the historic failures of the planning process to effect genuine change:

The limited achievements of the anti-poverty programmes have been more than offset by the problems of land alienation and environmental degradation, increasing agricultural poverty concentration of resources in a few hands, increasing polarisation of the rich and the poor and between urban and rural areas. Women have been particularly hard hit by these developments.

(NCSEWWIS 1989: 3)

When first appointed, the commission's remit had been limited to an appraisal of the conditions and status of self-employed women. Its terms of reference were later extended to encompass "all unprotected women labour...in the informal sector" (ibid: ix). Given the hegemonic role self-employment in the unorganised sector would accede to following the report's publication, it is notable that such an emphasis is inimical to its findings and recommendations. Identifying the same social phenomena that the "classes of labour" concept would later be proposed to address (Bernstein 1996, 2010; Lerche 2010), the report's depiction of the informal / unorganised sector presents little to recommend its policy promotion as a site of opportunity:

...The labour force in the unorganised sector is characterised by a high incidence of casual labour, mostly doing intermittent jobs at extremely low wages or doing their own account work at very uneconomical returns. There is a total lack of job security and social security benefits. The areas of exploitation are high, resulting in long hours, unsatisfactory work conditions, and occupational health hazards...

(NCSEWWIS 1989: viii)

The report posits a continuum of vulnerability, rather than a series of worker categories; with “the terms ‘self employed’, ‘informal’ and ‘unorganised’...used interchangeably” throughout. As Bhatt highlights in the report’s preface; women’s labour, conducted variously in “fields, forests, factories, mines, their homes, or on mountains, roads, shores, or in downtown markets” could not be easily compartmentalised or categorised. In most cases, the only grounds for distinction lay in “the extent that their worker status is more unstable, more vulnerable” (*Ibid* 1988: vii). I return to this point in chapter six, where I demonstrate and discuss the greater ambiguity attached to women’s labour relations compared to men’s in rural Andhra.

In their 69 pages of recommendations (*Ibid* 1988: 119 - 187), the NCSEWWIS emphasise as critical: the need to “recognise women’s role as major earners...and not as marginal or supplementary contributors” (*Ibid* 1988: 119 - 187); “political will...[to confront]...the causes of deprivation, exploitation...and impoverishment” (*Ibid* 1988: 187); and the institution of “women’s representation...in all decision making levels, right from the lowest rung of the hierarchy to the highest” (*Ibid* 1988: 185). Against this backdrop, the report considers “perhaps the single most important intervention towards both empowerment and economic well-being...to be enhance[d] ownership of and control over productive assets”. To this end, it advocates the development of “concrete strategies” so that women can be “given a plot of land, housing, tree pattas, joint ownership of all assets transferred by the state to the family” (*Ibid* 1988: 119 - 120).

The remaining recommendations are wide-ranging, covering macro-economic interventions; environmental degradation; common land access; trade union, cooperative, and grassroots organisation; minimum wage legislation; “drought works”; improvements in transport, technology, infrastructure, and communications; access to credit and to markets; and to healthcare, enhanced nutrition, education, and training. Possible interventions are emphasised separately for sectors with high proportions of women workers (construction, beedi production, garment manufacture, agriculture, fishing, forestry, domestic work, street vending, prostitution).

Despite its wide-ranging recommendations, *Shramshakti* came to be widely associated with the disproportionate emphasis on, and promotion of, self-employment and informality which has characterised women’s integration into the self-help rural development model. Perhaps reflecting the committee’s broad constitution, the report itself is ambivalent on the subject. It explicitly cautions against anti-poverty programme’s growing tendencies (typified by Andhra’s modifications to DWCRA) to constitute women’s needs solely in terms of enhanced opportunities for self-employment (*Ibid* 1988: 119 - 144), but repeatedly highlights the importance of self-employment (and of steps to enhance its efficiency, stability, and returns). Agnihotri and Mazumdar (1995) describe widespread ambivalence among feminist activists and researchers

(many of whom had participated in the studies many task forces) to the processes and outcomes of the NCSEWWIS investigation.

No one disputed that the limited opportunities for economic earnings should be expanded and work conditions in this [the informal / unorganised] sector be improved...[discord centred on whether] the active promotion and special emphasis on the role of women in the self-employed and home-based sectors...reinforced the process of marginalisation and was a retreat on government's earlier commitment to bringing women into the "productive' sphere".

(Agnihotri and Mazumdar 1995:1875)

The central contradiction (apparent in the final report) turned on whether work in the unorganised sector could (with sufficient intervention) be advocated as a solution to women's marginalisation when evidence suggested it to be both cause and symptom. For many, in settling for "little bits and crumbs" (*ibid*) in place of gender equality, the women's movement had forfeited too much for too little in return.

This latent tension was exposed by a second government commissioned report, The *National Perspective Plan for Women 1988 – 2000* (NPP), published shortly after, which was explicit in its recommendation that "preferential emphasis" be placed on the unorganised sector. The resulting feminist critique of its approach went further than had that of Shramshakti's. Demands for "women's...[integration] into the "'productive' sphere'" (contrasted against the unorganised / informal sector) precipitated by Shramshakti's ambivalent recommendations for the informal sector were reconsidered in light of the NPP's attempts at mainstreaming. Feminist critique increasingly focussed on "mainstream development" not as a benign force for women's improved economic and social status, but as deeply implicated in their continued, and intensifying, marginalisation. In the next section, I demonstrate that the extension and entrenchment of Andhra's self-help rural development model exemplifies the ambivalence of state engagement with gender, and consider the tensions this invokes.

## **5.2 Strategic modifications to DWCRA in Andhra: Thrift, joint liability and peer discipline**

While the States of Kerala, Tripura, and Gujarat were regarded to have made uncommonly good progress in the implementation of DWCRA under the Sixth and Seventh Plan periods, the experience of Andhra Pradesh was held to be exceptional (Deshmukh-Ranadive 2004; Gol 1997; Kropp and Suran 2002). Under the populist leadership of the *Telugu Dessam Party* (TDP) Chief Minister, N. T. Rama Rao (known popularly as NTR), Andhra came to be the most active in the promotion of the thrift and credit element that had impressed the Planner's in their recommendations for the expansion of this approach in the Eighth Plan. Owing largely to its

retrospective association with the anti-arrack movement of 1990 - 1993, Andhra was also widely credited with being at the forefront of realising the scheme's "consciousness raising" aspirations<sup>32</sup> (Deshmukh-Ranadive 2004; MoRD 2003). An objective which recalls the early-Independence State's interest in cooperatives, but with gender, rather than class now the professed target.

The implementation approach devised in Andhra Pradesh was first trialled by the District administration of Anantapur in 1992. The approach deviated from the Central DWCRA scheme in two key ways: Firstly, groups were not required to, and were in fact discouraged from, undertaking common economic activity on cooperative grounds; secondly, the requirement for group members to share common caste and class positions was withdrawn. These modifications soon came to be perceived as problematic, however, since member homogeneity, and the common interest it was taken to imply, could no longer be relied upon to form a "cementing factor" (Deshmukh-Ranadive 2004: 6) among members of the group.

The District Administration responded by introducing an alternative binding mechanism, constituting DWCRA groups primarily as thrift groups. This drew on the success of the recent *Podupu Lakshmi*<sup>33</sup> scheme which had originated in women's *ad hoc* experiences of merging very small sums of money in the service of the anti-arrack movement in Nellore District. Under *Podupu Lakshmi*, the pooled savings (of one rupee per woman per day) generated by village women were used for diverse local level projects, from the construction of village halls to the digging of borewells (Pande 2000; Reddy and Patnaik 1993; Shatrugna 1992). It is in *Podupu Lakshmi* that the slogan "Save a Rupee a Day" first originated, before being assimilated in the Anantapur modified DWCRA model, from which it was extended to the State-wide promotion of modified DWCRA (Mooij 2002) .

Also influencing the form and content of the AP modified DWCRA model was the formation of *Women's Thrift Cooperatives* (WTC's) by the *Co-operative Development Society* (CDS<sup>34</sup> - formally known as *Sahavikasa*) in Warangal and Karimnagar Districts. These emerged from male resistance to CDS attempts to increase and enhance women's involvement in existing co-operatives, prompting, in 1990, the creation of parallel, women only, organisations (Stuart 2006). Members were encouraged to save IRs 10 a month, with savings ultimately generating a fund from which members could borrow in the ratio 3:1 to their personal savings contribution. Interest on savings

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<sup>32</sup> The background to the anti-arrack movement, within the context of prior movements, protests, and agitations in which women were active, is attended to in some detail below.

<sup>33</sup> *Podupu* means "savings" in Telugu; *Lakshmi* is the name of the Goddess of wealth, prosperity, wisdom, generosity and courage.

<sup>34</sup> The CDF, a voluntary organisation, had been founded in 1975 with the intention of reversing the decline of Primary Agricultural Cooperatives (PAC's)



was paid at a rate of 1% per month, generated by a 2% interest rate on loans (Galab and Chandrasekhara Rao 2003). Groups met regularly, and received support and training from CDS.

They were formally established on representative democratic principles; each co-operative electing a twelve member Board of Directors, from whose number a President was chosen, the former sitting for three years and the latter for one, together responsible for determining the merit of loan applications. In a nod to the group liability mechanism that was to become integral to A.P modified DWCRA, a member required two guarantors from within the group to support their loan application<sup>35</sup>. As would also come to be the case under AP modified DWCRA, under CDF's rules, membership of *Women's Thrift Cooperatives* was open to all women, regardless of caste or class. A further similarity was the federation of groups into an association, in the case of the CDF, the association of women's thrift co-operatives (AWTC's), responsible for overseeing the operation of groups, providing a forum for settling intra-group conflict, and debating new, or changes to existing, policy.

In a key deviation from the Central scheme, and in common with both *Podupu Lakshmi* and the CDS, the AP modified DWCRA model was characterised by a very strong thrift element. While *Podupu Lakshmi* provided a rallying call ("Save a Rupee a Day") and an inspirational exemplar of the benefits that could accrue to solidarity, AP modified DWCRA had more in common with the model developed by the CDF, though still it differed in important ways. Where CDF had introduced village-wide thrift cooperatives, necessarily implying heterogeneity, A.P modified DWCRA retained the Centre's recommendation in group sizes of 15 – 20 women, while relaxing the requirement for member homogeneity. The governance structure of DWCRA groups did not, however, accommodate this heterogeneity in the manner of CDF. Instead of a Board of Directors, DWCRA groups elected a leader and second leader from among their number, responsible for managing, with oversight from a village official, the operation of the group.

The training provided to WTC's by the CDS was not extended to DWCRA groups by the District Administrations responsible for them. A further, and crucial, difference between WTC's and the modified DWCRA groups was in the loan mechanism. Where the former did not provide external funds, the latter, after successfully sustaining a savings period of six months, were encouraged to access the DWCRA grant of IRs 15,000. Where the Centre had intended that this grant should contribute to the uptake of collective economic activities by the group, the removal of the

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<sup>35</sup> In 1999, the CFA introduced a new, more divisive, joint liability mechanism, attaching the 3:1 loans to the condition that WTC members form five member sub-groups contracting to guarantee one another's loans (members unable or unwilling to join the new joint liability groups were permitted to borrow at a 0.75:1 ratio of loan to savings). The new joint liability groups tended to form around class and caste position, consolidating the influence, and loan access, of higher status groups (Stuart 2006)

requirement for common and collective economic activities meant that, under AP modified DWCRA, the grant served to provide individual loans to group members, while the group served to provide mutual liability for individual loans, with all members jointly accountable for default on the part of any.

State promotion of DWCRA (and later Velugu / IKP) intensified under the leadership of Chandrababu Naidu (who replaced N. T. Rama Rao as leader of the TDP and Chief Minister in September 1995). Increasingly, it came to operate as an important, and highly visible, means to shore up Naidu's popularity (and that of the TDP) in the face of an increasingly undisguised zeal for reform (Mooij 2003; Mooij 2002; Suri 2005). A 1996 *White Paper* announced a pressing need for fiscal prudence and reduced expenditure on the part of the State (GoAP 1996). Following swiftly on from this were a number of fiscal reforms, including the introduction or increase of charges for public services such as water; a 5kg reduction in the monthly household entitlement to subsidised rice, accompanied by a simultaneous price rise per kg; increased fares on public buses; and (controversially) the partial lifting of prohibition (in order to reverse the revenue losses its introduction had entailed).

The 1998 Andhra Pradesh Electricity (Reforms) Bill (boycotted by *Congress* and heavily criticised by the remainder of the opposition) went further still, reversing the TDP's opposition to reform of the electricity sector, earlier proposed by *Congress*. Andhra was one of three Indian states to receive a World Bank loan to privatise electricity production, transmission, and distribution around this time. State investment in physical infrastructure and education was increased, alongside changes to the regulatory environment, as a means to induce private investment to enable Andhra to fulfil its "developmental potential" (Edwin Lim, World Bank country director for India 1996–2002, quoted in Kirk 2005: 297).

Much of this effort focussed on attracting multinational investment to the state's capital Hyderabad, with major construction to upgrade its road network and to create advanced infrastructure (complete with uninterrupted electricity supply) for the new satellite development, *HITEC* (Hyderabad Information Technology Engineering Consultancy) *City*, a 151 acre technology hub on the city's perimeter. The Indian Institute of Information Technology and Indian School of Business were founded a short distance away, to offer specialised training in skills for the technical and managerial jobs that the investment was anticipated to create. World Bank loans and "public-private partnerships" were supplemented by Central grants and loans, awarded on the basis of the TDP's support for the beleaguered BJP-led Central Government. Regulations were passed to permit 10-year corporate tax exemptions to lure foreign businesses.

All of the reforms undertaken in this period were consistent with the recommendations the World Bank had made in its January 1997 report of the steps it required in return for direct budgetary and project assistance. These initial measures laid the foundation for the commitments contained in the 1999 strategy document *Vision 2020* in which the State's targets and ambitions for the next two decades were set out. This document, commissioned from the global consultancy firm *McKinsey*, introduced a raft of proposals which partially replicated and mostly exceeded the reformist plans that had apparently cost *Congress* the 1994 election. Citing the infamous Chilean reforms of the 1980's as a model (GoAp 1999: 153), *Vision 2020* advised a restructuring of the public sector in which state ownership would give way to private operation to deliver efficiency gains (GoAp 1999: 152). The emphasis on efficiency was a central feature of the document, which envisaged the steady privatisation of all aspects of the economy, citing "experience all over the world" as evidence that "the private sector, operating in a competitive situation, is better able than governments to provide efficient, rationally priced, and high quality services" (GoAp 1999: 19).

Alongside its support for market mechanisms, *Vision 2020* emphasised an enhanced developmental role for local communities to be effected through participation in self-help groups<sup>36</sup>. This entailed that "rural Andhra Pradesh will be developed not by the Government or any other agency, but by the rural people themselves" in accordance with the "widely accepted [view] that what is best done locally should be allowed to be done locally" (GoAp 1999: 134 - 135). The report claimed that this would require action to permit decentralisation of economic and administrative powers and responsibilities to local bodies, complemented by the "promotion and strengthening of self-help programmes...and self-help groups such as DWCRA" (GoAP 1999: 135).

*Vision 2020*'s emphasis on the local level was consistent with the TDP's concern to retain popularity with, and uncontested access to, the rural electorate. Under Naidu, there was considerable reluctance to implement the Centre's 73<sup>rd</sup> Amendment to the constitution which sought to invest more power in the village elected Panchayats (councils). Instead decentralisation was vested in unelected, bureaucratic bodies under schemes such as *Janmabhoomi* ("land of one's birth"), constituted as a consultation exercise in which local officials met with villagers to discuss their needs and concerns, and in which DWCRA groups were explicitly targeted (Mooij 2003). This formed part of a wider strategy of pursuing reforms alongside populist commitments,

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<sup>36</sup> The TDP's emphasis on local level development presaged the publication of *Vision 2020*. In 1995, following intensive lobbying by the CDF, the state's Legislative Assembly had passed the *Andhra Pradesh Mutually Aided Cooperatives* (APMAC) Act. The purpose of the APMAC Act was to reduce the State's role in the formation, operation, and oversight of cooperatives.

so that, while “careful to project a consistent discourse...[and] refrain from popular subsidies in contrast to its main rival, the *Congress*...at the same time the TDP skilfully managed to project tailored messages to distinct groups, including the message to disadvantaged groups that social spending would continue” (Kennedy 2004).

This *tailoring* of welfare programmes to particular constituencies was introduced under Naidu and marked a change from the earlier universal (or at least very widely available) schemes that had characterised NTRs leadership and had precipitated a similar approach by *Congress*. Suri (2005: 147) succinctly details the style of populism practiced by the reformist TDP:

Like a political wizard, Chandrababu pulled out one welfare scheme after another from his hat, averaging one every week...He concentrated most on securing the support of women, as he feared that resentment among them due to the lifting of prohibition on liquor might mar his electoral prospects. Several incentives were given to DWCRA...groups, and other schemes meant for women were introduced...If Chandrababu appeared pragmatic in his advocacy of fiscal prudence and downsizing of government after he came to power in 1995, he appeared equally pragmatic in his fiscal profligacy on the eve of elections.

AP modified DWCRA enabled the TDP to direct its message to its core constituency. At no time was this populist strategy, and its channelling via AP modified DWCRA, more explicit (or successful) than in the run up to the 1999 elections, when the last minute announcement of a scheme (*Deepam*) to provide every DWCRA member with a cooking gas connection provided a much needed boost to the TDP, causing outrage among *Congress* members and censure from the Election Commission (Kirk 2005; Suri 2005). Numerous studies (Krishna Reddy 2002; Mooij 2003; Manor 2007) have concluded that, in marginalising and failing to finance the Panchayats, and instead directing resources to local level *Janmabhoomi* and modified DWCRA schemes (promoted and implemented by its politicians and supporters), the TDP’s objective was to strengthen its electoral base in the villages by bypassing political challengers.

The experiments and innovations trialled since Andhra’s first modifications of DWCRA came together as the World Bank financed *District Poverty Initiatives Project* (DPIP) was initiated in 2000. Initially trialled in Andhra’s six poorest districts<sup>37</sup>, it was extended State-wide under the project’s second phase (entitled Rural Poverty Reduction Project (RPRP)) in 2005. The first project phase was promoted (by the TDP) under the title *Velugu* (meaning “light” in Telugu), while the implementation of the second phase, under the incoming *Congress* government of Y. S. Rajasekhara Reddy, prompted its rebranding as *Indira Kranthi Patham* (IKP), into which SGSY was merged. The World Bank stated that the project was a corrective to the “decades of government anti-poverty programs [that] had failed” (WB 2007: 1). DPIP and RPRP would “facilitate small

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<sup>37</sup> The DPIP pilot districts were: Adilabad, Anantapur, Chittoor, Mahbubnagar, Srikakulam and Vizianagaram

group organization and self-management within rural communities”. As with preceding programmes, women were to be disproportionately targeted in the formation of groups. It was envisaged that the groups, by acting as “a guarantee both for each other and for banks” would attract “private sector interest to this potentially large but overlooked market”. Together, group organisation and financial access would “enable the rural poor to improve their livelihoods and quality of life and to reduce their vulnerability to shocks” (WB 2007: 1).

Velugu / IKP operated through a tri-partite organisational structure, previously trialled on a much smaller scale through the United Nations Development Programme’s (UNDP) *South Asia Poverty Alleviation Programme* (SAPAP) in three districts of Andhra<sup>38</sup> in 1996. This involved embedding SHGs within a village organisation (VO) and VO’s within Mahila Mandal Samakhya (MMS), with each level responsible for the proper functioning of the one below. Just as SHGs were able to access bank loans for distribution among their members, the VO could access loans for distribution to SHGs, and the MMS could do the same for the VO. This implied the ability to individually access much larger sums of credit than had been the case under any prior programme.

A January 2011 World Bank appraisal of the status and results of RPRP emphasised the centrality of the SHG model to the programme, with five out of six of the *Project Development Objective Indicators* directly related to progress in SHG formation, performance, and bank linkage. The sixth indicator, measuring the programme’s benefits for the “poorest of the poor”, on which a greater emphasis had been placed since DPIIP, noted that one million households had been identified as such. The objective, going forwards was to integrate members of these households into SHG-bank linkage and facilitate access to 100 days of paid labour under the Centre’s *National Rural Employment Guarantee Scheme* (NREGS). The appraisal reported the existence of 975,362 SHG’s with a combined membership of eleven million. Under bank linkage, which had been extended to 95% of SHGs, cumulative savings of US\$ 1 billion were held against US\$ 6.4 billion dollars of debt (WB 2011 p 1 - 3). The groups have been largely reconstituted as a form of institutional collateral permitting individuals access to formal credit, and are far removed from the spontaneous collectives that emerged from the anti-arrack movement to channel women’s political demands<sup>39</sup>. The next section charts the inter-related opening up and closing down of competing spaces for the articulation of political claims, and the accompanying effort to produce a dominant retrospective narrative to depoliticise the events officially attributed to catalysing policy promotion of the self-help model, that this has entailed.

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<sup>38</sup> The SAPAP pilot districts were: Mahbubnagar, Ananthapur, and Kurnool

<sup>39</sup> The implications of this reconstitution for the women involved are the subject of the following sections, while the internal organisation and operation of contemporary SHG’s is the subject of chapter seven.

### 5.3 Appropriation of the “women’s movement”

In its first (and to date only) Human Development Report, published in 2008, the Government of Andhra Pradesh attributes the success and strength of the self help model to the prior existence of a “strong women’s movement” which, through the “generation of political consciousness and an understanding of political processes among women”, provided the necessary basis for the model’s introduction. (GoAP 2008: 21 - 23). The report is, however, highly selective in its representation of the “women’s movement”; disregarding much and subverting much of what remains. In this curtailed history, the women’s movement is explicitly presented as synonymous with the anti-arrack<sup>40</sup> campaigning of the early 1990’s.

Prior activism is dismissed on the grounds that it is, variously, too political and not political enough to qualify as a genuine “women’s movement”. Thus, the report claims, the activism of the 1960’s and 1970’s (organised through women’s groups affiliated to the CPI(M) and CPI(ML)) demanding higher wages, access to land, and protection against famines “was no ‘women’s movement’, as women took up class issues rather than addressing issues of [the] subordination of women” (Ibid: 21 [inverted commas in original]). Conversely, the activism of the *Progressive Organisation for Women* (POW) facilitated by the Marxist parties and, during the 1970’s and 1980’s, primarily urban based, is dismissed because it “lacked the backing of the working class and was mostly backed by students, teachers and elite sections” (Ibid). Mobilisations in the pre and early post-Independence years are also briefly considered, before being discounted for lacking “exclusive demands on the part of women...[who] merely followed male leaders” (Ibid: 22). The report attributes the beginnings of an authentic “women’s movement” to the emergence of *Autonomous Women’s Groups* (AWGs) in the late 1980s, which “focused more sharply on gender and feminist issues than the groups affiliated with the left parties, and challenged the theory and practice of socialist politics in India” (Ibid).

It is, however, with the anti-arrack movement of the early 1990’s that the consolidation of a “women’s movement” capable of “creating a space for itself” is identified (Ibid: 23). What is striking about this official narrative (whereby *invented spaces* of social mobilisation are dismissed or retrospectively presented as *invited spaces*) is its configuring of “women” which both sets the remit of “their” legitimate concerns in the present and submerges and delegitimizes prior (and competing) feminist agendas that do not fit within the state’s accepted parameters for what

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<sup>40</sup> *Arrack* is a spirit derived from sugarcane, consumed mainly in rural areas and primarily by the labouring classes and low status castes (it is inexpensive in comparison to other forms of alcohol, with the exception of toddy, which has lower alcohol content). It is known as *Sara* in Telugu, but the convention is to refer to *arrack* in the literature on the mobilisations in favour of its banning. The term *Sara* is used below in some instances when direct speech is reported.

constitutes a “women’s movement” and what it can legitimately entail. What’s more, in locating the women’s movement’s genesis in anti-arrack activism, the report (representative of the official retrospective narrative detailed below), contrives a central role for the state in the development of both.

In short time the spontaneous, and deeply political, mobilisation of rural women against (among other things) the sale of arrack became seamlessly integrated into official narratives of the evolution of the self-help rural development model (this tendency is apparent in both central and federal government reports and is replicated by the World Bank, see for example: Badatya et al. 2006; Deshmukh-Ranadive 2004; GoAP 1998; MoRD 2003; World Bank 2011b). An early assessment (GoAP 1998: 9) of AP modified DWCRA’s ability to enable women’s empowerment through “self-help” sets the scene, locating the programme’s genesis in “the lesson on alcoholism in the literacy primer...just a small spark that ignited the minds of rural women in the entire district, the anti-arrack agitation spread like a wild fire and the rest is history”

In a similar vein, a report by the *National Bank for Agriculture and Rural Development* (NABARD) describes how the women’s groups that had “spearheaded the anti-liquor movement...were converted into DWCRA groups...after they reached a level of maturity” (Badatya et al. 2006: 16). This version of events has gained considerable traction, with the World Bank (Deshmukh-Ranadive 2004: 11) reproducing the account in an appraisal of the Andhra SHG model’s lessons for participatory poverty alleviation schemes:

The linkages between education, information and empowerment became overtly visible in the way awareness through the literacy campaign snowballed into the anti-arak movement in Andhra Pradesh. Through the literacy campaign, people realized that the consumption of arak drained family resources and also led to domestic violence. Hence, women who were already organized around literacy decided to fight the sale of arak. Soon the movement spread to other villages and was publicized in the press by both communities and the state. SHGs became the channel to carry forward the voice that literacy and information gave to women. There are always forward and backward linkages between positive social change and positive economic progress. This is evident from the fact that the resources that were saved from being drained through the sale and consumption of arak were diverted into savings and investment for livelihood generation. The DWCRA groups were enlarged to include a “Save a Rupee a Day” campaign and new SHGs formed under it were called Podupulakshmi groups.

The World Bank (2011b: 1) reiterates this version of events (though inverting the temporal ordering of the anti-arrack mobilisations and the literacy programme) in its official narrative of the emergence of Velugu / IKP and its role in funding them:

The women’s movement in Andhra Pradesh originated from the anti arrack (anti liquor) movement started by the state’s rural women in the 1990s. The state government built on

its momentum to start a women's literacy movement. In 2000, with World Bank support, it expanded this program as a thrift-based program where women could make small savings, revolve their own resources, and meet their families' critical consumption and food needs. The program, earlier called Velugu and now called the Indira Kranti Patham, has since evolved into a movement for the all-round empowerment of poor women - social, legal, political, and economic.

This official history invokes a uniform and continuous process in which the "women's movement" gradually takes form and is able to articulate its claims and achieve its objectives through state initiatives, originating in one state programme (the *Total Literacy -Akshara Jyothi* - campaign) and culminating in another (Velugu / IKP). It is an historical narrative as selective as it is short.

The rollout of the centre's *Total Literacy campaign* coincided with the institution of central and federal liberalising economic reforms. Much of the content of the compulsory core materials (determined at central level) concentrated on themes of national integration, women's equality, and family planning. In its emphasis on individual self-improvement in isolation from structural and institutional constraints, the literacy campaign was largely consistent with the broader logic of the reforms, and with the self-help rural development model that would follow. Research by Saxena (2007: 420) has indicated that emphasis on core course materials led some women participants to view themselves as responsible for their poverty and low status. In short, the radicalisation that *Akshara Jyothi* fermented in Andhra was a highly contingent outcome. The literacy programmes of Pondicherry and Tamil Nadu have been implicated in politicisation of a different kind, with the newly literate forming a new constituency for the BJP's newspaper (Reddy and Patnaik 1993: 1064).

The potential for contingent outcomes at federal level was enhanced by the provisions for locally relevant (and locally selected) materials to be taught alongside the core syllabus. The central role of the CPI(M) (Communist Party of India - Marxist) in implementing *Akshara Jyothi* played an important role in politicising the content of the literacy scheme in Andhra (Reddy and Patnaik 1993), though it should be noted that, even within Andhra, the effects were not uniform, with village level activism concentrated in Nellore, Kurnool, and Chittoor districts. In Andhra, the non-core reading materials and lesson plans presented themes that dealt explicitly with class relations and exploitation: land distribution; wage rates for daily labour; corruption at all levels of the State; and the dearth of accessible health facilities and village infrastructure (Shatrugna 1992; Reddy and Patnaik 1993; Pande 2000).

Shatrugna (1992: 2584) reproduces a series of lesson plans of which the following, organised around the theme of land distribution and directing participants to answer a series of (quite leading) questions, is characteristic:



(1) What do you think are the chief reasons for poverty? (2) Do we all have land? (3) Do we continue to live in poverty in case we have a piece of land for ourselves? (4) How do we get land in case we desire to have land? (5) Why is the government unable to implement its own laws? (6) Is there any easier method to get rid of poverty?

Given the broadly class-based tenor of the materials it is striking that the movement they are credited with precipitating took the overt form of opposition to arrack sale, rather than, say, demands for higher wages, employment opportunities, extended consumption subsidies, or land redistribution. In the original *Akshara Jyothi* syllabus, arrack was the subject of just one lesson, *Seeta Katha* (the story of Seeta). In the village of Dubagunta (in Nellore district), where residents reported that alcoholism and heavy drinking were close to universal among the (poor low caste status) men living there, the situation described in *Seeta Katha* famously became a rallying point which culminated (in late 1991) in the forced closure of the arrack shop and round-the-clock vigils to prevent circumvention of the collectively imposed ban (Pande 2000). The organisers of *Akshara Jyothi* produced a new reader in which the success of the women of Dubagunta in preventing arrack sales in the village was featured in an item titled *Adavallu Ekamaithe* (If Women Unite), which concluded by calling on *Akshara Jyothi* participants to replicate the success of Dubagunta in their own villages (“Why can’t you too do it. Think” (*Adavallu Ekamaithe* cited in Shatrugna 1992: 2584)).

While the literacy lessons organised around *Seeta Katha* and *Adavallu Ekamaithe* seem to have provided the idiom through which the shared situation of landless and land-poor women could be articulated, the origins of the movement preceded the introduction of *Akshara Jyothi*, and exceeded a concern to ban arrack. Women contemporaneously interviewed about the movement contextualised the problem of arrack in a broader framework of low, insecure and seasonal, wages; poor or absent village infrastructure; state corruption; and food price hikes (Shatrugna 1992; John et al. 1993; Tharu and Niranjana 1994). What’s more, activism against arrack sales, often precipitated by a single radicalising event, had materialised both in Andhra and elsewhere before (Tharu and Niranjana 1994). Throughout the 1980’s a series of unconnected protests in various regions of Andhra had demanded an end to government support of the arrack trade, with the CPI(ML) (Communist Party of India – Marxist Leninist) active in initiating or supporting calls for a ban on arrack in various parts of Telengana region from the late 1980s. The groundswell of feeling against the sale of arrack from tens of thousands of the most economically disenfranchised and seemingly politically powerless village women was, however, unprecedented.

Two state policies seem central to explaining why it was that the sale of arrack became the target of this activism. The first, *Vanuni Vahini*, was implemented in 1986 under NTR’s leadership of the

Telugu Dessam Party (TDP). *Vanuni Vahini* substantially relaxed restrictions on the sale and distribution of arrack. Where previously it had been available only from licensed stores which were the site of both purchase and consumption, new rules (ostensibly to limit the risk of adulteration) determined that it should be packaged in 90ml and 45ml polythene sachets and 180ml bottles rather than the large bottles or pots from which it had previously been decanted at the point of sale (Reddy and Patnaik 1993). The new packaging regulations and new modes of proprietorship were capitalised upon by the arrack contractors in a decisive break from the connection of the arrack shop to both point of sale and consumption.

Peddlers were hired to travel village to village, selling arrack sachets door-to-door, and landlords were provided with discounted coupons to be exchanged for arrack with which to subsidise their wage bill (Shatrugna 1992; John et al. 1993; Reddy and Patnaik 1993; Tharu 1994). Official excise figures indicate that government revenues from arrack sales in Andhra rose from 390 million to 8.12 billion in the course of the two decades from 1970/71 to 1990/1991 (Pande 2000). Contractors were able to increase their profits by selling large quantities of illegally distilled arrack (which was not subject to state revenues and other charges) alongside that provided by the state (Reddy and Patnaik 1993). The state received revenues not just from excise taxes but from shop-rents and the auctioning procedure, with incidences of bribery, corruption, and collusion between contractors and government officials thought to be widespread (Reddy and Patnaik 1993).

The second state policy implicated in politicising the sale of arrack was the *Congress* government's increase in the price of subsidised rice (instituted in January 1992), which saw a price rise from IRs 2 per kilo to IRs 3.50 and a reduction in the available quantity from 20kg to 16kg per month (Reddy and Patnaik 1993; Indrakanth 1997). This occurred alongside steady inflation in the cost of essential commodities with the price of pulses, edible oils, tamarind and chillies doubling in the course of the preceding two years, during which time agricultural wages remained stagnant (Reddy and Patnaik 1993). Throughout the different phases of the anti-arrack campaign, from the spontaneous village centred agitations to the more co-ordinated protests at the revenue headquarters and district and state level courts, food security provided a central motif. The reading, *Adavallu Ekamaithe* (If Women Unite), credited with escalating the events in Dubagunta to the level of state-wide phenomenon, and scripted by the women of Dubagunta, commenced by describing the situation prior to their action:

All our hard-earned money is spent on toddy and arrack. When our men-folk do not have money they sell away our rice, butter, ghee or anything that fetches them arrack....They take away whatever they can lay their hands on

(Adavallu Ekamaithe, cited in Pande 2000: 134)

In the absence of material assets and sufficient and regular wages, the sale or forfeit of food commonly subsidised the cost of arrack. This was an experience which resonated widely beyond the village boundaries of Dubagunta. In several village agitations women cooked their reserves of rice and symbolically emptied them on the floor of the arrack shop (John et al. 1993). Success in barring arrack at the village level was expressed by those involved as the ability to now “eat twice a day” (Tharu and Niranjana 1994: 113). Village groups provided mutual support for members to refuse to cook and serve food to intoxicated family members (Pande 2000; Reddy and Patnaik 1993), and songs and chants linking arrack to hunger proliferated (Pande 2000) alongside threatened and actual hunger strikes (John et al. 1993) as the agitation grew.

In its early phase, the movement, still composed of disparate village-based alliances of (primarily) low caste status landless or land-poor women, represented the articulation of a democratic claim. Collectively, women confronted their village council leaders and cited majority opinion as grounds for a village-wide ban on arrack. Rarely successful, groups commonly resorted to collectively entreating arrack drinkers to pledge abstinence at the village temple, with violations publicly penalised (Pande 2000). Gradually however, these tactics gave way to an agenda that was explicitly confrontational to the state. As the anti-arrack movement gained momentum in late 1992, village groups throughout Nellore, Kurnool, and Chittoor districts followed the Dubagunta example in agitating for the closure of arrack shops. Violence escalated as the arrack contractors sought to defend this lucrative market through physical attacks on protestors, with excise officials and police often implicated.

#### **5.4 Depoliticising dissent: Designating the legitimate sphere of women’s activism**

The ruling *Congress* government initially reacted to the protest’s escalation by withdrawing the *Akshara Jyothi* text books and ceasing publication of newspapers aimed at the newly literate (Banerjee 1993: 1275). They dismissed demands for the closure of arrack shops with claims that the continuance of welfare schemes such as subsidised rice depended on state revenues from arrack sales (Pande 2000). As the anti-arrack demands spread inland, threats that the government intended to completely cease the provision of subsidised rice in those villages that sustained a ban on the delivery of arrack began to surface as *Congress* sought new ways to undermine the activist’s resolve (John et al. 1993). As the agitations proliferated, the Telugu press (and later the English language press) took up the issue and the opposition parties became increasingly vocal in their support and in their organisation of highly visible protests, sit-ins and barricades.

Beginning in August 1992, the district-wide auctions for arrack contracts were repeatedly halted and disrupted through a combination of these methods. Ultimately these victories were largely

symbolic and short-lived, with Government and Opposition parties each reneging on their pledges of support. Of primary interest for the focus of this study is the wider legacy of this activism, the most crucial consequence of which is to be found in the, seemingly contradictory, twin processes of the depoliticisation of rural women, and their establishment (clearly articulated for the first time in the TDP's 1994 election agenda) as a valuable electoral constituency (Balagopal 1995; Suri 2005)

In common with the state's retrospective narrative, the contemporary portrayal of the anti-arrack movement in the press and by the opposition parties largely presented it as a "women's issue" reflecting women's problems and concerns in a manner that conscribed them as familial rather than feminist and as located in the "social" rather than "political" realm. From October 1992 until the state's announcement of a ban on arrack a year later, the Telugu daily, *Eenadu*, devoted a page each day to detailing anti-arrack mobilisations and often featured the mobilisation prominently in its Hyderabad only supplement (Jeffrey 2000). While *Eenadu's* reports of disparate and remote village agitations certainly succeeded in publicising, and arguably assisted in perpetuating, the movement, it also played a role in constituting the movements character and parameters in the public imagination.

An early *Eenadu* editorial on the subject (13th September cited in Tharu and Niranjana 1994: 111) sets the tone, emphasising the apolitical nature of the movement, reporting that, although its success and momentum had "political parties and women's organisations...hurrying after it...[the movement] had transcended caste, religion, class and party". The characterisation of the movement as a protest against the subordination of women, and of such a movement as, by definition, apolitical, is in large part a consequence of the identification of the participating women primarily as mothers and wives.

Consistently, the motivation under-riding the activism was presented as the manifestation of a protective and maternal impulse. The women were said to have been forced to "come out into the street" (suggesting that ordinarily they would not belong so visibly in the public sphere), "the tears of thousands of families...pushing them into the struggle" (5th October *Eenadu* article cited in Tharu and Niranjana 1994: 117), their objective to "rescue the family" (13th September cited in Tharu and Niranjana 1994: 111) and achieve "happiness in the family" (6th October *Eenadu* article cited in Tharu and Niranjana 1994: 110).

This entailed that the movement, whether in its challenging and destabilizing of village level hierarchies (of caste and class as well as gender) or its overt confrontation of the state's political economy of arrack (and of the class loyalties it entailed), was cast as a profoundly social mission

led by mothers and wives who “with babies in their arms walk for miles to come for demonstrations” (1st October Eenadu article cited in Tharu and Niranjana 1994: 110). The “rural woman”, fighting the “arrack demon”, is simultaneously essentialised and romanticised:

She has a specific nature of her own; she lives as a slave to custom as long as she can, and when she cannot tolerate that life anymore and begins to break barriers neither men nor the urban women can imagine the manner in which she will struggle. She has nerve.

(6th October Eenadu article cited in Tharu and Niranjana 1994: 111).

In their confrontations, the women are transformed:

The landlords, their drunken goondas and even the police realise...that these women have turned into 'Kalika devis' [manifestations of Kali, Goddess of destruction]

(Ilaiah 1992: 2406)

In engaging in collective action against armed *goondas* and police, in standing up to beatings and assaults, and in making highly visible claims for social change within the villages where they faced the greatest social sanctions, these women were overtly confronting hierarchies of gender, class, and caste, and so perhaps deserve the deification with which the press and opposition parties sought to praise and publicise their efforts. Their transformation into earthbound goddesses, their essentialisation as “rural woman...[with] a specific nature of her own”, her actions indecipherable to men and urban women, entailed something else however.

Instead of invoking the language of political radicalisation, commentaries and reportage located the movement’s origins in an affront to the *nature* of the rural woman. In so doing, disallowing the “rural woman’s” capacity for *political* action and asserting her habitual comfort in the certainties of custom and her willingness for self-sacrifice in the interests of the family. It is this presentation which is problematic in its depoliticising implications, and which is most evident in the co-option of the movement’s content and historical trajectory in the service of the self help development ideal.

While the movement itself was the subject of both contemporary and retrospective depoliticising tendencies, it was as the subject of political manoeuvring among the major parties that its legacy was to be most marked. N.T. Rama Rao frequently used the *Eenadu* as a forum to express his solidarity with the protesters, in common with representatives of the leftist parties and the BJP, he visited villages in which arrack sales had been prevented, and attended protests in highly visible demonstrations of allegiance. Notably, his role in introducing *Vanuni Vahini* and the about-face that his new political agenda represented went unchallenged. Balagopal (1995) suggests that the common dependency of the major parties on arrack contractors for party funds and their

habitual collusion with the contractors and distributors prevented each from raising this as a political issue.

The TDP responded to the *Congress* government's eventual announcement, in 1993, of a ban on arrack by decrying the move as inadequate and promising total prohibition in the event of their election to the state assembly. The promise to institute total prohibition, matched by *Congress* as the election loomed, was publicised alongside a pledge to restore the rice subsidy to its pre-*Congress* IRs 2 / kg level. This (together with *Congress*'s self-defeating internal manoeuvring over party tickets) ultimately proved enough for the TDP to take the election<sup>41</sup> (Balagopal 1995). N. T. Rama Rao signed prohibition into law and reinstituted the IRs 2 / kg rice subsidy on the day he took office. Both actions were, however, reversed within the year, raising important questions for the legacy of the "women's movement" against arrack. Crucially, despite this about-turn, the TDP did not cease courting rural women as a political constituency, but reoriented the locus of debate to the role that AP modified DWCRA and its programmatic successors could play in improving their lives and channelling their concerns.

Writing a decade and a half after the close of the anti-arrack protests, the *AP Human Development Report* explains the activists inability to sustain the movement "as a result of the deeply rooted problem of alcoholism and its political dynamics" (GoAP 2008: 23). The report goes on to make the striking claim that "by the nineties the state had effectively taken over the women's movement by mobilising them around thrift issues...allowing...the creation of women's self-help groups on a mass scale...to nurture depoliticised collective action that is not threatening to the power structure and political order" (GoAP 2008: 23). As the preceding discussion has sought to demonstrate, a considerable distance exists between the historically unfolding activism directed against the arrack regime, and the state's retrospective mythologizing of events. This disjoint has permitted the discursive appropriation of the "women's movement", and its harnessing to the logic of the self-help model.

