

Local Agency and Structural Continuity: Views from an SHG-based Microcredit Scheme in Western India

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Abstract

An anti-poverty programme of the Indian government, centred on SHG formation for the disbursement of microcredit, is investigated in this paper through Bourdieu and Giddens' perspective of agency. Multiple actors impact, and refract from, the SGSY scheme in Gujarat. Instead of working towards entrepreneurialism through self-help, actors make the SGSY a vehicle of populism, rent-seeking, a saving scheme for children's weddings and the like. Through their agency, practiced within a specific historical, structural and dispositional context, social, political, and economic life is reproduced. Hints of change, say in some women's greater control over earnings through the newfound access to banks, are also evident. Moving away from stark approaches, in which agency, as a constituent force of empowerment, is either achievable or not, I demonstrate its simultaneous practice, and restriction, in the lives of female microcredit beneficiaries.

Keywords: India, microcredit, SHGs, agency, women's empowerment, the state, village-level studies

Introduction: Continuity and change in India's poverty policy

India today has a much cited growth story. Yet, a third of its population lives in abject poverty. Since independence, the Indian state has attempted a series of measures for alleviation. The focus has been on rural areas, home to the bulk of those Below Poverty Line (BPL): 33.8 per cent as of 2009-10 (Planning Commission, 2012a). Through the 1950s and 1960s, attention was on land reform and redistribution, as the bottom 61 per cent owned only 8 per cent of the land (Corbridge and Harriss, 2000: 64). Poverty was to be attacked with a shift in the asset base, with attendant programmes for new farmers, including the Community Development Programme (1952). The sabotaging of land reform by economically and politically powerful groups, and the rise of anti-state movements such as the left-wing Naxalbari in West Bengal in 1967, spurred a shift in policy. Poverty was now to be tackled through employment generation for those without permanent assets.

The flag-bearer of the new, status quoist approach to poverty was the Integrated Rural Development Programme (IRDP), initiated in 1979, along with its subsidiaries, Training Rural Youth for Self-Employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA). These programmes were to assist BPL families to acquire productive assets by combining loans, subsidies, technology and skill generation (Guhan, 2001). Despite being rolled out across the country, with a significant investment of INR 14.03 billion/year by 1998-99 (IndiaStat, 2012), officials in the Planning Commission have pointed to 'serious problems' in IRDP. It suffered from sub-critical investment, unviable schemes, overcrowding of lending in projects such as dairying, poor targeting, and selection of non-poor (Saxena, 2000). Plus there is the damning bottomline, the IRDP years saw an increase in the absolute numbers of the

poor, from 170 million in 1957-58, to 200 million in 1983-84, and 243 million in 1993-94 (Guhan, 2001).

At this juncture of critique, in 1999m a new actor entered India's poverty alleviation firmament: the microcredit-based Swarnajayanti Gram Swarozgar Yojana (Golden Jubilee Village Self-Employment Scheme, SGSY). SGSY and microcredit are the focus of this paper, but they are by no means the last word in Indian poverty policy. The onus shifted to the legally binding National Rural Employment Guarantee Scheme (NREGS) in 2004. The SGSY continues today, but in the watered down, altered avatar of skills development for rural youth through public-private partnerships.

Like trends in fashion, poverty alleviation programmes are initiated with gusto and then given up, their flaws suddenly apparent to all. The protagonist of this paper is no different. But instead of seeing it as discrete and individually imperfect (or indeed, positively endowed), I make a different argument. I highlight the critical role of history, temporality and politics in development, with the agency of the stakeholders of development programmes providing the continuity between past, present and future interventions. Using theories of agency from Pierre Bourdieu and Anthony Giddens as a steer, I suggest that humans act on development, but not as free-floating agents. Their actions are performed through the dispositional context of structures, thus resulting in both the reproduction and refraction of social life. Continuity, and not just change, is the result of human agency.

The paper is structured as follows: in Section One, I will introduce microcredit and the SGSY programme. Next, Gujarat, the empirical base of the study, which has been ignored in the microcredit literature, will be discussed as a developmental space. A fieldwork village will be profiled, and research methodology touched upon. Since

microcredit is much studied, particularly in South Asia, Section Two provides a brief review of the literature, indicating gaps that this paper can address. Theories of agency are explored in Section Three, covering ‘agency’ as used in work on microcredit, and then turning to its interpretation in this essay. The multi-layeredness of agency deployed here, is evident in the structuring of the remaining sections. Section Four turns to the playing out of the SGSY on the ground. I emphasise the range of stakeholders who act on the programme, thus changing its contours from those intended on paper. Section Five investigates the reproduction of the structures of patriarchy and neo-liberalism. Section Six is devoted to interrogating the scope for change through the SGSY, and its milieu of action and reproduction of structures.