## 5.5 Conclusions

The State, in seeking to determine what constitutes the "women's movement" for posterity, has created a narrative which lays claim to those aspects it approves of and suppresses those it deems problematic. This has entailed a discursive appropriation and substitution of invented spaces of social mobilisation by a narrow range of invited interactions non-threatening to broader policy imperatives. This has, in turn, entailed, and been manifest in, an explicit de-politicisation of

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<sup>41</sup> it is notable that most of the votes lost to *Congress* went to former *Congress* party members who had deserted to stand as Independents or with the leftist parties rather than the TDP (Balagopal 1995)

women's political activities and claims. The official narrative - in which the sentiments and objectives of the anti-arrack movement find their expression in the self-help rural development model, and in which the state is assigned the central role in the former's genesis – is highly inconsistent with historical events. This is part of a wider phenomenon which has seen, in the space of just a few decades and in parallel with trends in the global development industry more widely, reference to gender, for so long conspicuous by its absence, become ubiquitous in central and federal level development plans and policies, and integral to the logic of the self-help model.

The evolution of Andhra's self-help rural development model has explicitly articulated and refined a number of tendencies evident in these broader processes of (dis)engagement with gender at both central and federal state levels. Key among which is an emphasis on a dichotomised private-public division of labour and of gender roles and interests more widely. This is evident in the degree to which women's classification as a category of development policy has been characterised by a disproportionate emphasis on, and promotion of, self-employment and informality. Historically this has entailed a policy approach that seeks to increase household income without confronting the structural gender inequalities limiting women's employment prospects beyond the home, a preoccupation which has parallels with the state's reluctance to directly confront class and caste based inequalities (demonstrated in chapter four), and which has found its logical culmination in Andhra's emphasis on localised and individualised self-help.

State promotion of individualised self-help can be seen to complement the liberalising reforms introduced at the centre and federal level by permitting the scale and scope of "populist" programmes such as food-grain and utility subsidies to be dramatically curbed while asserting a highly visible commitment to the poor, shifting the role of the State from provider to facilitator. A second, related, tendency has been to identify women as policy means rather than policy ends, instrumentalising programme beneficiaries such that improved household welfare is presented as synonymous with improved women's welfare and vice versa<sup>42</sup>. A third tendency has been the intensification of the priority given to efficiency as a development goal, identified with a reduced remit for state intervention. Indeed, this has provided the central justification for the extension and entrenchment of the early self-help model throughout rural Andhra (and beyond). A corollary of this has been the profound shift in the characteristics defining, and the roles designated to, the self-help group.

The form and function of the self-help group envisaged in the initial DWCRP programme bears little resemblance to its current policy articulation under IKP. Groups have been reconstituted as a

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<sup>42</sup>Kumar (2003) has identified a similar tendency in the context of Indian health policy.

form of institutional collateral permitting individuals (and their households) access to ever larger sums of credit, with group formation and efficient operation dominating measures of programme success. In an echo of the findings related in chapter four in regard to class and caste, women's power to effect individual (and household) self-improvement has come to be decoupled and isolated from the structural and institutional constraints on social change. Today's self-help groups appear far removed from the spontaneous collectives that emerged from the anti-arrack movement to channel women's political demands. This problematises recent claims that the future of redistributive politics depends, primarily, upon "mobilisation of the poor" (Kohli 2010).

The chapters which follow demonstrate the implications of this historical shift in policy emphasis towards individualised self-help for the labour and livelihood prospects of programme participants. The analysis focuses on the (intended and unintended) potential for informal self-employment and enhanced access to formal credit to effect individual and wider social change. In the case of the former, analysis centres on the scope for the self-help model to enhance the information and opportunities available to a range of actors (and groups of actors) formally and informally integrated into its programme's ambit. In the case of the latter, the analysis centres on the capacity for the self-help model's introduction and operation to intervene in pre-established social roles and relations and the degree to which the individualising and instrumentalising tendencies apparent at the policy level are manifest in the programmes day-to-day operation.



# Chapter 6

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## The scope for self-help via self-employment

This chapter considers the scope that exists for individuals and households to derive livelihoods from small-scale informal self-employment activities, an outcome central to the logic of successive rural “self-help” programmes. The analysis focuses on the implications of the wider structural context, and of key social relations - expressed in access to land, other assets and resources; and through different forms, conditions, and relations of labour - for the adoption of petty business activities in rural Andhra Pradesh.

The results of primary fieldwork and secondary survey data analysis are presented in order to demonstrate the tensions invoked by state policy emphasising agential action in the absence of due regard for the social structures within which actions not only take place, but in which the conditions for their possibility and articulation are generated, institutionalised, and reproduced. The findings demonstrate the ways in which the social structures and institutional articulations and interactions of caste, class, and gender are expressed in agent’s ability to translate credit access and petty business operation into improvements in their material and social conditions.

### **6.1: Distinguishing social structures, institutions, and actions**

In chapters four and five I identified an increasing tendency for successive SHG programmes to absent social relations of production and exchange from representations of rural livelihoods. I demonstrated that, where acknowledged (as in the case of the usurious conditions historically exerted by informal money-lenders, landowners, and employers; and the gender-based constraints imposed on women), social relations have tended to be treated superficially, and the degree to which they are entrenched and resistant to piecemeal and intermittent interventions obscured.

I concluded that (since actions have unintended consequences) these tendencies do not, necessarily, preclude the SHG programme’s introduction and operation from intervening in wider social relations to affect the opportunities available to (and perceptions of) a range of actors (and groups of actors) formally and informally integrated into the programme’s ambit. I suggested that the programme’s required shift in the institutions surrounding formal credit access (from physical collateral requirements historically centred on property relations, to the abstract regulatory mechanism of the group organisation), in principle, implied a number of challenges to the structures manifest in social relations and the institutions through which their legitimacy was maintained.

First, it allowed that formal bank loans could be acquired in the absence of assets, so opening up access to the labouring classes. Second, as a (*de facto*) modification and extension of DWCRA, it formally extended programme-linked credit to women, representing a challenge to the longstanding identification of economic agency with men. To this extent, at least, the SHG programme intervention entailed a challenge to the social relations and institutional forms governing the terms of credit access. These forms and terms do not exist in a vacuum, but are deeply enmeshed in wider social articulations of status and expectations. As such, the extension of credit on formal terms held latent promise for symbolic and material shifts in social relations of dependency and exploitation (a point developed in chapter one). This chapter considers the extent to which the realisation of this promise is bounded by the same social relations in which it seeks (implicitly) to intervene. This raises the wider question of the relationship of social structures and institutions to perceived interests and preferences, and the role of each in the formation and modification of the other.

A brief summary of the theoretical foundations detailed in chapter two is useful for grounding the analysis that follows. In chapter two, I introduced some different definitions and applications of the terms *structures* and *institutions* and demonstrated that it is common for the two to be conflated. I examined different conceptions of institutions, over time and across disciplines, concluding that a conceptualisation of institutions as “rules, conventions, norms, values, and customs” (Fleetwood 2008a: 448; 2008b) was, in abstract terms, persuasive. Key similarities between structures and institutions were identified as their anteriority to agential action and their (related) ability to operate simultaneously as an “ever-present *condition*” and “continually reproduced *outcome*” of social action (Bhaskar 1998 [1979]: 34 - 35). The two were differentiated on the basis of distinctions in their causal properties.

Institution’s ability to effect *reconstitutive downwards causation*, identified by Hodgson (2002, 2003, 2006b), was accepted to be their defining property. Chapter one considered the persuasiveness of the theory of *reconstitutive downwards causation* (in short, a transmission model to explain the means by which institutions initiate behavioural regularities, expressed in concordant habits among “norm circles”<sup>43</sup>, and manifest in analogous, and somewhat durable, purposes and beliefs), and the related theory of *habituation* (“the acquisition of habit” (Hodgson 2006b: 6). A case was made for the concept’s utility, both as an abstract model and as a means for understanding the mechanisms by which policy interventions might reasonably be anticipated to exert social change. It was argued that the effectiveness of social policy was undermined by the

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<sup>43</sup> This term is Elder-Vass’s (2007). In more recent works (2010), he refers to “norm circles” in place of the earlier “norm groups”, but the two terms are synonymous in their meaning.

absence of clarity regarding the nature of, and causal relationships among, structures, institutions, and agents. The theory of *reconstitutive downwards causation* was proposed as the means by which these relationships could be conceptualised in abstract terms and understood in practice, serving to distinguish institutions from structures. A case was made for understanding social structures as relations, which can operate to enable and constrain (but not directly transform) the practices of agent's, and are themselves reproduced and potentially transformed by agent's (collective) practices.

This was argued to imply that, where institutions influence agent's directly (though usually not consciously) via *habituation* (operating through repetition, regularity, routinization and continuity; reinforcement (as incentive and disincentive); and familiarity, intimacy, and / or close proximity), the influence of social structures is indirect, operating via agent's relations with others. Social structures can thus be understood as objects mediated by institutions which, via habituation, entail that agent's practices and expectations reflect their position within intersecting (sometimes contradictory) structural relations.

A final aspect of social structures considered in chapter two, was the persuasiveness of accounts depicting agent's engagement with social structures as conscious (contrasted against the, usually, unconscious operation of institutions). Margaret Archer's concept of the *internal conversation* (Archer 2003), which posits an important role for agent's reflexive deliberation, is sometimes interpreted to imply this (Fleetwood 2008a). In chapter two, I concluded that such interpretations risked an unnecessarily, and unconvincingly, narrow understanding of the operation of structures (which are often heavily obscured), and defended an understanding of deliberation in which both structures and institutions operate to differentiate agent's perceptions of feasible (and appropriate) plans, as well as structural constraints and enablement's. This permits that, for example, social structures operating through class relations can be understood to be differentiated by, and to differentiate, gender (and caste) relations.

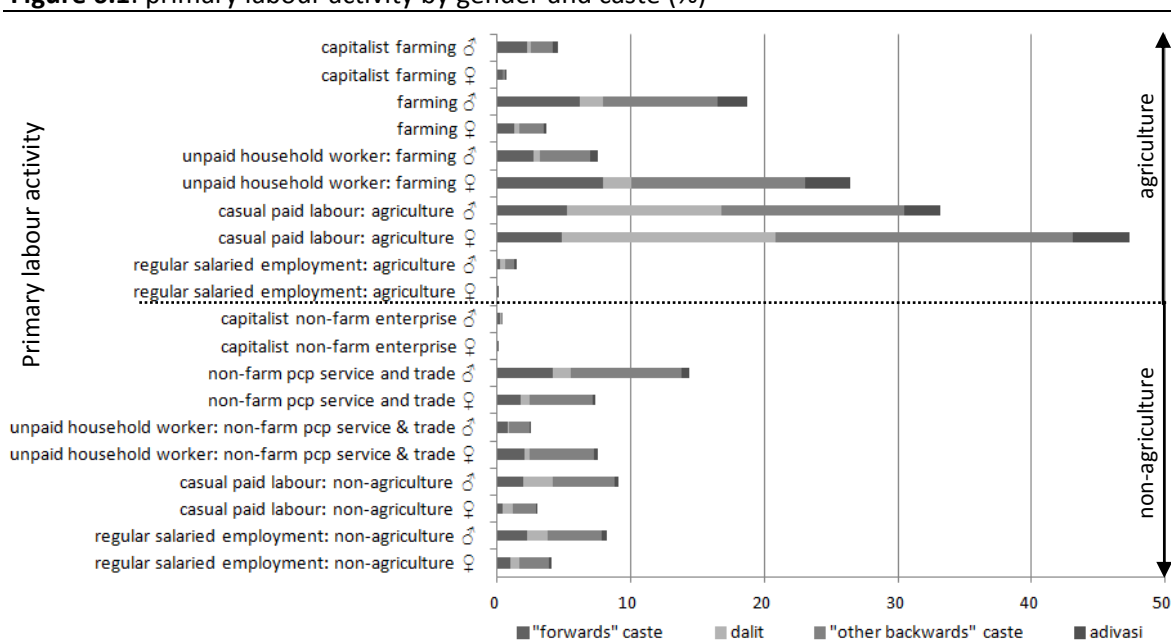
This chapter builds on these theoretical foundations to ground analysis of agent's labour practices in the related theory of habit (at the agent level) and convention (at the institutional level) and considers their implications for social action, in the context of wider social structures, through analysis of concrete outcomes.

## **6.2 Realisable & unrealisable livelihoods in conditions of widespread *de facto* landlessness**

In the three decades since DWCRA was launched, agriculture's share in Andhra's GDP has contracted by more than half, from 45% in 1980 - 1981 (Rao et al. 2008) to just over 19% in 2011 – 2012 (GoAP 2012b). At 1.5, the state's agricultural GDP growth rate for 2011–2012 is its lowest

recorded to date (GoAP 2012b). Over the same three decade period the GDP contribution of industry has stagnated, increasing by less than 5% (from around 20% to 25%) (GoAP 2012). Although the “service sector’s” GDP contribution has grown most in this time, increasing from under 35% (Rao et al. 2008) to close to 55% (GoAP 2012), rural employment rates for the sector remain low (demonstrated in the next section). These tendencies have resulted in a widespread dependence on fragmentary livelihoods, composed of a patchwork of occupations – both agricultural and non-agricultural, – which has blurred the lines between traditional class categories (discussed in some detail in chapter three). Despite its declining productivity, agriculture retains unparalleled material and ideological importance for rural livelihoods. Secondary survey data for Andhra (all India NSS 61:10) demonstrate that close to three quarters (72.0%  $\pm$ 2.25) of households depend, in part, on agriculture for their livelihoods. Around 70% (70.79%  $\pm$ 2.04%) of individuals undertaking (or overseeing) market labour are involved in agriculture; as labourers, cultivators, or (in far fewer cases) capitalist farmers (the average is 57% for India as a whole (Ramaswami 2007)). This rises to 78% ( $\pm$ 2.14%) for working women, compared with 65% ( $\pm$ 2.32%) for working men. Figure 6.1 disaggregates agricultural and non-agricultural market labour sectors by labour relations.

**Figure 6.1:** primary labour activity by gender and caste (%)



Source: all India National Sample Survey round61 (2004 /2005); schedule 10 (employment & unemployment)  $n = 11,201$  individuals (rural AP sample aged 15 and over undertaking market labour activities)weight and survey settings applied for analysis.  $\chi^2$  (27)overall =1496.19\*\*\*;women=660.12\*\*\*; men =843.50\*\*\*

At the all-Andhra level agricultural casual daily wage labour is the single largest category of rural market-labour. Its role in rural livelihoods is not, however, straightforward. Widely reported shifts in historical patron-client relations of dependency between capitalist farmers and agricultural labour (and between landlords and sharecroppers), have fundamentally altered the scope for

such labour to secure worker's simple reproduction. The traditionally low returns to casual wage labour, have been exacerbated by its reduced dependability, with worker's cut adrift in the lean season, and increasingly displaced by migrant labour at harvest time (Breman 2007; Harriss-White 2003; Heyer 2000). Acknowledgment of this, and other shifts, has resulted in the reframing of analytical class categories to better accommodate processes of class differentiation, fragmentation, and semi-proletarianisation (discussed in some detail in chapter one).

Consistent with the widely acknowledged trend towards a *feminisation of agricultural labour* (Da Corta and Venkateshwarlus 1999, Agarwal 2011, Harriss-White and Gooptu 2001), this work is undertaken by a third (33.1%  $\pm$ 2.2) of working men and close to half (47.3%  $\pm$ 2.4) of working women. The prevalence of this low-paid and low-status labour is indicative of both the barriers that people face in their construction of farming livelihoods and the scarcity and insufficiency of feasible alternatives to agriculture in rural Andhra. In their study of agricultural labour relations in rural Andhra, Da Corta and Venkateshwarlus (1999: 76) describe the "empowerment paradox" that has taken place against the process of feminisation of agricultural labour, such that, contrary to the policy expectations around women's market labour participation discussed in chapter five, "women's greater share of agricultural employment did not herald a corresponding improvement in women's power *vis-a-vis* menfolk to influence domestic decisions", a point I return to below.

The very limited opportunities for non-agricultural livelihoods (illustrated in figure 6.1, above, and discussed further below) is key to understanding the forms that the (partial) continued reliance on agriculture takes, despite its declining productivity at both macro and micro levels. While few rural Andhra households are entirely landless (5.3% ( $\pm$ 1.1) own no land), many are profoundly land-poor and can best be described as *de facto* or functionally landless. State-wide, the mean household landholding is 0.79 ( $\pm$ 0.05) hectares. Representative data for Andhra (NSS 61:10) illustrate that over two thirds (68.92% ( $\pm$ 1.94)) of rural households possess marginal landholdings less than one hectare<sup>44</sup>, with considerable variation by caste (reported in table 6.2).

**Table 6.1:** Size of household landholding (owned) distributed by household caste

Size of landholding (hectares owned)	"other backward" castes				dalit				adivasi				"forward" castes			
	%	S.E	95% C.I		%	S.E	95% C.I		%	S.E	95% C.I		%	S.E	95% C.I	
<b>de facto landless</b> (under 1 ha)	74.34	(-1.20)	71.92	76.62	87.22	(-1.59)	83.77	90.03	63.55	(-4.44)	54.47	71.76	57.32	(-1.97)	53.42	61.13
<b>small</b> (1 - 2 ha)	13.43	(-0.90)	11.75	15.31	6.66	(-1.09)	4.82	9.14	16.55	(-3.40)	10.90	24.33	17.14	(-1.33)	14.67	19.92
<b>semi-medium</b> (2 - 4 ha)	8.53	(-0.78)	7.13	10.18	4.62	(-0.82)	3.24	6.53	15.93	(-2.74)	11.24	22.08	15.47	(-1.37)	12.97	18.34
<b>medium</b> (4 to 10 ha)	3.60	(-0.47)	2.79	4.64	1.50	(-0.58)	0.70	3.20	3.82	(-1.44)	1.80	7.89	8.95	(-0.94)	7.27	10.97
<b>large</b> (more than 10 ha)	0.10	(-0.03)	0.05	0.19	0.00	(0.00)	-	-	0.15	(-0.11)	0.04	0.61	1.13	(-0.26)	0.72	1.76

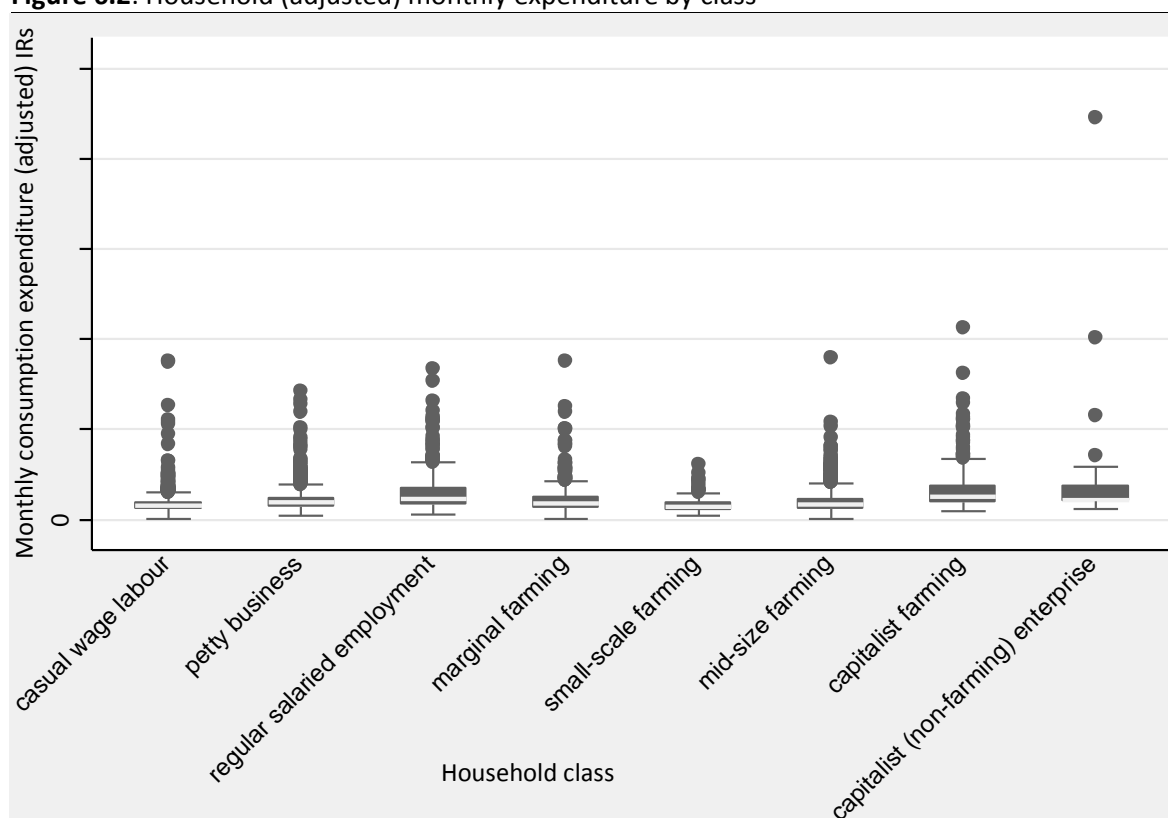
Source: all India NSS round61 (2004 /2005); schedule 10 (employment & unemployment) n = 5,550

households (rural AP sample) weights & survey settings applied for analysis;  $\chi^2$  (d.f:12) = 354.63; p = 0.0000

<sup>44</sup> The convention among scholars and government organisations in India is to define landholdings of less than one hectare (2.47 acres) as "marginal" (NSSO 2001).

This is consistent with the all-India proportion, which has risen from 39% to over 70% since the 1960's (Reddy 2007), leading to broad consensus that India is undergoing a “miniaturisation of landholdings”; a process exacerbated by the 1991 reforms (Bernstein 2010; Harriss-White and Gooptu 2001; Lerche 2010; NSSO 2001). The continued importance of agriculture to rural livelihoods is starkly demonstrated by the fact that marginality of landholding is insufficient to prevent farming from being a household's sole occupation. Secondary data for Andhra (NSS 61:10 data) illustrate that close to a third (32.5% ( $\pm 4.2$ )) of households wholly reliant on farming possess marginal lands. This calls into question the viability of many farming livelihoods, even as a means of subsistence. The NSS data suggest there is in fact severe pressure on cultivator's day-to-day reproduction among all but capitalist farming households. 28.3% ( $\pm 5.9$ ) of marginal farming, 54.9% ( $\pm 7.8$ ) of small farming, and 37.5% ( $\pm 7.1$ ) of midsize farming households fall below the government's official (very minimal) nutrition-expenditure-based poverty line (this compares with 42.8% ( $\pm 2.9$ ) for casual daily wage labour households, and 24.4% ( $\pm 4.4$ ) for petty business households). Figure 6.2 reports variations in consumption expenditure by household class. The relatively lower proportion of below-poverty-line households in the marginal farming group is likely a result of the low level of subsistence production (to substitute consumption expenditure) feasible on marginal holdings.

**Figure 6.2:** Household (adjusted) monthly expenditure by class



Source: all India National Sample Survey round61 (2004 /2005); schedule 10 (employment & unemployment) n = 5,550 households (rural AP sample) weights and survey settings applied for analysis

Although there are important caste-based differences (discussed below) in respondent's attachment to farming, in the field-site villages, a majority of respondent's stake their livelihoods on cultivation whenever possible. Marginal and small-scale farming class respondents frequently identify retention of landholdings as a key aspiration and, among wage labour and petty business class households, it is the loss of land (or of its productivity) that is most commonly cited as the catalyst for the historical deterioration of the household's position and status, effected through transition to petty business activities and / or casual labour. A notable tendency among the latter is to account for present circumstances as a direct consequence of decisions and actions taken by kin (most usually fathers and grandfathers). YS2-9h recounts a scenario commonly described by labour class respondents in both fieldwork villages:

*Our elders did not take proper care so naturally everything was lost...My parents owned some lands but they sold them away in the year 1972. We had 3 acres of farmland and we used to cultivate even paddy but now nothing is left...Nothing is left of our ancestral property. We are toiling. We are working hard and living only on our hard work...*

- YS2-9h (man, aged 55, Chakala ("other backward") caste; petty business class)

Such lay explanations are highly partial, emphasising individual experiences and de-emphasising the wider historical trends and tendencies of which they are a part. The broader phenomena rendering farm-based livelihoods untenable for a large majority are veiled in respondent's accounts of semi-proletarianisation as an individual and household plight. In both field-site villages, pressures on viable farm-based livelihoods have intensified in recent years as unsound groundwater-use practices (under sustained drought conditions) have begun to bite. Where, in the past, marginal and small holdings, and even sharecropping arrangements, had provided some *de facto* landless and small-holding households with a viable means of day-to-day reproduction, the intensifying water crisis (discussed in some detail in chapter three) has curtailed this possibility. Across Andhra, rates of tenant farming are in decline. While the reasons for this decline cannot be identified solely with ecological pressures, it is notable that the secondary data (NSS 61:10) shows significantly lower rates of tenancy in the State's drought prone regions<sup>45</sup>. Respondent YS1-6h describes the mounting pressures, widely expressed in the field-site villages, which have led him to abandon sharecropping.

*'til five years back I would take land for lease and do the cultivation. Like that I have done for nearly twenty years. I grew sugarcane, paddy, tomatoes and brenjal. After growing and selling I take half and give the landowner half...Now I am no longer doing this because there is no water for cultivation, now I am only working as a daily wages labourer, before I could do both.. I know how to plough the land and how to drive the bullock cart, it is all*

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<sup>45</sup> 7.3%(±1.8) for Telangana and 9.5(±1.6) for Rayalaseema, compared with 12.7% (±1.5) for Coastal Andhra (chi<sup>2</sup>(4df)=47.2\*\*)

that I know...it is good doing agriculture but now I am not doing because there is no water for cultivation

- YS1-6h (man, age 37, Muslim; casual daily wage labour class)

In village Y, even the largest farmer's activities are increasingly under pressure due to the scale of the water crisis. Only one capitalist farmer reports an intention to remain in farming for the foreseeable future, the others planning to relocate to towns and cities where their adult children live and work and where they have existing and / or potential business interests.

As it is there are not much agricultural activities going on now madam. This is due to water scarcity. We are not growing much...we grow mostly sugarcane and paddy. Mostly sugarcane is grown here. We need lot of water...we go in for bore wells as there is no other way to get water. We are planning to take a loan now. We want to sink a new bore well. I plan to take one lakh (100,000 IRs<sup>46</sup>). It might take a week or so to get that, but we need not pledge anything to avail this. They (the bank) will give us, but they will retain our passbook [land deed].

- YS2-3h (man, age 50, Reddy (forward) caste, capitalist farming class)

The scenario detailed by YS2-3h, a capitalist farmer with business investments in the distant state capital, has bearing on the situation of marginal and small-scale farmers, who also require large loans for bore wells if they are to continue farming, but are unable to rely on good relations with bank managers, large savings, and collateral to access sufficiently large loans. Capitalist household's extreme over-exploitation of groundwater supplies has forced small and mid-size farmers to follow suit, digging deep bore-wells they can ill-afford with no guarantee that they will be successful. As groundwater supplies become increasingly depleted, accessing them becomes increasingly expensive. This has important implications for ongoing processes of class differentiation in the field-site villages. As accessing groundwater becomes an increasingly commodified process, the scope for smallholders to be effectively (if indirectly) dispossessed of their land escalates.

The escalating importance of costly irrigation methods to land-based livelihoods has led to high rates of SHG membership among village M's small-holding households. SHG loans are, however, both too small and too infrequent to finance expensive irrigation projects, leading smallholders to take out large informal loans from money-lenders. In some cases, it has also led households to seek ways to distort the SHG programme's operation in their favour. This has had important ramifications for intra-SHG (and extra-SHG) relations in the field-site villages (I return to these issues in chapter seven). Although village M has not experienced recent drought conditions as severely as has village Y (where extreme over-exploitation of ground water has intensified the

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<sup>46</sup> Around (GB) £1,200 - £1400 at the time of fieldwork



shortage to crisis levels), water scarcity remains a serious issue. Marginal and small-scale farming are more widely practiced in the former, which is resulting in household's exposure to serious debts as they attempt to cling to farm-based livelihoods by installing bore-wells<sup>47</sup> on marginal and small-holdings. Where in village Y, capitalist farmers are leaving some proportion of their land fallow, in village M, small and marginal farmers continue to invest in farming, but are increasingly forced to integrate casual daily wage labour and petty business activities into their livelihoods.

Without adequate landholdings, and with share-cropping untenable in conditions of intense groundwater depletion and reduced rains, the *de facto* landless and smallholding classes in villages Y and M must meet their needs by other means. In many cases they turn to casual daily wage labour and (in village Y) the recently arrived NREGS (National Rural Employment Guarantee Scheme). A response which the secondary data (NSS 61:10) indicates may be repeated across the state, with 43% of small-holding households undertaking casual wage labour alongside cultivation.

**Table 6.2:** Prevalence of labour activities by size of household landholding

Size of landholding (hectares owned)	petty business activities				casual daily wage labour				cultivation			regular salaried employment				
	%	S.E	95% C.I		%	S.E	95% C.I	%	S.E	95% C.I	%	S.E	95% C.I			
de facto landless (under 1 ha)	25.07	(1.01)	23.20	27.00	64.21	(1.22)	61.90	66.50	28.13	(1.11)	26.00	30.30	14.35	(0.80)	12.80	15.90
small (1 - 2 ha)	15.98	(1.62)	12.80	19.20	43.05	(2.61)	38.00	48.10	77.70	(2.50)	72.80	82.60	9.34	(1.43)	6.70	12.00
semi-medium (2 - 4 ha)	16.94	(2.04)	13.00	20.90	28.11	(2.73)	22.90	33.40	71.60	(3.13)	65.50	77.70	11.46	(1.82)	7.80	15.10
medium (4 to 10 ha)	14.60	(2.71)	9.40	19.80	15.98	(3.44)	9.30	22.70	79.62	(3.31)	73.10	86.20	13.30	(2.42)	8.60	18.00
large (more than 10 ha)	6.66	(3.11)	0.50	12.80	0.00	-	-	-	96.17	(2.74)	90.90	100.0	7.23	(3.32)	7.00	13.70

Source: all India National Sample Survey round 61 (2004 /2005); schedule 10 (employment & unemployment) n = 5,550 households (rural AP sample) weights and survey settings applied for analysis  $\chi^2$  (d.f.:12) = 2388.60; p = 0.0000

For some field-site respondents, this is sufficient to enable retention of what lands they have, and to combine wage labour with cultivation. For others, for whom cultivation-based livelihoods are entirely untenable, petty business is favoured over casual daily wage labour, but here too the barriers are, in many cases, substantial. Despite the magnitude of their difficulties, many refuse to countenance a complete abandonment of farming, a point considered further in the next section.

### 6.3 Self-help through self-employment

Against this backdrop of diminishing returns to agriculture and limited availability of non-agricultural employment, successive SHG programme's emphasis on self-employment has continued to be represented as an important means of enabling households to create viable livelihoods for themselves (GoI 2008). This view is consistent with the wider literature on

<sup>47</sup> Each attempt cost around 1 lakh IRS (which varied between GB£1200 - £1400 in the 2010/11 fieldwork period)

livelihood diversification and / or substitution, which (as I discussed in chapter one) generally views these shifts from a narrow perspective of individual and household adaptability.

One difficulty insufficiently acknowledged by recent proponents of rural self-employment, is the very limited range of non-agricultural production, service, and trade activities available to provide a viable basis for extensive petty business operation. This is a peculiar case of historical amnesia, given that DWCRA's initial programme-emphasis on collective (in place of household) petty commodity production and / or marketing was, in part, a policy response to the over-reliance on a narrow range of petty business "assets" – often dairy cows – that was a perceived failing of IRDP (discussed in chapter one). Secondary data (NSS 61:10) illustrate the limited range of non-agricultural activities undertaken at the all-Andhra level (reported in figures 6.3a to 6.3d). The lack of viable petty business activities is reinforced and reproduced for other forms of work in the non-agricultural sector. In the village field-sites, regular salaried employment is very rare indeed. Exclusively located in the public sector, it is limited to ayah and teacher roles, and to (part-time) jobs as minor officials overseeing the running of government programmes (including IKP). This reflects the startling dearth of regular salaried employment, state (and nation) wide; which accounts for just 4% ( $\pm 0.9$ ) of women's and 8% ( $\pm 1.0$ ) of men's market-labour activity in rural Andhra as a whole (NSS 61:10). At the all-Andhra level, around a quarter (22.5%  $\pm 2.4$ ) of households operate a petty business, though less than 10% (9.2%  $\pm 0.7$ ) do so full-time.

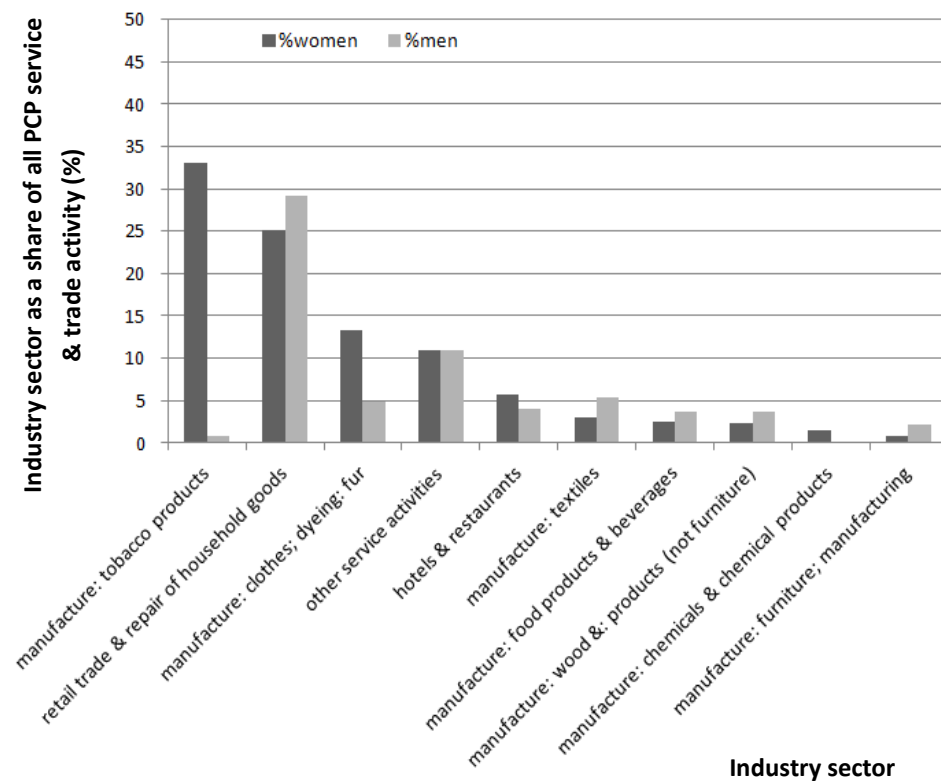
State-wide, non-agricultural casual wage labour, accounting for 3% ( $\pm 0.8$ ) of women's and 9% ( $\pm 1.2$ ) of men's market labour, is no more prevalent than regular salaried employment. This is replicated at both village field-sites, where it is substantially less common than its agricultural counterpart. In village Y, seasonal labour in the production and distribution of jaggery (a sugarcane derivative) is available in addition to the taxi and lorry driving work that dominates the sector locally. At the all Andhra level, men are twice as likely to undertake petty business activities as are women (16.2 ( $\pm 1.24$ ) of men compared with 8.2% ( $\pm 1.15$ ) of women<sup>48</sup>). Few women undertake petty business activities in the village field-sites and, among those who might be said to do so (principally engaged in piece-rate tamarind and beedi production or sari embroidery), the labour relation is less clear-cut, a point returned to below. The secondary data demonstrates that there is substantially less heterogeneity in women's non-agricultural labour activities than in men's. The former are distributed across 17 sectors for petty business activities and 14 for casual wage labour (compared with, respectively, 36 and 31 sectors for men). State-wide, 98% of women's and 79% of men's "own account" work is concentrated in just ten sectors. For casual labour the equivalent figures are 99% for women and 91% for men), with construction accounting

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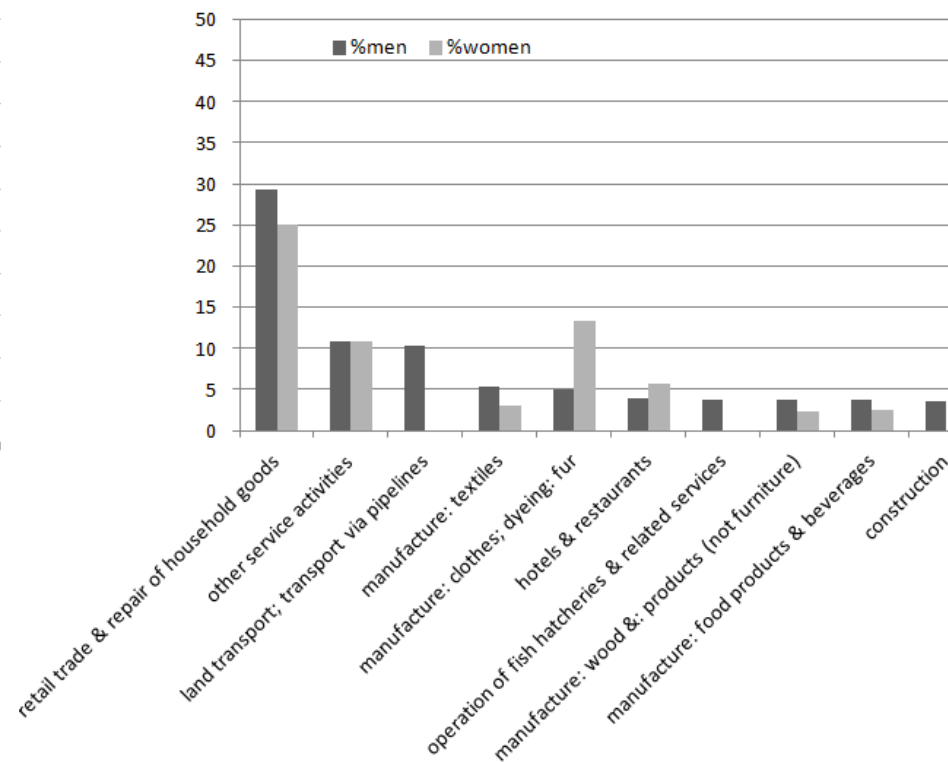
<sup>48</sup> A significant difference  $\chi^2 (d.f.:1) = 166.3726$ ;  $p = 0.0000$

for a considerable majority of both women's and men's activity. Figures 6.3a to 6.3d depict the most prominent non-agricultural employment sectors.

**Figure 6.3a:** Ten most prominent industry sectors as a share of all petty business activity (women)

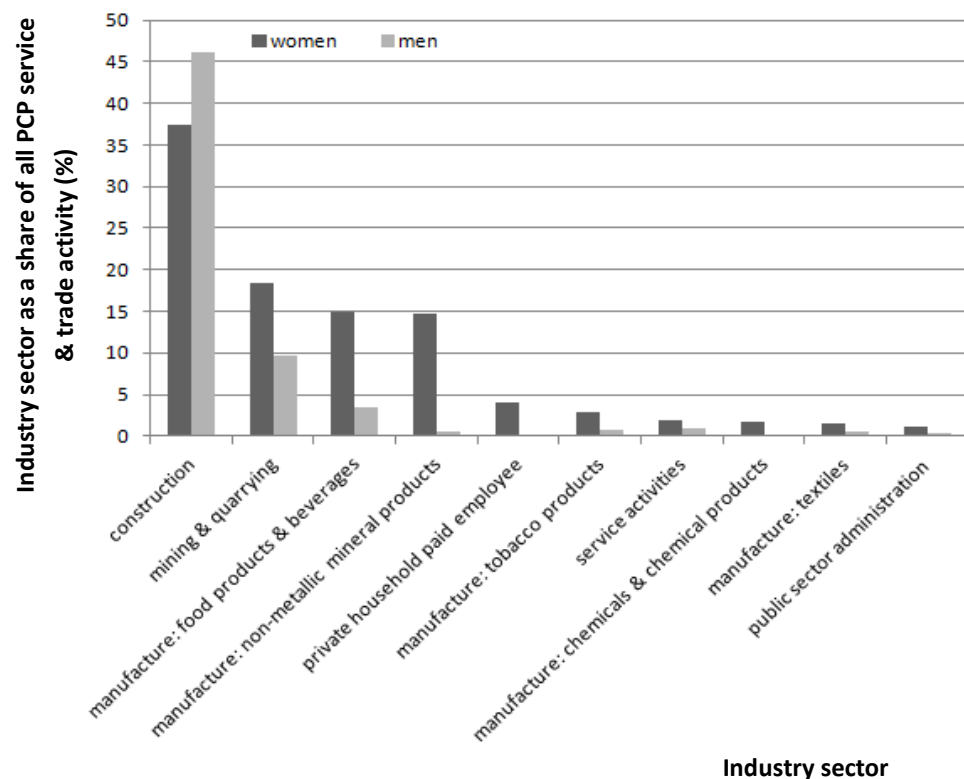


**Figure 6.3b:** Ten most prominent industry sectors as a share of all petty business activity (men)

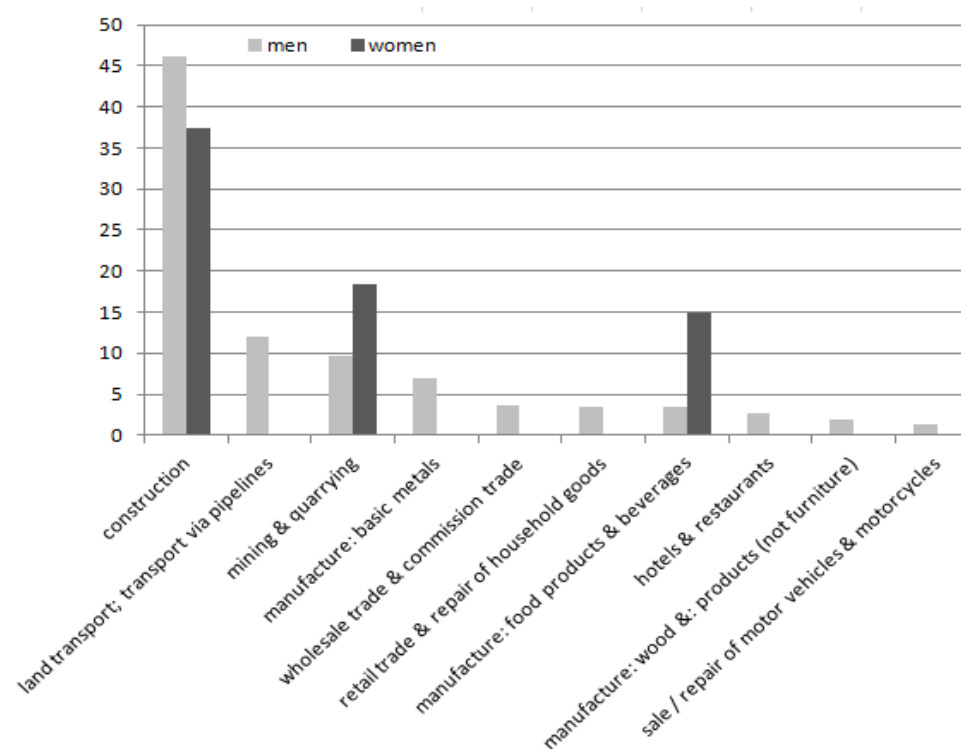


Source: All India NSS round 61; schedule 10; Andhra Pradesh modules; n = 1,816 (women = 430; men = 1386) (all respondents aged over 15, primarily engaged in PCP service & trade activities)  $\chi^2(36) = 614.4^{***}$

**Figure 6.3c:** Ten most prominent industry sectors as a share of all non-agricultural casual wage labour (women)



**Figure 6.3d:** Ten most prominent industry sectors as a share of all non-agricultural casual wage labour (men)



Source: All India NSS round 61; schedule 10; Andhra Pradesh modules; n = 754 (women = 144; men = 610) (all respondents aged over 15, primarily engaged in non-agricultural casual wage labour)  $\chi^2(32) = 126.8^{***}$

A second difficulty overlooked by recent proponents of rural non-agricultural self-employment, is the extent to which reduced landholdings, and water and electricity shortages, permeate rural livelihood options. Policy promotion of petty business livelihoods implies that the effects of these shortages are isolated to the agricultural “sector”. In the field-site villages, agricultural and non-agricultural livelihoods share many of the same dependencies. Respondents widely report that the ranks of petty business owners have shrunk decisively in recent years, as those households that could do so, have moved away to escape conditions of water and electricity shortages, and many of those that remain have been forced to abandon their trades. YS1-3h succinctly summarises the situation:

There is a scarcity both of water and barbers these days. All the people who do these works [provide services] have left for towns. How can they work here? Today there would be electricity at 2am. That is according to the shift.

- YS1-3h (man, age 60, Reddy (“forward” caste), capitalist farming class)

A case in point is investment in backyard dairy-cow rearing which, despite historical concerns regarding viability, is heavily promoted to *de facto* landless households by officials overseeing the SHG programme in both village field-sites. At the time of fieldwork, most *de facto* landless respondents reported that they had experimented with dairy-cow rearing over the last five years. For most, a shortage of commons land (depicted in figure 6.4) on which to graze SHG funded dairy cows (and / or other livestock) combined with water scarcity, falling milk prices, and rising fodder costs, exerted a heavy toll on their ability to make a profit. At the all Andhra level, NSS data demonstrates that livestock rearing is overwhelmingly a subsidiary activity, undertaken by around 8% (7.80%  $\pm$  1.05) of households.

Respondent’s YS1-9 and YS1-9h report a common experience. Without sufficient land to graze their two cows, and with water increasingly scarce, the couple describe dairy-cow rearing in terms of burden.

I take the cows to graze at 3 o’ clock and tend to the cows all day at home and feed them with fodder. We don’t get anything from it. Sometimes the income equals the expenditure. Sometimes when the expenditure is lesser, we may get a profit which is useful to clear some of our debts. Initially we would make Rs.1500. Now it is less. Now we are getting around Rs.1200 or Rs.1300 per month [gross]

- YS1-9 (woman, age 35, Gandla (other “backward”) caste; casual daily wage labour class)

As to the cows - if we spend Rs.150 [on their upkeep] we get Rs.75 from selling milk. We have to meet the rest, at least Rs.50. We are evenly incurring loss. If we had our own bore well, our own land and could grow grass...there wouldn’t be any loss. As it is there are no profits

- YS1-9h (man, age 40, Gandla (other “backward”) caste; casual daily wage labour class)

The experiences recounted by couple YS1-9 are commonly reported by de facto landless respondents, and indicate that the potential of dairy cow rearing has been exhausted (under present conditions) in the field-site villages.

**Figure 6.4:** A woman supervises her household's cows to prevent them straying from the commons



*Source: authors field-work study December 2009 – May 2010*

Regardless of its observed and reported difficulties, however, local officials and bank managers involved in guiding and, notionally authorising, SHG loan investments continue to heavily promote dairy cow-rearing to de facto landless households, a point returned to in chapter seven. Though widely dampened by experience, interest persists among respondents, too. YS1-6h (a landless labourer and former share-cropper) is representative of those who retain enthusiasm for dairy-cow rearing, adamant that he will continue to invest in cows in the expectation that it might ultimately enable his exit from casual daily wage labour.

Next time that I get loan [from the SHG his wife, YS1-6, belongs to] I am planning to buy cattle. We can collect milk then...I want to buy two more cows [the household has one cow and one calf at present, grazed on commons land by an elderly relative] and open a milk dairy, and then after that I want to build a cattle shed...if we invest in cows, we get returns, and we can use the amount, and if we want to sell them off we can just sell them for a thousand profit and we will get the money back...If we don't have cows there is no income, now in cattle only we have income. If we invest ten thousand within two year's we will get back our investment, and the rest will all be our profit...In the future if we want to sell the cow, that time we can sell it for nine or eight thousand and the calf's we get from them, we can sell them also...I don't want to lose the cows. Due to them only I have come up in life.

- YS1-6h (man, age 37, Muslim; casual daily wage labour class)

This continued resolve must be understood in the context of the dearth of other feasible options in the villages, together with a widespread aversion to low-status, low-paid, and insecure casual daily wage labour. The labour relations and conditions of the work undertaken by couple YS1-6 are characteristic of the latter and demonstrate the enormous difficulties the *de facto* landless marginal castes characteristically face in needs-meeting. One of ten men in village Y engaged in (seasonal) labour connected to the local jaggery plant, YS1-6h packs, transports and offloads the bags of jaggery and is paid a piece-rate:

It [income] depends on the number of bags we carry...the owner will be there and he counts - we also can count and tell him that we have carried so many bags and he will write it down...they fix a price per bag, they fix the price for one year so they cannot tell anything till the next year we work for the same price throughout the year...Now we get IRs.7/- per gunny bag...due to festivals they reduce all the work, the whole month there won't be much work and in all other months we will have work some days.

- YS1-6h (man, age 37, Muslim; casual daily wage labour class)

In downtime, YS1.6h undertakes agricultural casual daily wage labour, a point downplayed in his reports in line with the lower regard in which such labour is widely held. His wife, YS1.6, undertakes piece rate home-based work producing beedi (traditional cigarettes), with the leaves delivered and beedi collected by middlemen.

They [middlemen] give the leaves. We are not supposed to go to the forest and bring the leaves for ourselves. If we bring, then they will not give us work. We must have license for that. It is as if we have daily wages, they give leaves and tobacco. We pack and return, they give us wages...Rs.20 or Rs.30 per day...It is according to Kgs. These many beedies should come per Kg, they say. If it is reduced, we will get wages reduced....and also we can't work all the days

- YS1-6 (woman, age 36, Muslim; casual daily wage labour class)

These production relations (a rather transparent form of "disguised" wage labour) are characteristic of much home-based labour undertaken by women across India (Bose 2007; Prügler and Tinker 1997; Unni and Rani 2005), often by virtue of gender institutions constraining movements beyond the home. This is apposite to the situation of YS1-6, who ceased undertaking agricultural daily wage labour upon marriage and does not leave her home unaccompanied.

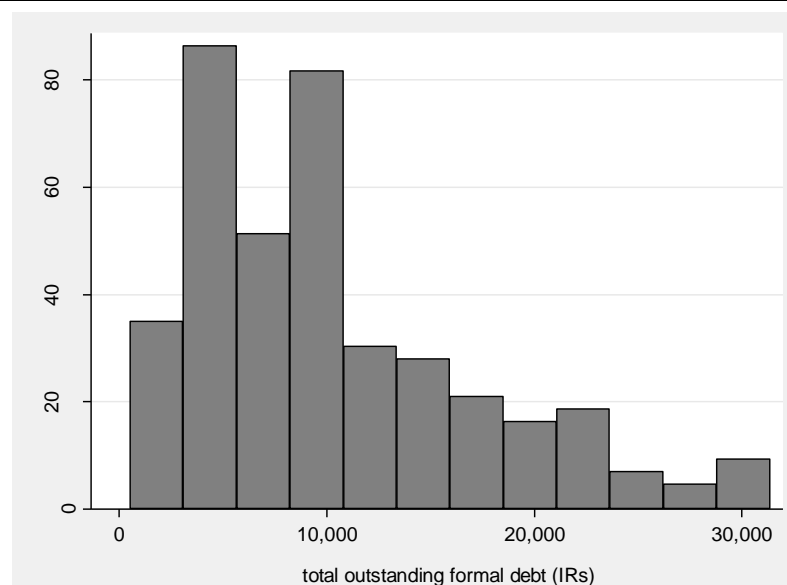
Couple YS1-6's household's situation is highly precarious ("The money we have is exactly the amount needed to pay the interest and to earn our livelihood" – YS1.6); they are deeply indebted to private moneylenders, and currently repaying the interest (IRs 5,000 per month) on a one lakh (100,000) IRs loan taken to meet medical expenses for YS1.6h's mother ten years earlier. The couple regularly borrow money from SHG savings, most recently taking a loan of 5000 IRs to meet



their daughters' school fees. It is within this context that milk-sales (averaging 1500 IRs monthly) can be seen to represent a lifeline, even in conditions of diminishing returns. With dwindling viability reported for the petty business activities traditionally undertaken in the village field-sites, few feasible alternatives to dairy cow rearing are available to labouring class households.

Their situation is widely reproduced among the labouring classes in both villages. Though it is rarely a decisive factor in petty business operation, debt has come to occupy a critical role in labouring class livelihoods. This is consistent with the widespread exhaustion of the capacity for the patchwork and precarious livelihoods that characterise the labouring classes, to sustain them. Nested (mutually sustaining) loans, from a variety of formal and informal sources, serve increasingly to defer acute crisis in social reproduction. Informal loans from money-lenders and employers also tend to be cyclical, renewed each time repayments reach a sufficient level. Among labouring class fieldwork respondents, the mean outstanding debt (from all sources) is 51,000 IRs<sup>49</sup>. While the secondary data only records outstanding debts for agricultural labour households, it demonstrates that indebtedness is extensive (though not comprehensive) for this group, 70% (69.78 ±2.9) of whom report outstanding debts. Outstanding informal debts average 10,000 IRs (9556 IRs ± 878 IRs), with formal debts much the same (10,558 IRs ±1064 IRs). Figures 6.5a and 6.5b depict the range in loan values in the secondary data (which depicts the situation in 2005/06).

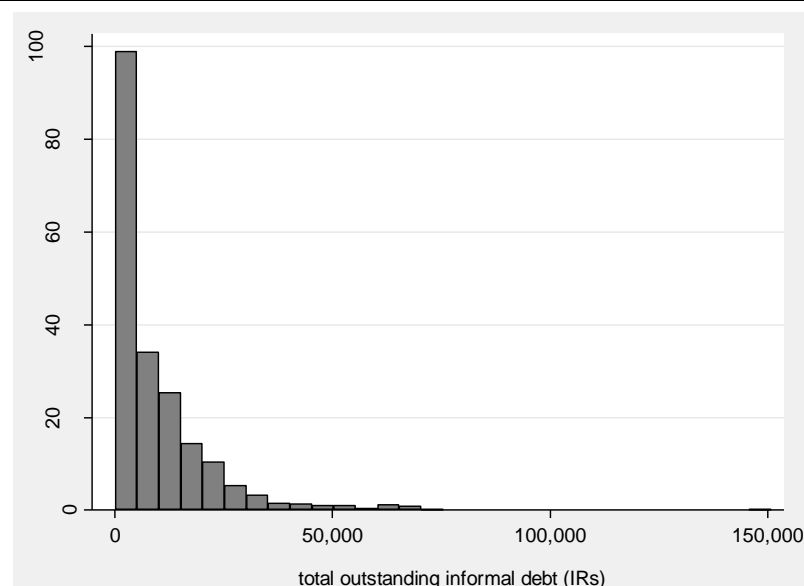
**Figure 6.5a:** total outstanding formal debt (IRs) (agricultural labour class households)



All India NSS round 61; schedule 10; Andhra Pradesh modules; n = 1,869 agricultural casual wage labour households

<sup>49</sup> Couple Ms2.2's 310,000 IRs loans are excluded from the calculation of the mean. Loans of 100,000 IRs are not uncommon among labour class households in the village field-sites.

**Figure 6.5b:** total outstanding informal debt (IRs) (agricultural labour class households)



All India NSS round 61; schedule 10; Andhra Pradesh modules; n = 1,869 agricultural casual wage labour households

While a lack of adequate landholdings and the absence of employment opportunities (together with a desire to exit, limit, or avoid casual daily and seasonal migration wage labour) is widely cited by respondents as the reason that they undertake petty business activities, it is not universally so. Indeed, the extent to which respondents invoke traditional cast profession (*Kulavruthi*) in explanation for the type of work that they, and others, undertake is striking, with a clear divide expressed between agriculture (whether cultivation or paid labour) and “business” (the latter consisting almost wholly of PCP, service, and trade activities). The next section considers the implications of these tendencies for the accessibility and practicality of different labour profiles and trajectories, and for the wider logic of self help.

#### **6.4 Lay explanations of labour forms: The implications of continuing appeals to *Kulavruthi***

In the village field-sites, *Kulavruthi* (caste profession) is typically invoked in one of two ways, often simultaneously, in respondent’s explanations of their own and other’s labour activities. Respondents might insist that the work of their elders and of their own childhood is all they know, explaining that they cannot undertake forms of work that lie too far beyond the bounds of their practical experience. Underlying this first tendency, however, is an articulation of *Kulavruthi* as something more innate. Consider YS2-8’s explanation for the types of work carried out by her and her husband, and that of YS2-1a, a widow, for her own work, and that of the members of the SHG she leads:

We are Vaisyas. All Vaisyas in the country are in business. That is our kulavruthi...Agriculture is of no interest to us. I have not done that so I do not know...I can’t do raising of cows, poultry, either. Vaisyas do not do such things

- YS2-8 (woman, age 33, *Vaisya* (“forward”) caste; petty business class)

In my group nobody has cattle, among all the ten I think YS2-1b [of Reddy caste] has a cow  
- nobody else...in my group we are nearly all *Vaisya*...we are six *Vaisya* - all are in business, we don't know anything about this [other kinds of work].

- YS2-1a (woman, age 49, *Vaisya* (“forward”) caste; petty business class)

Other *Vaisya* respondents made similar points, and indeed proprietorship of the provision stores in village Y was exclusively the preserve of this traditional merchant caste (Village M does not have any *Vaisya* residents; here two provision stores are run by widows of *Vadde* and *Reddy* caste respectively). The *Vaisya* respondents in village Y are, without exception, landless. In contrast to non-*Vaisya* landless respondents' widely expressed dissatisfaction with their inability to derive farm-based livings, *Vaisya* respondents describe their landlessness in terms of an historical caste-based preference for business and antipathy to farming. Secondary data for Andhra (NSS 61:10) demonstrate the concentration of *exclusively* non-agricultural capitalist business households among the forward caste landless grouping.

This can be interpreted as a lingering effect of the kind of historical division between non-landed merchant and landed farming occupations (with the latter dominant numerically) among the traditionally elite “forward” castes, still expressed in the field-sites (the data does not permit disaggregation of broad caste categories to account for Jati). While elite, landed household's such as YS2-3h's, invest in non-agricultural, urban-based business ventures, they tend to retain investment in agriculture. In contrast, among *Vaisya* households, there is no reliance on land.

Just as the labouring class, *Vaisya* respondents describe their affinity for petty business, many Reddy and Kapu<sup>50</sup> respondents; regardless of the size and operational viability of their landholding, the amount of their losses, and the extent to which they undertake agricultural casual daily wage (and NREGS) labour, explain their identification with cultivation in terms of *Kulavvruthi*. MS1-1ah typifies this position.

Except agriculture what else can I do? We exist only on agriculture...There is no other alternative for a farmer...What else can we do? It is all we know...If we give up farming we can't live here. What can we do madam?...Maybe we sell milk if there is an excess for some minor household expenses, but not as a profession. Our profession means we have to engage ourselves totally in agriculture. Yes, we also go and work for *Karuvu pani* (lit. drought works) [NREGS] to raise money for our agricultural expenses. Whatever we earn through these relief works we reinvest the same on our farm. It goes on in this way.

- MS1-1ah (man, age 35, *Reddy* (“forward”) caste, small-scale farming class)

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<sup>50</sup> The study region's traditionally cultivating forward castes

The propensity among many *Reddy* respondents to express their affinity with cultivation (even as their land lies fallow and their basic household reproduction needs are wholly met with income from casual labour, milk sales, and nested loans), was echoed by respondents whose *Kulavruthi* formed a partial or minimal component of their livelihood.

Emphasising the innateness of *Kulavruthi* permits lower status labour undertaken under conditions of hardship to be represented either as a deviation from the natural way of things (so allowing that, with time, normality might be restored), or as so ancillary to the identity of the worker as to be largely irrelevant. This was a tendency equally expressed by members of merchant *Kulavruthi* castes. Consider YS2-8h's stated reasons for beginning a sari petty-business (alongside the taxi driving wage work and puff rice sales that account for a majority of his labour).

We have been doing this for generations so it is nothing new to me. My kin, my extended family are also in this business. My ancestors were also in this business - from my mother's side also we are familiar with this trade. Even my maternal aunt's family is also in this business. I want to make a mark and raise my standard among my kith and kin. It is true I am doing something now but still I would be looked down upon by my fellows. If I do such business then people will not take me lightly and they would take me seriously. Only for the sake of commanding respect from my kith and kin I am doing this sari business. As a business man I can command some respect in this society. Who would care for me otherwise?

- YS2-8h (man, age 40, Vaisya ("forward") caste; petty business class)

The importance YS2-8h attributes to occupation as a marker of social worth and dignity is widely articulated in the village sites. Just as *Kulavruthi* is invoked to resist (or deny the reality of) crisis threatening a household's social location, such that *Reddy* respondents continue to assert their identity as cultivators in the absence of cultivation, it is, in other circumstances, invoked to present a sense of order in the event that crisis materialises. Here, the experiences of couple YS2-9 are informative.

Well in fact I was a driver [husking machine operator] in a rice mill right from my childhood...later I was paid a salary of IRs 3000 per month and received also bhatyam [rice as "good will"]...I worked here in this rice mill for years as a driver and that's all and again I gave up that job as they sold away the rice mill...it was then that I took up washing clothes

- YS2-9h (man, aged 55, Chakala ("other backward") caste; petty business class)

Some years later, further crisis envelopes the couple as village Y's water shortage intensifies to make a clothes washing service untenable. YS2-9h and YS2-9 respond by changing the service they provide to ironing. Although both YS2-9h and YS2-9 describe their ironing work in terms of *Kulavruthi*, they differ in their appraisals. Where YS2-9 expresses ironing as a coherent expression

of *Chakali Kulavruthi*, YS2-9h considers it a divergent, and lesser, form of the traditional *Chakali* occupation of washing clothes.

I do it [ironing] for some time and he does it for some time - it is easy. It is our Kulavruthi.

- YS2-9 (woman, aged 45, Chakala ("other backward") caste; petty business class)

...But nowadays you see there is no water to wash clothes and so I have taken up only ironing clothes. Only ironing that's all! And they pay me Rupees 2 per piece for ironing. That's all. I have nothing else to do. No other job.

I have to remain standing - my legs ache and it is very taxing...during summer in this hot weather the job of ironing clothes is difficult to do. Yes it is difficult...What to do? I still have to endure it all...Well this is our profession [Kulavruthi] and we do it...

- YS2-9h (man, aged 55, Chakala ("other backward") caste; petty business class)

YS2-9h's descriptions of clothes washing as *kulavruthi*, and of ironing as a somewhat lesser (but still relevant) expression reveals some of the tensions that arise in considering the continued relevance of caste for occupation. Although repeatedly describing ironing in terms of *Kulavruthi*, YS2-9h expresses considerable ambivalence towards his reliance on it. In his descriptions he oscillates between emphasising: the difficulty of the work; his greater responsibility (in comparison with YS2-9) for its completion; his authority over YS2-9's work; and its singular importance for the household's welfare, all the while emphasising that it is unworthy of him (as emasculating, arduous, and poorly paid). YS2-9's expressed identification with clothes washing (and latterly ironing) is equally striking, given that she works full time as an *ayah* in a government school, and combines both forms of work (in addition to responsibility for domestic labour) with caring for the household's animals and (during school holidays) with agricultural casual daily wage labour. This attachment to ironing as *Kulavruthi* recalls Reddy respondent's insistence that cultivation is their genuine occupation, despite great losses and their growing (or exclusive) material reliance on agricultural daily wage labour or government NREGS works.

Perhaps nowhere is adherence to *Kulavruthi* more striking than among the row of 15 homes belonging to *Vadde* caste households in village M; outside each of which is piled a mound of stones (detailed in figure 6.6). All excluding one<sup>51</sup> of the 15 *Vadde* households resident in village M (village Y is not home to any *Vadde* households) are engaged in the same form of PCP, producing various stone products for construction purposes. Respondents consider this work to be consistent with the *Vadde Kulavruthi* of stonecutting and well, and canal, digging. The photographs in figure 6.6 detail one element of this work; here shattered slates are broken up into gravel to be sold for concrete production. This arduous and time-consuming work is

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<sup>51</sup> the exception is MS1-2, a widow forced to abandon the stone-work following her husband's death

undertaken when households are awaiting commissions for more profitable products, which they produce, and store, at one of two sites within a three mile radius of village M (pictured in figure 6.7, below).

**Figure 6.6:** Vadde residents undertaking stone work in village M



*Source: authors field-work study December 2009 – May 2010*

The work to extract blocks of stone is specialised and Vadde caste respondents emphasise the importance of being taught its techniques and practices by their parents.

We learnt from our elders. This work needs to be taught...it won't come by observation alone. It will take one year to learn, minimum of one year.

- MS2-2h (man, age 48, Vadde (other "backward") caste; petty business class)

None of the 15 households operating in the stone-cutting sites hire in labour to assist with production. In all cases, the work is undertaken by husband-wife teams, with tasks somewhat divided by gender. Conflicting accounts of the nature and extent of the gendering of tasks emerged from observation and interviews. MS2.2's account is characteristic of descriptions provided by both wives and husbands.

*Women can make the gravel, rock can be cleaned, soil on the rock can be removed, brambles can be brought from outside...Chiselling, breaking rocks, controlling the fire, these things are done by men. It needs a big hammer - we can't lift it single handed, with*

*two hands also we can't lift. The hammer is that big - how can we do it? Stone-cutting work - only men can do...*

*- MS1.4 (woman, aged 34, Vadde (other "backward") caste; petty business class)*

Observations at the stone-cutting sites and respondents homes (where the gravel is made) suggest the gendering of tasks to be more nuanced, with women regularly observed to control the fire and to do the hammering (both activities depicted in figure 6.7), though only elderly men (who were not engaged in the extraction of the large stones) would undertake the gravel making work alongside the women.

**Figure 6.7:** A Vadde couple work at stone-cutting at a site 2 miles from village M



*Source: authors field-work study December 2009 – May 2010*

The observed inconsistency is in line with widespread tendencies to downplay women's relative contributions to household livelihoods in line with male breadwinner norms and their attendant implications for social worth and dignity.

MS1-10h's descriptions of his wife's work in their iron-smiths exemplify these tendencies:

*...She will remain at home. She doesn't go outside; I won't permit her to work...*

*...Hammering cannot be done by women- a lot of energy has to be used...*

*...There is a blower to push air into the furnace so that the hammering work can be done there...Women can operate the blower to pump the air...*

*...Two of us work to make these items; me and my wife. My wife [MS1-10] operates the blower...*

*- MS1-10h (man, aged 40, Aachari (other "backward") caste; petty business class)*

MS1-10, however, openly contradicts her husband's account:

*When we are hammering the iron plates the hammer might slip and hit the hands or legs - then we get hurt. Only experienced people can do this work. Both women and men*

hammer, we can share such tasks....if somebody who does not know hammering tries it - if they do - they will accidentally hit him [MS1-10h] and he'll get hurt. So only we do, we know the job well.

- MS1-10 (woman, aged 24, *Aachari* (other "backward") caste; petty business class)

MS1-10's experiences further illustrate the potential for gender to differentiate the operation of *Kuluvrathi*, and to shape labour practices more widely. Her situation is characteristic of that of petty business class women in the field-site villages; who generally adopt their husband's labour activities upon marriage. Although her parents had been iron-smiths, prior to marriage MS1-10 worked in a privately owned garment factory as an assistant tailor, producing clothes for export. It was marriage that resulted in her re-engagement with iron-smith work, the traditional *Aachari* profession.

Like the sari business operated by YS2-8 and YS2-8h; the ironing business of YS2-9 and YS2-9h; and the stone-cutting operations of village M's *Vadde* households, couple MS1-10's iron-smiths is operated as a couple-based venture; with both members of the couple carrying out the work, investing their earnings, and taking out loans to maintain it. This is not to imply a necessarily harmonious or complimentary process of collective livelihood formation, or indeed a concrete moment in which the couple embark to rationally combine their mutual scope for certain labour forms in some optimum way. Indeed, the extent to which women's contribution is subject to ambivalent, and often contradictory, presentations is striking (a point I elaborate on in the next chapter).

## 6.5 Kuluvrathi and meaning-making

Interwoven with Kuluvathi's depiction as decisive in the adoption of occupations, is an emphasis on dignity and status. In emphasising the ironing business's compatibility with *Chakali* caste *Kulavruthi*, YS2-9h, for example, can maintain the appearance of breadwinner in conditions of severe hardship, presenting YS2-9's additional labour activities as ancillary, on the grounds that they are consistent with local gender institutions regarding women's work, rather than *Kulavruthi*. At the same time YS2-9h emphasises the importance of his own work and his *Kulavruthi*, he laments the false starts and failures of different projects that might serve to lessen the couple's dependence on ironing (and previously washing), acknowledging that, without land, their attempts at livestock rearing cannot support their basic reproduction needs. His seeming acceptance that *Kulavruthi* directs occupation – "*Well this is our profession and we do it...*" – is far from unambiguous. This is a tendency common to both villages.

While village M's *Vadde* respondents explicitly present their stone work in terms of ancestral profession, they also commonly describe attempts, past and present, to evade or reduce their



dependency on this work. MS2.2 and her husband are indicative of this wider trend though, driven by MS2.2's incapacitating injury to search for alternatives to stone work, they represent its extreme. This couple, like those who share their occupation, admit that stone work PCP is becoming increasingly untenable with age.

We think that we cannot do it, hence forth, I am becoming aged...the younger generation may not do stone work, won't do...It is very hard work...we cannot do it with the passage of time, hearing is affected, since we work in hot sun continuously, eyesight is also affected

- MS2-2 (woman, age 43, Vadde (other "backward") caste, petty business class)

Like many others in the field-work villages, this couple previously attempted a transition to agriculture (following a gift of 0.4 hectares of dry land by MS2.2's parents), but cultivation of a marginal landholding in this semi-arid region with heavily depleted groundwater proved expensive and unprofitable. Like many others, they sold their land to repay debts (though their outstanding debts exceed 300,000 IRs). The ubiquity of attempts to develop cultivation-based livelihoods among the labouring class artisan castes has broader relevance to the wider operation of, and appeals to, caste and *Kulavruthi* in labour outcomes.

Since their marriage, MS2-2 and MS2-2h have undertaken casual waged labour as migrant stone masons and *Monti* workers; moving clay and digging canals, a practice consistent with the *Vadde Kulavruthi* and historically undertaken by all *Vadde* couples in village M<sup>52</sup>. Historically in village M, seasonal circular migration was common amongst *Vadde* caste residents who travelled throughout the state and to neighbouring Karnataka to take up canal digging and *monti* work for two to three months at a time during the lean season, contracted by visiting *maistries* (labour contractors). Uptake of this work has however diminished significantly over recent years, so that at the time of fieldwork no *Vadde* household had undertaken migrant contract labour for the preceding five years. Among the fieldwork's agricultural labourer and small and marginal landholding respondents a similar decline in seasonal migration to perform agricultural labour beyond the semi-arid zones (as well as migration for non-agricultural labour in construction and brick-kiln work) is reported, with respondents having undertaken no such work for the two years preceding the field study<sup>53</sup>. Implicated in the decline of seasonal circular migration in the field-site

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<sup>52</sup> The omission of *dalit* residents of the "scheduled caste colony" adjacent to village Y means that it is not possible to assess the historic role performed by migration (and therefore the extent of any decline in migration rates) for the most socially isolated members of this caste. Village census data (Neff 2007) does however demonstrate extremely little labour migration in both field-site villages, a finding consistent with my own study in the main villages.

<sup>53</sup> Here, the omission of the *dalit* colony from the in-depth study may be implicated in the low rates of cyclical labour migration detected, as labour migration would be anticipated to be a necessary response in

villages is the extensive uptake of nested and cyclical loans made possible by *Velugu* / IKP and extensive informal money-lending (a point I return to below) in combination with the availability of *Karuvu pani* (*lit.* drought works) under the Andhra permutation of the National Rural Employment Guarantee Scheme (NREGS).

This capacity to resist pressures to migrate in return for credit in the form of wage advance, permits field-site respondents to side-step the exploitation entailed in the relations of neo-bondage attending much migrant labour in semi-arid India (see Breman 1994, 1996; Lerche 2007; Garikipati 2009, Olsen and Ramanamurphy 2000). While, in the village field sites nested loans and NREGS currently permit basic reproduction without recourse to seasonal migration, this outcome is far from assured. Reports from elsewhere in Andhra (Garikipati 2009, Samal 2006 Picherit 2012) and semi-arid South India (see Pattenden 2012 for an analysis of the rural Karnataka context) demonstrate that high debt burdens, instead of rendering seasonal migration redundant can intensify its role. Exit from seasonal migration in the village field-sites is dependent on household's ability to simultaneously maintain debt repayments and defer others (so accumulated additional interest) on various loans, often at considerable cost to short-term needs meeting. The expectation that children's debt funded education will result straightforwardly in formal employment, permitting later repayment of deferred loans from stable salaries, represents the potential for a novel form of inter-generational indenture to emerge (a point I return to below).

Studies of migration patterns elsewhere in rural Andhra (da Corta and Venkateshwarlus 1999; Garikipati 2008, 2009; Rao 2011) have found it to be implicated in the feminisation of agricultural labour, as women take up the work (on poorer terms and lower pay) left vacant by migrating men. In both village field sites, migration among the labouring classes has typically been temporary, seasonal, and cyclical, and has been undertaken by both men and women (often accompanied by their children). Despite the apparent decline in migration, feminisation of agricultural labour is still very much in evidence with labouring class women performing agricultural labour on terms their husbands are unwilling to accept. There is a gender imbalance too, tempered by caste, in participation in NREGS that has contributed to this reduced dependence on seasonal migration. Among landless and small and marginal farming households, both men and women report participation in the scheme. Among village M's Vadde households, however, the gendering of different forms of labour depicted above extends to the four months of the monsoon season in which stone-cutting is suspended. Amongst Vadde stone cutting

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lean times for its low-status, primarily landless casual agricultural wage labour residents. It should be recalled, though, that very little labour migration is reported in the village census data (Neff 2007).

households, women commonly continue to work in the rainy season, both as casual labour and on NREGS public works, the absence of husband's labour contribution serving to intensify their own:

When there are rains, there will be no stonework and if it is difficult time for us, then we go for *Karuvu Pani*. He won't go...he will sit and eat. He will go wandering on the roads. He won't do anything...He will be in the house...Even at difficult situations, I will go, but not him - working for wages, we get little amount so he stays in the house.

- MS1-4 (woman, aged 34, Vadde (other "backwards") caste, one acre dry land)

In contrast, while couple MS2-2 has migrated as far away as Chembur (over 700 miles away), they have resisted taking up wage labour or public ("famine") works in or around village M, which they perceive as undignified. Driven by MS2-2's injury (received when she was hit by a lorry on her return to the village from the stone-cutting site), the couple plan a complete withdrawal from the stone work PCP that, to-date, has been the mainstay of their livelihood.

This involves the education of their younger son (a common tactic among labouring class households in both villages), the setting up in business of their elder son, and the purchase of an auto (a small three wheeled cabin-style vehicle), which they hope will provide sufficient income to support them, permitting MS2.2's complete withdrawal from market labour. This investment (all of which relies on accessing further credit – from multiple sources - over the coming years) represents a gamble for this already deeply indebted household.

Respondent MS2.2's and MS2.2h's emphasis on retaining their younger son in education is shared by parents of school-age children, across class and caste positions, in both villages. This further highlights the complexities entailed in the widely expressed (though highly ambivalent) attachment to caste occupation. Couple YS2-9 typify this position. Despite identifying their ironing service, to varying degrees and in sometimes contradictory ways, with their traditional caste status; their "profession", and their ancestors, both YS2-9 and YS2-9h are adamant that their two sons should not do likewise:

They can't develop with this work as they can't be under the shade. It is difficult task. We, anyhow, are working hard. At least let them study and be happy. That is what we thought. But now, he is telling like that...[her son is resisting their efforts to keep him in school]

- YS2-9 (woman, age 45, Chakali (other "backward") caste; petty business class)

I am even prepared to beg at the feet of some higher ups or beg some bigwigs to seek their help. Oh that someone might help him to study further. But let him first pass his 10<sup>th</sup> standard. Once he gets through this the rest will follow. All depends on this. At least I want this fellow to be refined and unlike us. That's what I want. I am trying my best to make him change his mind and go to school.

- YS2-9h (man, age 55, Chakali (other “backward”) caste; petty business class)

Similarly, while MS1.4 describes the stone work she and her husband undertake in terms of *Kulavruthi*, she emphasises that the next generation should not do so. She and her husband wish to retain their only child, a daughter (now in 7<sup>th</sup> class), in school.

Our ancestors were doing this work, so, we are also doing this work...from this village itself there are many doing this...they belong to our caste...I want her [her daughter] to study. Anyhow we are doing stonework, I thought of at least educating her.

- MS1-4 (woman, aged 34, Vadde (other “backward”) caste; petty business class)

I didn't go to school...they [his parents] were also doing stone work. I did the same...I also did monti work; putting rocks, canal work...I just want to educate her [his daughter]. We are telling her. We will educate up to 10<sup>th</sup> class.

- MS1-4h (man, aged 40, Vadde (other “backward”) caste; petty business class)

This was a recurrent theme among all labour class respondents with school age children. Consider YS2-8's hopes for her two sons (aged ten and thirteen); striking since among all respondents she was most adamant in her professed attachment to her *Vaishya* caste's merchant *Kulavruthi*.

Let them study well, let them get good employment. We say to them: “Whatever may be our difficulties you don't bother about our difficulties, you study and become great, you just study. Even by borrowing, we will educate you, nothing is there for us”. We tell them like that. That is why we paid money and put them in [private school] in [town N]

We wanted to see them as a teacher or an engineer or doctor. I'd like that, god willing...I tell them to study well, get some teacher post, get some government employment, we tell them like that.

- YS2-8 (woman, age 33, Vaisya (“forward”) caste; petty business class)

The idea that education will offer a means of betterment for their children, and avoid their own destitution in old-age, is very widespread amongst the labouring classes of both villages. This encourages large debt burdens and consumption sacrifices in order to retain children, both girls and boys, in school. For those who are able to do so, the hope expressed is that their children will succeed in obtaining regular salaried employment (though education is valued also as a means to acquire social dignity and respect). The scarcity of such work (combined with the existence of extra-educational barriers to access) means, however, that (under present conditions) very few can do so. Similar aspirations, and similar limits on their fulfilment, have been recognised to be increasingly prevalent elsewhere in rural India (Jeffrey et al. 2008).

In the village field-sites, the capitalist farming, Reddy and Kapu (forward) caste's have emphasised education for sons (though not daughters) for at least four generations. Increasingly, this has

come to entail a break from land-based livelihoods, as expectations that a son return to take over the farm have loosened, and households have instead looked to secure formal salaried employment. Attachment to education is a much more recent occurrence among the villages' labouring classes. Comparisons of sibling's education levels demonstrate that it has been operating for less than a decade. Certainly, the declining capacity of labour activities to sustain livelihoods is key to this. Longer term shifts in relations of dependency relations between labour and capitalist farmers and landlords are also implicated. A third factor is the access to schooling subsidies provided by SHG membership, and to the small emergency loans membership makes available to pay for education-related expenses as they arise. Labouring class respondents typically plan to educate their children to 10<sup>th</sup> class (when they are 15 to 16 years old), though some hold ambitions for university education. Private schools dominate the sector locally, with fees met by various, and nested, loans.

Faith in the power of education to realize social mobility has a longer lineage in policy and research circles. Chapters four and five demonstrated the durability of Central state rhetoric extolling the importance of education (consistent with its different ends) since Independence. Drèze and Sen's (1995) influential depiction of education as "social opportunity" shares the early-Independence State's confidence in education as a force for individual and social transformation. At the "grassroots", a growing enthusiasm for formal education, across all castes and classes, is increasingly evident throughout India (Jeffrey et al. 2008).

In the village field-sites, labouring class respondents, implicitly and explicitly, attribute their own livelihood situation to their low levels of formal education; a position which recalls the attribution of responsibility for land sales to "careless" elders. The evidence from the village sites is that, not only access to education, but the returns it provides, are deeply mediated by class (and also caste). The labouring classes' expectations that education will act as a gateway to scarce formal sector employment, profoundly underestimate the role social relations perform in differentiating success. Recent work by Jeffrey *et al* (2008) has similarly questioned the ability of expanded access to education to intercede in the reproduction of social inequality, finding that (in their fieldwork sites in Uttar Pradesh), "education rarely acts as some irresistible force propelling young people toward secure employment and respectable futures" (*Ibid*: 5).

In both village field-sites, respondent's labour activities manifestly express both the wider social relations and environmental conditions in which they are located. In particular, the theme of actual or *de facto* landlessness dominates respondent's presentation of the circumstances and trajectories of their livelihoods. In discussing changes in the kinds of activities pursued throughout their lifetime, respondents detail events which result in a loss of land and / or of its productivity

(primarily due to increasing uncertainty over rains and groundwater misuse). But while their own explanations explicitly reference caste, class remains implicit. The impact of *Kulivuthri* on respondent's labour activities has been found to be highly complex and shifting; separate from, but related to class, its bearing and interpretation differentiated by gender. In the next section the results of multi-level analysis are reported, permitting broader patterns in the impact of landholdings, caste, and household dynamics on petty business operation for rural Andhra more broadly.

## 6.6 Complex interdependencies in the viability of rural non-agricultural livelihoods

Analysis of secondary data for Andhra Pradesh (NSS 61:10) demonstrates the wider operation of the caste and gender based patterns identified from the fieldwork findings. The analysis took the multi-level logit form. As I discussed in some detail in chapter three, this involves extending the traditional logistic model form hierarchically to assess the role of household and village characteristics for individual labour profiles. The analysis is undertaken via a nested three-level logistic random-intercept model, which can be specified as follows (where individual  $i$  is nested in household  $j$ , which in turn are nested in village  $k$ ):

$$\begin{aligned} \text{logit} \{ \Pr(y_{ijk} = 1 \mid x_{ijk}, \zeta_{jk}^{(2)}, \zeta_k^{(3)}) \} \\ = \beta_1 + \beta_2 x_{2ijk} + \dots + \beta_{21} x_{21,k} + \zeta_{jk}^{(2)}, \zeta_k^{(3)} \\ = (\beta_1 + \zeta_{jk}^{(2)}, \zeta_k^{(3)}) + \beta_2 x_{2ijk} + \dots + \beta_{21} x_{21,k} \end{aligned}$$

Where,  $x_{ijk} = x_{2ijk}, \dots, x_{21,k}$  is a vector containing all covariates;

$\zeta_{jk}^{(2)} \mid x_{ijk}, \zeta_k^{(3)} \sim N(\theta, \psi^2)$  is a random intercept varying over households (level two); and

$\zeta_k^{(3)} \mid x_{ijk} \sim N(\theta, \psi^3)$  is a random intercept varying over villages (level three)

The random effects,  $\zeta_{jk}^{(2)}$  and  $\zeta_k^{(3)}$ , are assumed independent of each other and across clusters, with  $\zeta_{jk}^{(2)}$  additionally assumed independent across units. Model one is a single level model in which no account of clustering is taken; model two is a two level model, nesting individuals within households; and model three extends the analysis to incorporate village "effects". The variance attributable to each level of the model is termed the intra-class correlation (ICC), which can be written as:

$$\rho_{logit} = \frac{\sigma_u^2}{\sigma_u^2 + \pi^2/3}$$

The expectation is that individuals will be more similar within the same household and the same village than across different households and villages. The ICC enables the extent of this clustering to be measured and indicates the extent to which each level can account for variation in the outcome. The results of the analysis are presented in table 6.4 (sample descriptive are reported in table 6.3)

**Table 6.3:** Sample statistics: Individual likelihood to undertake petty business activities

	men		women	
	mean	sd	mean	sd
undertakes petty business activities	16.20	3.68	8.19	2.74
gender	55.81	4.96	44.19	4.01
age	36.14	13.78	34.94	12.54
education level	1.49	1.75	0.58	1.19
non-Hindu	7.05	1.61	6.15	4.03
Dalit	19.71	3.98	20.35	4.02
Adivasi	7.30	2.60	8.36	2.76
"forward" caste	25.98	4.38	21.32	4.09
"other backward" caste	47.01	4.99	49.97	5.01
woman hh head	4.36	1.42	14.22	4.93
hh size (adjusted)	2.93	1.25	2.84	1.25
% hh members <5 yrs	13.41	7.85	12.86	7.24
highest hh education: women	-0.44	1.47	-0.37	1.41
highest hh education: men	-0.67	1.66	-0.39	1.61
hh landholding (log acres)	-0.07	1.46	0.00	1.44
mean village education level: men	1.66	0.59	1.61	0.56
mean village education level: women	0.94	0.45	1.00	0.48
mean village landholding (log acres)	-0.48	0.81	-0.39	0.82
village wage rate: agricultural labour	37.85	11.82	36.30	11.12
village wage rate: non-agricultural labour	57.82	15.41	57.27	15.35
Telengana	57.82	15.41	57.27	15.34
Rayalaseem	35.21	17.77	40.22	19.04
Coastal Andhra	18.38	8.73	17.87	8.31

Source: all India National Sample Survey round 61 (2004 /2005); schedule 10 (employment & unemployment)  
*n* = 11,306 individuals; men = 6,660; women = 4,991 aged 15 and over and active in the labour market

From the “random part” of the modelling, it can be seen that the household “level” is deeply implicated in individual’s petty business operation, with the ICC value of 0.44 indicating moderate correlation. The village level ICC, of 0.05, indicates a negligible role for village-level correlation. This is consistent with high levels of heterogeneity within villages. The analysis that follows centres on model two, which takes account of the effects of household level “clustering”.