Introducing microcredit, the SGSY, and Gujarat

Microcredit has been posed as a solution to development challenges faced by the world’s poorest, particularly women. As a collateral-less arrangement of thrift and credit, operationalised mostly through Self Help Groups (SHGs), it is designed to encourage poverty alleviation through entrepreneurship, not state hand-outs. The collective is responsible for repayment, freeing the system from the faulty loans, and recovery challenges, that have plagued individual credit schemes. The momentum provided by microcredit is expected to herald a fleet of financial services, including insurance. Microfinance can deepen the market in the world’s most populous areas, integrating them with the global economy. In a neo-liberal context, microcredit is one more, very important step, away from dependence on an imperfect state, and towards a market-oriented, and people-centered model of development.

As markets expand the world over, states have hardly withdrawn (Kohli, 2004). Instead, they have been re-oriented to partner the market and civil society. The SGSY exemplifies this enabling relationship, with the state devoting INR 43.36 billion in 1999-2002 (GoI, 2003), to encourage entrepreneurship through self-help. As this paper demonstrates, a panoply of officials, politicians, NGOs and middle(wo)men-fixers have got involved in a programme that actively tries to ‘remove the words *state subsidy* from beneficiaries heads’, as articulated by a village official (Makwana, 17/7/02). In the process of deepening market-orientation, the state has preserved its presence in the development sphere. This entity is especially visible in India where it has traditionally had capacity.

The SGSY is the largest state-run microcredit programme, having formed 1,195,023 SHGs in its first five years (GoI, 2003). It aims to provide sustainable employment and bring beneficiaries Above Poverty Line (APL). Once an SHG has saved sufficient funds, the state facilitates the start-up of group-based micro-enterprises through vocational training and bank loans. Micro-enterprises promoted by the SGSY range from animal husbandry, to weaving, and sale of processed food (GoI, 1999). Aimed at vulnerable populations, 50 per cent beneficiaries should be former untouchables and indigenous groups. 40 per cent should be women.

Is Gujarat a suitable candidate for poverty alleviation programmes? In popular perception, it is one of India’s more ‘developed’ provinces. If the rest of the country grew at 8.39 per cent between 2005–06 and 2011–12, Gujarat’s GDP at constant prices was 10.28 per cent (Planning Commission, 2012b). Yet, the province is a mix of ‘development and deprivation’ (Shah *et al*, 2002), with poor human development ratings. As a combined measure of health, education, and income, Gujarat’s Human

Development Index (HDI) measured 0.479 in 2001, behind six provinces (Planning Commission, 2002). Taking the Infant Mortality Rate (IMR) as a measure of health, and therefore human development, in 2005, Gujarat ranked 25th amongst Indian provinces (Registrar General of India, 2006).

The field sites of the paper are in agriculturally prosperous central Gujarat. The three fieldwork villages of Ekgam, Bijapur and Trijapol (pseudonyms) are 25 per cent BPL (R. Patel, 26/8/02). BPL families performed daily wage labour in agriculture, or in the nearby city of Gandhinagar. Taking the example of Ekgam, the 2001 census lists 1552 farmers tilling 1685 hectares. 14 own tractors; irrigation is from tubewells. Dairy is a flourishing business, with 624 members in the village cooperative, and 4000 liters of milk produced per day (Village Revenue Officer, 8/9/02). Are the fieldwork sites more indicative of development, than deprivation, with implications for the reception of the SGSY?

There is little correlation between economic performance and SHG formation in Indian regions. Both economic performers and laggards have participated in the SGSY SHG drive. Between 1999-2010, Andhra Pradesh is the frontrunner, with 784,102 groups, followed by Uttar Pradesh (447,387), Madhya Pradesh (347,121), and Tamil Nadu (332,850). Gujarat ranks eleventh with 106,511 groups (IndiaStat, 2010). The provinces that outperform Gujarat in SHGs, are above it in growth figures, e.g. Maharashtra, as also considerably below, e.g. Uttar Pradesh and Assam.

Moreover, one cannot dismiss Gujarat, or the fieldwork villages, as candidates for poverty programmes on the basis of micro-level BPL data. BPL figures mean little in India, and certainly in Gujarat. Observation of the fieldwork villages made clear that many of those holding BPL cards had brick or concrete houses, appliances such as

televisions, fans, and occasionally even a scooter. All of these are points of disqualification in a BPL assessment (Jha, 1997). On the other hand, some of the poorest families I visited, with chronic unemployment, no permanent assets, thatch houses and no appliances, indicated that they did not have the money or connections to get a BPL card, in effect disqualifying them from most welfare schemes. An extremely poor Waghri low caste family had even gone to the extent of paying a government surveyor Rupees 300 in order to obtain an APL card (Arunbhai, 9/9/02). The local government Village Level Worker (VLW) had confirmed the latter family's destitute status by indicating that they were so poor that expecting them to save even 1 rupee a day for a microcredit programme was impossible (Makwana, 29/4/02)ⁱ.

With SHG formation showing little correlation with macro rates of growth, anecdotal evidence of extreme poverty in the field villages, as well as the unreliability of poverty enumeration exercises, this paper suggests that central Gujarat is a suitable candidate for poverty alleviation programmes.