**Table 6.4:** Multi-level logistic analysis: Individual likelihood to undertake petty business activities

	model one						model two						model three					
	men			women			men			women			men			women		
<i>fixed part</i>	odds	(SE)	P	odds	(SE)	P	odds	(SE)	P	odds	(SE)	P	odds	(SE)	P	odds	(SE)	P
gender (base: man)				0.085 (0.056) 0.000						0.046 (0.031) 0.000						0.049 (0.038) 0.000		
age (centred)	1.030 (0.004) 0.000			0.975 (0.007) 0.001			1.043 (0.005) 0.000			0.965 (0.009) 0.000			1.044 (0.005) 0.000			0.965 (0.009) 0.000		
age (centred) squared	0.999 (0.000) 0.004			1.000 (0.000) 0.529			0.999 (0.000) 0.000			1.001 (0.001) 0.355			0.999 (0.000) 0.001			1.000 (0.001) 0.375		
education level	1.194 (0.043) 0.000			1.008 (0.073) 0.913			1.244 (0.061) 0.000			0.966 (0.092) 0.714			1.246 (0.059) 0.000			0.971 (0.087) 0.740		
non-Hindu	2.590 (0.421) 0.000			0.834 (0.234) 0.517			2.966 (0.559) 0.000			0.921 (0.318) 0.812			2.816 (0.539) 0.000			0.905 (0.325) 0.781		
Dalit	0.303 (0.053) 0.000			1.156 (0.408) 0.682			0.207 (0.044) 0.000			1.392 (0.549) 0.401			0.215 (0.046) 0.000			1.377 (0.542) 0.416		
Adivasi	0.481 (0.133) 0.008			0.967 (0.388) 0.933			0.338 (0.107) 0.001			0.941 (0.563) 0.918			0.371 (0.121) 0.002			0.945 (0.439) 0.903		
"forward" caste	0.742 (0.086) 0.010			1.386 (0.305) 0.139			0.635 (0.090) 0.001			1.488 (0.398) 0.137			0.640 (0.094) 0.002			1.456 (0.409) 0.181		
woman hh head	0.702 (0.187) 0.186			3.139 (0.907) 0.000			0.760 (0.237) 0.379			4.152 (1.453) 0.000			0.704 (0.216) 0.252			4.003 (1.391) 0.000		
hh size (adjusted)	0.971 (0.038) 0.449			0.972 (0.070) 0.694			0.959 (0.047) 0.393			0.957 (0.083) 0.613			0.959 (0.047) 0.398			0.956 (0.082) 0.602		
% hh members <5 yrs	1.005 (0.004) 0.173			1.001 (0.006) 0.893			1.008 (0.004) 0.061			1.000 (0.007) 0.987			1.008 (0.004) 0.073			1.000 (0.007) 0.985		
highest hh education: women	0.870 (0.027) 0.000			1.089 (0.070) 0.184			0.823 (0.034) 0.000			1.091 (0.085) 0.268			0.828 (0.032) 0.000			1.095 (0.084) 0.234		
highest hh education: men	1.048 (0.037) 0.181			1.026 (0.112) 0.811			1.033 (0.050) 0.502			1.044 (0.145) 0.758			1.034 (0.047) 0.463			1.044 (0.141) 0.750		
hh landholding (log acres)	1.355 (0.060) 0.000			1.133 (0.220) 0.521			1.583 (0.082) 0.000			1.200 (0.267) 0.412			1.559 (0.086) 0.000			1.207 (0.273) 0.406		
"forward"*hh landholding (log acres)	1.072 (0.062) 0.129			1.206 (0.285) 0.428			1.040 (0.075) 0.590			1.219 (0.418) 0.563			1.038 (0.073) 0.595			1.195 (0.295) 0.469		
Dalit*hh landholding (log acres)	0.993 (0.092) 0.943			0.880 (0.049) 0.023			1.036 (0.120) 0.763			0.870 (0.069) 0.079			1.009 (0.120) 0.942			0.868 (0.063) 0.052		
Adivasi*hh landholding (log acres)	0.894 (0.145) 0.493			0.944 (0.067) 0.416			0.908 (0.161) 0.586			0.921 (0.085) 0.374			0.903 (0.167) 0.583			0.921 (0.079) 0.341		
mean village education level: men	0.914 (0.102) 0.420			1.885 (0.444) 0.007			0.839 (0.113) 0.194			2.063 (0.545) 0.006			0.843 (0.115) 0.209			2.048 (0.565) 0.009		
mean village education level: women	1.305 (0.190) 0.068			0.824 (0.233) 0.494			1.379 (0.226) 0.050			0.828 (0.257) 0.543			1.412 (0.250) 0.051			0.830 (0.276) 0.575		
mean village landholding (log acres)	0.702 (0.055) 0.000			1.023 (0.170) 0.893			0.649 (0.055) 0.000			1.117 (0.168) 0.461			0.640 (0.061) 0.000			1.106 (0.204) 0.586		
village wage rate: agricultural labour	0.996 (0.005) 0.393			1.000 (0.009) 0.996			0.995 (0.005) 0.328			1.003 (0.009) 0.728			0.995 (0.006) 0.378			1.003 (0.010) 0.759		
village wage rate: non-agricultural labour	0.996 (0.003) 0.261			1.007 (0.008) 0.384			0.994 (0.004) 0.095			1.007 (0.007) 0.300			0.995 (0.004) 0.207			1.007 (0.009) 0.464		
<i>random part</i>																		
$\psi^2$ estimated household level variance							2.574 (-0.197)						1.954 (.206)					
$\rho$ intraclass correlation: household							0.439						0.373					
$\psi^2$ estimated village level variance													0.546 (.102)					
$\rho$ intraclass correlation: village													0.142					
Log pseudolikelihood	-4361.3741						-3868.2599						-3843.5421					

Source: all India NSS round 61 (2004 /2005); schedule 10 (employment & unemployment)  $n = 11,306$  individuals aged 15 and over and active in the labour market; 4,872 households; 556 villages. weights and survey settings applied for analysis; gender interactions.



The results of the statistical modelling can be usefully contrasted with the fieldwork findings. In the field-sites, petty business plays an important role in the livelihoods of three distinct landholding classes. For members of small-scale farming households, the adoption of petty business activities (together with casual wage labour) represented a response to the diminished ability of cultivation to meet the household's needs. While these respondents continue to identify themselves as cultivators, the intensifying water crisis entails that their livelihoods may soon be entirely decoupled from the land. Partial reliance on petty business activities (in combination with NREGS works and agricultural casual labour) may defer, but is ultimately unlikely to prevent, land sales.

At the all Andhra level, a one unit (log acres) increase in landholdings, relative to the village mean household landholding, substantially and significantly increases the odds of men's petty business operation (there is no significant impact on women). In the field-site villages, this relationship rested on the response of smallholders to the diminishing returns and spiralling costs entailed by cultivation in a context of intensifying water crisis. It may be that similar mechanisms are operating on a wider scale across rural Andhra. Though drought conditions tend to be concentrated in parts of Rayalaseema and Telangana, other pressures, including the miniaturisation of landholdings, which intensify ongoing processes of rural class differentiation are occurring more widely (GoI 2008). The secondary data demonstrate that miniaturisation of landholdings may, indeed, be playing a role in patterning occupations in this way. In villages with higher mean landholdings, men's likelihood of petty business operation is substantially (and significantly) lowered (a one unit (log acres) increase in mean village landholdings substantially reduces men's likelihood of petty business operation). This corresponds to tendencies in the field-site villages for respondents to derive cultivation-based livelihoods (whether own-land or sharecropping) whenever possible.

In both village field-sites, the strongest resistance to abandoning cultivation is expressed by members of Reddy and Kapu caste, the traditional landowning castes, whose *Kulivuthri* is most identified with cultivation. Members of other castes have been quicker to abandon cultivation activities, rather than continue to sustain irrigation with large (and unaffordable) informal debts. This is particularly so when cultivation was previously undertaken as sharecropping, on a season to season basis. This group form the second category for who petty business plays an important role. They are seldom entirely landless. For them, petty business activities have been adopted as a preferred alternative, or as an adjunct to casual labour, and are usually part-time and / or seasonal.

The activities adopted (and in some cases re-adopted) may correspond with some aspect of *Kulivuthri*, but, in the villages, it is the loss of land (or of its productivity) that in most cases precipitated re-engagement with caste occupation.

The secondary data does not permit nuanced analysis of caste-based tendencies, as categories are very broad. What does emerge is that men from “other backward” castes are substantially (and significantly) more likely than other caste groups to operate petty businesses. This is consistent with the situation in the field-site villages, and may reflect the insertion of *Kulivuthri* into wider processes of rural class differentiation. For Andhra as a whole, *dalit* individuals are the least likely to adopt petty business, a situation evident in the field-sites, where members of Mala and Madiga caste are primarily involved in agricultural casual daily wage labour (though several Mala women in village Y raise a cow and sell milk). The Vadde caste stone-workers of village M, the Chakala laundry workers in village M, and the Kamsala iron-smith in village M are all examples of “other backward” caste’s whose labour is broadly consistent with *Kulivuthri*. As the analysis above indicated, this should not be interpreted as an unreflective or automatic outcome; and in fact, attempts to take up non-*Kulivuthri* occupations are very common. For many of the field-site petty business operators, *Kulivuthri* has permitted a fall-back position when other livelihood activities have faltered. Possession of relevant knowledge, skills, and tools are important in permitting a return to petty business (which may not have been undertaken since childhood), but so too is social recognition of their ability to adopt this role. This situation does not apply to the field-site’s *dalit* residents, for whom casual daily wage labour is the principal occupation.

At the all Andhra level, the secondary data demonstrate that “forward” caste members are, overall, less likely to adopt petty business than are “other backward” caste members, though the field-site data show that there are exceptions. The centrality of *Kulivuthri* to lay explanations of labour outcomes was not, however, limited to fieldwork respondents from “other backward” castes. Without exception, the members of the “forward” Vyshya caste explained their shop-keeping and merchant occupations in terms of *Kulivuthri*. Again, however, it seems to be the case that an absence of acceptable alternative labour forms, rather than conformity with tradition is, principally, responsible for this attachment. The field-site’s Vyshya respondent’s, without exception, emphasise the importance of educating their children so that they can access formal employment, demonstrating the limits of attachment to *Kulivuthri*. For Andhra overall, higher levels of education in fact heighten the likelihood of a man undertaking petty business activities, a finding which has also been reported at the all-India level (Das 2006). The rarity of formal employment is such that education is a poor guarantee for access, with petty business activities continuing to provide an alternative to casual labour.

The extent to which gender is implicated in petty business operation across rural Andhra is striking, with the odds of petty business operation 20 times as high for men as for women. This is largely consistent with gender practices in the fieldwork sites, where there are fewer opportunities for women to independently undertake petty business activities. As the fieldwork data demonstrated, women's role in household petty business operation also tends to be discounted or marginalised as intermittent or immaterial assistance in both their husband's and their own reports. The secondary data demonstrate that residents of women-headed households are substantially more likely to operate (or report operating) petty businesses. This is a pattern evidenced in the field-sites, where widows (and abandoned wives<sup>54</sup>) typically have sole responsibility for their own, and often their children's, needs-meeting but have few options for income earning. Women's lower wage rates, the (caste differentiated) operation of seclusion norms, together with their child-care duties, further intensify reliance on petty business activities, though as demonstrated above for the case of *beedi* production, the labour relation is not always clear-cut. This situation is exacerbated in the village field-sites by institutions rendering remarriage for widows (though not for widowers) socially taboo, which means that sole-responsibility for needs-meeting can be a lifelong condition for widows and abandoned wives.

## 6.7 Conclusions

This chapter has considered the extent to which Andhra's rural labouring classes can be anticipated to derive viable livelihoods from petty business activities, in line with the logic of successive self-help programmes. Fieldwork findings have been presented alongside results of secondary data analysis for rural Andhra Pradesh. The findings have demonstrated that petty business operation is better understood as a symptom of, rather than a solution to, the precariousness of rural livelihoods. The types of petty business activities undertaken in the field-site villages (and across rural Andhra) are telling: livestock rearing in conditions of landlessness, clothes laundry, stone-cutting, metal-work, provision store keeping, and door-to-door trade. Each, small-scale and inadequate to meet the households reproduction needs in isolation, and subject to the vagaries of highly localised conditions.

As policy acknowledgment of the material barriers confronting rural livelihood formation has receded, the barriers themselves have intensified, with the 1991 reforms widely established to have exacerbated pre-existing pressures on agricultural productivity while, at the same time introducing new ones<sup>55</sup>. In the field-site villages, these wider tendencies are intensified by a nascent ecological crisis. A tandem process of gradual dispossession and differentiation is

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<sup>54</sup> Women would not typically head households under other circumstances in south India.

<sup>55</sup> Chapters one and three discussed these processes in some detail.

unfolding, and may be accelerating, as groundwater supplies become a site of inadvertent commodification, accessible only through expensive bore-well installation. This has entailed that the potential for small-scale, and mid-size farming class households to engage in cultivation for accumulation has shrunk decisively.

Policy expectations that petty business operation is somehow insulated from the wider processes of agrarian crisis affecting much of rural Andhra have been refuted by this chapter's findings. Many petty business class households have been no more shielded from the effects of groundwater commodification than have their cultivating and casual wage labour counterparts. The scope for successive SHG programmes to generate extensive petty business operation is limited by a focus on pre-established petty commodity production, service, and trade activities and, as the next chapter will demonstrate, on a fixation with the household as the unit of production. In taking agrarian relations and material conditions as they are, the SHG programme's potential to intervene is limited to their reproduction, and extension in novel forms.

Credit access is both a (partial) exception to, and exemplar of, this latter tendency. Successive SHG programmes have succeeded in effecting a widely accepted shift in formal credit access in the field-site villages, with labouring class households secure in their expectation that group-liability will continue to be accepted as a substitute for material collateral. The latent potential for this shift to challenge wider social relations of inequality (and the institutions through which their legitimacy is maintained) has not, however, extended to undermine wider social relations of dependency and exploitation. Labouring classes' dependence on informal sources of lending remains high; cyclical loans from employers are also widely reported by those undertaking non-agricultural casual wage labour. Formal loan access has been accompanied by a heightening, rather than diminishing of indebtedness. The patchwork and rudimentary livelihoods available to the labouring classes are inadequate for social reproduction in the absence of such nested loans. The labouring classes are, in many cases, "locked in" to over-indebtedness; with returns to petty-business, wage labour, and cultivation servicing debts; debts supplementing petty-business, wage labour, and cultivation income to permit reproduction; and nested debts servicing one another as repayment schedules are deferred and juggled *ad infinitum*.

Though rarely a decisive factor in petty business operation, credit access has come to occupy a critical role in permitting labouring class parents to retain their children in school; in addition to providing an additional source of credit to finance fees and related expenses, SHG's provide members with access to education subsidies and grants, and have played a role in normalising schooling as an aspiration which is both feasible for, and appropriate to, the labouring classes. The reworking of institutions surrounding education (particularly for girls) has potential to

intervene in wider social relations, but outcomes are far from guaranteed. The labouring classes' expectations that education will act as a gateway to increasingly scarce formal sector employment, simultaneously overestimates its availability and underestimates the role social relations perform in differentiating success. What's more, expectations that debts will be repaid once educated children enter salaried employment risks the renaissance of the inter-generational debt-burden in novel forms. This partial and ongoing reworking of the institutions surrounding education epitomizes a wider ambivalence towards Kuluvuthri (caste profession). While widespread compliance, or affinity, with institutions attached to Kuluvuthri (caste profession) might indicate the operation of institutional inertia against profound structural change, attachment to caste occupation has been demonstrated to be a transient, contingent, and often instrumental, quantity. In contrast to Kuluvuthri, gender institutions have proven much more durable. Shifts in institutions proscribing girl's education are an important exception, which throw into relief the continued dominance of wider institutions differentiating men's and women's labour activities and opportunities. The next chapter considers the operation of gender institutions in more detail, analysing the potential for the SHG programme to enhance women's individual, and wider social, status.

# Chapter 7

## Challenging / Channelling Gender Institutions

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This chapter analyses the implications of the SHG programmes' introduction and operation for pre-established gender roles and relations, and vice versa. Its twin, inter-related, foci consider: i) the extent to which SHG programme mechanisms can intervene to improve women's position within and beyond the household; and ii) the extent to which the groups themselves (operating as a "norm circle"<sup>56</sup>) might provide a forum for the identification and development of collective interests and action to enhance women's wider social status.

The chapter findings demonstrate the ways in which socially dominant gender institutions (understood as "rules, conventions, norms, values, and customs" (Fleetwood 2008a: 448; 2008b)) are entrenched in the operation of the SHG programme framework, and highlight the wider implications of individual and collective instances of receptivity and resistance to their transgression. A key finding is that the limited bearing of group membership on women's identity, their loyalties to the household, and the antagonisms that arise in the interplay of group and household, diminish (without precluding) the scope for SHGs to challenge dominant institutions. This situation has seemingly been exacerbated by local officials' attempts to downplay the potential for groups to upset gender roles and relations, ostensibly in order to maximise membership by assuaging husband's suspicions regarding the programme's aims.

The findings presented in this chapter originate primarily from analysis of interviews, informal discussions, and observations garnered from fieldwork undertaken in 2009 – 2010 in two villages in Chittoor district of Andhra Pradesh. Findings for the fieldwork sites are contextualised with results from secondary survey data analysis. Details of the fieldwork sites and methods, as well as the secondary data's characteristics and analytical methods are presented in detail in chapter three.

### 7.1. Institutions, social practices, and change

In the concluding section of chapter six I considered the potential for *habitation* to reproduce established social practices. This chapter expands on that analysis to demonstrate the theory's relevance to processes of change, stasis, and resistance regarding dominant (and latent, suppressed, and emergent) gender institutions. It draws on work by Fleetwood (2008a, b) and

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<sup>56</sup> This term was coined by Elder-Vass (2007). In more recent works (2010), he refers to "norm circles" in place of the earlier "norm groups", but the two terms are synonymous in their meaning.

Hodgson (Hodgson 2002, 2006b), presented in some detail in chapter one and revisited in chapter six, to distinguish three mechanisms by which institutions, can “become internalized and embodied within agents, generating the dispositions we call habits” (Fleetwood 2008a: 249). Drawing on work by Fleetwood (2008a, b) and Hodgson (1998, 2002, 2003, 2006b), these mechanisms can be summarised as: (i) Repetition, regularity, routinization and continuity (ii) reinforcement, or incentive and disincentive, and (iii) familiarity, intimacy, and / or close proximity<sup>57</sup>.

The analysis presented below considers the extent to which these three mechanisms might operate to sustain or (ultimately) displace dominant gender institutions at the village sites, and more widely. The critical realist theory of social change delineated in chapters one and two argues that neither outcome is assured. Like any intervention directed towards social change, the SHG programme’s ability to improve women’s individual and collective social status depends on the adequacy of the fit between its causal mechanism(s) and its aims, and on their strength and resilience relative to the mechanisms under-riding established social conditions and practices.

In chapter three I defended a definition of gender as a structure on the basis of its relational form, but acknowledged it to be instantiated in habits (in common with other structures), sustained by dominant institutions, and (potentially) threatened, undermined, and amenable to transformation by rival latent, suppressed, and emergent institutions. In the analysis which follows I present substantive instances of these processes against a wider consideration of the potential for novel organisational forms, conceived of as dominance-contending “norm circles” (Elder-Vass 2010) to operate as sites for institutional change.

A brief reiteration of Elder-Vass’ theory of “norm circles” (Elder-Vass 2007, 2008, 2010) (detailed in chapter two) is useful for grounding the analysis to follow. Elder-Vass (2010: 155) explicitly draws on Simmel’s (1955) model of the social world, with its “web of affiliations”, to describe the influence of institutional forms as the “influence of a complex and dynamic patchwork of social circles”. A related, and important, property of norm circles is that they are not necessarily congruent with one another. Different institutions may entail the formation of contradictory habits and dispositions, which may be in conflict. Elder-Vass (2010: 154) provides a succinct summary of these mechanisms:

There may be quite different norm circles for different norms. Any given individual may acquire a disposition to observe a number of norms. What is produced...by a norm circle is only ever a *tendency* to observe the norm concerned, a *disposition* to do so...Individuals have many dispositions...and what they do in any given situation depends on how these

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<sup>57</sup> A fuller account is given in chapter two

many different dispositions interact in the particular context. Thus we have a model in which a social norm can causally *influence* individuals without directly and completely *determining* their behaviour...this is a particular case of the general phenomenon of events being caused by the interaction of multiple causal powers.

In chapter two, I argued that the processes of habituation to institutional forms (and the material conditions and relations they may reproduce or challenge) can be identified with these emergent causal properties<sup>58</sup>. Norm circles can be thought of as forums for the articulation of institutions and their instantiation in habits and dispositions. They “generate a tendency in individuals to observe a norm” and, through repeated exposure, “induce conformance with a normative standard...endorsing and enforcing practices” among their members (Elder-Vass 2010: 152).

Perceived as a *norm circle* (and allowing that Elder-Vass’s *norms* can legitimately be regarded as tantamount to institutions), the SHG as organisational form can be expected to enact, reproduce, and / or undermine certain institutions and the habits (of thought and action) in which they manifest. Whether these processes operate to reinforce dominant institutions surrounding gender, (and the roles and relations which follow), or to displace them with alternative forms more conducive to the programmes stated objectives, will depend upon (i) the extent to which the programme is able to operate as a site for *habituation*, and (ii) the extent to which it can harbour *rival* institutions. I consider the potential for each in turn.

## **7.2. The scope for the SHG programme to operate as a norm circle**

At the time of fieldwork, SHG membership was close to universal in the two field-site villages. This is striking given the components membership entailed. Members were required to attend monthly (and sometimes *ad hoc*) meetings in a public setting, most usually late at night, to repay loans and pay savings. They were required to travel, on a rotating basis, to the mandal headquarters to update the groups’ bank accounts. They were required to meet with local officials and with bank staff to arrange loans and receive capital in their own name, attaching their photograph alongside their signature (both often newly acquired) to the loan documentation. Together, the ubiquity and the formal conditions of membership in the two field-site villages imply substantial scope for the SHG programme, with these routine and regular interactions, to operate as a norm circle / site of habituation.

The implicit challenge these activities represent to the field-sites’ dominant gender institutions (entailing male authority in household decision-making and greater role and visibility in public spaces) can, however, be anticipated to generate resistance. Not least in response to the threat

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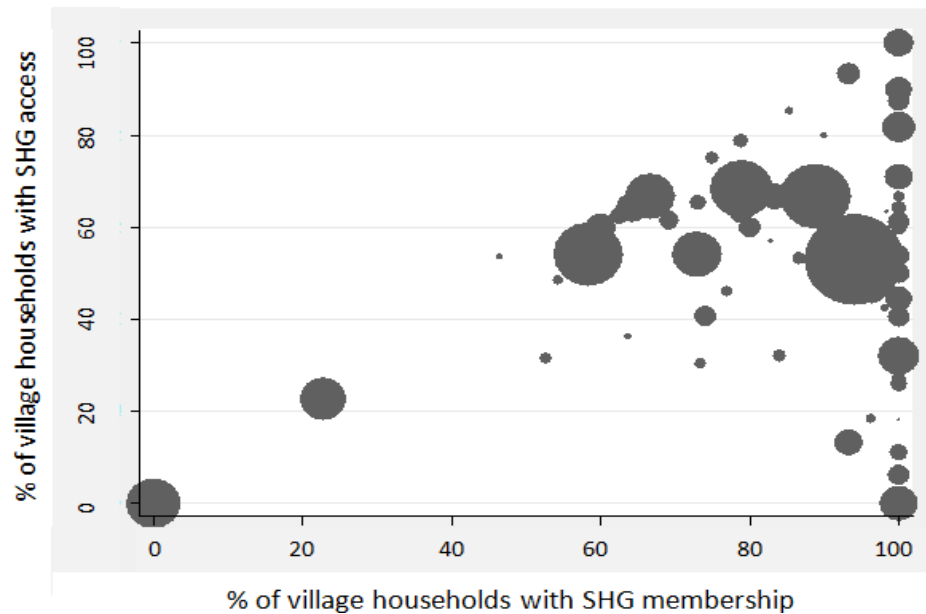
<sup>58</sup> The concept of emergent causal properties is introduced in chapter one



the issuing of capital in women's names represents for the identification of economic agency with men. I return to the forms this resistance takes in the two field-site villages and their implications for SHG's as dominance-contending norm circles below (in section 7.2).

Figure 7.1 (reporting YLP (round two) secondary survey data) demonstrates that the field-site villages' high rates of membership are relatively unusual for Andhra Pradesh.

**Figure 7.1:** Variations in village rates of SHG access and membership for Andhra Pradesh



Source: YLP round two: Andhra Pradesh modules;  $n = 2,196$  households (weights & survey settings applied)  
 Circle size indicates the number of households sharing the same outcome profile

State-wide, 4.2% ( $\pm 0.41$ ) of villages have household membership rates similarly in excess of 90%. There is evidence of a high degree of variation from one village to another (across Andhra, just over half ( $53.5\% \pm 4.70$ ) of households have an SHG member). Over 10% ( $\pm 1.21$ ) of villages have no SHG members at all. This cannot be accounted for solely by variations in levels of access, with high levels of village SHG provision necessary but not sufficient for high levels of membership. The ubiquity of membership in the two village field-sites is thus a notable finding in itself, and supports the approach to causality and social change I developed in chapter two, where I defended an explicit and essential role for contingency and context in social explanation.

In the village field-sites, women's caste and class status is implicated in both membership rates and the form that membership takes. These, and other, forms of social regulation have been identified to operate elsewhere in rural India (see Guérin *et al* 2011 and Pattenden 2010 for a discussion of the situation in rural Tamil Nadu and Karnataka respectively). Membership is comprehensive amongst the labouring classes and, while there are instances of "paper membership", a majority are active participants. Rates of membership are lowest for women from

the “forward” caste capitalist classes. Although a minority of women from those households have declined to register as SHG members, the more common response is to acquiesce to local official’s requests that women join the groups, but to do so only formally (as paper members). This raises the point that both groups and households act to impose paper membership on women. In the former case, the poorest among the labouring classes are recorded as members to make up numbers, but do not participate in loans or savings activities. In the latter case, men register their wife (and / or other woman household members), but bar them from participating in any meaningful sense. YS2.3h’s description of the circumstances leading to his wife’s membership is characteristic of elite forms of (dis)engagement with the SHG programme in the fieldwork villages:

*All these years we did not bother about all these [groups] but somehow she has joined now...They [the local officials] insist that everyone must be a member of the groups...They are insisting on this nowadays. It has become a must to be a member of this group or that. Wherever you go they ask you “Are you a member of any group?” So I let her join...They wanted her to be the leader but we refused...then she has to be away from this place for the whole day and remain in a different place for a long time. So I did not want her to take any risk. As it is we are not keen on anything else. What do they give us but a very negligible amount of some five or ten thousand rupees as loan, and that too is given once in two years. It is not useful to us in any way.*

- YS2-3h (man, age 50, Reddy (forward) caste, capitalist farming class)

As chapter two discussed, the field-site’s South Indian location means that strict observance and / or enforcement of the institutions of *purdah* (most common in India’s Northwest region) would not be usual, but this does not entail that gender-based restrictions on women’s social conditions, practices, and relations are absent or trivial. The bearing that they have on women’s membership status is, however, necessarily partial and heterogeneous. As well as complicating (without invalidating) efforts to constitute “women” as an analytical, or indeed political, category (discussed in chapters two and five), the heterogeneity of “women’s” experiences and expectations demonstrates an important aspect of the contingency and complexity in which social policy-programmes are anticipated to intervene. Table 7.2 presents analysis of the regularities implicated in women’s SHG membership at the wider Andhra level. Results of analysis of SHG leadership characteristics (for the sub-set of members) are presented, later, in table 7.3 (sample descriptive are reported in tables 7.1). The analysis reported in tables 7.2 and 7.3 took the multi-level logit form presented in some detail in the preceding chapter. The multi-level specification is adopted in order to permit meaningful analysis while allowing that women included in the analysis may co-reside (or be “clustered”) in the same household. In each model the binary outcome is whether ( $y = 1$ ) or not ( $y = 0$ ) a women is a member of an SHG. Scope for particularity in labour and livelihood availability and of social relation’s operation in different local contexts is incorporated through the addition of the village “level”.

**Table 7.1:** Sample statistics: SHG membership and SHG leadership

	SHG membership models						SHG leadership models					
	Sample		SHG members		SHG non-members		Sample		SHG leaders		SHG non-leaders	
	mean	(SD)	mean	SD	mean	SD	mean	(SD)	mean	SD	mean	SD
age (years)	33.718	(13.927)	30.588	(7.659)	35.650	(13.362)	30.588	(7.659)	29.982	(6.398)	30.732	(7.925)
education level	0.763	(0.358)	0.831	(0.653)	0.720	(0.707)	0.831	(0.653)	1.206	(1.394)	0.743	(1.244)
labour status: undertakes market labour (%)	49.343	(10.001)	69.472	(16.072)	36.922	(8.267)	69.472	(16.072)	0.692	(0.463)	0.695	(0.461)
widow (%)	6.533	(2.471)	7.907	(2.700)	5.686	(2.316)	7.907	(2.700)	9.862	(2.988)	7.443	(2.626)
"forward" castes (%)	22.148	(4.153)	20.407	(4.032)	23.222	(4.223)	20.407	(4.032)	11.437	(3.190)	22.535	(4.180)
Dalit (%)	19.836	(3.988)	23.711	(4.255)	17.444	(3.796)	23.711	(4.255)	31.903	(4.672)	21.767	(4.129)
Adivasi (%)	11.424	(3.181)	12.892	(3.353)	10.519	(3.068)	12.892	(3.353)	19.767	(3.992)	11.261	(3.163)
"other backward" castes (%)	46.592	(4.989)	42.990	(4.953)	48.815	(4.999)	42.990	(4.953)	36.893	(4.836)	44.437	(4.971)
non-Hindu (%)	8.434	(2.779)	8.929	(2.853)	8.128	(2.733)	8.929	(2.853)	2.396	(1.533)	10.479	(3.064)
labouring class household (%)	75.938	(14.275)	76.709	(14.229)	75.462	(14.304)	76.709	(14.229)	74.414	(4.374)	77.253	(4.194)
household landholding (log acres)	-0.288	(1.673)	-0.360	(1.582)	-0.244	(1.726)	-0.360	(1.582)	-0.242	(1.618)	-0.388	(1.573)
wet lands	0.344	(0.475)	0.368	(0.482)	0.329	(0.470)	0.368	(0.482)	0.415	(0.494)	0.357	(0.479)
household income—all sources (log IRs/last 12 months)	9.757	(0.065)	9.715	(0.856)	9.783	(1.003)	9.715	(0.856)	9.534	(0.814)	9.758	(0.861)
head of household age	38.594	(10.422)	36.766	(9.194)	39.722	(10.963)	36.766	(9.194)	35.237	(7.918)	37.129	(9.439)
highest hh education relative to village mean: women	-0.581	(1.325)	-0.528	(1.297)	-0.614	(1.341)	-0.528	(1.297)	-0.834	(0.341)	-0.455	(1.276)
highest hh education relative to village mean: men	-0.704	(1.656)	-0.714	(1.636)	-0.698	(1.668)	-0.714	(1.636)	-0.903	(0.664)	-0.669	(1.627)
household size (adjusted)	4.908	(1.571)	4.732	(1.401)	5.017	(1.658)	4.732	(1.401)	4.647	(1.407)	4.752	(1.399)
proportion of hh members under 5yrs	44.044	(13.969)	46.305	(13.336)	42.649	(14.171)	46.305	(13.336)	45.449	(13.913)	46.508	(13.195)
mean village landholding (log acres)	-0.349	(0.803)	-0.333	(0.827)	-0.358	(0.788)	-0.333	(0.827)	-0.498	(0.721)	-0.294	(0.846)
mean village education level: women	0.509	(0.225)	0.497	(0.230)	0.515	(0.222)	0.497	(0.230)	0.504	(0.228)	0.496	(0.231)
mean village education level: men	0.903	(0.291)	0.874	(0.272)	0.922	(0.300)	0.874	(0.272)	0.843	(0.025)	0.881	(0.028)
Telangana (%)	38.300	(4.860)	44.691	(4.971)	34.356	(4.754)	44.691	(4.971)	44.965	(4.986)	44.626	(4.974)
Rayalaseema (%)	19.209	(3.942)	13.620	(3.430)	22.657	(4.192)	13.620	(3.430)	10.585	(3.084)	14.341	(3.507)
Coastal Andhra (%)	42.491	(4.942)	41.688	(4.933)	42.987	(4.950)	41.688	(4.933)	44.450	(4.981)	41.033	(4.921)

Source: Young Lives Project survey data round two (2005 /2006) Membership n = 4335 rural women aged 15 and over Leadership n = rural women SHG members aged 15 and over (weights and survey settings applied); age data imputed for 7 individuals; household landholdings imputed for 6 households (33 individuals)

Statistically, this allows correlation among households and among women residing in the same village to be estimated. Model one reports the results of non-hierarchical logit analysis; model two “nests” women within households, and model three extends the two level model to take the village-level context into account.

**Table 7.2:** Odds ratios of self-help group membership

<i>fixed part</i>	model one			model two			model three		
	odds	(SE)	P	odds	(SE)	P	odds	(SE)	P
age (centred)	1.386	0.060	0.000	1.780	0.140	0.000	1.792	0.152	0.000
age (centred) squared	0.995	0.001	0.000	0.992	0.001	0.000	0.992	0.001	0.000
education level	1.031	0.096	0.746	1.059	0.163	0.712	1.064	0.148	0.657
labour status: undertakes market labour	3.625	0.632	0.000	10.406	2.507	0.000	10.495	3.162	0.000
widow	1.240	0.416	0.522	1.431	0.960	0.594	1.359	0.849	0.624
"forward" caste	0.932	0.239	0.783	0.607	0.183	0.098	0.626	0.240	0.223
Dalit	1.404	0.295	0.106	2.096	0.638	0.015	1.444	0.448	0.236
Adivasi	0.906	0.218	0.683	1.189	0.405	0.612	1.204	0.566	0.693
non-Hindu	1.394	0.535	0.386	1.179	0.469	0.679	1.478	0.672	0.390
labouring class household	2.308	0.709	0.007	3.644	1.261	0.000	2.650	0.930	0.005
household landholding (log acres)	1.246	0.125	0.041	1.086	0.109	0.009	1.015	0.013	0.097
"forward"*hh landholding (log acres)	0.952	0.014	0.682	0.942	0.052	0.010	1.001	0.154	0.148
Dalit*hh landholding (log acres)	1.002	0.023	0.989	0.837	0.065	0.067	0.782	0.129	0.136
Adivasi*hh landholding (log acres)	1.034	0.149	0.814	0.980	0.212	0.924	1.070	0.189	0.700
wet lands	1.415	0.254	0.054	1.795	0.414	0.011	1.482	0.349	0.095
household income—all sources (log IRs/last 12 months)	1.021	0.090	0.807	0.999	0.091	0.800	0.999	0.091	0.800
head of household age (centred)	0.898	0.036	0.007	0.881	0.049	0.023	0.857	0.054	0.015
head of household age (centred) squared	1.001	0.000	0.017	1.001	0.001	0.046	1.001	0.001	0.039
highest hh education relative to village mean: women	0.967	0.085	0.705	0.979	0.140	0.880	0.967	0.116	0.781
highest hh education relative to village mean: men	0.942	0.050	0.257	0.867	0.055	0.025	0.902	0.064	0.150
household size (adjusted)	0.879	0.052	0.031	0.847	0.074	0.059	0.878	0.054	0.033
proportion of hh members under 5yrs	1.168	0.118	0.124	1.160	0.166	0.300	1.171	0.130	0.157
mean village landholding	1.022	0.123	0.854	1.149	0.186	0.390	1.031	0.178	0.859
mean village education level: women	2.213	1.277	0.169	3.138	2.138	0.093	5.081	3.260	0.011
mean village education level: men	0.862	0.321	0.691	1.099	0.526	0.843	0.719	0.467	0.611
Telangana	0.862	0.195	0.513	0.869	0.282	0.665	1.337	0.512	0.447
Rayalaseema	0.469	0.111	0.001	0.350	0.107	0.001	0.506	0.203	0.089
<b>random part</b>									
$\psi^2$ estimated household level variance				5.902 (.680)			5.349 (1.030)		
$\rho$ intraclass correlation: household				0.642			0.619		
$\psi^2$ estimated village level variance							.861 (.413)		
$\rho$ intraclass correlation: village							0.207		
Log likelihood	-1660.634			-1320.322			-1302.971		

Source: Young Lives Project survey data round two (2005/2006)  $n = 4335$  rural women aged 15 and over (weights and survey settings applied) (age is centred to permit meaningful interpretation; base category for caste is: other “backward”; base category for agro-climatic region is: Coastal Andhra). STATA’s “subpop” command applied to analyse subsample without invalidating standard errors.

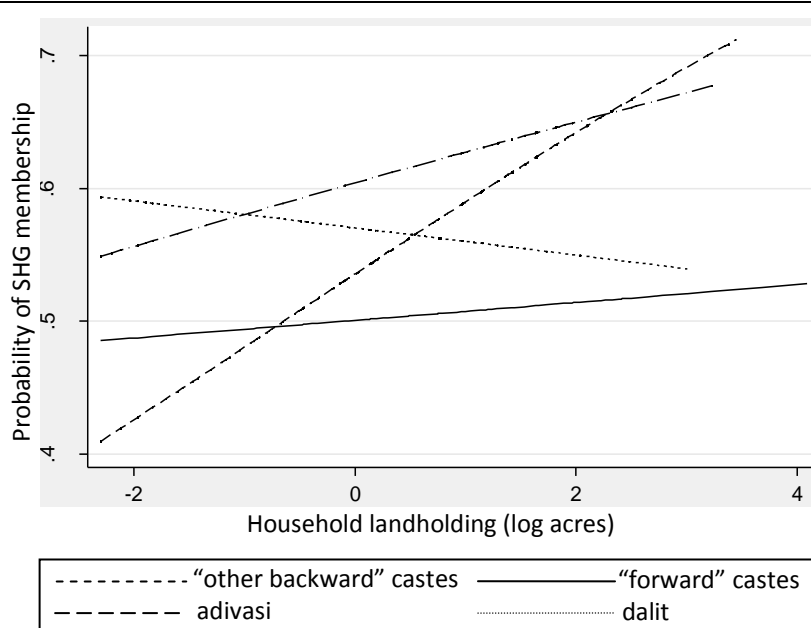
The intra-class correlation<sup>59</sup> ( $\rho = 0.64$  – indicating moderate to strong correlation) for model two (reported in table 7.2) indicates women’s propensity for SHG membership is strongly correlated within households. The introduction of the village “level” reduces the household intra-class correlation only slightly ( $\rho = 0.62$ ). The intra-class correlation for women within the same village is much lower by comparison ( $\rho = 0.21$  – indicating poor to fair correlation). This is consistent with

<sup>59</sup> The intra-class correlation ( $\rho$ ) is a measure of the extent to which the observations in a cluster are correlated (in this case, people within households and households within villages). It represents the ratio of the variance of the random effect  $u_i$  to the total variance and is interpreted as the proportion of variance attributable to clustering. A detailed description is given in the preceding chapter.

the secondary data on village membership rates reported above, which indicated that SHG availability does not necessarily result in high levels of membership.

The results of the secondary data analysis illustrate that the class and caste based regularities in programme (dis)engagement in the field-sites, are apparent in membership rates at the wider Andhra context. The secondary analysis supports class and caste based differences in women's SHG membership rates, though the data does not permit *forms* of membership to be differentiated. The probability of SHG membership is substantially and significantly greater for women from labouring class households compared with those from mid-size farming and capitalist farming / merchant households. Two key mechanisms are implicated. Firstly, the latter class' stronger asset base permits access to preferred types of formal credit, negating the need to join SHG's to access bank loans (a point developed further below). Secondly, as chapter two discussed, conformance with institutions restricting women's roles in the "public realm" is generally stricter among higher status classes. The data reported in table 7.2 demonstrate that at the all-Andhra level the probability of women's membership increases inverse to the status ascribed her caste, with "forward" caste women substantially less likely than other castes to join an SHG, and Dalit women most likely. Figure 7.2, below, illustrates the patterns in caste and household landholding effects that can be observed in the data. A particularly notable aspect is the tendency for greater landholdings to reduce *Dalit* women's probability of SHG membership, where it raises that of other castes. The latter tendency is greatest for "other backward" castes.

**Figure 7.2:** Probability of SHG membership by household landholding and caste



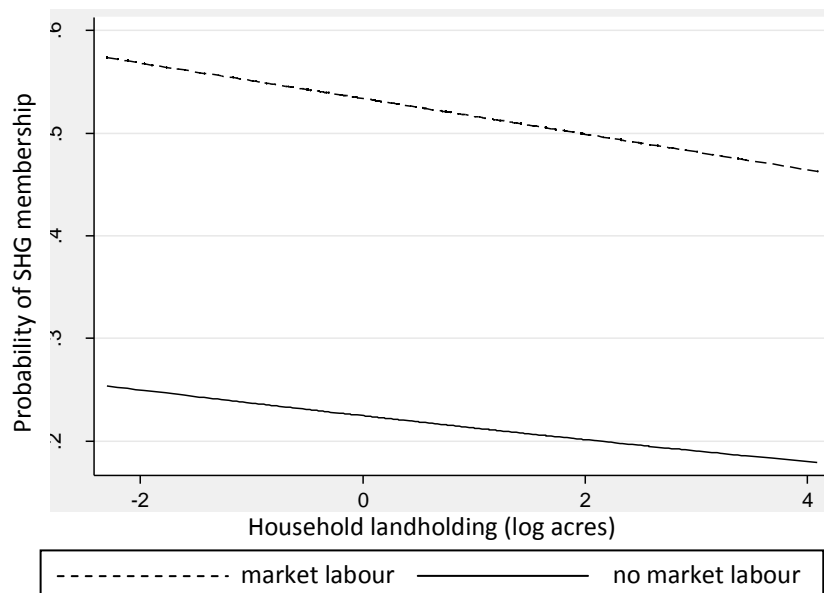
Source: YLP round two: Andhra Pradesh modules;  $n = 4335$  rural women aged 15 and over (weights & survey settings applied)

While caste is deeply implicated, its role is not straightforward. Members of high status “forward” castes tend to be strictest in the adherence to institutions according women’s seclusion a mark of high social status, but some “forward” caste women and their families may reject this. As chapter two noted, their rejection may or may not affect the continued social authority of the institution itself. At the same time, wider evidence for India (Acharya 1996; Jose 2007; Vasavi and Kingfisher 2003) has shown that low-status castes often aspire to women’s withdrawal from the “public sphere”, and particularly from paid labour, due to its association with high-caste status, a tendency recorded among some low status caste respondents in chapter six.

The most persuasive evidence that SHG membership may be widely perceived as socially transgressive (discussed further in the next section) is the extent to which women’s labour status informs the probability of SHG membership. The odds of a women being a member of an SHG increase by a factor of 10 if she is undertaking market labour (either for wage or self-employment).

Figure 7.3 illustrates the reduced likelihood of SHG membership for women who are not undertaking market labour, compared with those who are.

**Figure 7.3:** Probability of SHG membership by household landholding and women’s labour status



Source: YLP round two: Andhra Pradesh modules;  $n = 4335$  rural women aged 15 and over (weights & survey settings applied)

It may be that the operation of gendered institutions governing social practices is such that women’s SHG membership and market labour outcomes are aspects of the same underlying mechanisms. This would be consistent with the situation in the village field-sites, where resistance

to SHG membership is limited to those adhering most to institutions attaching dignity and prestige to women's seclusion.

This interpretation does not rule out the possibility of other mechanisms being causally efficacious. It may be, for example, that (in some cases) women's SHG membership is acceptable to people for whom (available) market labour is not, but that membership operates, via habituation to rival norms, to undermine adherence to institutions limiting women's wider roles in the public sphere, precipitating member's labour market entry. The absence of comparable data over time means that statistical analysis of the secondary data cannot contribute to the evidence of such mechanisms. The analysis below discusses the operation and interaction of these mechanisms further, as they relate to processes and outcomes in the field-site villages.

A final important regularity to note here is the role of household ownership of, or access to, wetlands in increasing the probability of women's SHG membership (by a factor of between 1.5 and 1.7). This reflects the importance of this asset type, independent of total landholdings. Chapter six noted that (while its relative importance may vary regionally according to climactic conditions) access to wetlands is increasingly essential for land-based livelihoods in drought-prone areas. That chapter also demonstrated the importance of wetlands access for ongoing processes of class differentiation in the field-site villages. In village M, this has fed into the operation of SHGs, with Reddy ("forward") caste small-scale farming households monopolising SHG leadership positions and manipulating group mechanisms to retain large portions of group loans to meet bore-well expenses.

This is part of a wider process in both field-sites, whereby the local elite's disengagement with the SHG programme has opened up spaces for accumulation by forward caste, smallholding and petty business class households, whose attempts to prosper, perhaps inevitably, entail positioning themselves such that they may siphon funds and other benefits from the programme, at the expense of low-status caste members. The extension of paper membership to the low-caste and destitute portion of the labouring classes - entailing their effective sidelining from meaningful participation - is a key part of this process. These members are permitted to borrow only for consumption needs, and only then what it is believed they can afford to repay. The savings and administrative fees of low-status paper members are met by – and their loans appropriated by – the group leader(s). The existence of these forms of exclusion and monopolisation emphasise the importance of accommodating the contingency and complexity of gender relations, understood as the whole set of relations men and women encounter, navigate and reproduce within, as well as across, genders (a finding similarly emphasised by Guérin et al 2011 in the context of rural Tamil



Nadu and increasingly accommodated in feminist theory, see Cornwall 2007 for a discussion of the latter).

Secondary data analysis indicates that this “forward” caste, labouring class monopolisation of SHG leadership roles may be atypical. No such tendency is observable in the secondary data (reported in table 7.3), where “forward” caste members are substantially (and significantly less likely than other caste’s to be group leaders). This might imply the extension of the paper membership form prevalent among the field-site’s capitalist farming classes, to “forward” caste more widely. In the field-site villages, greater resistance to membership certainly feeds into leadership outcomes, with resistance to join coupled to refusal to lead.

**Table 7.3:** Odds ratios of self-help group leadership

	model one			model two			model three		
<i>fixed part</i>	odds	(SE)	P	odds	(SE)	P	odds	(SE)	P
age (centred)	1.277	0.141	0.027	1.824	0.328	0.001	1.615	0.281	0.006
age (centred) squared	0.997	0.001	0.030	0.993	0.002	0.002	0.994	0.002	0.012
education level	1.586	0.307	0.017	2.707	1.155	0.020	2.632	0.985	0.010
labour status: undertakes market labour	0.934	0.297	0.831	1.699	0.773	0.245	1.572	0.621	0.252
widow	1.351	0.731	0.578	0.784	0.669	0.775	1.071	0.883	0.933
"forward" caste	0.346	0.159	0.021	0.674	0.455	0.559	0.508	0.333	0.301
Dalit	2.316	0.846	0.021	2.263	1.178	0.117	2.361	1.205	0.092
Adivasi	2.177	0.916	0.064	2.728	1.221	0.025	3.037	1.566	0.031
non-Hindu	0.322	0.222	0.100	0.638	0.599	0.632	0.784	0.670	0.776
labouring class household	1.812	0.893	0.228	2.414	1.414	0.133	2.122	1.254	0.203
household landholding (log acres)	0.973	0.173	0.875	0.900	0.203	0.642	0.921	0.218	0.729
"forward"*hh landholding (log acres)	1.700	0.478	0.060	1.592	0.484	0.094	1.449	0.747	0.091
Dalit*hh landholding (log acres)	1.293	0.275	0.226	0.984	0.281	0.954	1.015	0.292	0.957
Adivasi*hh landholding (log acres)	1.123	0.274	0.634	0.997	0.257	0.991	1.002	0.270	0.994
wet lands	1.329	0.456	0.407	1.072	0.476	0.875	1.152	0.559	0.770
household income—all sources (log IRs/last 12 months)	0.648	0.100	0.005	0.578	0.101	0.003	0.596	0.100	0.006
head of household age (centred)	0.879	0.073	0.120	0.738	0.061	0.000	0.886	0.077	0.160
head of household age (centred) squared	1.001	0.001	0.239	1.003	0.001	0.002	1.001	0.001	0.360
highest hh education relative to village mean: women	1.091	0.190	0.618	1.170	0.434	0.673	1.177	0.446	0.667
highest hh education relative to village mean: men	1.003	0.102	0.977	0.856	0.116	0.250	0.848	0.105	0.182
household size (adjusted)	1.088	0.139	0.509	1.128	0.179	0.450	1.087	0.209	0.665
proportion of hh members under 5yrs	0.769	0.168	0.230	0.722	0.203	0.247	0.785	0.202	0.346
mean village landholding	0.582	0.140	0.024	0.612	0.234	0.199	0.620	0.181	0.102
mean village education level: women	1.054	1.270	0.965	1.336	2.153	0.857	1.821	3.256	0.738
mean village education level: men	0.377	0.340	0.279	0.312	0.333	0.275	0.269	0.309	0.253
Telangana	1.408	0.619	0.436	0.878	0.565	0.839	0.951	0.665	0.942
Rayalaseema	1.412	0.640	0.446	1.037	0.772	0.961	1.234	0.818	0.752
<b>random part</b>									
$\psi^2$ estimated household level variance					13.555 (3.156)			13.292 (4.025)	
$\rho$ intraclass correlation: household					0.804			0.802	
$\psi^2$ estimated village level variance								4.653 <sup>e-15</sup> (7.464 <sup>e-13</sup> )	
$\rho$ intraclass correlation: village								1.41 <sup>e-15</sup>	
Log likelihood		-502.143			-373.323			-372.98038	

Source: Young Lives Project survey data round two (2005/2006)  $n = 1205$  rural women SHG members aged 15 and over (weights and survey settings applied) (age is centred to permit meaningful interpretation; base category for caste is: other “backward; base category for agro-climactic region is: Coastal Andhra)

Where (as the following section demonstrates), officials in the field-sites have worked to minimise the extent to which women’s participation in the SHG programme is viewed as socially



transgressive, analysis of SHG membership at the all-Andhra level (reported in table 7.3) suggests state-wide resistance has not been similarly overcome, and is most entrenched among the higher status “forward” and “other backward” castes. This has implications for the finding that dalit (“scheduled caste”) and adivasi (“scheduled tribe”) women are more likely to be group leaders than are “other backward” and “forward” caste women at the All-Andhra level, a result in direct contradiction to the scenario in the field-site villages, where dalit women are comprehensively excluded from leadership roles<sup>60</sup>. It may be that similar tendencies limit women’s SHG membership and leadership in both the field-sites and state-wide, but that their sphere of authority is narrower in the former. The next section considers the mode by which women’s SHG membership (and leadership) became accepted in the village field-sites, given the substantial resistance to active programme participation suggested by the secondary data analysis.

### **7.3 Rival institutions and resistance**

At the time of fieldwork, overt opposition to the SHG programme was rarely voiced by labouring class respondents. This reportedly represented a sea-change from the widespread and intense suspicion that had accompanied the programme’s introduction. SHG members’ husbands cite common causes for their initial opposition to “joining [their] wife in the programme”. Their concerns coalesced around perceptions that membership would interfere with women’s responsibilities within the home, would entail unacceptable levels of public presence (at night and (unaccompanied) beyond the village), and could precipitate unwelcome changes in women’s attitudes and behaviour. The general male perception voiced was, thus, that the SHG programme represented a threat to dominant gender institutions defining the different roles and activities appropriate to men and women.

In principle, the programme’s dominance-contending potential was heightened by the local perception that SHG membership (and the formal credit it entails) is available only to women. Here, perceptions in the fieldwork sites appear to be in-keeping with those state-wide (based on analysis of weighted YLP round two data), where less than 1% ( $\pm 0.40$ ) of men are SHG members (compared with 38% ( $\pm 5.80$ ) of women). At the all Andhra level just 2.3% ( $\pm 1.6$ ) of SHG members are men, notable, given that (as chapter five discusses) both central and federal level state policy requires only that 50% of SHG members be women. In the village field-sites, the misconception that men are ineligible for SHG membership seems to be a legacy of DWCRA, which has informed respondent’s, and programme officials, expectations of subsequent SHG programmes in a number of important ways, a point I return to below.

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<sup>60</sup> no adivasis reside in either field-site village

Respondents report that men's initial suspicion of the groups was such that membership was limited to pre-existing DWCRA members, whose groups were renamed and reorganised under, first *Velugu* and later, *IKP*. In both field-sites, widows were among the first new recruits to be targeted, enabling men's objections to the groups to be bypassed rather than confronted in the early phase of programme roll-out. The apparent shift in male postures towards SHG presence and operation can be summarised as a three-phase process, from wholesale rejection, to acquiescence and, most recently, (incomplete but non-trivial) appropriation. This has allowed local officials to claim success in programme outreach, with, for example, the village Sangamitra's (*lit*: "friend of the group"<sup>61</sup>) pointing to the very high membership rates as evidence that men's resistance to their wife's "psychological and economic improvement" has been overcome (village Y Sangamitra).

At the same time, however, officials speak openly about the assurances necessary to persuade men to permit their wives to participate; assurances which present SHG's solely in terms of a gateway to low-interest, no (material) collateral bank loans and to other, existing and planned, government services and provisions. Equally problematic is the tone of these assurances, which reproduce men's identity as the household's decision-maker, and rest on social expectations of men's authority to direct their wife's actions. This raises important questions regarding the extent to which the reported transformation in men's attitudes reflects the dissipation of the scheme's formal aims and the undermining of its processes and practices, and of the scope this leaves the SHG forum to operate as a rival norm circle, capable of enacting shifts in gender practices and relations, within and beyond the household.

The village *Sangamitras* and mandal officials explicitly contrast their own success in establishing large numbers of functioning *Velugu* / *IKP* groups with the failure of the *Anganwadi* workers (exclusively women) to do the same for *DWCRA*. This is partially attributed to the extent and tenor of the wide-spread awareness campaigns that accompanied *Velugu*'s launch in the village field-sites. Village M's Sangamitra explains that "under *DWCRA*...no one created such awareness. The *Anganwadi* workers formed groups only with a lot of difficulties...After *Velugu* came, everyone was told about the advantages". At the time of fieldwork, murals advertising the benefits of *IKP* membership remained prominent in both villages' public spaces. These had formed part of a wider publicity campaign (in part to demonstrate the poverty-reduction

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<sup>61</sup> Responsible for overseeing the efficient running of the groups, the *Sangamitra* creates (or authorises the creation of) SHGs, recording members' details, and overseeing group operations. He attends all meetings. He keeps the accounts and intervenes in disputes. Directing those that cannot be resolved within the group forum to the VO (*Village Organisation*) ~ the organisational umbrella for the panchayat's SHGs. He is paid an *honorarium* of IRS 750 per month together with IRs 3000 for book-keeping.

credentials of the incumbent government at election time, a practice common throughout India (Suri 2005)), which *Sangamitra's* and mandal officials were able to capitalise on to overcome initial distrust. Villagers were explicitly told that "via the SHG's, the government is making women the focus of every programme it offers. Whatever programme comes from the government, first preference will be given to the women in the groups" (village Y Sangamitra).

This aspect of the Sangamitra's narrative is expanded on by respondent YS1-1a, the first leader of YS1 group, who has been involved in women's activism and employed by government programmes in various capacities for over three decades. She explains that she was one of just 15 women enrolled in a *Mahila Sangham* (lit. women's group) under DWCRA. Her Anganwadi role then involved co-ordinating these groups across five *Panchayats*, and she recalls that, with just five women employed on a Mandal-wide basis to publicise and co-ordinate the groups, take-up was limited, such that no village in the vicinity had more than two groups under DWCRA. A short exert from an interview with respondent YS1-1a relates her experiences of the DWCRA *Mahila Sanghams*; of the *Velugu* / IKP SHGs; and of the shift in programme content and appeal entailed in the transition from one to the other:

When the first *Mahila Sangham* was formed, only 15 women were enrolled as members. In those days each village had only one *sangham*. Maybe two at most - that's all...They used to conduct meetings every month and encouraged women to attend. In order to encourage women they held singing competitions and awarded prizes. On account of their motivation I became very interested in these activities and I became very dynamic. We were provided with a revolving fund in order to motivate us. Each member was given IRs 1000 and later IRs 1500. Meetings were held frequently and we were asked to participate and we were also given training. We were given many opportunities...In this way we were given a lot of encouragement. But nowadays what has happened is that every loan - be it a housing loan or any other loan - it is given through these SHGs. Due to this, many women are coming forward to join to avail of all these loans. In those days there were only one or at the most two sanghams. But now in this *Panchayat* alone there are 35. In this way these sanghams have multiplied. They are coming forward to join only because of the monetary incentives offered.

- YS1.1a (women, aged 58, Reddy (forward) caste, salaried employment class)

While the differences in the resources made available to publicise the programmes is no doubt relevant, the key departure from the approach of local DWCRA representatives is arguably the explicit courting of male approval undertaken by later programme representatives. Officials tasked with instituting *Velugu* / IKP in the village field-sites claim to have acknowledged from the outset that the widespread membership they sought was impossible unless male opposition could be overcome. DWCRA, which in the field-site villages had been in operation for close to two decades prior to *Velugu's* introduction, had generated considerable hostility and resistance on the part of local men; membership had been low, and was widely viewed as socially transgressive.

Former DWCRA members and those tasked with publicising the programme's existence and aims recall the social sanctions membership entailed, such that they were "faulted and heckled...looked down upon with derision...[and] subjected to all kinds of humiliation", but also credit "the motivation [of DWCRA] with [encouraging] interest in every matter" and with making members "very dynamic" (respondent YS1.1a, women, aged 58, Reddy (forward) caste, regular salaried employment class). To an extent, DWCRA appears to have operated as a dominance-contending norm circle by bracketing off members from rival and contradictory norm circles and the dominant institutions they entailed. While this seems to have enabled the DWCRA programme to effect some change in individual's habits, wider resistance was such that habituation to competing institutions regarding the appropriate forms that gender interactions, roles, and relations should take could not extend beyond the programme's small assembly. By the time *Velugu* was introduced, DWCRA had exhausted the supply of women whose husbands were favourable towards their "development and improvement" (village Y Sangamitra).

Arguably, the presentation of SHGs as (exclusively) a means to acquire government funds, and of women as the conduit to these funds, which has come to dominate perceptions in the field-work sites, is a pragmatic approach given the hostility that DWCRA garnered, and the limits this placed on its ability to attract members and to directly confront dominant gender institutions. The converse of this, however, is that early male resistance to the introduction of DWCRA and the subsequent SHG programmes of *Velugu* and IKP appears to have been effective in influencing successive programme's form and stated functions in the village field-sites in ways that have diminished their ability to operate as a dominance-contending "norm circle". The next sections consider whether official's pragmatism, in its acquiescence to male resistance, has eliminated the potential for SHG participation to challenge locally dominant gender norms. The potential for cumulative, indirect, and latent gains, both for individual women and in women's wider social status, is reviewed alongside findings regarding the relationship between the two, and the scope that exists for each to take place in the other's absence.

#### **7.4 Challenging / channelling gender institutions within and beyond the household**

The consensus in both field-sites is that initial efforts to persuade men of the *Velugu* / IKP programmes' value became largely redundant as the self-help groups slowly proliferated and the economic benefits accruing to membership became obvious through example. Among the labouring classes, the tendency is for men to present their early suspicion as reasonable caution; and later acceptance as the outcome of mounting evidence regarding memberships' economic advantages. Respondent YS1.6h, explaining the change in his own position towards the SHGs,

provides a succinct phrasing of the standard narrative offered by labour class member's husbands to account for this apparent volte-face:

In the beginning I thought, "if we go about here and there we cannot do our work properly", but...later I became interested. When they were giving loans at a cheaper rate of interest, I thought these self-help groups are better than all other options we have so I got interested...then I told her to join

- YS1-6h (man, age 37, Muslim, casual wage labour class)

Implicit (and often explicit) in husbands' narratives is an unquestioned assurance in their dominance as the household's decision-making agents. The legitimacy of this perspective appears to be unchallenged by SHG programme operation in the village field-sites. Women explain the duration of their membership and their level of participation relative to others in terms of their respective husbands wishes. Men's different perceptions of the SHG programme's capacity to undermine or challenge dominant gender relations, and the relative value placed on formal loan access, combine to differentiate women's membership and participation.

Men's dominance extends beyond the membership moment to encompass the operations and management of the group. In both villages, it is not uncommon for women to be accompanied to meetings by their husbands (who wait at the periphery of the meeting circle, but will intervene when disputes arise). Indeed, in some cases, women are wholly absent, with collections and repayments undertaken by husbands or sons. The decoupling of loan access from women's participation in the group form appears to have profoundly diminished its scope to introduce rival gender institutions, and has implicated members and officials in the reproduction of pre-existing ones. MS2.2 describes the results of this decoupling in her own group:

Three members [of this group] won't come at all to any meetings. The men in their household won't allow them to. The men come and pay the money - they sit, pay and then go...if money has to be paid...that will be collected...nothing else is spoken...Many men in this village will say "she is being represented by a person...you can also send men"

- MS2-2 (woman, age 43, Vadde (other backward) caste, non-agricultural PCP class)

Instances of men bypassing the group mechanism to deal directly with the *Sangamitra* (who has assumed responsibility for resolving intra-group disputes either directly or by referral to the VO – *village organisation*) are reportedly frequent, and were observed directly during fieldwork. This occurs most commonly in situations in which husbands are dissatisfied with the amount of loan money received or suspect mismanagement or outright theft, though they also intervene to attempt to institute (and to resist) changes to saving and repayment schedules, which are sometimes pushed through by group leaders, ally-members, and Sangamitras without regard to

other members objections. In this way, caste, class, and kin based alliances operate to diminish the scope for “ordinary” members to influence group processes and outcomes. This is most often articulated through pressure to accept a lower portion of group loans, and to comply with unforgiving repayment schedules to minimise the time between loans.

These practices contribute to a widespread expectation that, while the routine aspects of group membership can be left to women, men should oversee key moments (such as the receipt and distribution of a new loan, or proposed changes to repayment schedules), intervening directly if their wife’s are unable to steer the group to concur with the desired outcome in the first instance. This seems to reflect a general perception among men labour class respondents that the loans and grants available via the SHG’s are too important to be left to women to organise alone. Instances of personal (or knowledge of other’s) experience of being cheated (with loans and savings “swallowed” by unscrupulous (or desperate) members) in the early phase of the programme’s operation are widely related to explain men’s overt intervention in group proceedings. Although this justification is unpersuasive in light of men’s close involvement in group mechanisms and processes from the outset, it feeds into articulations of the risks SHG membership is perceived to pose to their economic situation and their reputation. The force of these twin concerns, and their interplay with one another, is neatly phrased by YS1.9h:

They [the SHG groups] may be of help, but we can’t know how it is going to turn out. One more point is this - when we take the loan from the group it is something like mortgaging your wife there. If you repay it, then it is like freeing your wife.

- YS1.9h (man, aged 40, Gandla ("other backward") caste; casual wage labour class)

Here again, there is an overt sense of women’s instrumentality to the process; a substitute collateral in the absence of gold or land, which belies the fact that, in all (labour class) study households, repayments and savings (as all expenses) are met from women’s income as well as men’s. This casual and pervasive undervaluing of women’s economic roles has been identified by prior studies of Indian gender relations (Agarwal 1997b) and, as chapter five demonstrated, has tended also to pervade policy representations of women.

While the representation of these concerns as distinctly male chimes false, it does reflect the fact that social sanctions for failure to meet repayments are undeniably severe<sup>62</sup>. While women face intense pressure from their group’s members until delayed repayments are met, men are equally harried by group member’s husbands and officials. Village M’s *Sangamitra* explains the standard response to payment delays.

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<sup>62</sup>See Taylor 2010 for a broader discussion of the role played by coercive and disciplinary peer pressure in the high profile suicides of SHG members in Andhra Pradesh both 2006 and 2010.

...Repayments can be collected by threatening: "If you don't repay we will take away your cow, we will see that your ration card is cancelled - we will tell the MRO [mandal revenue officer, responsible for second level administration above the village Panchayat] to cancel it, we will take the matter to the police". We threaten like that to get the repayment. Such situations arise...

...Suppose the husband of that women is involved in some bad habits...in such families even if she wanted to repay it is going to be difficult. In such situations we give some time...then we ask all the group members to go to their home and we follow behind with their family members, threatening.

The tendencies for women's membership to be regarded in instrumental terms, and for men to be identified as sole (or at least dominant) decision-makers, both represent and reproduce social expectations that responsibility for loan repayments resides ultimately with husbands. This can lead to intense intra-household pressures to avoid default, and instances whereby the prioritisation of SHG loan repayments and savings entail the costly deferral of repayments on much larger, higher-interest informal loans are common. The experience of couple YS1.9, a Gandla ("other backward") caste, daily wage labour class household with one dairy cow and a little less than a half acre of *poramboke* land<sup>63</sup> is representative of the difficulties faced by "ordinary" group members.

The couple struggle to meet the IRs600 monthly SHG costs for servicing their IRs 15,000 loan (spent on school fees). Their suggestion to the group that savings be reduced from IRs100 to IRs50 per month was rejected. At the same time, they have deferred repayments on a large (IRs 150,000) loan, taken to meet their daughter's wedding costs. Their hope is that their son's work, on completion of his studies, will suffice to repay that loan. In both villages, the difference in attitude towards moneylender loans is of a different order to that of the SHGs, with repayments to the former often delayed and deferred, while those to the latter are met at considerable sacrifice.

The converse of this is that women with husbands known to gamble and / or drink sufficiently to threaten the ability to meet the financial commitments of group membership are effectively relegated, alongside the effectively destitute, to the status of paper membership. Respondent YS2.8h relates the mode by which the former process has come to operate in his wife's SHG;

There are many who take a loan on their wife's name and gamble with that money. They openly play cards and indulge in other pastimes – should we allow them to do this by taking money out of such sources? All depends on how they use the money, on how wisely they invest the money that they take through these loans.

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<sup>63</sup> government distributed "wasteland"

- YS2-8h (man, age 40, Vaisya ("forward") caste; petty business class)

The implication is that a women's status in the group depends on the perceived characteristics and connections of her husband to a far greater extent than it depends upon her own.

If husband's attitudes and behaviours tend to instrumentalise group membership and restrict the scope for women's meaningful participation in the organisation and management of group practices and outcomes, it is a process in which mandal and village level official's, together with the bank representatives who tour the villages, are effectively complicit. The *Sangamitra* role (which at both sites is occupied by men) and the division of responsibilities between group leaders and Sangamitra's (whereby the latter are responsible for all aspects of accounting, for resolving disputes, for guiding productive loan use, and for intervening with bank officials (and with member's husbands) should repayment difficulties arise), is such that the space for members to manage or organise group processes and outcomes is restricted. The wider male monopoly on official positions (respondent YS1-1a's position is exceptional in the two sites) is such that interactions between group members and programme-related officials tend to further entail the performance and entrenchment of dominant gender roles and relations.

Local officials are no more bracketed off from the influence of locally dominant gender institutions, and the roles they entail for women and men, than are other respondents. While initial meetings with mandal and local officials were peppered with references to *chaithanyam* (vitality/consciousness) and the scope for the SHG's savings and loans mechanisms to strengthen women's position in the household and community, the tenor of later interactions suggested that this was largely attributable to the comparable formality of these early discussions. During these first meetings, officials repeatedly explained that the SHG programme was enabling its members to "develop economically and psychologically...to escape from domestic atrocities...and enjoy equality with their husbands" (village Y Sangamitra).

Officials shared their programme documentation, in which these goals, and instances of their outcome, are laid out. They emphasised comparable instances of women escaping extreme poverty with a loan-purchased cow or loan-funded *angadi* (a small home-based shop) in their own villages. More generally, however, officials tend to represent membership as entailing women's fulfilment of their duties to the household good. This is representative of a broader tendency, emphasised by Agarwal (1997b) and discussed in some detail in chapter five, for development policy and practice to equate women's welfare with that of the household. While the *Sangamitras* know the programme documentation sufficiently well to recite the groups' importance for generating *chaithanyam* among women, this is not observed to operate beyond rhetoric.



Describing the impact of the groups on member's, village M's *Sangamitra* highlights their capacity to educate women regarding "their responsibilities to the household and how best to look after their children"; other common refrains centre on the importance of inculcating "good habits among the women" on the grounds that "every woman should play her role as wife, taking care of her husband and children in a good manner" (Sangamitra; village Y). *Sangamitra's* reports regarding their own wife's (and other household women's) membership, no more emphasise the importance of *chaithanyam*, or indeed of any outcomes beyond credit / grant access, than do other member's husbands. Men respondents, generally, are dismissive of the programme's capacity to institute change in women's habits, dispositions, and expectations or, indeed, their own. Respondent YS1.9h's description is characteristic of men's expressed attitudes more widely:

Some [group leaders] talk about *chaithanyam*, and say like that, but there is no such effect on my wife...with regard to our economic condition it [the group] provides a helping hand...

- YS2-9h (man, aged 55, Chakala ("other backward") caste; petty business class)

Official's pragmatic emphasis on the economic benefits accruing to membership through access to loans and grants, and of the household, rather than of women, as the scheme's beneficiaries necessarily detracts from the potential of the groups to challenge gender norms.

## 7.5 Reproducing intra-household dependencies

The instrumentalism with which membership is regarded does not entail, however, that women act as purely passive agents of men's designs on funds. While it is common for group membership to be discussed in highly instrumental terms and for women's role in the groups to be expressed solely as a conduit to otherwise inaccessible formal credit and other government funds (in particular, gas connections; house-construction loans (via the *Indiramma Pathakam* programme); and children's education subsidies and grants). A majority of (both men and women) respondents tend to express the instrumentality of group membership in terms of shared household, or couple-based, needs and / or goals. While member's husbands habitually refer to the loans as *theirs*, recalling the use of prior loans and expanding upon plans for future loans in the same proprietary terms, it is generally the case that loans are reportedly used with the intention (if not the outcome) of alleviating existing difficulties and / or protecting against anticipated misfortunes for the household as a whole.

It is also of note that, while men tend to dominate decision making (both in narratives and practice) and are at generally derisive of their wife's management of intra-group relations and

proposals for future loan use, both parties to the marriage regularly express, and demonstrate, an awareness of their mutual dependency, which the existence of intra-household gender asymmetries do not invalidate<sup>64</sup>. Within the groups, caste and class work to differentiate member households, such that husbands and wives present themselves as united against the wider injustices of the group, and will act together (though each may perform different roles) to confront higher status (or extract benefits from lower status) members. Joint family residence is rare in the field-sites and labouring class couples typically have little recourse to assistance from outside of the marriage unit. This is part of a wider trend in the decline in support from extended kin networks that has been reported throughout India (Agarwal 1997b; Kabeer 1994).

While it is almost always the case that, in households in which wives and husbands relate different ideas for loan use, it is the husband who wins out, the fact that such instances of disagreement over loan use occur (and are widely and matter-of-factly reported by both men and women respondents – separately and in one another’s presence -) may be indicative of an opening up of discursive space within the household, which has potential, by no means certain, to feed into outcomes. Analysis of secondary data (YLP round two) for Andhra Pradesh suggests this may be part of a wider, but limited, pattern. Figure 7.4 presents data demonstrating that male monopolisation of authority over decisions regarding the household’s labour and livelihood activities is slightly (and significantly) less pronounced in households with women SHG members (88.82%  $\pm$ 5.85) than in those without (83.43%  $\pm$ 3.68). This may be partially attributable to the lower rates of market labour participation among women residing in the latter (demonstrated above), who may be excluded from household decisions regarding labour and livelihood activities and practices more generally (data is unavailable for other areas of decision making).

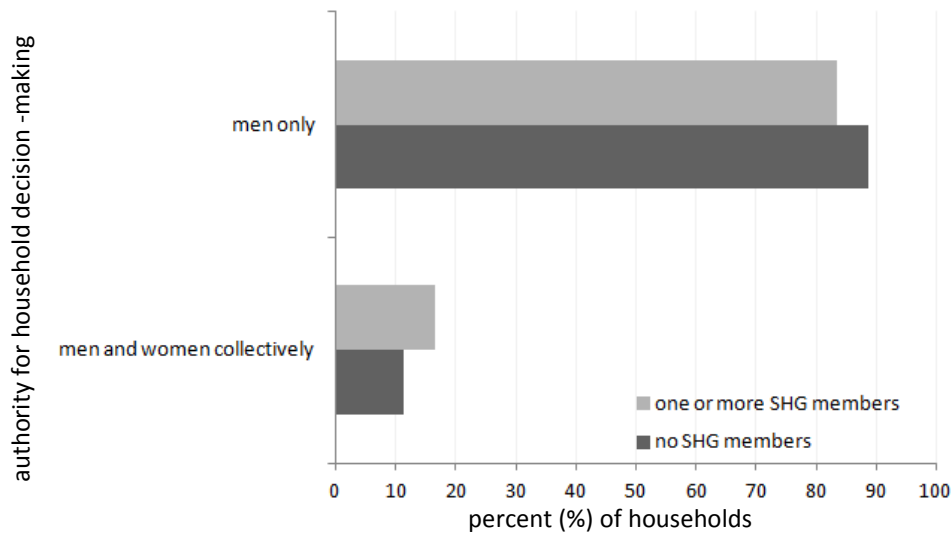
What is most striking about the data presented in figure 7.4 is less the relative than the absolute figures. Overall, women are reported to contribute to decisions regarding labour and livelihood activities in just 14% ( $\pm$ 5.28) of households. While the proportion is slightly (and significantly) higher in SHG households (16.87%  $\pm$ 3.68) than non-SHG households (11.18  $\pm$ 2.07), it remains very low. Women’s high rates of exclusion from market labour cannot wholly account for this. Over two thirds of households (70.07%  $\pm$ 5.32) have women members engaged in market labour activities, and over 85% (85.96  $\pm$ 7.72) report that livelihood decisions are made solely by men.

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<sup>64</sup> This is not intended to trivialise the operation of gender asymmetries, nor to imply a “unitary” model of the household (in which household members are assumed to jointly maximise utility for a set of common preferences under a common budget constraint), the shortcomings of which were discussed in chapter two.

This is consistent with the “empowerment paradox” (Da Corta and Venkateshwarlus 1999: 76), discussed in the preceding chapter, whereby labour market participation does not, of itself, imply improvements in women’s household status.

**Figure 7.4:** Gender and authority for household decision making in rural Andhra Pradesh



Source: YLP round two: Andhra Pradesh modules; n = 2,042 households (excludes single-sex households) (weights & survey settings applied)  $\chi^2=5.7170$  ( $p = 0.0279$ ).

Care is needed to interpret these results, and it may be that, in this instance, the secondary data mask as much as they reveal. The reality of intra-household negotiations may not be easily distinguished by survey questions to identify who among the household is *responsible* for a decision. Chapter six demonstrated that, among respondent couples in the village field-sites, men rarely assumed total authority for labour and livelihood activities, which have often developed over the course of many years, shifting with the needs and opportunities that confronted the household. The changing migration strategies of the Vysyha households in village M were one example of this. Couples tended to collaborate on strategies to meet the household needs given the relative acceptability (to themselves and others) of available options.

Both the fieldwork findings and the wider literature demonstrate that it is important not to oversimplify intra-household gender relations. Decision-making is usually complex, multi-layered, and historical. Elsewhere, evidence of male dominance of intra-household decision-making and negotiation more widely have been interpreted in strategic terms; as a means by which women can enhance their intra-household authority, without compromising the public image and honour of the traditional male decision maker. This relies on the exercise of “backstage influence” which occurs behind closed doors (Chen 1983; Kabeer 1997, 1999). This reliance on “implicit forms of contestation” is problematic, not least because it tends to be “less effective in many contexts than more explicit forms of bargaining” (Agarwal 1997b: 18). While “backstage” negotiating tactics may

benefit individual women, it publically upholds institutions ascribing authority and expertise to men, consistent with a male “bread-winner” ideal of intra-household practices and relations.

These debates demonstrate the importance of extending the concept of intra-household bargaining beyond the household itself, to (explicitly) acknowledge that gender institutions and relations beyond the household effect what occurs behind closed doors. The analysis reported here and in chapter six demonstrates that the relationship between intra-household and extra-household institutions has important implications for status and opportunities in each. Institutions shaping expectations of “men’s” and “women’s” work (which differ by social location and can be informed by social aspirations) often inform this, but compliance is not assured in relation to market labour. Among the field-site villages labour class households, exit from casual wage labour is generally an objective at the household level. Whether men’s or women’s (or either’s) exit is prioritised depends on these wider possibilities and expectations. The room to manoeuvre tends to be very limited, restricting the extent to which labour and livelihood activities can operate as overt sites of intra-household struggles over rival gender institutions.

Work by Guérin *et al* (2010) has similarly problematised the operation of male domination within and beyond the household, to emphasise that “patriarchy is characterized by strong male domination but also by ambiguous relationships between women where solidarity, competition and rivalry coexist” (*Ibid*: 3). Their finding that, in rural Tamil Nadu, “women’s primary goals within the household and regarding men seem more a matter of status, dignity and respect than of power per se” (*Ibid*), corresponds with evidence from the field-site villages.

The operational form of SHG’s tends to feed into, rather than reduce, dependency on the household. Women’s dependence on their husband’s position and benevolence necessarily entails an unequal relation, but so too do their relations with, and relative status to, other women, such that improvements in the position of some women come at the cost of diminished status for others (a finding shared by Guérin *et al* 2011). Together, the individualising effects exerted by the limited bearing of group membership on women’s identity and the pressing insecurity and urgency of household need-meeting most labouring class women confront, place severe limitations on respondent’s willingness and perceived ability to assume responsibilities and / or obligations beyond the household. SHG members are largely isolated from one another, each recognised to be pursuing, first and foremost, the interests of her household. In the following section, the scope and appetite for collective, group based activities, and their potential to intervene in established gender roles and relations, are considered in the context of these restrictions.

## 7.6 The appetite for group-based co-operation

In both village field-sites, the potential for group members to invest loans and labour in cooperative endeavours is sidelined in favour of a model of household operated, small-scale, (often home-sited) labour which neither disrupts a women's ability to "take care of her home, her husband, and children" (Village M Sangamitra), nor confronts the class relations in which her (and her husband's) labour is embedded. In practice, the collective aspect of the group's organisational form seems limited to the provision of mutual liability for loans. This suppression of co-operative, group-based action and investment at the level of outcome is not, however, synonymous with suppressed interest or of appetite. Ideas for collaborative action to collectively improve member's livelihoods are voiced in both field-sites. Though not ubiquitous, such ideas may be gaining ground, with proponents occupying a range of class, caste, and life-cycle positions. One thing proponents do have in common is gender. While the women voicing ideas for collaborative livelihood approaches are currently a minority, men are unanimous in their dismissal.

Motivated primarily by dissatisfaction with both the returns and conditions of her home-sited, piece-rate *beedi* labour<sup>65</sup>, respondent YS1-6 has attempted to generate interest in a co-operative tamarind processing business. She has repeatedly invited (similarly placed) members of her own SHG, and others involved in beedi and tamarind processing, to consider joint purchase and processing. Respondent YS1-1a similarly sees potential for collective production; citing tailoring and dairying alongside tamarind production as potential group-based "cottage industries". She identifies a lack of interest and enthusiasm on the part of village women as the major barrier to the creation of the tamarind processing, tailoring, and dairy collectives she sees potential for:

...Many times and at many places, I raised this issue. I implored them to take up this processing of tamarind. But they did not bother about that...Whenever I give them such ideas they are not enthusiastic about it. These are women engaged in rolling beedis and in packaging. They are working as labourers for daily wages...

...They could avail of these loans and set up a manufacturing unit and earn a lot instead of toiling for a pittance...If a few more women learn these trades [tamarind processing, tailoring, and dairy operation] they can be established as cottage industries. If many come forward it will lead to progress...I have a hope that it might take shape one day.

- YS1.1a (women, aged 58, Reddy (forward) caste, salaried employment class)

This perception that the barriers to cooperative production rest with a lack of appetite among village women is problematised by respondent YS2-8, who reports a long-held interest in

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<sup>65</sup> A form of labour, which (as chapter six discussed) is deeply embedded in relations of dependency as a result of the licensing regime governing the collection of forest goods – a scenario not uncommon in rural India Agarwal, Bina. 1991. *Engendering the Environment Debate: Lessons from the Indian Subcontinent*. East Lansing, MI Michigan State University Press.

establishing a co-operative tailoring business. She cites a lack of accessible training (unacknowledged in YS1-1a's descriptions) as the decisive obstacle.

I've been interested in this for ten years. I wanted to learn tailoring... If I can have training for one to three months, then I can train others. I asked many people but nobody is giving training. It isn't possible for me to go to town daily to learn. I keep thinking about that, how to learn?...I thought to pay even IRs.2000 but nobody is training me...Now I think "Now I am 35, what is the need now, time is passing"

- YS2-8 (woman, age 33, Vaisya ("forward") caste; petty business class)

Respondent YS1-6's attempts to generate interest in collective tamarind processing among her peers suggest that reluctance is not reducible to the straightforward lack of interest identified by YS1-1a. YS1-6 cites the burden of existing intra-household commitments, the uncertainties surrounding income (and the potential for sudden unexpected expenditure needs), and the difficulty in conducting a wholesale shift from proven (even if inadequate) occupations to untested ones as the key barriers:

They [the village women] say..."we cannot use the money in that way, we have our own necessities". So we can't have a coalition, the others won't do it...they have many things to do already...