In terms of methodology, I focus on the early 2000s, as a time of great enthusiasm for the SGSY. As we have seen, the programme had lost its pole position in poverty policy by 2004. Qualitative field research was undertaken in 2002, with repeat interviews in 2004-05. In addition to beneficiaries and potential beneficiaries, VLWs, bank managers, local notables, and NGO workers were interviewed. Names are anonymised on request. Through repeat visits to the fieldwork villages over three months, participant observation was also conducted. Further, the workings of the SGSY were followed in the programme headquarters at sub-regional level, i.e. at the District Rural Development Agency (DRDA). Finally, key players such as the Minister and

Secretary for Rural Development, the Deputy Secretary in-charge of SGSY and Section Officers involved in its day-to-day functioning were interviewed in the regional capital Gandhinagar. Documents ranging from policy papers to NGO literature formed an additional source. Overall, the paper adopts a wide angled, exploratory approach. It does not record frequencies of occurrence, and cannot make cross-case comparisons. However, its theoretically-informed empirical richness, contributes to the field.

Empowerment and constraints in the SHG literature

In the literature on microcredit in South Asia, there are two broad stances. For one group of scholars, microcredit is a positive and empowering force. For critics, any transformative potential is overcome by the oppressive structures in which interventions are embedded. I consider each perspective in turn. Using Indian survey data, Swain and Wallentin find women SHG members experiencing greater empowerment over time, compared to a control group of non-SHG members. Empowerment is defined as a process through which women challenge existing norms, to effectively improve their wellbeing (2007: 8). Along similar lines, Hashemi, Schuler and Riley (1996) make a case for cost-effective SHG programmes. Their survey in Bangladesh shows the Grameen Bank in particular, drawing women out of social and patriarchal isolation, just by providing economic opportunities.

On the subject of empowerment, there are strong views on the debilitating effects of microcredit at household-level. Goetz and Sen Gupta (1996) separate access to credit, from control over its use, thus shifting focus from productivity to power. In a sample of 253 women in Bangladesh, they record 63 per cent losing direct control over credit to older relations, particularly men. The responsibility for loan repayment

remained with women, thus increasing conflict in the family. White's (1991) study in Bangladesh found women losing control over loan use in direct proportion to the size of the loan. Based on village-level loan-use data and borrower testimonies from Andhra Pradesh, Garikipati (2008) too finds women's access to microcredit benefiting households. Assets and incomes are enhanced, livelihoods diversified, and susceptibility to shocks reduced, thus making poor families less vulnerable. However, since women tend not to own productive assets, access to credit need not empower them directly.

The questioning of microcredit goes beyond households, to cover neo-liberal political economy, and the sociology of caste and class. Writing about Nepal, Rankin (2001) summarises the neo-liberal argument in articulating the shift of the subjects of development from beneficiaries with social rights, to clients with responsibilities to themselves and their families. Further, these agents of development are gendered as women entrepreneurs with cultural propensities to invest wisely and look after their families and communities. Adding empirical depth to this claim is Rao's (2008) investigation of reforms with a female face in Andhra Pradesh, with a focus on state-initiated SHG programmes. Any chance of empowerment is undone by the shifting of administrative responsibility to poor women stretched for time and resources. Efficiency gains for governments and banks are ensured as SHGs self-select members, and ensure discipline through economic and social sanctions, including public humiliation. The advantage of the collective is further reduced as membership is based on socially embedded risk assessment, thus excluding lower castes and the landless. Empowerment is an administrative act of self-help.

Based on a survey of government and NGO-backed SHGs in North Karnataka, Pattenden (2010) finds poverty reduction becoming a residual, rather than relational

process, in programmes that reproduce inequality. The labouring class poor tend to be excluded from holding SHG office, and can only access small internal group loans for consumption. Dominant classes lead SHGs, are better informed about sources of external credit, and make productive investments with their loans. Households headed by poor women are the worst off. Adding to the critical literature, but going beyond the findings above, is Kalpana's (2008) analysis of a state-sponsored SHG scheme in Tamil Nadu. She highlights the asymmetrical co-productive relationship between banks, local government, SHGs, NGOs and political parties, as women's groups are in a dependent relationship. At the same time, Kalpana recognises women's negotiations with the formal and informal rules for accessing credit. For instance, SHGs produce letters confirming that women identified by banks as defaulters have quit, when this is not the case. Also, false evidence regarding the existence of group enterprises can be provided to secure subsidies. Bank staff, government officials and sponsoring NGOs are willing to collude in this subversion, being bound by SHG targets. SHGs also approach local election candidates with the promise of votes, if their loan can be secured. In short, despite gross inequalities, women can manoeuvre the SHG environment.

Another author who adds nuance and flexibility to the debate, is Naila Kabeer. Arguing that microcredit is no 'magic bullet' for empowerment, Kabeer (2005) points to the criticality of context, commitment and capacity. The provision of financial services, as any development resource, represents a range of possibilities, not a predetermined set of outcomes. Further, the key reason for the fractured verdict on microcredit, is definition (Kabeer, 2001). In the empowerment debate, this covers varying significance being attached to cooperation and conflict between women and men in the household, and autonomy being valued differently. For instance, the premium on autonomous

decision-making in economic activity outside the household in negative evaluations, hardly fits the Bangladeshi context. Both positive and negative evaluations tend to ignore women's interpretations of empowerment.