- YS1-6 (woman, age 36, Muslim; casual daily wage labour class)

Respondent YS1-3, whose Reddy household owns land but has fallen on hard times due to a series of failed harvests and repeated unsuccessful bore-well investments, captures a common mood (expressed widely across class and caste positions) when she says:

We don't have the capacity to spend on others. Always, it is our family, our own children and our own responsibilities. It is enough to look after our own things from whatever we get. Where is the scope for looking after other things? We don't have such capacity...each one has their own problems, their own responsibilities.

- YS1-3 (woman, age 56, Reddy ("forward" caste), capitalist farming class)

This raises the key point that, for groups to commit their loans wholesale and upon receipt, to a collective endeavour such as tamarind processing, requires that loans be free from other pressing claims. Labouring class respondents are open about the claims that their SHG-procured bank-loans received, at most, once every two years (dependent on repayment schedules), are subject to upon receipt. While most (in later loan-rounds when the sums received are higher) utilise a portion to buy a dairy-cow, other livestock, or agricultural inputs, or to initiate or expand a petty business, they are also faced with a series of nested loans (from money-lenders, employers, and SHG and VO internal funds) requiring repayment. Deferred household expenses, clothes and shoes or medicines, might then be met. School fees may be due, which can consume the SHG loan

in its entirety. As discussed in chapter three, officials acknowledge that loans are widely used to service pre-existing debts and meet consumption needs. Their expectation is that the first (IRs 5,000 per member) and second (IRs 10,000 per member) tranche of loans will generally be used in these ways.

For a majority of labour class respondents, direct experience of the SHG forum has served to enhance rather than diminish wariness of collective endeavours. As discussed above, many groups in both field-sites experienced losses in the early days of *Velugu*, and differences in member's status continue to differentiate what portion of the group loan each receives. Reports for the causes of early losses vary, with the most common being a dearth of skills in book-keeping and basic numeracy that meant savings and repayments were insufficient to meet loan repayments. Instances in which crises in individual member's circumstances (usually health related) spilled over to force the group's default were also widely reported. In addition a striking number of respondents report incidents of outright theft; the blatant "swallowing of monies" by group leaders. While the institution of formal book-keeping practices, and the accompanying shift in responsibility for accounting from group leaders to *sangamitras* had, at the time of fieldwork, put an end to the first and most common of these complaints, respondents expressed scepticism that the remaining risks had lessened sufficiently to eliminate risks to their own savings and loans.

Though not widespread, the nascent interest in developing co-operative business arrangements, represents a potential shift in perspectives regarding appropriate labour forms and arrangements. This shift, however partial, is largely isolated to labour activities, with respondents generally dismissive of the scope for other forms of social intervention. While problems related to women's lower social status are reported, there are no plans to confront them collectively. In village M, repeated attempts to prevent *arrack* sales have been thwarted. The terms in which the Sangamitra reports this process are telling:

One problem is the belt shops, though women have tried to close them many times they have not succeeded. There is only one reason for their failure, only one. It is that they have no support from their husbands. Without such support, they cannot accomplish. Since some of their husbands are heavy alcoholics they won't support closing the belt shops. When they are heavy alcoholics, the economic conditions of families decline and the family's conditions won't improve.

Respondent MS1.2, a widow with two young daughters, who sells *arrack* illicitly at her *Angadi* (small, home-based shop), is aware that, in doing so, she invokes the censure of other women.

Now, when their husbands come and drink it would be a problem for them, but they think in this way: "If I have a problem I have to control it within the household and I cannot control outsiders"...No-one speaks in front of me, but I know what they are saying in my

absence. I cannot take heed of them - if I take heed we can't live, so I don't bother...I am not interested in running this shop, even from the beginning, but since I cannot do anything else, I have taken up this...

- MS1-2 (woman, age 30, Vadde ("other backward" caste); petty business class)

Notably, it is the *Sangamitra* who suggested respondent MS1.2 stock *arrack* on behalf of his contact (who runs a licensed shop in the Mandel headquarters). The consequences of this new business have been mixed for respondent MS1.2. While her daily income has more than doubled, allowing her to pay for her children's schooling and meet the households consumption needs without accumulating further money-lender debt, she faces social sanctions and regularly endures barely veiled threats of sexual violence. She describes a typical day in the arrack shop, run from her small two-room home:

...They [customers] come both in the day and the night...I lock up at 9pm or 9:30pm, but sometimes later...I have to sell to them at any time, even for Rs.0.50 or Rs.1, I have to get up and sell to them...during the daytime they drink quietly...but when they come in the evening they may threaten, they demand and take...They demand and say they will pay in the morning. If I give them, well...they may pay or may not pay, whatever I've earned that day is lost. Sometimes after taking alcohol they come and sit by me – whatever they say I have to bear. I am a woman...if there was a man it would be OK but...as I am alone...I have to be silent as if I have not heard anything...

- MS1-2 (woman, age 30, Vadde ("other backward" caste); petty business class)

In village Y too, alcoholism has profoundly gendered repercussions. Respondent YS2.8 is very open about the ramifications of her own husband's past drinking for her welfare:

Since four for five years the situation is better...before I used to receive beatings calmly. I was beaten heavily...if I complained he would beat me more... I was subjected to every physical abuse and torture...there was no day when I was not beaten...I faced so many troubles.

Despite her own experience, respondent YS2.8, in common with other respondents (regardless of gender, caste, and class), expresses unwillingness to intervene in other's "private affairs". The widespread resonance of institutions that buttress the private / public distinction<sup>66</sup>, and their enactment in the operation of the SHG as organisational form, greatly reduces the scope for the SHG programme to normalise action to intervene in the former.

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<sup>66</sup>Kabeer (2000) has argued that overly dichotomised and dichotomising understandings of public / private realms are unhelpful, advocating instead a continuum-based conception "of locations in the public domain ranging from acceptable to unacceptable places for women to be seen" (Kabeer 2000: 69). While this latter definition has resonance with the fieldwork findings on variations and shifts in the acceptability of women's mobility beyond the home and village, the former is relevant to the widely expressed perceptions of the public inviolability of the household unit.



## 7.7 Conclusions

This chapter has considered the extent to which the operation of the SHG programme framework can be understood to operate as a norm circle and site for habituation, and whether, as such, it can challenge the dominant institutions surrounding gendered roles and relations in the two village field-sites. Evidence relating to the relative scope for gains in individual women's, and in women's wider, social status was presented alongside findings regarding the relationship between the two, and the scope that exists for each to take place in the other's absence.

Analysis of secondary data suggests that SHG membership continues to be regarded as socially transgressive in rural Andhra. The regularities observed in the data suggest the presence of widespread resistance and / or exclusionary tendencies operating to stunt and differentiate SHG membership rates. At the all-Andhra level, membership is least likely for those women most subject to the institutions of seclusion in day-to-day life. By its nature, seclusion operates to isolate women from rival institutions. As the findings from the village field-sites illustrate, however, membership is not synonymous with exposure to rival, dominance-contending norms. Two broad categories of "paper membership" were identified in the field-site villages: the first, imposed by the group, is notable for its class base; the second, imposed by the "household", corresponds more closely to the logic of locally dominant gender institutions though, as we have seen, caste and class differentiation are very much in evidence. Each "form" of paper membership operates to both exclude individual women from the norm circle and to limit the scope for rival institutions regarding women's wider social status to take hold.

Regarded as a *norm circle*, the SHG programme framework can be understood as a site for the enactment, reproduction, and / or undermining of institutional forms and the habits and dispositions in which they manifest. Whether this entails the reinforcement of dominant institutions, or their displacement, depends largely on group's ability to operate as a site for the habituation (repetition, reinforcement, and familiarity) of dominance-contending institutions. In the village field-sites the potential for this latter tendency appears to have been compromised at an early stage by the dissipation of the scheme's formal aims and the undermining of its processes and practices entailed in officials' courting of male support. This involved an explicit denial of the programme's potential to enact shifts in gender relations, within and beyond the household, in favour of concentration on the economic benefits accruing to membership. It further entailed women's usurpation by the "household" as the programme beneficiary, and reproduced tendencies to identify men as the household's decision-makers and to recognise their authority to direct their wife's actions.

The difficulty represented by the shifts in intra-household relations identified above, lies in their tenuousness. It is, to say the least, problematic that women's household value is heightened by her utility for obtaining access to government funds. It is problematic too, that her ability to participate in SHGs; the grounds on which her participation may take place; and the implications of participation for her position in household, labour market, and wider social world, is dependent on male benevolence. This is a variable quality, which may differ from one man to the next, and may be withheld or revoked depending on circumstance.

The operational form of SHG's tends to feed into, rather than reduce, member's dependency on male benevolence, with members complicit in the active reproduction of dominant gender institutions and structural relations, and their extension to the SHG forum. This finding is shared by research studying the reproduction of dominant gender roles and relations in a range of social contexts (Kabeer 1999), and has led Holvoet (2005) to similarly doubt the potential for women-targeted development programmes to alter established intra-household gender relations. The potential for the programme to provide a more stable source of security is further undermined by the heterogeneity of groups, which operates to dilute the potential for women to develop a shared identity and common cause. Group organisation and operation has done little in itself to enhance the visibility and status of women, with male Sangamitra's assuming responsibility for the accounting, organisational, and management practices of groups. This has had the effect of relegating members to the position of attendees in place of active participants and organisers. Women are further sidelined by tendencies for the group forum to be bypassed by husbands when dissatisfied with some aspect of its organisation or management. This outcome reflects women's lower social status outside of the household as much, and perhaps more, as within.

In both field-sites, the SHG programme is widely represented in highly instrumental terms as (solely) a means to access credit and development funds on favourable terms. This is a process in which women members, alongside their husbands and programme officials, are active participants, reproducing the dominant institutions surrounding gender and extending them to novel interactions through the medium of the SHG programme's norm circle. The mode by which the SHG programme framework was introduced and continues to operate has largely reproduced men's dominance as decision-makers, together with perceptions of women as adjuncts to their husband, with status in the group dependant on the characteristics and connections of a member's husband rather than her own.

I concluded in chapter six that a widely accepted shift in formal credit access had taken place in the field-site villages, with labouring class households largely secure in their expectations that the group-liability mechanism will continue to be widely accepted as a reliable substitute for material

collateral. This chapter has demonstrated that the shift in access has not been attended by a comparable shift in the dominant institutions surrounding gender interactions, roles, and relations. Men's protecting and policing of established roles has extended into the operation and activities of the group forum, in which women have been largely sidelined from decision making. While a transitory and turbulent period in intra-household gender relations is perceivable in labouring class respondents' descriptions of their livelihoods, their households, their relationships with their spouses, and the interplay of the groups, they are replete with contradiction, ambiguity, and ambivalence. The mode of the programmes introduction and expansion has entailed reliance on, and contradictory appeals to, male benevolence and self-interest which has done little in itself to secure grounds for women's wider social status beyond continued dependence.

Elsewhere, group solidarity and collective action have been identified as critical conditions for the contestation of social norms (Agarwal 1994a, b; 1997b: 154; Folbre 1994, 1997; Fraser 1989; Kabeer 1995, 2003). Evidence from the field-site villages supports this finding counterfactually, with the stunted character of those conditions found to limit the operation of dominance-contending institutions. Groups display a high level of heterogeneity, with members interacting little beyond the formal transactions entailed in membership. The role of officials in the creation of SHGs, and their incentives to create universal membership, has limited the space for groups to develop spontaneously, composed of neighbours, friends, or workers well-known to one another and with recognisably common concerns. This manifests in the, widely expressed and exhibited, expectation that member's interests do not extend beyond their household. Women respondents explain the absence of collective investments / local activism with reference to the precedence of household loyalties. This tendency is exacerbated by widespread acknowledgement of the impropriety of intervening in other's "private matters". A public / private distinction which is very much in evidence in respondent's representations of widespread alcohol-abuse and male violence as private matters for individual's to resolve within the household. The decoupling of loan access from women's participation in the group forum appears to have profoundly diminished its scope to introduce rival gender institutions; while the heterogeneity of groups has served to emphasise women's identification with her household at the expense of the group. The antagonisms that arise in the interplay of group and household work to isolate class, caste, and gender interests, placing each in opposition to the other. The result is the reinforcement of a limited solidarity between spouses, which neither extends beyond the household, nor confronts the institutions patterning gender roles and relations.

# Chapter 8

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## Conclusions

The thesis has questioned, firstly, the potential for “self-help” to operate within pre-existing social relations and, secondly, its potential to intervene in, and potentially overturn, those relations. This has been framed against a wider analysis to disentangle the ways in which individual and collective attempts to advance living conditions (or at least defend them from deterioration) are defined by the historically (re)produced social relations in which those attempts are embedded, the ability of interventions to challenge existing social relations, and the ability of social relations’ to resist and reconstitute challenges. This has entailed a focus on the potential of the self-help group intervention to introduce changes in the scope for agent’s action and deliberation. Consistent with the critical realist methodology detailed in chapter two, the intention has been to uncover the mechanisms and contextual contingencies involved in observable outcomes. This entails an understanding of the possibility of social change in which agent’s actions are embedded within a layered (ontologically stratified and differentiated) social reality, and reasons and resources constitute twin potential sites of intervention.

In the field-site villages, the latest SHG programmes (*Velugu* and IKP) have attained very wide membership and “bank-linkage” rates, two key official measures of programme success (Gol 2002; World Bank 2011; GoAP 2012). As the analysis detailed in chapter’s six and seven demonstrates, however, the mechanisms by which this broad outreach has been achieved have entailed ambiguous and sometimes contradictory implications for the programme’s wider stated aims of poverty reduction and consciousness-raising among women. A fixation on formal group registration is implicated in these processes, but of greater relevance is the misspecification entailed in self-help’s underlying logic.

### 8.1. Revisiting the mechanisms of social change

In chapter one I identified three aspects of the intervention’s formal content that could trigger new mechanisms to enable rural women to advance their social status and enhance their own and / or their family’s livelihoods:

1. In allowing that formal bank loans could be acquired in the absence of material assets, *Velugu* / IKP provided the labouring classes with an alternative to usurious (and often inter-locking) informal credit sources

2. As a (de facto) modification and extension of DW CRA, *Velugu* / IKP formally extended programme-linked credit to women, challenging longstanding identification of public and private authority, and economic agency, with men.
3. In targeting programme benefits to (primarily) women via the group membership mechanism, *Velugu* / IKP provided a forum for habituation to (potentially) dominance rivalling institutions

Together, these formal programme aspects, in extending material resources to previously excluded groups, and in requiring a shift in the institutions surrounding formal credit access, exhibit potential to challenge existing causal mechanisms and alter wider social contexts to institute social change. Since the forms and terms governing credit access do not exist in a vacuum, but are deeply enmeshed in wider social articulations of status and expectations, the changes may not be easily contained, but at the same time, can be expected to generate resistance.

In the chapters which followed I grounded appraisals of the operation of these three aspects in the retroductive logic of social enquiry, to permit the open, stratified character of the social world to be acknowledged as the site of social explanation, rather than something that needs to be “controlled for” to permit it. I acknowledged that since i. actions have unintended consequences, ii. actor’s knowledge of the contextual conditions which limit their actions is fallible, and iii. programme “triggered” mechanisms can be countermanded by existing (or alternative emergent) ones, outcomes were necessarily contingent and contextual.

Recalling Bhaskar’s transformational model of social activity (reproduced in figure 8.1), we think of “programme impact” as the intervention’s capacity to trigger new mechanisms to intervene in agent’s reproduction of (prior) social structures, and potentially permit them to transform them. As chapters two and six discussed, this rests on the acknowledgment that, In order to undertake (even the most insignificant) social action, “agents have no choice but to (consciously and unconsciously) engage with the social structures and institutions that precede them” (Fleetwood 2008b: 244).

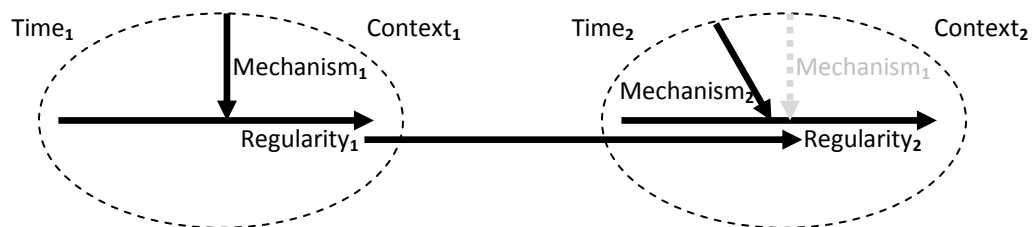
**Figure 8.1:** The transformational model of the connection between social structure and agency



modified from Bhaskar (1993: 155)

As chapter two discussed, Pawson and Tilley have been at the forefront of applications of critical realist methodology to questions of policy interventions. Their model of social change permits that social structures assign conditions (which take the form of constraints and enablements) for the actions of agents. This is the context in which agent's actions and social interactions play out. It relates to "time<sub>1</sub>" in figure 8.2 (the constraints and enablements precede "time<sub>1</sub>"). At "time<sub>2</sub>" the structure is reproduced or transformed as a result of interactions at "time<sub>1</sub>", providing the structural conditions for the next series of interactions.

**Figure 8.2:** Basic ingredients of successful social change



modified from Pawson and Tilley (2010: 74)

This methodological approach has translated into an analytical approach which aimed to identify the mechanisms through which the self-help programme intervention brings about change, and the bearing of the wider context for that change. I now draw together the bearing, operation, and wider implications of each of the three programme aspects detailed above.

## 8.2 New spaces for accumulation and differentiation

In chapter six, I demonstrated that the introduction and operation of *Velugu* / IKP had succeeded in instituting a widely accepted shift in formal credit access in the field-site villages. I demonstrated that programme membership was comprehensive among the labouring classes, and that they were largely secure in their expectations that the group-liability mechanism will continue to be widely accepted as a reliable substitute for material collateral.

This can be contrasted with prior experiments with village-level co-operatives. In chapter four, I reviewed contemporary research on the impacts and operation of the early-Independence state's credit, multi-purpose service, marketing, consumer, artisan, and farming cooperatives. Those studies unanimously reported that extensive elite capture, and attendant caste, class, and gender based exclusionary tendencies, had undermined the form and function of cooperatives (Desai 1969; Gol 1954; Guha 1969; Thorner 1969). I reported that the IRDP programme that preceded

DWCRA is also well-established to have been beset by problems of elite capture (Bremar 1985, 2007; Chavan and Ramakumar 2002; Meyer and Nagarajan 2000).

In chapter's six and seven I demonstrated that the introduction and operation of *Velugu* / IKP in the village field-sites was, in contrast, typified by elite disinterest and disengagement. What differentiates *Velugu* / IKP from earlier programmes is, in common with DWCRA, its targeting of women as members, and, in a deviation from DWCRA, its extension of loans (on terms that encourage repayment) in place of grants (or effective grants). Chapter seven reported that, while very few capitalist class households have refused to adopt formal membership, and while they have received member benefits (many joining originally to take advantage of the *Deepam* (free gas connection) scheme), they do not actively participate in the programme, nor seek to monopolise group's organisation and operation. This is primarily due to the programmes delivery of a benefit - formal credit access – that is not otherwise denied them on the same or similar terms.

Despite the absence of elite capture, chapters six and seven demonstrated differentiation in programme participant's receipt of benefits, whereby segmentation among the labouring classes was reproduced in the group forum. The importance of class, caste, and gendered forms of social regulation in accessing all forms of credit was demonstrated, a finding consistent with prior studies of rural South India (see Pattenden 2010, 2011, Guérin et al 2011). Elite disinterest opened up the potential for spaces of differentiation to extend among the labouring classes, with forward caste small-scale farming and petty business class households' attempts to prosper entailing that they position themselves to siphon funds and other programme benefits at the expense of low-status caste, predominantly casual wage labour members. The extension of paper membership to the low-caste and destitute portion of the labouring classes - entailing their effective sidelining from meaningful participation - is a key part of this process. Such members are permitted to borrow only for consumption needs, and only then what it is believed they can afford to repay. The savings and administrative fees of low-status paper members are met by – and their loans appropriated by - the group leader(s).

This has effectively excluded the most vulnerable and insecure portion of the labouring classes from membership in any meaningful sense. This wider process of monopolisation has also exacerbated the vulnerability of wage labour and petty business class members, who not only receive a lower proportion of the group loan than they are entitled to, but also come under intense pressure to keep up with tight repayment schedules to minimise the time-lag between loans.

The ability of these and other “peer pressure” tactics to contribute to “near perfect loan recovery” (Kropp and Suran 2002: 49) is widely touted as a key advantage of the self-help group model over earlier rural credit programmes (discussed in some detail in chapter four). Peer pressure is typically presented as one part of a quartet of components together comprising the group liability, or social collateral, mechanism (the others being peer appraisal, peer monitoring, and peer sympathy), originally intended to widen loan access by substituting for material capital (see chapter four for detailed discussion).

In practice, however, the heterogeneity of groups problematises reliance on peer-effects. The tendency to flatten out differences by assuming members to be “peers” can disguise the operation and reproduction of segmentation within the labouring classes and caste based inequalities. Historically (as chapter four and five discuss), the policy emphasis on group liability was introduced at the same time that the requirement for group homogeneity (in terms of caste and class) was abandoned. As a result, the SHG’s operation as a norm circle arguably extends primarily to the enforcement of institutions about good and bad financial behaviour and acceptable and unacceptable credit risks. This leads not only to exclusionary practices which operate to reinforce material inequalities, but to predatory tendencies in the event of individual default.

In the village field-sites, a situation is playing out in which a portion of the labouring classes have manoeuvred themselves to monopolise group forums and benefits at the expense of other (weaker) portions. It is worth revisiting here, the concept of “classes of labour”:

“Classes of labour”...have to secure their reproduction in conditions of growing income insecurity and “pauperisation” as well as employment insecurity...They may not be dispossessed of all means of reproducing themselves...But nor do most of them possess sufficient means to reproduce themselves, which marks the limits of their viability as petty commodity producers

(Bernstein 2010: 11)

Chapter’s six and seven demonstrated the complex and shifting labour and land relations dominating livelihoods in the village field-sites, which resulted in people moving between a variety of wage labour and PCP labour forms, on a seasonal and sometimes daily basis. While adopting “classes to labour” as an analytical device, I retained a focus on the classes that constitutive of the “classes of labour”, designating the former according to their main household occupation. This twin emphasis enabled analysis of segmentation alongside commonality.



Recalling O'Laughlin's (1996) analytical distinction between two separate, but inter-related aspects of differentiation<sup>67</sup> ("diversification of rural livelihoods" and "class stratification") permits the actual and potential contribution of this process to the wider tendency for differentiation to be assessed. The reproduction of wider inequalities within the SHG forum has been effective in maintaining and reproducing existing lines of segmentation among the labouring classes, which manifest as relative dependence on diversification of livelihoods away from cultivation. The wider context is such, however, that monopolisation of credit access, is not easily translated into a durable advantage. The inability of the high-status caste smallholding and petty business classes to convert their monopolisation of group credit into enhanced control of land and other assets has circumscribed the potential for intensified class stratification.

### **8.3 Individualising responsibility for needs meeting**

In the field-site's historically drought-prone region of Andhra Pradesh, an escalating ecological crisis is underway. This is serving to intensify already long-established inequalities in land and labour relations. As a result, the generalised crisis of social reproduction confronting the landless /land-poor wage-labour and petty business classes is extending to incorporate the small-scale farming class, a process extending, and itself an extension of, the ongoing miniaturisation of landholdings unfolding nationwide. Non-agricultural petty business operation is faring little better, undermined by the same ecological pressures and infrastructure inadequacies threatening agricultural productivity. The small (and diminishing) range of non-agricultural petty commodity production, service, and trade, activities undertaken in the field-site villages, as throughout rural Andhra, demonstrative of the dearth of opportunities in this sector.

Small-scale farming class households are resisting these increasing pressures towards depeasantization through intensification of self-exploitation, reduced consumption, participation in NREGS and other wage-labour, and extreme over-indebtedness. Debt is being taken from a number of sources, and repayments are typically cyclical and nested. The extension of formal loans via SHG-Bank linkage is not an adequate substitute for the reduction in the availability of agricultural loans which accompanied the 1991 reforms, and has been consolidated since. In village M, this has resulted in small-scale farming class household's monopolisation of SHG leadership roles and the manipulation of group registers in order to extract a larger share of group funds.

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<sup>67</sup> In O'Laughlin's terms (1996: 8) "diversification of rural livelihoods" reflects "changes in divisions of labour, in processes through which people come to organise their work and reproduction in very different ways as commodification proceeds". Class stratification reflects "the emergence of sharp and continuing differences between households in control of means of production, including land, cattle and agricultural implements"

The inadequacy of even their larger share of group loans to meet the increasing costs of cultivation, however, means the small-scale farming class households rely extensively on debt from informal money-lenders to meet the cost of farming inputs, particularly bore-wells. Dispossession has been outsourced through the indirect commodification of common water sources. A result of decades of reckless depletion of groundwater sources by the capitalist farming classes has extended the use of (and dependence on) expensive bore-wells to access ever deeper reserves of groundwater.

Bore-well failures are common, but rain-fed cultivation and / or wage labour are inadequate for even subsistence. Unable to withdraw from farming, but equally unable to sustain it, small-scale farming class households have become locked into debt cycles. The SHG intervention has permitted this household class to access (and monopolise) debt at lower rates of interest, and to access VO funds at short notice in between bank loan cycles, but has not eliminated dependence on informal loans. This is not to advocate the extension of ever greater sums of formal credit, but to demonstrate the futility of a response limited to credit extension, a point I return to below.

Credit access is sustaining many small-scale farming class households' social reproduction, but is equally sustaining their ability to continue the very practices which have made cultivation so precarious. This class increasingly aspire to replicate capitalist farmers' crop diversification to include mulberry and marigold cultivation. These high value crops are extremely water-intensive, and come with higher input costs than the traditional water-intensive cultivation of paddy and sugarcane. Their adoption is extremely high-risk, entirely dependent upon the installation of successful bore-wells, a process which needs to be repeated each time existing bores run dry. For this class, Velugu / IKP has enabled a deferral of depeasantization, displacing a portion of debt needs onto lower-interest formal sources. The continued depletion of ground-water, a process which capitalist farming households are at the forefront of, but which all cultivators must adopt if they are to continue farming in the short to medium term, shows no sign of alleviating under present conditions.

Small-scale farmers' explanations of their unwillingness to countenance a move away from farming, are dominated by an attachment to Kuluvuthri (caste profession), yet the wide-spread hope that children will be able to access formal sector employment is demonstrative of, at least, an ambiguous relationship to Kuluvuthri. The small range of non-farm petty commodity, service, and trade activities undertaken in the field-site villages, and throughout rural Andhra, demonstrate the limitations on viable occupations in this sector. This has considerable bearing on

the potential for households to respond to the pressures on land-based livelihoods through adoption of petty business.

Despite membership and bank-linkage being comprehensive, the introduction and operation of Velugu / IKP in the village field-sites has not been accompanied by a widespread adoption of petty business activities. In a majority of cases, these activities are undertaken uninterrupted since childhood, with respondent's continuing the work they learnt from their parents. Where respondents have made a transition (or a return) to petty business activities, it is as a result of an external catalysing event, such as a loss of land (or its productivity); an inability to overcome water scarcity; the closure of a work-place; or, in the case of women, life cycle events that intervene in the sanctions defining acceptable labour forms.

In the field-site villages, the dominance of dairy-cow rearing is demonstrative of the limited range of petty business activities available. Many SHG members have used their second and third loans (up to 10,000 IRs and 20,000 IRs respectively) to purchase one, and in some cases two, dairy cows at a cost of around 10,000 IRs. Policy promotion of backyard dairy cow rearing has been prominent since IRDP (the Integrated Rural Development Programme). Many of the problems that existed then remain, while others have been exacerbated by increasing rates of landlessness and marginality of holdings. Local officials and bank manager's promotion of dairy-cow rearing is a response to the absence of alternatives, but it is itself becoming increasingly unviable. The exacerbation of drought conditions by class-based over-exploitation of groundwater has rendered common land fallow, resulting in the commodification of fodder. Landless and marginal farming class households must buy fodder to supplement the limited grazing available, but cannot afford to do so in sufficient volume. Among labouring class households, the regular (though small and fluctuating) income provided by dairy-cow rearing permits household reproduction expenses and debts to be juggled, but does not result in an overall surplus, and cannot sustain households in the absence of wage-labour, subsistence farming, and / or other petty business activities.

Dairy cows are more commonly perceived as liability than asset, and dairy cow rearing occupies a curious position, straddling local perceptions of the agricultural / non-agricultural divide and assigned to neither. Though cow ownership remains a source of pride among the landless wage-labour class, where the small day-to-day income is most required, they also receive the lowest returns, as their inability to buy fodder impacts on the quantity and quality of milk. Dairy cow-rearing has come to form a node in a wider circuit of debt circulation, a point I return to below.

In chapter five, I demonstrated that the limited potential for petty business operation may be gaining policy-recognition, as signified by the recent reorientation of IKP's programme objectives

(World Bank 2011) to replace the earlier emphasis on loan-funded “micro-enterprise” with an emphasis on the importance of *group membership* as an end in itself. This is a response consistent with the logic of the self-help model, whereby the structural constraints limiting agents’ abilities to effect long-term, non-superficial change to their own circumstances are not deemed relevant, and the failure to affect self-help through self-employment is cast as an individual failing.

#### **8.4 Pacifying discontent, discounting emancipation**

Chapter seven demonstrated that the shift in institutions surrounding credit access has not been attended by a comparable shift in the dominant institutions surrounding gender interactions, roles, and relations. The framing of “women” as a separate policy category, and their subsequent incorporation into successive iterations of the self-help rural development model, has generated considerable ambiguity and contradiction both in terms of formal policy, and programme implementation. Andhra has been widely credited with unleashing self-help policy’s “consciousness raising” potential among women (Deshmukh-Ranadive 2004; MoRD 2003), but as chapter five demonstrated this is due to a misspecification of the relationship between the early 1990’s anti-arrack protests and the motives behind, and objectives of, the self-help model’s extension and consolidation.

As I discussed in chapters six and seven, in the village field-sites, programme introduction and operation has tended to reproduce and reinforce, rather than confront and / or overturn, gender institutions of the roles and relations appropriate to women and men. Across Andhra more widely, the evidence from secondary data analysis is that women’s SHG membership retains an aspect of social transgression only weakly apparent in the village field-sites. In the latter, high rates of membership have been achieved, not by challenging resistance to institutionally transgressive aspects of ideal programme operation, but by diminishing the challenge to pre-established gender institutions that programmes represent.

I demonstrated that membership was not synonymous with exposure to rival gender institutions. Two broad categories of “paper membership” were identified in the field-site villages: the first, imposed by the group, is notable for its class base; the second, imposed by the “household”, corresponds more closely to the logic of locally dominant gender institutions though, as we have seen, caste and class differentiation are very much in evidence. Each “form” of paper membership operates to both exclude individual women from the norm circle and to limit the scope for rival institutions regarding women’s wider social status to take hold. In the village field-sites, high rates of SHG membership have been obtained as the programmes form and function, rather than perceptions, have been altered. This is part of a wider tendency evident at the policy level (both in

Andhra and, increasingly, at the Centre) to explicitly reconstitute women's programme participation in terms of the household good. It represents the revival of an historical tendency in development policy that has come full circle since DW CRA's introduction, intended to displace it, in 1982.

Chapter seven demonstrated that the restriction of the group's collective aspect to joint liability for individual credit access introduces a form of mutual dependence which serves to exaggerate member's caste and class heterogeneity. Members interact little beyond the formal transactions entailed in membership. The role of officials in the creation of SHGs, and their incentives to create universal membership, has limited the space for groups to develop spontaneously, composed of neighbours, friends, or workers well-known to one another and with recognisable common concerns. This manifests in the, widely expressed and exhibited, expectation that member's interests do not extend beyond their household. Women respondents explain the absence of collective investments / local activism with reference to the precedence of household loyalties. This tendency is exacerbated by widespread acknowledgement of the impropriety of intervening in other's "private matters". A public / private distinction which is very much in evidence in respondent's representations of widespread alcohol-abuse and male violence as private matters for individual's to resolve within the household.

Taking the evidence of chapters six and seven together, it emerges that the decoupling of programme benefits from women's participation in the group forum has profoundly diminished its scope to introduce rival gender institutions, while the heterogeneity of groups and the limited interactions among group members has served to emphasise women's identification with spouses. It became clear that the antagonisms that arise in the interplay of group and household work to isolate class, caste, and gender interests, placing each in opposition to the other. The result is the reinforcement of a limited solidarity between spouses, which neither extends beyond the household, nor confronts the institutions patterning gender roles and relations. The credit component of SHG membership now performs an essential and direct role in sustaining the social reproduction of the labouring classes, at the same time containing the potential for rural crisis to erupt in social unrest.

Initially envisaged by the early-Independence planners as a means of generating a broad-based challenge to the distributive status quo of resources and privilege; in its current form, the cooperative serves to disable, neutralise, and redirect the self same political consciousness and emergent demands that the earlier strategy relied upon articulating and channelling. This shift has increasingly been analysed in terms of the neo-liberalisation and de-politicisation of State policy (Bateman and Chang 2010, 2011, Rankin 2001, 2002, Pattenden 2011). But to speak in terms of a

“shift” carries implications of a singular, unitary, and unidirectional moment or process that is rendered false by an historical trajectory punctuated with radical exclamations necessitated by entrenched opposition to any form of social reorganisation threatening to the existing distribution of privilege. To this extent, the (neo)liberalising structural reforms initiated in 1991 entailed less a complete reimagining of the form and function of the State than a redistribution of the weight given to a priori competing and contested visions of the same.

The reformist thesis that unconstrained market mechanisms could better accomplish the tasks the state had set itself (limiting the latter’s remit to the provision of a regulatory environment, physical infrastructure, and functionally literate workforce conducive to the former’s operation), has been an ever present current in Independent India’s parliamentary debate and inter and intra-party politics. Class conciliation has long existed (and is retained) alongside unrestrained populism in the state’s rhetoric and in its interventions. The decentralisation of State power, and calls for a reconstituted localism and forms of community organisation that bypass electoral mechanisms of accountability, is another current associated with neo-liberalism which yet has a long history in the debates taking place within the Indian state over how best to accomplish its goals, and what those goals should be.

Prior to 1991 the State’s central role in the economy did not go uncontested. Indeed the authenticity and legitimacy of this *overt* contestation marks an acute difference between the pre-reform and post-reform period. In the former, advocates and opponents of extensive state planning each accepted the possibility of alternative modes of economic organisation and relations, and profoundly normative debate ensued as to which ought to be favoured and why. In the latter period, the (neo)liberal thesis of the market has, at least partially, acceded to the status of what Bourdieu calls *orthodoxy* (Bourdieu 2010: 164 - 169). A status it is difficult to recognise State planning having ever achieved even when at its most confident. Opposition existed, and exists, to both positions, but the latter has fared far more successful in dictating the terms of the debate and so to a large degree co-opting dissent than the former ever was.

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**A study of the role self-help groups play in rural livelihoods and social relations in Chittoor district, Andhra Pradesh**

**PARTICIPANT INFORMATION SHEET**

**Purpose of the study**

You are being invited to take part in a research study about rural labour. The study hopes to learn from you how self help group (SHG) membership and credit availability affects working outcomes and decisions for different people. We would like to interview members of some SHG groups and to hold some group discussions with all of the members of some groups. We would also like to talk to the husbands of some SHG members. We hope this study will help us improve understanding about the labour situation in A.P villages, and the role that self-employment and credit access play in household and individual livelihoods.

Before you decide if you would like to take part it is important for you to understand why the research is being done and what it will involve. Please take time to read (or be read) the following information carefully and discuss it with others if you wish.

Please ask if there is anything that is not clear or if you would like more information.

Please take some time to decide whether or not you wish to take part.

**Who will carry out the research?**

This study is being conducted by Samantha Watson as part of her PhD degree research at the University of Manchester, in England. A PhD is a graduate programme that allows a person to study further an area of life that they are very interested in.

Samantha has been interested in Indian society and politics for many years and has travelled to India many times for work and study. She is assisted by Ms. Vijaya Lakshmi in her work. Ms. Vijaya Lakshmi has an MA in English Literature and plans to begin a PhD shortly. She lives in (town X – *disclosed to participants but withheld here to protect participant's anonymity*) with her husband and two sons.

**Title of the Research**

The title at the top of the page can be understood as asking: How does self-help group membership affect people's decisions about the kinds of work they do and the results of this work and how does it affect their relationships with others?

**What is the aim of the research?**

Through talking with you about your experiences and visiting you as you carry out your work and other daily activities, we hope to be able to understand:

1. What meanings women in self-help groups attach to labour sectors and occupational niches and how these differ from the meanings their spouses attach to them
2. How women view their experiences of credit gained through self-help group membership
3. What difficulties women and their families experience in undertaking different kinds of work

**Why have I been chosen?**

You have been chosen to be asked to participate in a focus group because you are a member of an SHG that has been selected to participate. You have been chosen to be asked to be interviewed individually because i), you have participated, or will participate, in the focus group and your life history, background, and experiences might interestingly be compared to others, or ii) your wife is a member of an SHG and has consented to be interviewed.

**What would I be asked to do if I took part?**

We are hoping to meet with you two times (formally) over five months and would like to talk informally at your convenience and to accompany you on your day to day activities. We would like to interview some members of each of the selected SHGs individually to find out about their experiences in detail. The interview will last approximately one hour.

If you are the husband of a women who is interviewed we would like to also interview you to find out about differences in ideas about and possibilities of work for men and for women. This interview will last approximately forty five minutes.

We will accommodate your schedules to limit as far as possible any inconvenience.

**What happens to the data collected?**

Once you have given an interview or participated in a focus group, the words will be translated from Telugu into English and typed into a computer. The English words will be analysed and coded and compared in computer software, and then the meanings interpreted in the context of other research and findings.

**How is confidentiality maintained?**

We take your privacy very seriously. It is very important that you know you can trust that anything you say and anything about you will remain confidential. Electronic data will be stored on Samantha's work computer (password protected). Paper files (both Telugu and English translations) will be stored in a locked filing cabinet. A separate code sheet identifying made up names that protect respondent's identities (pseudonyms) will be securely stored separately from the data. If you still have concerns about confidentiality then please tell us and we will explain things more.

**What happens if I do not want to take part or if I change my mind?**

If you decide to take part you are still free to withdraw at any time without giving a reason and without detriment to yourself.

**Will I be paid for participating in the research?**

Payment is not offered in return for participation. We will not take up time when you are working. We will bring refreshments (cool drinks and snacks) for the focus groups and interviews.

**Where will the research be conducted?**

The interviews and focus groups will be conducted in your home village. This may be in your own home or another space depending on what is most convenient for you and your household.

**Will the outcomes of the research be published?**

It is planned that some of the research will be published in peer reviewed journals and may later be published in book form. The primary use of the research is for the PhD degree.

**Contact for further information**

Samantha Watson: Phone number: (91) 9493371233

Email address: [samantha.watson-2@postgrad.manchester.ac.uk](mailto:samantha.watson-2@postgrad.manchester.ac.uk)

Samantha can be reached on her Indian telephone number until May 2010. She can be emailed at her university address up until October 2011.

If you change your mind about participating after the interview, please contact Samantha before October 2011 so that she can withdraw your information.

**What if something goes wrong?**

If there are any issues that you would like to discuss with the research team, please **contact Samantha** either by telephone, or at her Manchester University address. If there are any issues regarding this research that you would prefer not to discuss with members of the research team, please contact the **Research Practice and Governance Coordinator**:

Address: The Research Practice and Governance Co-ordinator,  
Research Office, Christie Building,  
The University of Manchester,  
Oxford Road, Manchester  
M13 9PL, England,

Email: [Research-Governance@manchester.ac.uk](mailto:Research-Governance@manchester.ac.uk)

Phone: (+44) 161 275 7583 or 275 8093

**Many Thanks,**

Samantha

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## ఆంధ్రప్రదేశ్ పల్లె ప్రాంతాల స్వయం సహాయక సంఘాలు మరియు వాటి పాత్ర

### దీని కొరకు ఈ పరిశోధన:

పల్లె ప్రాంతాలందు కూలీ పనిచేసే వారి జీవనం పై చేయు పరిశోధనలో భాగస్వాములు కావడానికి మీరందరూ ఆహ్వానితులు. ఈ పరిశోధన ముఖ్య ఉద్దేశం మీకు అందిన రుణాలు మీ పనితీరును ఏ విధంగా ప్రభావితం చేస్తున్నాయో తెలుసుకోవడం. మేము మీ డ్వాక్రా సంఘాల సభ్యులతో చర్చించి మీ జీవన శైలిపై అవగాహన ఏర్పరచుకోవడం మా ముఖ్య ఉద్దేశం. అంతే కాకుండా డ్వాక్రా మహిళల భర్తతో కూడా మాట్లాడి మీకు రుణాలు ఎంత వరకు ఉపయోగ పడుతున్నది తెలుసుకోవడం. ఈ పరిశోధన ద్వారా ఆంధ్రప్రదేశ్ పల్లె ప్రాంతాలలో నివసించు కష్టజీవుల పరిస్థితి మెరుగు పరచడానికి మరియు వారి జీవనంలో రుణాలు, స్వయం సహాయక సంఘాల పాత్రను తెలుసుకోవడానికి.