Taking a cue from Kabeer, this paper highlights women's voices, as core users of microcredit. A range of other stakeholders also feature prominently. Further, I will show empowerment, rather an aspect of it: agency, to be mutable and fluid, rather than a black and white state that is either achievable or not. I turn to a theorisation of agency.

Theorising agency

Agency has a specific connotation in the South Asian microcredit literature. Garikipati, for instance, suggests that 'agency' or 'the ability to make choices' is one of the resources that constitutes empowerment (2008: 2627). Kabeer indicates that microcredit may help poor women meet their daily practical needs in ways that transform the conditions in which they exercise agency. This can constitute the empowerment process (2005: 4710). She also alludes to 'economic agency' as decision-making regarding credit, and 'political agency' as political participation (2005: 4712, 4715). Rao (2008) sees agency as an effect of empowerment, brought about by women's participation in SHGs. Agency here can pertain to individuals' intra-household bargaining power, or to the collective challenging of gender hierarchies through SHGs. Whether portrayed as a cause of empowerment, or an effect, interpretations of agency in microcredit fit wider trends in development studies. Agency equals the human ability to take purposive action (Malik, 2002), initiate conduct and make choices (Machan, 2000), dissent (Bleiker, 2000), and make a difference.

Yet, multi-faceted agency concept is not invisible in development. Mosse's (2005) study of an international aid project in central India reinstates complex agency, moving on from images of duped victims, and potential resisters, as also all-powerful western development institutions. Beneficiaries and workers may consent to dominant models, using authorised scripts from projects, but they make of them something quite different. This is less about policy and its implementation, or dominance and resistance, and more about public and hidden transcripts (Scott, 1990, in Mosse 2005: 7), or the monotheistic privilege of dominant policy models, and the polytheism of scattered practices below (de Certeau, 1984, in Mosse 2005: 7).

Giddens and Bourdieu take us away from transcripts deployed by development actors, to the dispositions that shape their actions. Giddens' Theory of Structuration (1979, 1982, 1984) and Bourdieu's Theory of Practice (1977, 1983, 1984) move beyond the structuralist view of humans as internalisers of forces. Bourdieu sees people as active subjects, rather than objects acting out roles (1977: 2). Humans reflect on life and the forces around them (1984: xiv-xv). The ability of humans to interpret meaning, and then act, is grounded in temporality, and therefore history. This implies the presence of structures in human lifeworlds. Humans do not act arbitrarily. Nor do they consciously dip into memory reserves. Individual actions, and the actions of groups that share common experiences, are influenced by a seamless continuum of past and present (Giddens, 1984: 3-35). Agency and reflexivity are on-going in human life, and are grounded in structures.

Bourdieu and Giddens' repertoire also considers how structures are reproduced, or how agency contributes to the continuation of the social world. Agents tend to follow familiar paths and reproduce familiar actions. Social practices, the time-space specific

activities of humans, when reproduced across time and space by repeated human action, contribute to the shape that structures take in local contexts (Giddens, 1982: 35-6). This is the process of the generation of structures. Regularised and repeated social practices reinforce and reproduce structures.

While at most times actors reproduce structures, change does happen. In Giddens' work, ordinarily the actor is integrated into the milieu and *durée* (ongoingness) of day-to-day life. Yet, everyday activity can be 'conceptually segmented' by a reflexive moment of attention from the subject (Schutz, in Giddens, 1984: 73). In conditions of physical, cultural, social upheaval, reflection can be the basis of a conscious move to change one's situation. Further for Giddens, action can also have unintended consequences that may systematically feed into the unacknowledged conditions of further acts (Giddens, 1982: 29-32). In keeping with the theoretical themes, our empirical discussion turns to instances of action, the reproduction of structures, and the scope for change.

The SGSY in practice

Acting on development

This section introduces some of the key actors of the SGSY, and their shaping of the programme in practice. SGSY guidelines, produced in New Delhi, decree that SHGs are instruments of social mobilisation and must be process-oriented, not target-oriented (GoI, 1999: 3.7). Yet for the Minister of Rural Development, it is a matter of pride that under his party, the annual SHG-formation target of 50,000 has been surpassed; 67,000 have been formed instead (Kundaria, 13/8/02). The minister is reflecting the wishes of his ambitious boss, the Chief Minister, who is competing with the province of Andhra

Pradesh to form the most SHGs in the country. He aims for his province to be Number One in development stakes, and he hopes for his administrative and political achievements to catapult him to the Prime Ministership of India. Quite removed from this world of striving is the harried SGSY Extension Officer, the go-between who attempts to match the programme on paper, with the wishes of his political bosses, and the rural realities faced by field workers. He is quite clear that “the process-approach to SHGs is on paper. There is an SHG race in Gujarat. Each VLW has instructions to form four SGSY SHGs a month *come what may*” (R. Patel, 19/7/02).