మీరు ఈ పరిశోధనలో పాలుపంచుకోవడానికి మునుపే ఈ పరిశోధన దీనికొరకు జరుగుచున్నదో మరియు ఈ పరిశోధనలో మీ పాత్ర ఏమిటో పూర్తి అవగాహన కల్పించుకోవలసినదిగా కోరుచున్నాము. దయచేసి మీరు దీనిని చదవటానికి(చదివి వినిపించు కోనటానికి) సమయం కేటాయించి మరియు యితరులతో సంప్రదించి నిర్ణయం తీసుకోండి. మీకు తెలియని, అర్థంకాని విషయాలను గురించి మరియు ఇంకా ఏదైయినా సమాచార ము కోసం దయచేసి అడిగి తెలుసుకోండి. మీరు ఈ పరిశోధనలో పాలుపంచుకోవాలా? వద్దా అని బాగా అలోచించి నిర్ణయం తీసుకోండి.

### ఈ పరిశోధన ఎవరు జరుపుతారు?

ఈ పరిశోధనని సమంతా వాట్సన్ ఇంగ్లాండులోని మాంచెస్టర్ విశ్వవిద్యాలయం నుండి ఆమె పి.హెచ్.డి.ని పొందటం కొరకు నిర్వహిస్తారు మరియు ఆమెతోపాటు శ్రీమతి జయలక్ష్మి మరియు శ్రీ ఖాన్ గారు అనువాదకులు గా సహకారం అందిస్తారు.

### పరిశోధన పేరు:

పరిశోధన పేరు ఆంధ్రప్రదేశ్ పల్లె ప్రాంతాల స్వయం సహాయక సంఘాలు మరియు వాటి పాత్రని రుణాలు ప్రజల జీవన విధానమును ఏ విధంగా ప్రభావితం చేస్తున్నది మరియు దాని పర్యావసానాలు ఏమిటి? అని ప్రశ్నించడం ద్వారా తెలుసుకొన బడుతుంది.

### ఈ పరిశోధన ముఖ్య ఉద్దేశం ఏంటి?

మీ అనుభవాలను తెలుసుకొనడం ద్వారా మేము క్రింది వాటిని అర్థంచేసుకోవడానికి ప్రయత్నిస్తాము.

1. స్వయం సహాయక సంఘాల మరియు డ్వాక్రా లో వుండి స్త్రీల పాత్ర ఏంటి? వారికి భర్తలు ఏవిధంగా సహకరిస్తున్నారు ?
2. స్వయం సహాయక సంఘాల మరియు డ్వాక్రా ద్వారా స్త్రీలు డబ్బులు సంపాదించిన అనుభవం గురించి.

### **నేనే ఎందుకు ఎన్నుకున్నబడి ఉన్నాను?**

మీరే ఎందుకు ఎన్నుకున్నబడి వున్నారంటే మీరు మా పరిశోధనకు ఎన్నుకోబడిన డాక్టర్ గ్రూపులో సభ్యులు కావడం వలన. మీతోనే ప్రత్యేకంగా ఎందుకు పరస్పర సంభాషణ జరుపుతున్నామంటే 1) మీరు మా పరిశోధనలో భాగస్వామి అయి, లేక భాగస్వామి కావడానికి సిద్ధంగా వున్నారు కనుక, మరియు మీ గ్రూపు బాగు గురించి, మీ జీవిత చరిత్ర, జీవన విధానం మరియు మీ అనుభవాలలో గల ప్రత్యేకమయిన విషయాలను యితరులతో పోల్చుకోవడానికి. 2) మీ భార్య డాక్టర్ సభ్యురాలు కావడంవలన అమె అనుమతి తో మీతో పరస్పర సంభాషణ జరపడం జరుగుతుంది.

### **నేను ఇందులో పాల్గొన్న తరువాత ఏం చేయవలయును?**

మిమ్మల్ని మేము గరిష్టంగా నాలుగు నెలలకు రెండుసార్లు మాత్రమే కలిసి సంభాషణ జరుపుతాము. మీ డాక్టర్ గ్రూపు నుండి కనీసం ముగ్గురు సభ్యులతో సంభాషణ జరిపి మీ అనుభవాల గురించి తెలుసుకుంటాము. ఆ తరువాత విడి విడి గా వారితోనే ౬౫ నిమిషాల నిడివి గల పరస్పర సంభాషణ జరుపుతాము.

మీరు గనుక డాక్టర్ సభ్యురాలి భర్త అయితే మీతో కూడా మేము పరస్పర సంభాషణ జరిపి మీకు మీ భాగస్వామికి పురుషుల మరియు స్త్రీల వృత్తి పై గల అభిప్రాయ భేదాలను తెలుసుకుంటాము. ఈ సంభాషణ నిడివి 45 నిమిషాల పాటు వుంటుంది.

మీకు వీలయిన సమయంలోనే మేము మిమ్మల్ని కలిసి మీ అభిప్రాయాలను మరియు మీ అనుభవాలను తెలుసుకుంటాము.

### **మీరు సేకరించిన సమాచారాన్ని ఏం చేస్తారు?**

ఒక్క సారి పరస్పర సంభాషణ ద్వారా సేకరించిన సమాచారమును ఇంగ్లీషు లోకి తర్జుమా చేసి కంప్యూటరీకరణ చేస్తారు. ఈ ఇంగ్లీషు తర్జుమాని కంప్యూటర్ లో కోడింగ్ చేసి అన్ని సంభాషణతో సరిచూసి పరిశోధన సమాచరంగా మార్చబడుతుంది.

### **మీరు ఈ సమాచారముని ఏ విధంగా గోప్యంగా వుంచుతారు**

మేము మీ సమాచారానంతా చాలా గోప్యంగా వుంచుతాము, మాకు మీ సమాచార భద్రతే చాలా ముఖ్యము, మేము మీ నమ్మకమును వమ్ముచేయము. కంప్యూటరీకరించిన సమాచారమంతా సమంతా దగ్గర వున్న అమె కంప్యూటర్ లో (రహస్య తాలంతో) భద్రంగా దాచబడుతుంది. తయారు చేయబడిన పేపరు రిపోర్టు (తెలుగు మరియు ఇంగ్లీషు లో) కూడా సమంతా దగ్గర వున్న లాకర్ సౌకర్యం కలిగిన పెట్టిలో ఉంచబడుతాయి. సమాచారం అంతా మీ నిజమయిన పేర్లతో కాకుండా మారు పేర్ల తో తయారు చేయబడును, అలాగే మీ నిజమయిన పేర్లు మరియు మారు పేర్ల కలిగిన పత్రములను జాగ్రత్త పరుస్తాము.

### **ఒకవేళ మధ్యలో నేను వైదొలగాలనుకుంటే ఏ జరుగుతుంది?**

మీరు గనుక మధ్యలో వైదొలగాలని నిర్ణయం తీసుకుంటే మాకు కారణాలు చెప్పకుండానే వైదొలగవచ్చును.

### **ఈ పరిశోధనలో పాల్గొనిన దానికి నాకు ఎంత మొత్తం ఇస్తారు?**

డబ్బు రూపంగా మేము ఎటువంటి మొత్తం ఇవ్వజాలము యందుకంటే మేము ఈ పరిశోధన మీ పని వేళలో కాకుండా మీరు ఖాళీగా వున్నప్పుడు మాత్రమే చేస్తాము. మధ్య మధ్య లో మీకు చిరుతిండ్లు(సీతలపానీయాల మరియు చిరుతిండ్లు) లాంటివి మాత్రం ఇస్తాము.

**ఈ పరిశోధన ఎక్కడ నిర్వహిస్తారు?**

పరిశోధనలో భాగంగా మేము నిర్వహించే పరస్పర మరియు సాముహిక సంభాషణలు మీ సంఘం వున్న గ్రామంలోనే నిర్వహిస్తాము. అందులో కూడా మీ సాకర్వార్థం మీ యింటిలో కానీ మరేదైనా ప్రదేశంలో కానీ మీరు కోరినవిధంగానే నిర్వహిస్తాము.

**ఈ పరిశోధన సమాచారాన్నంతా మీరు అచ్చువేస్తారు?**

ఈ సమాచారంలో ముఖ్యమైన వాటిని ఇలాంటి పరిశోధనే కొనసాగిస్తున్న వారి లెక్క పద్ధతుల పుస్తకంలో నమోదు చేస్తాము. ఆ తరువాత కుదిరితే పుస్తకరూపం యిస్తాము. కానీ ఈ సమాచారం సేకరించే ముఖ్య పుద్దేశం పి.హెచ్.డి. పరిశోధనలో ఓ భాగం మాత్రమే.

**ఏదైనా సమాచారం కొరకు దయచేసి సంప్రదించండి**

సమంతా వాట్సన్,

సెల్ నెంబరు: (91) 9493371233,

ఈ-మెయిల్ : samantha.watson-2@postgrad.manchester.ac.uk

ఈ నెంబరులో సమంతాను మీరు 2010 మే నెల వరకు మరియు ఈ-మెయిల్ తో 2011 డిసెంబరు నెల వరకు సంప్రదించ వచ్చును.

పరస్పర సంభాషణ తరువాత పరిశోధన మధ్యలో కనుక మీరు పాల్గొన దలచుకోకుండా వుంటే పై తెల్పిన ఈ-మెయిల్ తో 2011 డిసెంబరు లోపు సమంతాను సంప్రదించిన యడల మీ సమాచారాన్ని అంతా మేము మా పరిశోధన నుండి తొలగిస్తాము.

**ఏదైనా పొరపాటు జరిగినచో ఏం చేయాలి?**

పరిశోధనకు సంబంధించిన వరకు మీకు ఏదైనా అసౌకర్యాలు కలిగినచో దయచేసి సమంతా తో నేరుగా అమె నెంబరుకు గానీ లేక అమె ఈ-మెయిల్ కానీ తెలియపరచండి.

అలాగే పరిశోధనకు సంభందించినంతవరకు సమంతాతో మాట్లాడలేని సమస్యలు ఎదురైనచో దయచేసి ఈ క్రింద తెలిసచిరునామాకు సంప్రదించండి.

**చిరునామా:**

ది రీసర్చ్ ప్రాక్టీస్ అండ్ గవర్నెన్స్,

రీసర్చ్ ఆఫీసు, క్రిస్టీ బిల్డ్రింగ్,

ది యునివర్సిటీ ఆఫ్ మాన్చెస్టర్,

ఆక్స్ఫోర్డ్ రోడ్డు, మాన్చెస్టర్,

యమ్ 13 9 పి.యల్., ఇంగ్లాండ్.


ఈ-మెయిల్: Research\_Governance@manchester.ac.uk

ఫోను: (+44) 161 275 7583 లేక 275 8093.

కృతజ్ఞతలతో,

పరిశోధన సంఘం.

ఈ పరిశోధనకు అయిన ఖర్చు మొత్తం బ్రిటిష్ యికనామిక్ మరియు సోషియల్ రిసర్చ్ కౌన్సిల్ భరిస్తుంది.

 The University of Manchester		
<b>A study of the role self-help groups play in rural livelihoods and social relations in Chittoor district, Andhra Pradesh</b>		
<b>CONSENT FORM</b>		
If you are happy to participate in the research as it has been explained please complete and sign the consent form below		
		<b>Initial</b>
1. I have read the attached information sheet about this project and have had the opportunity to consider the information and ask questions and had these answered satisfactorily.		<input type="checkbox"/>
2. I understand that my participation in the study is voluntary. I am free to withdraw at any time without giving a reason and without any detriment		<input type="checkbox"/>
3. I understand that the information I provide will be recorded on a computer and in notebooks		<input type="checkbox"/>
4. I understand that the interviews will be audio-recorded		<input type="checkbox"/>
5. I understand that any photographs are just for private use, my permission will be asked before any photo is used in a public place, such as an annual report or a presentation to a public audience		<input type="checkbox"/>
6. I agree to the use of anonymous quotes		<input type="checkbox"/>
7. I agree that any data collected may be shared with other researchers		<input type="checkbox"/>
I agree to take part in the above project*		
_____ Name of participant	_____ Date	_____ Signature
_____ Name of person taking consent	_____ Date	_____ Signature
*Your signature can be in Telugu or another language. For those who don't write, a mark can be made above to indicate agreement. You can also give verbal agreement and Samantha or her assistant will p.p. the paper.		

**ఆంధ్రప్రదేశ్ పల్లె ప్రాంతాలందు స్వయం సహాయక సంఘాలు  
మరియు వాటి పాత్ర**

**అంగీకార దృవ పత్రము**

పరిశోధనకు సంబంధించిన వివరములు తెలుసుకునుటకు సుముఖులయిన ఈ దృవ పత్రమును పూరింపుము.

1. ఈ ప్రాజెక్టుకు సంబంధిత వివరములు పూర్తిగా చదివితిని మరియు ఇతర వివరములు పూర్తిగా తెలుసుకున్నాను. ☐
2. నాయొక్క భాగస్వామ్యం పూర్తిగా స్వచ్ఛందమైనది ఏ సమయంలో అయినా కారణాలు వివరించకనే నేను పైదొలగవచ్చు. ☐
3. నేను అందించు వివరములు కంప్యూటర్ నందు నోటు పుస్తకములందు పొందు పరిచెదరు. ☐
4. సంభాషణ వివరాలు రికార్డు చేయబడును. ☐
5. ఛాయా చిత్రములు వారు ఉపయోగించుకోవచ్చు ఛాయా చిత్రములు బహిర్గతం చేయుటకు నేను అనుమతించెదను. ☐  
ఉదా: సంవత్సరానంతర నివేదిక నందు ప్రదర్శనలందు.
6. పరిశోధనకు సంబంధించిన అన్ని రహస్యములను తెలుపుదును. ☐
7. పరిశోధనకు సంబంధించిన వివరాలు ఇతర పరిశోధకులతో పంచుకొనుటకు అంగీకరించుచున్నాను. ☐

పై పరిశోధనందు భాగం పంచుకొనుటకు అంగీకరించుచున్నాను.

భాగస్వామి పేరు	తేది	సంతకం
పరిశోధకురాలి పేరు	తేది	సంతకం

\* మీ సంతకం తెలుగులో కాని వేరేదేయినా భాషలో గాని చేయవచ్చు. సంతకం చేయలేని వారు వేలి ముద్ర వేయవచ్చు. మీరు పరిశోధకురాలితో గాని అసిస్టెంట్ తో గాని మాటల ద్వారా అంగీకారం తెలుపవచ్చును.

### Appendix 3: Fieldwork group member face-sheet

#### *Individual characteristics*

Reference (individual and SHG):	
Age:	
Age at marriage (if married):	
Age of husband (if married)	
Religion:	
Caste (specific and government category )	
Number of children (by sex and age):	
Main kind of work you do to earn money	
Second kind of work you do to earn money	
Third kind of work you do to earn money	
Other kinds of work you do	
Time in <i>this</i> SHG (years, months)	
Number of loans received from SHG	
Any other loans in your name?	

#### *household characteristics*

Reference (household):	
Number of household members	
All hh members same caste as respondent?	
All hh members same religion as respondent?	
Main kind of work done by hh members to earn money	
Second kind of work done by hh members to earn money	
Third kind of work done by hh members to earn money	
Other kinds of work done by hh members	
Most important kind of work for hh income	
Household has debts other than from SHG?	
Source and amount of other debts	
Household owns house?	
Household owns land? (wet or dry?) -acres	
Household rents land? (wet or dry?) -acres	
Principal use(s) of land	

## వ్యక్తిగత వివరములు

## కుటుంబ వివరములు

పేరు		కుటుంబ పేర్లు	
వయస్సు		కుటుంబ సభ్యుల సంఖ్య	
పెళ్ళి నటి వయస్సు		కుటుంబ సభ్యులందరూ ఒకే కులం వారా?	
భర్త వయస్సు		కుటుంబ సభ్యులందరూ ఒకే మతం వారా?	
మతము		డబ్బు సంపాదించుటకు కుటుంబ సభ్యుల ప్రధమ పుత్తి	
కులము		డబ్బు సంపాదించుటకు కుటుంబ సభ్యుల రెండవ పుత్తి	
పిల్లల సంఖ్య (లింగము, వయస్సు మరియు పుత్తి)		డబ్బు సంపాదించుటకు కుటుంబ సభ్యుల మూడవ పుత్తి	
డబ్బు సంపాదించుటకు ప్రధమ మార్గం		కుటుంబ సభ్యులు చేయు ముఖ్యమయిన పుత్తి	
డబ్బు సంపాదించుటకు రెండవ మార్గం		డాక్టర్ నందు కాకుండా పేరేదయినా అప్పులు కల్గివున్నారా?	
డబ్బు సంపాదించుటకు మూడవ మార్గం		వేటి యందు అప్పు కల్గివున్నారు? ఎంత?	
ఇతర ఆదాయ మార్గములు గ్రూపు ఏర్పడి గడిచిన సమయం (సం॥ నెలలు)		మీది సొంత ఇల్లా ? సొంత భూములున్నాయా? (మొట్ట భూమి లేదా మాగాని?)	
తీసుకున్న లోన్ల సంఖ్య		కొలు భూములు కల్గివున్నారు?(మొట్ట భూమి లేదా మాగాని?)	
ఇతర లోన్ల వివరములు		మీ భూమి యందు ఏ ఏ పంటలు పండిస్తున్నారు?	

## **A study of the role self-help groups play in rural livelihoods and social relations in Chittoor district, Andhra Pradesh**

### **General guidelines**

Try to keep in mind the overall aims of the questions; we want to know what impact (if any) SHG membership has on individual and household labour and livelihood decisions, and the direct and indirect effects of membership on household, labour and village relations. We are interested in how people make decisions and plans regarding the types of labour activity they and their household / family members do, and the roles played by different sources of debt and government schemes in the formation of these plans. Because we want to know about the context of interviewees experiences, decisions, and plans we are keen to find out about aspects of their lives not directly related to their labour histories and group membership.

With this in mind, please be patient, do not interrupt when interviewees are speaking (wait until they have finished to clarify any uncertainties), welcome digressions from the key themes (something that does not seem relevant at the time might explain a lot when we understand more about their lives and experiences), and encourage people to speak as much as possible – always ask them to elaborate on *why* they think a situation is so.

### **Discussion themes – SHG members**

- **SHG membership:** *Ask what they understand to be the purposes of the groups generally, find out how they came to be a member of this group, How do members form a group? Did anyone oppose them joining? – details - How are group leaders selected? Decision making processes, difficulties / disagreements? Members meet together outside socially? Do groups influence village matters...what does their family think of SHGs?*
- **SHG savings:** *How much do they save, how often? How is it decided? Can it change? Where does money for savings come from? Must they continue to save when also repaying a loan? Can own savings be accessed? Can individual members borrow from the group savings account? What are their views?*
- **SHG loans:** *Ask about loan amounts, interest, how are repayments met -any difficulties? How is the total amount divided among members – does everyone always receive the same amount – does everyone receive a loan at the same time? How have they used their loans – why, how did they decide? What have been the outcomes? How do they plan to use future loans?*
- **Other loans:** *Ask about other loans they have, have had, or plan to have, number, value, source, purpose, outcomes, reasons...where do they prefer to get loans...why?*
- **Labour history:** *What kinds of work do they do (paid and unpaid, employed and self-employed)? – Why this work and not others? How are they paid? Can they negotiate pay and conditions? Are there types of work they avoid / prefer – Why? What other types of work have they done in the past? Future plans?*
- **Landholdings and assets:** *Do they currently own/ rent / use land? Does anyone in their household? Whose name is it registered in (if registered)? How is the land used? Ask about past landholdings...Ask about future plans for land (either existing holdings or planned acquisition). Ask about any other assets they have or have had in the past or plan to acquire (livestock, poultry, tools, machinery, etc)*



## A study of the role self-help groups play in rural livelihoods and social relations in Chittoor district, Andhra Pradesh

### DETAILED INTERVIEW GUIDANCE NOTES

#### Part one: SHG membership

- 1.1 Could you explain the purpose and / or aims of SHGs generally?
- 1.2 (How successful do you think your SHG is in meeting these aims? How so?)
- 1.3 Could you explain how you first came to be a member of an SHG?  
(prompts: did someone suggest you join - who? Did anyone oppose your joining - who? Did you join an established group or help to establish one- what was the process? – how are the group leaders chosen? )
- 1.4 Could you explain the process for decision-making in the SHG? – Can you give an example of any difficulties the SHG has faced and how they were resolved?  
(prompts: How often do you meet all together? How is a suggestion raised? Does everyone have an equal say? How are disagreements resolved? – concrete example if possible)
- 1.5 Could you explain your reasons for first joining an SHG?  
(prompts: what was your situation before joining? What did you expect SHG membership would mean for you personally and for your household? What were your plans? What was your most important reason for joining e.g. access to loans? access to savings facilities? group engagement?...)
- 1.6 Have you belonged to more than one SHG – why did you change groups?
- 1.7 Generally have you been satisfied with the process and effects of SHG membership so far?  
(prompts: has it met/ exceeded / disappointed your expectations? – have you been able to carry out your original plans? Has it made a difference to your personal situation? – how? Has it made a difference to your household situation – how? Is there anything you would like to change?)
- 1.8 How does the savings element of SHG membership operate... are you satisfied?  
(prompts: how much are you required to save – how often? How is this decided? Has it changed? What is your total savings balance –individually – for the whole group- ? How are savings payments met – wages, own account work, loans - ? Must you continue to save when you are also repaying a loan? Are all members required to save the same amount? Can you access your own savings readily? What is the process? Can individual members borrow from the group savings account – what is the process-?)
- 1.9 How does the loans element of SHG membership operate... are you satisfied?  
(prompts: who decides the total amount the group will receive and when they will receive it? How much is interest and how often is it paid? How is the total amount divided among members – does everyone always receive the same amount – does everyone receive a loan at the same time?)
- 1.10 Beginning with the first, could you explain how you have used each of your loans and if these uses have had any effect on you personally and on your household in general?  
(prompts: changes in types, or amount, of labour done by self/ household members? additional expenditure – on what types of things? Able to comfortably repay loans - additional loans needed?)
- 1.11 How did you decide on each of these uses for your SHG loans?  
(prompts: were they your own idea or did someone suggest them to you - who? Were you encouraged by someone else's experience? Did you discuss your plans with anyone – other group members – household members – friends – astrologers...? Did anyone oppose you in your plans for the SHG loan? Were you able to follow your original plans for the loan or did you need to change the use – why? )
- 1.12 Have you ever combined your money (either from the SHG or from other sources) to pursue joint investments / expenditures? – Would you consider doing so – why / why not?  
(prompts: with who – household member, member of your SHG, family member, friend...-? For what purpose? Difficulties involved? Benefits? concrete examples )
- 1.13 Can you tell us about your plans for any future SHG loans?  
(prompts: use of loan(s)? reasons for use? different from previous uses – why is this so? expected results)
- 1.14 Can you tell us about the kinds of thing that SHGs do in /for the village? – What do you think about this?  
(prompts: influence in community? administration of government payments, coordinated milk collection...?)

అవగాహన:- ఆంధ్రప్రదేశ్ లో అమలు జరుగుతున్న చిన్న మొత్తాల రుణాలు వలన వారి జీవన విధానంలో ఉరిగిన మార్పులు గురించి, అదియు గ్రామీణ ప్రాంతముల యందు.

స్వయం సహాయక సంఘాల సభ్యులకు సంబంధించిన ప్రశ్నలు.

**1. స్వయం సహాయక సంఘాల సభ్యత్వము:**

- 1.1 స్వయం సహాయక సంఘాల యొక్క ముఖ్య ఉద్దేశము లేదా నిర్దేశిత లక్ష్యాలను వివరించగలరా?
- 1.2 మీరు మీ యొక్క గ్రూపు దిశానిర్దేశములందు ఎంత వరకు సఫలీకృతం చేసినారు? ఎలా?
- 1.3 మీరు మొదటిసారి స్వయం సహాయక సంఘాల సభ్యురాలిగా ఎలా చేరినారు?
- 1.4 మీ స్వయం సహాయక సంఘం నందు నిర్ణయాలు ఎలా తీసుకుంటారో వివరించగలరా?
- 1.5 మీరు ఏ కారణం చేత మొదటి సారిగా స్వయం సహాయక సంఘంలో చేరినారు?
- 1.6 మీరు ఒకటి కన్న ఎక్కువ స్వయం సహాయక సంఘాలలో సభ్యులా? ఎందుకు గ్రూపులు మారినారు?
- 1.7 స్వతహాగా మీరు మీ యొక్క స్వయం సహాయక సంఘాల సభ్యత్వము మార్గదర్శకాలు మరియు దాని ఫలితముల నుండి సంతృప్తి చెందినారా?
- 1.8 స్వయం సహాయక సంఘాల సభ్యత్వము యొక్క పొదుపు ప్రక్రియ, నిర్వహణ ఎలా జరుగుతుంది? నిర్వహణ లాంటి వాటిలో మీరు సంతృప్తి చెందినారా?
- 1.9 సభ్యత్వము యొక్క రుణ(అప్పు) ప్రక్రియ మరియు నిర్వహణ ఎలా నిర్వహిస్తారు? మీరు సంతృప్తి చెందినారా?
- 1.10 మొదటి నుండి మీరు మీ ప్రతి ఒక్క రుణము(అప్పు) ఎలా వినియోగించుకున్నారో మరియు అవి మీ వ్యక్తిగత మరియు మీ కుటుంబం పై స్వతహాగా ఎలాంటి ప్రభావం చూపినాయి?
- 1.11 మీరు మీ సంఘం యొక్క రుణములు(అప్పు) ఎందులో/ ఎందుకు ఉపయోగించాలో ఎలా నిర్ణయిస్తారు?
- 1.12 మీరు పొందిన రుణంతో మీరు ఇదివరకు ఎప్పుడైనా ఉమ్మడి వ్యాపారాలు, ఉమ్మడి పెట్టుబడులు పెట్టారా? ఎందుకు?
- 1.13 భవిష్యత్తులో మీరు తీసుకునే రుణముల పైన ఎలాంటి ప్రణాళికలు వేసుకున్నారు?
- 1.14 స్వయం సహాయక సంఘం యొక్క ప్రభావం మీ పల్లె మీద ఏ విధంగా వుండి? దాని మీద మీ అభిప్రాయం తెల్పండి?

## Part two: Loans

- 2.1 Can you tell us about any current loans you, or any of your household members, have from sources other than the SHG? (e.g. collateral secured bank loans, moneylender; employer; landlord; friends or family)  
(*prompts: who took the loans? reason for taking loans? source and value of each loan, interest rates? source of repayments – wages, own account work, other loans... -? Who repays the loans? comfortable making repayments?*)
- 2.2 Can you tell us about any plans you, or any of your household members, have for taking future loans from sources other than the SHG?  
(*prompts: reason for planning to take loans? planned source and value of each loan? source of repayments – wages, own account work, other loans... -?*)
- 2.3 How do different types of loan (bank, gold, SHG, private...etc.) compare to one another?  
(*prompts: conditions of access? Collateral requirements? Interest rates? Which types do you favour - why? Which do you avoid – why?*)

## 2. ఇతర రుణాలు

- 2.1 ప్రస్తుతం మీకు మీ కుటుంబానికి స్వయం సహాయక సంఘం వలన కాకుండా ఇతర రుణాల ద్వారా ఎలాంటి ఉపయోగాలు పొందారు అవి ఏవి?
- 2.2 స్వయం సహాయక సంఘంలో కాకుండా ఇతర రుణాల తీసుకోవాలని ఆలోచన వుందా?
- 2.3 బ్యాంకుల ద్వారా, బంగారం ద్వారా, స్వయం సహాయక సంఘం ద్వారా మరియు వడ్డీ వ్యాపారుల ద్వారా పొందు రుణముల మధ్య తేడాలు ఏంటి?

### Part three: Labour History

- 3.1 How old were you when you first worked to earn an income? (paid wage labour or own account work) or assisted your household members to do so. What did this work involve? (specific types of activity)  
(*prompts: wage labour? own account work? Home based processing – e.g. tamarind...? work on household's land or plot, rearing livestock, dairy, domestic work...*)
- 3.2 Did you combine this work with schooling?  
(At what age did you leave school – why was this so? Did you wish to?)
- 3.3 What were your parent's occupations at that time?
- 3.4 Can you tell us about the different sorts of work you do currently, beginning with that which you spend the most time on? (include all paid and unpaid)  
(*prompts: wage labour or own account work? - specific tasks, Rate of pay? Hours? Payment mode (daily, weekly, piece rate, in advance, upon completion)? Able to negotiate pay and conditions? Regular and reliable or sporadic - How do you come to do this work?*)
- 3.5 Does any of the work you do now, or have done in the past (specify) need special skills / training or use tools or equipment? (*prompts: training or courses undertaken? Tools or machinery owned?*)
- 3.6 Do you have a preference for particular kinds of work? (be specific) Why is this so?
- 3.7 Are there particular kinds of work that you prefer to avoid? (be specific) Why is this so?
- 3.8 Are there particular kinds of work that you prefer your husband to avoid? (be specific) Why is this so?
- 3.9 Is there any kind of work you do not currently do but would like to do in the future? – Why is this so?  
(*prompts: type of work – activities involved? Reasons for wanting to do it? Why not currently doing (e.g. young children, insufficient skills / experience, insufficient funds to meet costs involved (specify costs)*)
- 3.10 Have you ever left the village for work? Can you tell us what this involved? What was the outcome?  
(*prompts: Where? When? Types of work involved? Duration of work? Pay and conditions? Accompanied?*)
- 3.11 Would you consider leaving the village for work in the future (what kind of work)? Why is this so?
- 3.12 Are there types of work which only men may do? – What? – Why is this so?
- 3.13 Are there types of work which only women may do? – What? – Why is this so?
- 3.14 Can you tell us about the different sorts of work members of your household do currently, beginning with that which is most time consuming? (include all paid and unpaid)  
(*prompts: wage labour or own account work? - specific tasks, Rate of pay? Hours? Payment mode (daily, weekly, piece rate, in advance, upon completion)? Able to negotiate pay and conditions? Regular and reliable or sporadic? Anyone worked away from village? How did they come to do this work?*)
- 3.15 Of all the different kinds of work done by all household members, which are the most important for meeting essential household expenditure?
- 3.16 Is it usual that all household members contribute all their earnings to household expenses?
- 3.17 If there is money left over once household expenses have been met, what will be done with it? Who decides? (*prompts: saved? Spent on what/ for whom? Repay loans? who most likely has money left over?*)
- 3.18 If children are currently studying or less than 25: In the future, what type of work would you like your children to do? – Why is this so? What would need to happen for this to be possible?



#### Part four: landholdings and assets

- 4.1 Please tell us about all land your household currently, or used to, own, rent, or use under other tenure? *(prompts: number of acres {wet / dry}? Conditions of use {owned, rented, other - specify}? Uses {cultivation – what, grazing – what? Collection of natural produce – e.g. tamarind}? Costs involved {rent? mortgage? Loan repayments? Irrigation? Tools? Fertiliser, seeds, etc...} Duration of use? changes in use? changes in tenure? Who used the land {relationship to self}? Who owned the land?}*
- 4.2 Have you undertaken any irrigation work on your land in the past? What were the costs involved? What was the outcome?
- 4.3 Do you plan to do so in the future?
- 4.4 Do you, or any of your household members, have plans to acquire land in the future? Why? Why Not? *(prompts: whose idea to do so? Broad agreement within household? Costs involved and how they would be met? Planned uses of land [wet? dry?] Expected outcome)*
- 4.5 Please tell us about all livestock, poultry, or other animals, your household currently, or used to, rear *(prompts: types and number of animals? When first purchased? Reasons for purchasing? Costs involved in original purchase and subsequent rearing? Profits realised? Who is responsible for them? Who owns them? How do you find buyers for products?)*
- 4.6 Do you, or any of your household members, have plans to acquire livestock in the future? Why? Why Not? *(prompts: whose idea to do so? Broad agreement within household? Costs involved and how they would be met? Uses? Expectations of outcomes)*
- 4.7 Aside from land and / or animals, do you, or anyone in your household, own, rent, or borrow other assets that are important to your livelihood? *(prompts: [e.g. equipment, machinery, sewing machine, two wheeler, auto, car, bicycle, electronic equipment – specify]? What {specifically} are they used for? Who owns them? Who uses them most? Who else uses them?)*
- 4.8 Do you, or any of your household members, currently have plans to acquire any productive assets in the future? *(prompts: whose idea to do so? Broad agreement within household? Costs involved and how they would be met? Uses? Expectations of outcomes)*
- 4.9 Do you, or does anyone your household, currently receive any government payments? Do you find them helpful? *(prompts: e.g. regular pension, Abhayastham pension, house building allowance, ration card...? – How do you use them?)*
- 4.10 Thinking back to one year ago, would you say your household situation has improved, worsened, or stayed even? – Why is this so?
- 4.11 What would you say is the most important contribution you make to your household's welfare?
- 4.12 What would you say is the most important contribution your husband makes to your household's welfare?
- 4.13 What single thing would make the biggest improvement to your household situation?

### 3. కూలీ

- 3.1 మొట్టమొదటిసారి ఆదాయం సంపాదించినప్పుడు మీ వయస్సెంత?
- 3.2 మీరు చదువుకుంటూ డబ్బు సంపాదించారా?
- 3.3 ఆ సమయంలో మీ తల్లితండ్రుల వృత్తి ఏంటి?
- 3.4 మీరు చేస్తున్న రకరకాల పనులేవి? మొదటి నుంచి మీరు దీనికి ఎక్కువ సమయాన్ని కేటాయిస్తున్నారు?
- 3.5 ఇప్పుడు చేస్తున్న పనికి, పూర్వం చేసిన పనికి గాని ఎలాంటి ప్రతేక నైపుణ్యాలు గాని శిక్షణ గాని తీసుకున్నారా లేదా పరికరాలను ఉపయోగించారా?
- 3.6 మీరు ఏదైనా ఒకే పనికి ప్రాధాన్యమిస్తారా? ఎందుకు?
- 3.7 మీరు ఏదైనా ప్రత్యేక పనిని తిరస్కరిస్తారా? ఎందుకు?
- 3.8 మీ భర్త ఎటువంటి పనిని చేయడానికి తిరస్కరిస్తారు?
- 3.9 ఇప్పుడు మీరు చేయడానికి వీలు లేక భవిష్యత్తులో చేయడానికి ఇష్టపడుతున్న పనులేవి?
- 3.10 మీరు మీ పల్లెలో కాకుండా వేరే దూర ప్రాంతాలకు వెళ్ళి పని చేసినారా? ఏ విధమైన పనులు చేశారు? దాని వల్ల వచ్చిన ఫలితాలేవి?
- 3.11 భవిష్యత్తులో మీ పల్లెను వదిలి బయట ప్రాంతాలకు వెళ్ళడానికి అంగీకరిస్తారా? ఎందుకు?
- 3.12 పురుషులు మాత్రమే చేయగల పనులు వున్నాయా? ఎందుకు?
- 3.13 స్త్రీలు మాత్రమే చేయగల పనులు వున్నాయా? ఎందుకు?
- 3.14 మీ కుటుంబ సభ్యులు ప్రస్తుతం చేస్తున్న రకరకాల పనులు ఏవి? వాటిలో ఎక్కువ సమయాన్ని తీసుకునే పనులేవి?
- 3.15 కుటుంబ సభ్యులు చేసే వివిధ పనుల నుండి వచ్చే ఆదాయంలో ఏది ఇంటి ఖర్చులకు ఉపయోగపడుతుంది?
- 3.16 సాధారణంగా కుటుంబ సభ్యులందరూ వారి యొక్క ఆదాయాన్ని ఇంటి ఖర్చులకు వాడుతున్నారా?
- 3.17 సాధారణంగా ఇంటి అవసరాల కోసం ఉపయోగించుకొని మిగిలిన డబ్బును ఏమి చేస్తారు? దానిని వాడుకొనుటకు ఎవరు నిర్ణయిస్తారు?
- 3.18 భవిష్యత్తులో మీ పిల్లలు ఎలాంటి వృత్తులు చేపట్టాలనుకుంటున్నారు? ఎందుకు? వాటిని సాధించడానికి మీరు ఎలాంటి చర్యలు తీసుకుంటున్నారు?

### 4. భూములు - ఆస్తులు

- 4.1 మీకు ప్రస్తుతం భూములు వున్నాయా(సొంతం కొలు) లేక ఇంతక పూర్వం వుండేవా?
- 4.2 వ్యవసాయం వలనా మీ భూములలో పై ఖర్చు-రాబడి ఎంత?
- 4.3 భవిష్యత్తులో చేయాలనుకుంటున్నారా?
- 4.4 మీరు లేదా మీ కుటుంబ సభ్యులు భవిష్యత్తులో భూములు సంపాదించాలని అనుకుంటున్నారా? ఎందుకు అవును? లేదా ఎందుకు కాదు?
- 4.5 మీకు పశువులు, కోళ్ళు, అంగడి ప్రస్తుతం కలిగి వున్నారా? లేక ఇంతకు మునుపు కలిగి వుండేవారా?
- 4.6 మీరు లేదా మీ కుటుంబ సభ్యులు భవిష్యత్తులో పశు సంపదను పెంపొందించాలనుకుంటున్నారా? కారణాలు ఎంటి?
- 4.7 సొంత భూములు పశువులు కాకుండా మీరు లేదా మ కుటుంబ సభ్యులెవరైనా సొంత లేదా బాడుగాలే అప్పుగా ఏదైనా స్థిర, చరాస్తులు కల్గి వున్నారా?
- 4.8 మీరు లేదా మీ కుటుంబ సభ్యులు ప్రస్తుతం ఏదైనా ఉత్పత్తికి సంబంధించిన ప్రణాళికలు కల్గివున్నారా?
- 4.9 మీరు లేదా మీ కుటుంబ సభ్యులు ప్రభుత్వ ఉద్యోగస్థులా? ఆ ఆదాయం మీకు ఎంత వరకు ఉపయోగకరం?
- 4.10 గత సంవత్సరం రోజులుగా మీ కుటుంబ స్థితిగతులు మెరుగుపడినాయా? దిగజారినాయా లేదా స్థిరంగా వున్నాయా? ఎందుకు అలా?
- 4.11 మీ కుటుంబ సంక్షేమం కోసం మీరు చేస్తున్న ముఖ్యమైన సహాయం ఎంటి?
- 4.12 మీ కుటుంబ సంక్షేమం కోసం మీ భర్త చేస్తున్న ముఖ్యమైన సహాయం ఎంటి?
- 4.13 మీ కుటుంబ స్థితిగతులను మార్చిన అతి ముఖ్యమైన పని ఏది?

## A study of the role self-help groups play in rural livelihoods and social relations in Chittoor district, Andhra Pradesh

### General guidelines

Try to keep in mind the overall aims of the questions; we want to know what impact (if any) SHG membership has on individual and household labour and livelihood decisions, and the direct and indirect effects of membership on household, labour and village relations. We are interested in how people make decisions and plans regarding the types of labour activity they and their household / family members do, and the roles played by different sources of debt and government schemes in the formation of these plans. Because we want to know about the context of interviewees experiences, decisions, and plans we are keen to find out about aspects of their lives not directly related to their labour histories and group membership.

With this in mind, please be patient, do not interrupt when interviewees are speaking (wait until they have finished to clarify any uncertainties), welcome digressions from the key themes (something that does not seem relevant at the time might explain a lot when we understand more about their lives and experiences), and encourage people to speak as much as possible – always ask them to elaborate on *why* they think a situation is so.

### Discussion themes – SHG member's husbands

- **Labour history:** *What kinds of work do they do (paid and unpaid, employed and self-employed)? – Why this work and not others? How are they paid? Can they negotiate pay and conditions? Are there types of work they avoid / prefer – Why? What other types of work have they done in the past? Future plans?*
- **Landholdings and assets:** *Do they currently own/ rent / use land? Does anyone in their household? Whose name is it registered in (if registered)? How is the land used? Ask about past landholdings...Ask about future plans for land (either existing holdings or planned acquisition). Ask about any other assets they have or have had in the past or plan to acquire (livestock, poultry, tools, machinery, etc)*
- **SHG membership:** *Ask what they understand to be the purposes of the groups generally, how did their wife come to be a member of this group? Did anyone oppose their wife joining? – details - How are group leaders selected? Decision making processes, difficulties / disagreements? Members meet together outside socially? Do groups influence village matters...has their wife's membership had any effects on them?*
- **SHG savings:** *How much do they save, how often? How is it decided? Can it change? Where does money for savings come from? Must they continue to save when also repaying a loan? Can own savings be accessed? Can individual members borrow from the group savings account? What are their views?*
- **SHG loans:** *Ask about loan amounts, interest, how are repayments met -any difficulties? How is the total amount divided among members – does everyone always receive the same amount – does everyone receive a loan at the same time? How have they used their loans – why, how did they decide? What have been the outcomes? How do they plan to use future loans?*
- **Other loans:** *Ask about other loans they have, have had, or plan to have, number, value, source, purpose, outcomes, reasons...where do they prefer to get loans...why?*



## A study of the role self-help groups play in rural livelihoods and social relations in Chittoor district, Andhra Pradesh

### DETAILED INTERVIEW GUIDANCE NOTES

#### Part one: Labour activities

- 1.1 How old were you when you first worked to earn an income? (paid wage labour or own account work) or assisted your household members to do so. What did this work involve? (specific types of activity)  
(*prompts: wage labour ? own account work? work on household's land or plot, rearing livestock, dairy...*)
- 1.2 Did you combine this work with schooling?
- 1.3 At what age did you leave school – why was this so? Did you wish to?
- 1.4 What were your parent's occupations at that time?
- 1.5 Can you tell us about the different sorts of work you do currently, beginning with that which you spend the most time on? (include all paid and unpaid)  
(*prompts: wage labour or own account work? - specific tasks, Rate of pay? Hours? Payment mode {daily, weekly, piece rate, in advance, upon completion}? Able to negotiate pay and conditions? Regular and reliable or sporadic? Work away from village? How did they come to do this work?*)
- 1.6 Does any of the work you do now, or have done in the past (specify) need special skills / training or use tools or equipment? (*prompts: training or courses undertaken? Tools or machinery owned?*)
- 1.7 Do you have a preference for particular kinds of work? Why is this so?  
(*prompts: wage labour ? own account work? Home based processing? work on household's land or plot*)
- 1.8 Are there particular kinds of work that you prefer to avoid? (be specific) Why is this so?
- 1.9 Are there particular kinds of work that you prefer your wife to avoid? (be specific) Why is this so?
- 1.10 Is there any kind of work you do not currently do but would like to do in the future? – Why is this so?  
(*prompts: type of work – activities involved? Reasons for wanting to do it? Why not currently doing {e.g. young children, insufficient skills / experience, insufficient funds to meet costs involved (specify costs)}*)
- 1.11 Have you ever left the village for work? Can you tell us what this involved?  
(*prompts: Where? When? Types? Duration? Pay and conditions? Accompanied? Reasons? Outcomes?*)
- 1.12 Would you consider leaving the village for work in the future (what kind of work)? Why is this so?
- 1.13 Are there types of work which only men may do? – What? – Why is this so?
- 1.14 Are there types of work which only women may do? – What? – Why is this so?
- 1.15 If children are currently studying or less than 25: In the future, what type of work would you like your children to do? – Why is this so? What would need to happen for this to be possible?