In the rural sites of implementation, VLWs are innovating further. With its primary goal being poverty alleviation, the SGSY decrees that at least 80 per cent BPLs be chosen for each SHG (GoI, 1999: 3.28). Under pressure to form SHGs, VLWs are keen to form mixed APL-BPL groups. They have little confidence in the poor’s entrepreneurial abilities, or their commitment to returning future loans. Plus, the effort to educate the very poor in the workings of microcredit seems too great. In VLW parlance, these folk are not *layak* (deserving) (Makwana, 17/7/02; Barot, 26/8/02). VLWs also believe that the slightly better off will set a good example of social and financial conduct in each group. Veering away from the programme document, VLWs eke out a concession from their Block Development Officer at a monitoring meeting I was privy to (26/8/02). Henceforth, they are allowed to form APL-BPL groups on a 50:50 basis. In practice, this ratio is further smudged. In further innovation, VLWs team up with NGOs, ‘borrowing’ their SHGs for registration under the SGSY (Group Interview, Nai Vas / Barber’s Colony, 17/7/02). The double counting that lies at the base of the SHG wave in South Asia remains unexplored.

Grassroots workers have little time to explain the concept of microcredit to

women beneficiaries. Instead, they approach notables such as local teachers and health workers to ‘convince’ potential micro-creditees. Local agents are offered cuts from the credit and government subsidies, if and when they accrue. The selling of the concept of microcredit to local notables and beneficiaries is an exercise in spin. At a time when the state has shrunk development budgets, the SGSY’s allocation fell from INR 14.72 billion in 1999-2000, to INR 7.56 billion in 2002-03 (GoI, 2003). Yet, potential SHG members are told to begin thrift through monthly contributions of INR 50 to their group kitty. Eventually, they will be eligible for loans and a subsidy from the government for an entrepreneurial activity, and the VLW will try to channel additional government benefits towards them. The unspecified benefits are couched as a foot in the door of government largesse. That the latter will not come to much, indeed that even the subsidy promised to SHGs may not come through, is admitted by the VLW doing the abovementioned spin (Makwana, 17/7/02).

As one set of government actors drum up enthusiasm for SGSY SHGs, another key actor appears sceptical. The Manager of the State Bank of India, Ekgam Branch, who is responsible for grading thrift groups, questions the scheme’s potential to unleash thousands of rural entrepreneurs. Resentful of his village “punishment posting”, the Manager perceived microcredit as a political whim blowing in from New Delhi. Practically, what could result from a revolving loan of 10,000 rupees, split between 10 women? When brothers were unwilling to live together, how could acquaintances set up a joint business? The Manager was also struck by the impracticality of the proposed entrepreneurial initiatives. How many pickle manufacturers could one village have? What about marketing linkages? Left unconsidered, these would make SGSY-supported enterprises utter failures (Lalwani, 15/7/02). In the rarefied circles of high bureaucracy

in the provincial capital though, these doubts, as conveyed by me, were rubbished. To the Secretary of Rural Development, for instance, the belief that group enterprises were bound to fail for lack of cohesion was ‘just wrong’ (Laheri, 12/8/02). Clearly, there is a vast gap between populist enthusiasm at the top of the policy chain, and cynicism below.

One set of actors appeared unflinchingly enthusiastic about SGSY SHGs. I call them ‘development entrepreneurs’. The development entrepreneur hangs around the DRDA, inquiring about the latest scheme. S/he is on friendly terms with district and village-level officials, often passing along information between these levels, say regarding impending transfers and promotions. In return, when s/he is able to access a development scheme based on support from government emissaries, it is understood that a cut will come their way. Development entrepreneurs I interviewed have dabbled in several poverty programmes. This includes TRYSEM, under which Ab. S (13/9/02; 14/9/02) organised stitching classes. According to her, since potential trainees did not have to pay for classes, and even got a monthly stipend of INR 300 from the government, they were enthusiastic about the programme. As the organiser, our development entrepreneur received INR 200 per trainee. She had to buy raw material from this amount, but managed well within the limit. She also kept half the amount due to each trainee as her cut. Once training ended, she kept the sewing machines that were procured at state expense through the District Industrial Centre. She now rents these to local women.

In the development entrepreneur’s words, ‘I have a drive to do something with my life. These schemes allow me to do good and earn money *sitting at home*’ (Ab.S, 14/9/2011). I have included the development entrepreneur’s story here because in the

race to form SHGs, her contacts in the government were keen that she turn her energies to the SGSY. Another development entrepreneur I interviewed was ahead in the game. She had organised several SHGs in her village for a renowned NGO. She was in talks with the VLW and local officials to register some of these groups as SGSY SHGs.

Finally, I come to the actors who are the target of microcredit. In house upon house of women SGSY SHG members, I was told they knew nothing about these things. Their husband, mother-in-law, the school teacher or some other notable may have signed them on to the scheme. If I wanted to know more, I should ask these people. Of all the actors that criss-cross the SGSY SHG universe, acting upon it, the target group seems least impactful. But after many visits, as the women seemed to develop some confidence in me, other stories emerged. It was pointless to talk to strangers and provide financial information. The VLW was treated with the same caution as me, since “*ame vishwas na avyo*” (we do not have faith). Thus they were happy to accept the mediation of the school teacher, a caste-fellow, in interaction with the VLW. These were not illiterate ‘patients’ letting development be done to them. Their unwillingness to interact with a stranger, the feigning of ignorance, and their use of a broker were considered actions (Group Interview, Ekgam, 30/7/02).

Also, while the promise of benefits was an incentive for joining the SGSY, the women were not counting on this. They were in the scheme to save money. If no loans materialised, the money in the bank would still be theirs (B. Rawal, 3/8/02). Far from the government’s vision of self-helping entrepreneurs, most of these women had no intention of setting up a group business. Any funds from SHG maturation would be split. Individuals would utilise them for children’s weddings, children’s education and small enterprises (U. Parmar, 28/8/02). With saving rather than group enterprise or

social awareness being the function of the SHG, women did not have regular meetings as envisioned by the SGSY. They handed over the requisite amount to the group leader every month, who deposited it in the bank.

In some cases, other demands on their resources, such as care for large families, was not allowing women to continue in an SHG. I attended a group meeting hurriedly called by the VLW in Village Bijapur to sort out a problem (17/7/02). After the effort of forming a group, he now faced two women who wanted to withdraw. They were under pressure from the VLW and NGO personnel who 'shared' this group to not do so. The NGO worker kept reminding them of her NGO's slogan 'women must form bonds, not break them' (translated from Gujarati). The mild threats and cajoling had little effect on the truant women. They resorted to the familiar line of 'we don't know about these things', and 'my husband wants me to withdraw' (R. Nai, 17/7/02). But based on the preceding narrative, one can be sure that the women had well considered reasons for their actions. The script of ignorance was one they found convenient to adopt in an uncomfortable situation.

The structuring of action

A universe of action and actors impact the SGSY. But to what effect? Theoretically, we are aware that action is structured by structures and goes on to reproduce them. To test applicability, I investigate the reproduction of structures of patriarchy, and neo-liberalism, at the local level. The patterns and institutions that constitute the latter structures recur in the interview data.

Bourdieu is spot on in his suggestion that agency is neither a product of conscious intent, nor simply a realisation of structures that already exists in the

unconscious. The concept of the 'habitus' acts as an anchor for this idea, i.e. a system of durable, transposable dispositions, structured structures predisposed towards acting as structuring structures (Bourdieu, in Vincent, 1978). The habitus designates 'habitual states', 'predispositions', 'tendencies' (Bourdieu, 1977: 214), acting as the link between macro-level structures and human actions.

The SGSY may state that 50 per cent of its beneficiaries have to be women, and it may assume that the operationalisation of this statement will lead to empowerment, however, its injunctions enter a social context where women and men do not share resources, mobility, power, and political voice on a 50:50 basis. In practice, programme implementers have designated 'male SHG activities' and 'female SHG activities'. Eventually, men will be encouraged to work towards shops, irrigation equipment and the like. Women will continue with 'traditional' and less resource-intensive activities like pickle-making. In the past too, banks and VLWs have discouraged women from taking up 'non-traditional' activities. For instance, under the IRDP, a widowed woman from Ekgam was refused a loan to re-start her husband's shoe-making business. Instead, she was advised to start an activity like savoury food production (Lalwani, 15/7/02). VLWs are predisposed to act in a gender-biased manner in the day-to-day implementation of the SGSY. Even as they attempt to form as many SHGs among women as possible, their points of contact in target hamlets are almost always men. For instance, when VLWs approach a community to introduce the SGSY, their first stop is the male community leader, and their second is the husband of the potential beneficiary. After the latter's permission has been gained, the female beneficiary's consent is a 'formality' (R. Parmar, 10/7/02).

Once an SHG is formed, VLWs encourage male family members or elderly female relatives to attend meetings of all-female SHGs. From the perspective of VLWs, the SGSY is a family affair. While VLWs conform to a wider patriarchal context in implementing the SGSY, their own beliefs reflect in their references to women SHG beneficiaries as ‘ignorant’, ‘blank sheets of paper’ (*kora kagaj*), and ‘shy and unaware’ (Barot, 26/8/02; Makwana, 17/7/02). By admitting that they know nothing about the SHGs that they are supposed to be part of, many of the women I interviewed appear to be perpetuating their marginal standing in the development arena. It is another matter, as discussed in the previous section, that many of these women are tactically also using the brokerage of men to better negotiate the unfamiliar territory of microcredit. *The simultaneous existence of women’s agency, along with the deepening of patriarchy, is the complex reality of actually existing microcredit interventions.*

So far, this section has explored the reproduction of structures. However as Giddens’ theorisation above makes clear, agency also contributes to the production of structures. How is neo-liberalism produced and then reproduced in the local spaces covered by the SGSY? While many authors establish the aptness of microcredit to a neo-liberal context (Karim, 2008; Rankin, 2001; Weber, 2002), a key question to ask would be, how are self-helping citizen subjects being made under neo-liberalism? Further, how are they contributing to the production of neo-liberal development in a setting where until recently, many would say even now, the dominant model is of state-led development as an entitlement (Corbridge *et al*, 2005)?