అవగాహన:- ఆంధ్రప్రదేశ్‌లో అమలు జరుగుతున్న చిన్న మొత్తాల రుణాలు వలన వారి జీవన విధానంలో ఉరిగిన మార్పులు గురించి, అదియు గ్రామీణ ప్రాంతముల యందు.

మగవారికి (భర్తలకు సంబంధించిన ప్రశ్నలు)

1. కూలీ

- 1.1 మొట్టమొదటిసారి ఆదాయం సంపాదించినప్పుడు మీ వయస్సెంత?
- 1.2 మీరు చదువుకుంటూ ఉబ్బు సంపాదించారా?
- 1.3 ఏ వయస్సులో నీవు బడిని నిలిపావు? ఎందుకు? నీ ఇష్టపూర్వకంగానేనా?
- 1.4 ఆ సమయంలో మీ తల్లితండ్రుల వృత్తి ఏంటి?
- 1.5 మీరు చేస్తున్న రకరకాల పనులేవి? మొదటి నుంచి మీరు దీనికి ఎక్కువ సమయాన్ని కేటాయిస్తున్నారు?
- 1.6 ఇప్పుడు చేస్తున్న పనికి, పూర్వం చేసిన పనికి గాని ఎలంటి ప్రతేక నైపుణ్యాలు గాని శిక్షణ గాని తీసుకున్నారా లేదా పరికరాలను ఉపయోగించారా?
- 1.7 మీరు ఏదైనా ఒకే పనికి ప్రాధాన్యమిస్తారా ఎందుకు?
- 1.8 మీరు ఏదైనా ప్రత్యేక పనిని తిరస్కరిస్తారా ఎందుకు?
- 1.9 మీ భర్త ఎటువంటి పనిని చేయడానికి తిరస్కరిస్తారు?
- 1.10 ఇప్పుడు మీరు చేయడానికి వీలు లేక భవిష్యత్తులో చేయడానికి ఇష్టపడుతున్న పనులేవి?
- 1.11 మీరు మీ పల్లెలో కాకుండా వేరే దూర ప్రాంతాలకు వెళ్ళి పని చేసినారా? ఏ విధమైన పనులు చేశారు? దాని వల్ల వచ్చిన ఫలితాలేవి?
- 1.12 భవిష్యత్తులో మీ పల్లెను వదిలి బయట ప్రాంతాలకు వెళ్ళడానికి అంగీకరిస్తారా? ఎందుకు?
- 1.13 పురుషులు మాత్రమే చేయగల పనులు వున్నాయా? ఎందుకు?
- 1.14 స్త్రీలు మాత్రమే చేయగల పనులు వున్నాయా? ఎందుకు?
- 1.15 భవిష్యత్తులో మీ పిల్లలు ఎలాంటి వృత్తులు చేపట్టాలనుకుంటున్నారు? ఎందుకు? వాటిని సాధించడానికి మీరు ఎలంటి చర్యలు తీసుకుంటున్నారు?

Part two: landholdings and assets	
2.1	Please tell us about all land your household currently, <u>or used to</u> , own, rent, or use under other tenure? <i>(prompts: number of acres {wet/ dry}? Conditions of use {owned, rented, other - specify}? Uses {cultivation – what, grazing – what? Collection of natural produce – e.g. tamarind}? Costs involved {rent? mortgage? Loan repayments? Irrigation? Tools? Fertiliser, seeds, etc...} Duration of use? changes in use / tenure</i>
2.2	Have you undertaken any irrigation work on your land in the past? What were the costs involved? What was the outcome?
2.3	Do you plan to do so in the future?
2.4	Do you, or any of your household members, have plans to acquire land in the future? Why? Why Not? <i>(prompts: whose idea to do so? Broad agreement within household? Costs involved and how they would be met? Planned uses of land {wet? dry?} Expected outcome)</i>
2.5	Could you tell us the approximate cost of wet and dry land in this area, (per acre)
2.6	Please tell us about all livestock, poultry, or other animals, your household currently, <u>or used to</u> , rear <i>(prompts: types and number of animals? When purchased? Reasons for purchasing? Costs -purchase and rearing-? Profits? Who is responsible for them? Who owns them? How do you find buyers for products?)</i>
2.7	Do you, or any of your household members, have plans to acquire livestock in the future? Why? Why Not? <i>(prompts: whose idea to do so? Broad agreement within household? Costs involved and how they would be met? Uses? Expectations of outcomes)</i>
2.8	Aside from land and / or animals, do you, or does anyone in your household, own, rent, or borrow other assets that are important to your livelihood? <i>(prompts: [e.g. equipment, machinery, sewing machine, two wheeler, auto, car, bicycle, electronic equipment – specify]? What {specifically} are they used for? Who owns them? Who uses them most? Who else uses them?</i>
2.9	Do you, or any of your household members, currently have plans to acquire any productive assets in the future? <i>(prompts: whose idea to do so? Broad agreement within household? Costs involved and how they would be met? Uses? Expectations of outcomes)</i>
2.10	Do you, or does anyone your household, currently receive any government payments? Do you find them helpful? <i>(prompts: e.g. regular pension, Abhayasthampension, house building allowance, ration card..?)</i>
2.11	Thinking back to one year ago, would you say your household situation has improved, worsened, or stayed even? – Why is this so?
2.12	What single thing would make the biggest improvement to your household situation?
2.13	What would you say is the most important contribution you make to your household's welfare?
2.14	What would you say is the most important contribution your wife makes to your household's welfare?

## 2. భూములు - ఆస్తులు

- 2.1 మీకు ప్రస్తుతం భూములు వున్నాయా(సొంతం కౌలు) లేక ఇంతక పూర్వం వుండేవా?
- 2.2 వ్యవసాయం వలనా మీ భూములలో పై ఖర్చు-రాబడి ఎంత?
- 2.3 భవిష్యత్తులో చేయాలనుకుంటున్నారా?
- 2.4 మీరు లేదా మీ కుటుంబ సభ్యులు భవిష్యత్తులో భూములు సంపాదించాలని అనుకుంటున్నారా? ఎందుకు అవును? లేదా ఎందుకు కాదు?
- 2.5 మీకు ప్రస్తుతము వున్న స్థలము యొక్క విలువ ఎంత? అది మాగాణి (లేదా) మిట్ట భూమి విలువ ఎంత?
- 2.6 మీకు పశువులు, కోళ్ళు, అంగడి ప్రస్తుతం కలిగి వున్నారా? లేక ఇంతకు మునుపు కలిగి వుండేవారా?
- 2.7 మీరు లేదా మీ కుటుంబ సభ్యులు భవిష్యత్తులో పశు సంపదను పెంపొందించాలనుకుంటున్నారా? కారణాలు ఎంటి?
- 2.8 సొంత భూములు పశువులు కాకుండా మీరు లేదా మ కుటుంబ సభ్యులెవరైనా సొంత లేదా బాడుగాలే అప్పుగా ఏదైనా స్థిర, చరాస్తులు కల్గి వున్నారా?
- 2.9 మీరు లేదా మీ కుటుంబ సభ్యులు ప్రస్తుతం ఏదైనా ఉత్పత్తికి సంబంధించిన ప్రణాళికలు కల్గివున్నారా?
- 2.10 మీరు లేదా మీ కుటుంబ సభ్యులు ప్రభుత్వ ఉద్యోగస్తులా? ఆ ఆదాయం మీకు ఎంత వరకు ఉపయోగకరం?
- 2.11 గత సంవత్సరం రోజులుగా మీ కుటుంబ స్థితిగతులు మెరుగుపడినాయా? దిగజారినాయా లేదా స్థిరంగా వున్నాయా? ఎందుకు అలా?
- 2.12 మీ కుటుంబ సంక్షేమం కోసం మీరు చేస్తున్న ముఖ్యమైన సహాయం ఎంటి?
- 2.13 మీ కుటుంబ స్థితిగతులను మార్చిన అతి ముఖ్యమైన పని ఏది?
- 2.14 మీ కుటుంబ సంక్షేమం కోసం మీ భర్త చేస్తున్న ముఖ్యమైన సహాయం ఎంటి?

## Part three: Loans

- 3.1 Can you tell us about any current loans you **personally** have (e.g. collateral secured bank loans, moneylender; employer; landlord; friends or family)  
(**prompts:** reason for taking loans? source and value of each loan, interest rates? source of repayments – wages, own account work, other loans... -? Who repays the loans? comfortable making repayments?)
- 3.2 Can you tell us about any plans you **personally** have for taking future loans  
(**prompts:** reason for planning to take loans? planned source and value of each loan? source of repayments – wages, own account work, other loans... -?)
- 3.3 How do different types of loan compare to one another?  
(**prompts:** conditions of access? Collateral requirements? Interest rates? Type(s) favoured / avoided - why?)

## 3. ఇతర రుణాలు

- 3.1. ప్రస్తుతం మీకు మీ కుటుంబానికి స్వయం సహాయక సంఘం వలన కాకుండా ఇతర రుణాల ద్వారా ఎలాంటి ఉపయోగాలు పొందారు అవి ఏవి?
- 3.2. స్వయం సహాయక సంఘంలో కాకుండా ఇతర రుణాల తీసుకోవాలని ఆలోచన వుందా?
- 3.3. బ్యాంకుల ద్వారా, బంగారం ద్వారా, స్వయం సహాయక సంఘం ద్వారా మరియు వడ్డీ వ్యాపారుల ద్వారా పొందు రుణముల మధ్య తేడాలు ఏంటి?

#### Part four: SHG group membership

- 4.1 Can you recall how your wife first came to join an SHG?  
(*prompts: did you discuss the idea between yourselves? Did anyone else offer advice?*)
- 4.2 Can you recall what you thought about her joining at that time? What were your expectations?
- 4.3 Have your expectations been met?
- 4.4 Do you think that the **savings** element of SHG membership has been, or will be in the future, beneficial to your household? – Why is this so?
- 4.5 Do you think that the **loans** element of SHG membership has been, or will be in the future, beneficial to your household? – Why is this so?
- 4.6 Do you think that SHG membership itself has had any effect on your wife's activities or outlook?
- 4.7 Has your wife's membership had any effects for you personally?
- 4.8 Could you briefly explain how each of the loans has been used?
- 4.9 Are you involved in decisions regarding the SHG loan? (*prompts: how much to borrow? Loan use?*)  
What form does this involvement take? (*prompts: joint discussions? Advice / guidance?*)
- 4.10 What would you say has been the most beneficial use of an SHG loan? – Why is this so?
- 4.11 Whose idea was it to use the loan in this way?
- 4.12 Do you ever make repayments on the SHG loan?
- 4.13 Have you used your own earnings to supplement an SHG loan in order to facilitate a planned project?
- 4.14 Can you think of any problems with the SHG scheme? Can you suggest how to improve it?

#### 4. స్వయం సహాయక సంఘం సభ్యత్వము

- 4.1 మీ భార్య ఏ విధంగా స్వయం సహాయక సంఘంలో చేరాలో చెప్పగలరా?
- 4.2 ఆమె చేరినప్పుడు మీ స్పందన ఎలా వుండేదో చెప్పగలరా? అప్పటి మీ అంచనాలను చెప్పండి?
- 4.3 మీ అంచనాలు నిజం అయినాయా?
- 4.4 ఈ సంఘాల ద్వారా చేయి పొదుపు మీకు గానీ మీ కుటుంబానికి కానీ ఇప్పటి వరకు కానీ రాబోవు కాలంలో కానీ ఉపయోగపడుతాయా? ఏ విధంగా?
- 4.5 ఈ సంఘాల ద్వారా లభించు రుణాలు మీకు గానీ మీ కుటుంబానికి కానీ ఇప్పటి వరకు కానీ రాబోవు కాలంలో కానీ ఉపయోగపడుతాయా? ఏ విధంగా?
- 4.6 ఈ సంఘంలో చేరిన తరువాత మీ భార్య చేసే పనులలో కాని ఆమె నడవడిలోకానీ మార్పు ఉందా?
- 4.7 మీ భార్య సభ్యత్వం వలన మీ పై ఏదైనా ప్రభావం ఉందా?
- 4.8 క్లుప్తంగా మీరు తీసుకున్న రుణాలు ఏ విధంగా మీకు ఉపయోగపడ్డాయో చెప్పగలరా?
- 4.9 మీ భార్య తీసుకున్న రుణం వెనుక మీ ప్రమేయం ఉన్నదా? ఏ విధంగా?
- 4.10 మీకు ఈ రుణాలు అత్యుత్తమంగా ఏ విధంగా ఉపయోగపడ్డాయి? ఎందువలన?
- 4.11 ఎవరి సలహామేరకు రుణ మొత్తాన్ని ఆవిధంగా ఉపయోగించారు?
- 4.12 తీసుకున్న రుణానికి కంతులు కడుతున్నారా?
- 4.13 రుణానికి బదులుగా మీరు సంపాదించిన మీ స్వయార్జితంమైన డబ్బును మీరు అనుకున్న పనికి వినియోగించినారా?
- 4.14 స్వయం సహాయక సంఘాల వలన మీకు ఏమైనా సమస్యలు తలెత్తాయా? వాటిని అధిగమించడానికి మీ సలహాలు?



**Discussion themes – Village Sangamitra**

- Can you tell us what activities your role as Sangamitra involves? (very specific)
- How does the role of Sangamitra differ from that of the individual group leaders? (be specific)
- How did you come to have this role? -who employs you – who pays you?
- Do you have duties not related to the management of the groups? What are they?
- What would you say are the goals of the SHG scheme in general? Do you think the groups here are successful in meeting these goals - why / why not? (specific examples)
- Do you have experience of previous kinds of women's groups (e.g. DWCRA)? – How do the current SHG formations differ?
- What would you say are the most common uses for SHG loans in this village?
- Do you advise members of the best uses for their loans?
- Do you encourage women who are not currently members of groups to join or form groups?
- Are there women in this village who do not belong to an SHG? Do you know why this is?
- Do women in this village face opposition to joining groups? From whom? Why is this so?
- Do you ever intervene when someone opposes a woman joining a group? Can you give an example?
- Would you say that women benefit from SHG membership in this village? – In what ways?
- Have there been any difficulties or conflicts among the members of the SHGs? Can you give examples? How are problems resolved?
- Do groups have difficulties making loan repayments? What is your involvement when this happens? Can you give examples?
- Would you say that this village benefits from the SHGs presence? – In what ways? give examples
- Have there been any problems in this village that the SHGs have helped to solve?
- Do the SHGs perform any functions in the wider village life (e.g. coordinated milk collection, distribution of government benefits...)

Gather any village demographics information he may have (population size, % by caste, % BPL, % ration card households)

Does he have information on take-up of government housing grants in this village?

Does he have any information about AP-NREGS take-up in this village? Figures if possible

Does he know how much land (wet and dry) cost in and around this village?

If he doesn't have this information does he know who might?

**Discussion themes – Bank officials**

- Can you tell me about the different kinds of loans available to people living in local villages and the requirements they have to meet for each type of loan?
- Can you tell me more about the different loans that have been provided to women in particular and your experience of any changes in the types of loans available (under DWCRA, Velugu and now SHG)?
- Are all of these credit schemes directed by Central or AP government, or does the bank itself initiate schemes?
- How does the bank respond if customers have difficulty in meeting their repayments? Does the type of response vary according to the type of loan?
- How does the bank respond to cases of default on loans?  
Does the bank itself advertise its credit products to villagers or otherwise raise awareness about the types of loans that are available?



The University of Manchester

### CONTRACT FOR RESEARCH ASSISTANCE

I, Samantha Watson agree to pay \_\_\_\_\_ the sum of Rupees 6000 per month for a total of four months, for translation and interpretation assistance during this time.

This sum of money is paid without regard to any tax due, which is a matter for the research assistant to attend to. It includes expenses. The salary is paid at the end of each month. Any additional costs can be reimbursed only if agreed to beforehand.

The work to be carried out is listed separately in appendix A. This list will be augmented as targets are met. In general the research associate is required to work 5 days per week for 4 weeks per month, and will take holiday from this at the rate of 12 days per six months. A working day is considered to average 7.5 hours. In general, travel time will be excluded from this calculation.

To permit planning, leave should be declared one week prior to its intended start date. Samantha should be made aware of any illness (or other cause) that prevents the assistant from carrying out the work as soon as possible. If absence due to illness (or any other cause) exceeds two weeks, the contract will be suspended until work recommences. At any time, either party may end the contract by giving four weeks' notice of intention to do so.

The research assistant agrees to abide by a *Code of Conduct* which requires that each participant, regardless of their social background (e.g. religion, caste, gender), be treated considerately and without prejudice. Any breach of this code of conduct, or of the *Declaration of Confidentiality* (signed separately below to indicate that the research assistant agrees to abide by it) justifies immediate termination of the contract.

Date of Start of Work: \_\_\_\_\_ Date of End of Work: \_\_\_\_\_

Signed: \_\_\_\_\_ the Research Associate

Signed: \_\_\_\_\_ Samantha Watson, PhD student

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### DECLARATION OF CONFIDENTIALITY

I, \_\_\_\_\_, AGREE TO ABIDE TO THE FOLLOWING CODES OF CONFIDENTIALITY:

- I WILL TREAT ALL INFORMATION OBTAINED (REGARDLESS OF THE SOURCE) IN STRICT CONFIDENCE AND WILL NOT SHARE THIS DATA WITH ANYONE OUTSIDE OF THE RESEARCH TEAM. I UNDERSTAND THAT THIS REMAINS IN FORCE EVEN AFTER MY CONTRACT HAS ENDED
- I WILL FURTHER ENSURE THAT ALL THE INFORMATION I COLLECT AND AM WORKING WITH WILL BE SECURED IN A WAY THAT NO UNAUTHORISED PERSONS CAN ACCESS IT.

I AM AWARE THAT ANY BREACH OF THESE CODES JUSTIFIES THE IMMEDIATE TERMINATION OF MY CONTRACT.

\_\_\_\_\_  
DATE, PLACE, SIGNATURE



**CONTRACT FOR RESEARCH ASSISTANCE**

**APPENDIX A**

The work involves providing assistance to Samantha Watson (under guidance) to enable the collection and analysis of data for her PhD fieldwork. It includes the following main tasks:

- Accompanying Samantha on visits to the two village sites
- Assisting in the identification of groups and individuals for interview
- Conducting a survey in Telugu and taking notes in English
- Frequently visiting the villages with Samantha to stay in contact with people

## Appendix 6: External validation of the NSS sample weights

Application of the initial (population  $n$ ) weights derives an all India population of around 970 million; a shortfall of over 100 million individuals compared with the Indian census population projections for 2004 and 2005. For Andhra Pradesh, the weighted population is just over 71 million, around nine million fewer than the census projections. The discrepancy is more heightened for the urban population than for rural. At the all India level the aggregate shortfall in rural population is around 7%, whereas for the urban population it is almost 21%. For Andhra Pradesh the rural shortfall is slightly greater, at 8%, whereas the urban population shortfall is reduced, at 14%. Notably, in all cases the NSS weighted populations are also considerably lower than the actual census figures for 2001:

**Table A6.1:** comparisons with census data and projections

	2001 Census	Census projections		Weighted NSS
		July 1 <sup>st</sup> 2004	June 1 <sup>st</sup> 2005	
All India total population	1,028,610,000	1,084,652,000	1,099,873,000	971,900,000
All India rural population	742,490,000	777,696,000	788,609,000	724,357,000
All India urban population	286,120,000	306,956,000	311,264,000	247,543,000
Andhra total population	76,210,000	79,265,600	80,070,500	71,894,000
Andhra rural population	55,401,000	57,863,000	58,451,000	53,298,000
Andhra urban population	20,809,000	21,401,000	21,619,000	18,596,000

*Source: (i) All India National Sample Survey July 2004 – June 2005: round 55 / schedule 10: employment & unemployment (ii) Indian national census projections (aggregated)*

The strata used in the NSS sampling procedure form the basis of the weights, and are themselves based on census information. The NSSO is aware of the discrepancies in the weighted data aggregates, which are common to all rounds of the NSS, and to all schedules:

Historically NSS estimates of population were always lower than the census or projected population. For all the rounds starting from NSS 27th round (1972-73) estimates were always on the lower side...population estimates at all-India level never surpassed the census/projected population...besides being on the lower side, the estimates have not necessarily increased over the immediately preceding round. State level estimates have shown both upward and downward occurrences although mostly on the lower side.

(Choudhury and Mukherjee 2007: 51)

At the all India level, a small proportion of the divergence in the weighted NSS and census results can be accounted for by the omission of areas from NSS coverage due to logistical difficulties. Omissions include certain districts in Jammu and Kashmir, and remote villages in Nagarland and the Andaman and Nicobar islands. However, the extent to which this can account for NSS weighted population shortfalls is minimal. Choudhury and Mukherjee (2007: 53) calculate that the excluded areas contribute no more than 0.25% of the total census population, around 2.5 million

individuals on census 2001 figures. The impact on these omissions on this study's findings is minimal since they should in no way affect the validity of inferential claims made in the case of Andhra Pradesh.

Another contributory factor to the difference in population aggregates is the exclusion of certain groups from the NSS which are included in the census. The NSS follows normal practice in excluding institutionalised and homeless populations from the survey sample. The 2001 census enumerated an institutional population of almost eight million, and a homeless population of almost two million. In the latter case at least, it is likely that the census figure falls short of the real number, since this is a sub-population notoriously difficult to enumerate. In 2001, Andhra Pradesh was the State with the second largest institutional population (next to Maharashtra), standing at almost one million (Census 2001). While the omission of these populations may account for some of the aggregate population shortfall, it should not influence the validity of analytical claims provided inference is not extended to populations for which there is no sample coverage.

Clearly, these stated omissions cannot account for all of the divergence in the NSS and census aggregates. It is likely that the majority of the discrepancy is due to the sampling methodology of the NSS. However, as Choudhury and Mukherjee (2007: 52), in what may be the only published attempt to externally validate the NSS data, argue:

The sample design followed in NSS rounds is based on sampling schemes and practices...have sound theoretical basis. The estimators used are theoretically known to be unbiased. The sample designs of NSS are primarily meant for socio-economic indicators...as well as distributions of population over different classes and categories. The design is not oriented towards providing a very good estimate of total population. Therefore, estimates of total population are not expected to be too robust. (Choudhury and Mukherjee 2007: 52)

In terms of the validity of analytical inference beyond the sample, population proportions and distributions are of more central concern than the aggregate population. From table 3.1b, it is clear that the weighted NSS data provides proportional estimates much closer to the census projections than is the case for the unweighted data. Certain groups have been over-sampled in the survey in order to provide validity to inferential claims about smaller population groups which might not provide a representative picture if sampled proportionate to population. As table A6.2, below, indicates this is the case for Dalits (scheduled castes), adivasis (scheduled tribes), and those subscribing to minority religions. The weight procedures are designed to reflect genuine population proportions, while allowing for a sampling procedure that optimises representativeness.

Table A6.2: Validation of weighted NSS proportions: All India level

Population percent	unweighted NSS	weighted NSS	census projections
	[95% confidence intervals]		
Rural	65.9 – 66.1	73.4 – 74.5	71.6
Female	48.7 – 48.9	48.6 – 48.9	48.3
Literate	71.2 – 71.5	64.0 – 64.9	64.8
Literate – female	60.0 – 61.5	52.5 – 53.6	53.7
Literate - male	81.0 – 81.3	75 – 75.9	75.3
Active labour force	36.3 – 36.9	41.1 – 41.7	39.1
Active labour force: female	24.8 – 25.1	27.2 – 28.0	25.7
Active labour force: male	53.7 – 54.0	54.3 – 54.9	52
Scheduled Caste	19.2 – 20.3	16.0 – 16.2	16.2
Scheduled Tribe	13.0 – 13.2	8.0 – 8.9	8.2
Hindu	74.5 – 74.8	81.1 – 82.4	80.5
Muslim	13.4 – 13.6	12.2 – 13.4	13.4
Christian	6.6 – 6.7	2.0 – 2.4	2.3
Other	5.1 – 5.3	2.8 – 3.7	3.8

Source: (i) All India National Sample Survey July 2004 – June 2005: round 55 / schedule 10: employment & unemployment (ii) Indian national census projections (aggregated)

As the sample is stratified by household affluence, wealthier households are also over-represented in the unweighted data. The higher rates of literacy (in particular female literacy) in the unweighted NSS data may be indicative of this. So too are differences in the weighted and unweighted NSS rates of landholding and household economic activity (census data for which is unpublished in public fora).

Table A6.3: Effect of weight adjustments on landholding estimates (Andhra Pradesh)

Landholdings	unweighted NSS			weighted NSS		
	mean (%)	S.E.	95% CI	mean (%)	S.E.	95% CI
owns less than 1 acre	56.33	[0.69]	54.97 - 57.69	59.40	[1.08]	57.27 - 61.52
owns between 1 - 8 acres	35.01	[0.67]	33.70 - 36.32	35.35	[1.02]	33.34 - 37.35
owns more than 8 acres	8.66	[0.39]	7.89 - 9.44	5.25	[0.38]	4.52 - 5.99

Source: All India National Sample Survey 2004 / 2005: round 55 / schedule 10: Employment & Unemployment n = 5,550 (one observation per household for rural Andhra Pradesh)

Table A6.4: Effect of weight adjustments on principle income source estimates (Andhra Pradesh)

Main source of household income	unweighted NSS		weighted NSS	
	mean (%) [S.E.]	95% CI	mean (%) [S.E.]	95% CI
self-employment: non-agricultural	26.09 [0.59]	24.94 - 27.25	16.00 [0.67]	14.68 - 17.32
self-employment: agricultural	24.45 [0.58]	23.32 - 25.59	25.07 [0.89]	23.31 - 26.82
casual wage labour: non-agricultural	10.47 [0.41]	9.66 - 11.28	9.09 [0.58]	7.94 - 10.23
casual wage labour: agricultural	23.21 [0.57]	22.10 - 24.32	35.84 [1.03]	33.82 - 37.86
other	15.77 [0.49]	14.81 - 16.73	14.01 [0.92]	12.19 - 15.82

Source: All India National Sample Survey 2004 / 2005: round 55 / schedule 10: Employment & Unemployment n = 5,550 (one observation per household for rural Andhra Pradesh)

In the unweighted NSS landholdings are exaggerated, the proportion of households primarily engaged in non-agricultural self-employment is over-estimated, and the proportion in casual wage labour is underestimated. Since landholdings and occupational structures are so central to the substantive focus of this study, it is important to control for this oversampling of affluent households via the weights. It is here that any omission to apply the weights would have the most severe repercussions for the analysis.

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## Appendix 7: Propensity score derived YLP weights: Detailed entropy balance results

**Table A7.1:** Key characteristics before adjustment

characteristics	NSS weighted			YLP unweighted			difference	
	mean	S.E	[95% CI]	mean	S.E	[95% CI]	value	P
gender of household head (% men)	9.177	0.101	8.979 9.374	7.016	0.545	5.947 8.085	2.161	0.000
literate household head (% literate)	41.847	0.172	41.509 42.185	50.410	1.067	48.318 52.502	-8.563	0.000
household size	4.932	0.007	4.919 4.945	6.425	0.058	6.313 6.538	-1.493	0.000
proportion of hh members <12 yrs (%)	43.303	0.060	43.186 43.420	37.809	0.286	37.249 38.369	5.494	0.000
Coastal Andhra (%)	42.986	0.173	42.647 43.325	34.335	1.013	32.349 36.322	8.650	0.000
Telangana (%)	39.149	0.171	38.815 39.483	33.242	1.005	31.272 35.213	5.907	0.000
Rayalaseema (%)	17.865	0.134	17.603 18.128	32.423	0.999	30.464 34.381	-14.557	0.000
Christian (%)	2.046	0.049	1.950 2.143	0.865	0.198	0.478 1.253	1.181	0.000
Muslim (%)	6.202	0.084	6.037 6.367	2.368	0.325	1.732 3.004	3.834	0.000
Hindu (%)	91.741	0.096	91.552 91.929	96.767	0.378	96.027 97.507	-5.026	0.000
casual wage labour (%)	53.078	0.174	52.736 53.419	24.954	0.924	23.144 26.765	28.123	0.000
non-farm pcp household (%)	13.426	0.119	13.192 13.659	14.390	0.749	12.921 15.858	-0.964	0.204
marginal farming household (%)	3.934	0.068	3.801 4.067	18.670	0.832	17.040 20.301	-14.736	0.000
small farming household (%)	6.578	0.087	6.408 6.747	7.969	0.578	6.836 9.102	-1.392	0.017
mid-size farming household (%)	13.831	0.121	13.595 14.067	23.087	0.899	21.325 24.850	-9.256	0.017
capitalist farming household (%)	3.737	0.066	3.607 3.866	4.508	0.443	3.640 5.376	-0.772	0.085
regular salaried employment (%)	5.417	0.079	5.262 5.572	6.421	0.523	5.395 7.446	-1.004	0.058
adivasi (%)	12.448	0.115	12.222 12.674	15.073	0.764	13.576 16.570	-2.624	0.001
dalit (%)	20.165	0.140	19.890 20.439	21.220	0.873	19.510 22.931	-1.056	0.232
"forwards" caste (%)	21.460	0.143	21.179 21.742	14.299	0.747	12.834 15.763	7.162	0.000
"other backwards" (%)	45.927	0.174	45.585 46.268	49.408	1.067	47.316 51.500	-3.481	0.001
"forwards" caste *Coastal Andhra (%)	10.932	0.109	10.718 11.145	3.233	0.378	2.493 3.973	7.698	0.000
"forwards" caste *Rayalaseema (%)	5.905	0.082	5.744 6.067	7.924	0.577	6.794 9.053	-2.018	0.001
"forwards" caste *Telangana (%)	4.624	0.073	4.480 4.768	3.142	0.372	2.412 3.872	1.482	0.000
adivasi *Coastal (%)	4.080	0.069	3.944 4.215	10.291	0.649	9.020 11.563	-3.813	0.000
adivasi *Rayalaseema (%)	0.639	0.028	0.585 0.694	0.865	0.198	0.478 1.253	-0.226	0.258
adivasi *Telangana (%)	7.729	0.093	7.547 7.912	3.916	0.414	3.105 4.728	3.813	0.000
dalit *Coastal Andhra (%)	8.514	0.098	8.323 8.705	3.506	0.393	2.737 4.276	5.008	0.000
dalit *Rayalaseema (%)	3.299	0.062	3.176 3.421	8.698	0.601	7.519 9.877	-5.399	0.000
dalit *Telangana (%)	8.352	0.097	8.162 8.541	9.016	0.611	7.818 10.215	-0.665	0.283
"other backwards" *Coastal (%)	19.460	0.138	19.189 19.731	17.304	0.807	15.722 18.887	2.156	0.008
"other backwards" *Rayalaseema (%)	8.022	0.095	7.836 8.208	14.936	0.761	13.445 16.427	-6.914	0.000
"other backwards" *Telangana (%)	18.444	0.135	18.178 18.709	17.168	0.805	15.590 18.745	1.276	0.118
hh landholding (acres owned)	2.076	0.013	2.050 2.102	2.196	0.080	2.039 2.352	-0.119	0.140
log hh landholding (log acres owned)	-0.484	0.006	-0.495 -0.472	-0.190	0.033	-0.255 -0.125	-0.294	0.000
forwards caste *Landholding	0.696	0.010	0.675 0.716	0.511	0.056	0.402 0.620	0.184	0.001
dalit *Landholding	0.186	0.004	0.179 0.193	0.240	0.021	0.200 0.281	-0.054	0.010
adivasi *Landholding	0.292	0.005	0.283 0.301	0.291	0.026	0.240 0.341	0.001	0.959
"other backwards" *Landholding	0.902	0.008	0.886 0.919	1.153	0.060	1.036 1.271	0.000	0.000

Source: Data Sources: All India National Sample Survey 2004 / 2005: round 55 / schedule 10: Employment & Unemployment & Young Lives Project; round two (2006 / 2007) n = 84, 142 (NSS expanded by weight n = 81,946) (YLP n = 2,196) Satterthwaite t-tests are applied to calculate the p value of the sample differences (recommended when the population variances cannot be assumed to be equal) are performed to test for equality of means

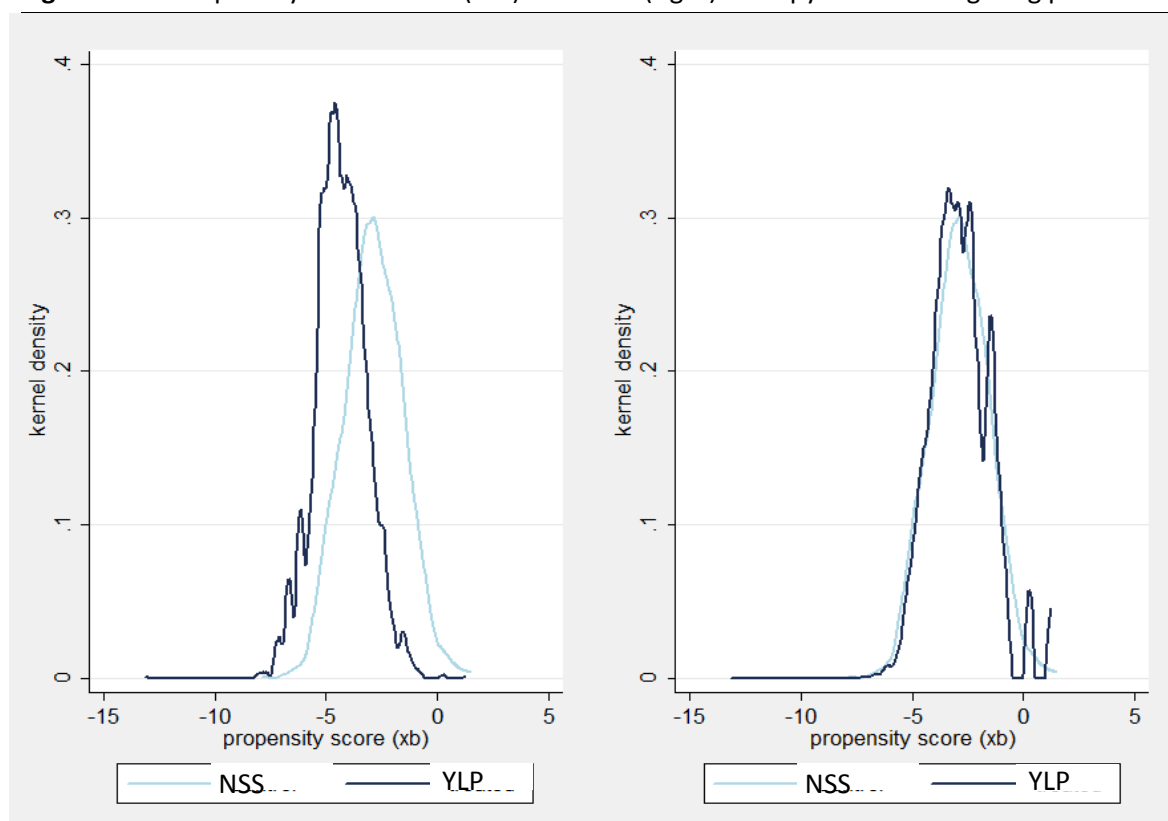
**Table A7.2:** Key characteristics after adjustment

	NSS weighted				YLP weighted				difference	
	mean	S.E	95% CI		mean	S.E	95% CI		value	P
gender of household head (% men)	9.177	0.101	8.979	9.374	9.177	1.238	6.748	11.606	0.000	1.000
literate household head (% literate)	41.847	0.172	41.509	42.185	41.847	1.984	37.957	45.737	0.000	1.000
household size	4.932	0.007	4.919	4.945	4.932	0.050	4.833	5.031	0.000	0.999
proportion of hh members <12 yrs (%)	43.303	0.060	43.186	43.420	43.303	0.502	42.317	44.288	0.000	1.000
Coastal Andhra (%)	42.986	0.173	42.647	43.325	42.985	2.110	38.848	47.122	0.000	1.000
Telangana (%)	39.149	0.171	38.815	39.483	39.149	2.002	35.223	43.076	0.000	1.000
Rayalaseema (%)	17.865	0.134	17.603	18.128	17.865	1.235	15.443	20.288	0.000	1.000
Christian (%)	2.046	0.049	1.950	2.143	2.046	0.711	0.653	3.440	0.000	1.000
Muslim (%)	6.202	0.084	6.037	6.367	6.202	1.254	3.743	8.660	0.000	1.000
Hindu (%)	91.741	0.096	91.552	91.929	91.752	1.409	88.989	94.515	-0.010	1.000
casual wage labour (%)	53.078	0.174	52.736	53.419	53.076	2.022	49.111	57.042	0.000	1.000
non-farm pcp household (%)	13.426	0.119	13.192	13.659	13.426	1.376	10.727	16.125	0.000	1.000
marginal farming household (%)	3.934	0.068	3.801	4.067	3.936	0.326	3.296	4.575	0.000	0.997
small farming household (%)	6.578	0.087	6.408	6.747	6.578	0.863	4.885	8.270	0.000	1.000
mid-size farming household (%)	13.831	0.121	13.595	14.067	13.831	1.073	11.727	15.935	0.000	1.000
capitalist farming household (%)	3.737	0.066	3.607	3.866	3.737	0.653	2.456	5.017	0.000	1.000
regular salaried employment (%)	5.417	0.079	5.262	5.572	5.417	0.780	3.888	6.946	0.000	1.000
adivasi (%)	12.448	0.115	12.222	12.674	12.449	1.302	9.895	15.002	0.000	1.000
dalit (%)	20.165	0.140	19.890	20.439	20.164	1.554	17.118	23.211	0.000	1.000
"forwards" caste (%)	21.460	0.143	21.179	21.742	21.460	2.007	17.524	25.397	0.000	1.000
"other backwards" (%)	45.927	0.174	45.585	46.268	45.927	2.037	41.932	49.922	0.000	1.000
"forwards" caste *Coastal Andhra (%)	10.932	0.109	10.718	11.145	10.931	1.849	7.306	14.556	0.000	1.000
"forwards" caste *Rayalaseema (%)	5.905	0.082	5.744	6.067	5.905	0.817	4.303	7.508	0.000	1.000
"forwards" caste *Telangana (%)	4.624	0.073	4.480	4.768	4.624	0.913	2.833	6.414	0.000	1.000
adivasi *Coastal (%)	4.080	0.069	3.944	4.215	4.080	0.434	3.228	4.931	0.000	1.000
adivasi *Rayalaseema (%)	0.639	0.028	0.585	0.694	0.639	0.212	0.223	1.056	0.000	1.000
adivasi *Telangana (%)	7.729	0.093	7.547	7.912	7.730	1.236	5.306	10.153	0.000	1.000
dalit *Coastal Andhra (%)	8.514	0.098	8.323	8.705	8.514	1.296	5.972	11.056	0.000	1.000
dalit *Rayalaseema (%)	3.299	0.062	3.176	3.421	3.299	0.364	2.585	4.012	0.000	1.000
dalit *Telangana (%)	8.352	0.097	8.162	8.541	8.352	0.924	6.540	10.163	0.000	1.000
"other backwards" *Coastal (%)	19.460	0.138	19.189	19.731	19.460	1.581	16.360	22.561	0.000	1.000
"other backwards" *Rayalaseema (%)	8.022	0.095	7.836	8.208	8.022	0.819	6.416	9.629	0.000	1.000
"other backwards" *Telangana (%)	18.444	0.135	18.178	18.709	18.444	1.562	15.381	21.507	0.000	1.000
hh landholding (acres owned)	2.076	0.013	2.050	2.102	2.076	0.221	1.642	2.510	0.000	1.000
log hh landholding (log acres owned)	-0.484	0.006	-0.495	-0.472	-0.484	0.063	-0.608	-0.359	0.000	1.000
forwards caste *landholding	0.696	0.010	0.675	0.716	0.696	0.198	0.308	1.083	0.000	1.000
dalit *landholding	0.186	0.004	0.179	0.193	0.186	0.033	0.122	0.250	0.000	1.000
adivasi *landholding	0.292	0.005	0.283	0.301	0.292	0.056	0.183	0.401	0.000	1.000
"other backwards" *landholding	0.902	0.008	0.886	0.919	0.902	0.102	0.703	1.102	0.000	1.000

Source: Data Sources: All India National Sample Survey 2004 / 2005: round 55 / schedule 10: Employment & Unemployment & Young Lives Project; round two (2006 / 2007) n = 84, 142 (NSS expanded by weight n = 81,946) (YLP n = 2,196) Satterthwaite t-tests are applied to calculate the p value of the sample differences (recommended when the population variances cannot be assumed to be equal) are performed to test for equality of means



**Figure A7.1:** Propensity score before (left) and after (right) entropy balance weighting procedure



Source: Data Sources: All India National Sample Survey 2004 / 2005: round 55 / schedule 10: Employment & Unemployment & Young Lives Project; round two (2006 / 2007) n = 84, 142 (NSS expanded by weight n = 81,946) (YLP n = 2,196) Satterthwaite t-tests are applied to calculate the p value of the sample differences (recommended when the population variances cannot be assumed to be equal) are performed to test for equality of means