Field research highlights the key role played of the development entrepreneur and middleman fixer as lubricants in the production of a re-oriented state and more open market. These brokers are now working not with an old-style state of munificence, also

known in the Indian context as the *mai-baap* state (literally mother-father state, or paternal state). Instead they are faced with a state that is willing to provide the basic infrastructure to facilitate a self-helping model of development, sans handouts. In this context of transition, the development entrepreneur and middleman are useful for convincing potential beneficiaries about the merits of a self-help scheme. Or as my interviewees put it, individuals such as the school teacher and NGO worker have built their *vishwas* (SHG Group Interview, Bijapur, 17/7/02; SHG Group Interview, Ekgam, 30/7/02). When potential beneficiaries have quite legitimately questioned the rationale of participating in a scheme with no upfront grants or other tangible benefits as before, the development entrepreneur has used her participation in the scheme to build confidence. She has also attempted to make a case for future benefits which will accrue. In being a community insider making this case, as opposed to a distant, official VLW, the development entrepreneur and middleman are important for keeping the potential of the state alive in a time of change.

In the meantime, as they waited for state benefits to come through, the development entrepreneurs I met were “keen to do some business” (*kai dhando karwo*), and generally “do something with their lives” (Ab.S, 13/9/02). Indeed, the latter individual was involved in entrepreneurial activities that employed SHG members from my field villages. One of these businesses was making school uniforms on contract, for which women workers were paid INR 5 per piece (\$ 0.1 at current prices). Inspired by this entrepreneurialism, some SHG women were offering culinary support services to small catering businesses in the neighbouring town. The catering support group was an ad hoc enterprise, but could be formalised if the SHG sustained itself and got a loan. In the meantime, the women were being called for weddings and other functions, where

they cut vegetables, rolled bread, and washed dishes for over ten hours, for the fixed payment of INR 100 (\$ 2.2) (R. Rawal and J. Rawal, 8/8/2002). These wages were seen as somewhat acceptable by my interviewees as they saved them from the hard labour of lifting bricks at construction sites for INR 50, a job which ‘makes your back ache and hands bleed’ (J. Rawal, 8/8/02). Their husbands and mothers-in-law too did not disapprove of work that occasionally took them away from home, as it involved the security of numbers. Home-based work, such as stitching and packaging, was considered even more convenient. That this work has the stamp of approval of locally respected individuals like the NGO worker, school teacher and development entrepreneur was the final incentive.

Piece-rate, contractual and informal feminised labour is a hallmark of global neo-liberal work regimes (Standing, 1999). In Ekgam, Bijapol and Trijapur, this pattern of labour is not a creation of group-based development programmes, nor of the middlemen and development entrepreneurs involved in these. Yet, the latter have been important in encouraging these models of work, in a context where they are gaining ground. We are witnessing the localised production, and then reproduction, of neo-liberal economic practices at the hands of subject-agents. Actors are shaped by the structures and influences around them, just as the latter are ‘kept alive’ as it were, by actors. The strengthening of structures in the development context is not despite human action, but because of it.

Action, reproduction and the scope for change

Development policy implies purposive actions undertaken by the state or voluntary institutions, with the objective of facilitating development, and therefore,

change (Mackintosh, 1992: 2). The ‘change’ being discussed here is not change of policy, but the scope for change *within* policy. That is, change in the playing out of policy on the ground, and change in actors’ interaction with the social institutions and ideologies in which policy is embedded. Theoretically, this section draws on Bourdieu’s idea that the habitus is never ‘fixed’, either through time for an individual, or from one generation to the next. The habitus, while contributing to the reproduction of practices and structures, is simultaneously adjusting to continuously changing external circumstances (1977).

Bourdieu does not indicate that change is frequent or fast. The adjusting of the habitus is likely to be imperceptible in a non-revolutionary situation. In Gujarat, actors’ interaction with the SGSY is unlikely to be visible at the macro level. It is thus best to undertake this study of actors’ subtle negotiations with policy at the micro-level of the family and caste hamlet. A narrative of women SHG members’ engagement with the SGSY in the Rawal caste hamlet of Ekgam follows.

Unequal gender relations restrain female beneficiaries. Yet, it is these very ‘boundaries’ in the SGSY site that form potential points of contestation. As Norman Long (2001) has theorised, even as structures and social divisions limit action, they also become the enabling features for action. While initially Rawal women claimed ‘not to understand my questions’ about their participation in the SGSY (G. Rawal, L. Rawal, 20/7/02), they actually have concrete reasons for forming SHGs. A major factor is their relationship with their husbands. Six out of twenty-two members of the two Rawal SHGs sell vegetables in the village, procured from Gandhinagar city’s wholesale markets by their husbands, or occasionally by themselves. Another four sell their labour as cooks and kitchen helpers in the catering business, discussed above. Other women

from the hamlet, who are also in the SHGs, are occasionally called upon to help out the cooks, on a daily wage basis. One woman had previously worked in a lemon *wadi* (small orchard), which her family rented annually from a local landowner. However, the *wadi* had been given up due to unaffordable rent. A few SHG members have had no employment outside the house, on account of very young children. However, all the women interviewed exercise little control over the money they earn.

For three months, SGSY SHG members told me it was customary for them to hand over their day's earnings to their husbands or mothers-in-law. However in the final stages of fieldwork, Jeeviben revealed that Ekgam and other villages in the vicinity have an alcohol problem. Rawal men consume excessive alcohol after returning from work. The money for this is extracted from their wives (J. Rawal, 15/9/02). After Jeeviben's admission, several SGSY members confirmed what she had said (G. Rawal, 18/9/02; K. Rawal, 18/9/02). This paved the way for the revelation that Rawal SHG members consider the SGSY a good channel for converting their earnings into savings, which can be used when someone falls ill, or for their children's education or weddings. If the money were left at home it would be spent. The women believe that a government policy adds legitimacy to their endeavours to save, since the men are less likely to have them pull out of a government programme. All SGSY SHG members save a few rupees from their daily earnings, or from the household expenditure money, which are deposited in the bank at the end of the month. This is the first time that the women have control over these finances. The SHG members feel that their husbands might try to withdraw money from their bank accounts, or pressure them into doing so. Thus, they have expressly asked the bank managers not to reveal their bank balance to their husbands (Pandya, 24/7/02).

While SHG members still face inequality in the household and community, and the VLW continues to place their husbands' and community leaders' opinion above theirs, there has perhaps been a subtle refraction in at least one aspect of the many oppressive features that reinforce gender inequality in Ekgam – control over earnings. This slight shift in women's interaction with the gender relations embedding the SGSY may be reinforced by other forces in the policy arena. For instance, some SGSY SHG members have studied up to secondary school. This allows them to control their group's joint bank account, without having to depend on Rawal men. Also, local NGOs have held workshops with SHG members, which have included modules on managing bank accounts and applying for loans. Though it may not always seem so, the site of women's interaction with the SGSY is dynamic and there are several forces in it. This field of forces can create conditions that lead to shifts in how women interact with policy and how they are placed in gender hierarchies in the policy site.

One has to be realistic though, in acknowledging that at the moment, the shift in SGSY members' interaction with the programme, and their negotiation with the gender relations in which poverty alleviation policy is embedded is subtle, and at the margins of the SGSY site. This implies that the core of the gender inequitable system facing these women gets reproduced. Gender relations are too entrenched in our field sites for there to be an overturning of patriarchal structures due to opportunities provided by education, or the entry of NGOs, or access to a microcredit programme. Nonetheless, even slight movement, visible in a short fieldwork period, is significant.

Conclusion

This paper began by outlining India's poverty policy. I will end the discussion by placing the SGSY, and the practice of agency within it, in this larger policy universe. With the asset base of land untouched by programmes that seek to provide non-asset-based employment to BPLs, poverty policy has been status quoist. Any changes to the lives of the poor have been incremental. At the same time, the SGSY is not a stilted, centrally imposed microcredit intervention. A range of stakeholders act on policy on the ground. They consistently refract it from its aims on paper. Further, these actors are grounded in historical, temporal and political predispositions, leading to the reproduction of structures that frame agency. The themes of action and reproduction, and continuity and change, underlie this final statement.

The preceding pages have shown political ambition impacting the SGSY, much as it has from the very inception of poverty policy. *Garibi hatao* (remove poverty), after all, was an electoral slogan coined by Prime Minister Indira Gandhi in 1971. This slogan has resonated in subsequent poverty alleviation programmes (Frankel, 2005). Suffering programme fatigue, as 'schemes come and go, and we have to chase ever-changing targets, sometimes visiting seven villages in one day' (R. Parmar, 26/8/02), ground-level government staff adopt shortcuts, borrowing middlemen, beneficiaries, and programme techniques from one scheme, to fit the targets of another. Attitudes and dispositions also flow from one programme to the next, with gender stereotyping and certain home-based, low-investment activities such as pickle-making and spice-grinding being considered fit for women across time and schemes (R. Patel, 19/7/02).

Over the years, women beneficiaries, the targets of microcredit generally, and the SGSY in particular, have witnessed a line of government initiatives. These promise much *laabh* (benefits), but deliver a fraction of this, after considerable effort and

investment in building relationships with policy implementers. At the same time, development programmes, however ephemeral they may seem, are foots in the door of real or perceived state munificence. It is this ambiguity that explains SHG beneficiaries' caution while engaging with the SGSY. This is also why they prefer to have experienced brokers interceding between themselves, and government and bank officials.

While different actors interact with microcredit based on historical patterns, thus lending the programme continuity with poverty policy more broadly, this paper has not suggested an unchanging developmental universe. At least two points of dynamism and difference from the past have been identified. First, the SGSY, and its chief vehicle of SHG-based microcredit, have been introduced in a neo-liberal setting of shrinking state budgets, and increasing market-orientation. This context sets the programme apart from its predecessor IRDP, in which 'state subsidy' was not yet a word that needed to be removed from people's heads, as one of my official informants articulated so aptly. Even in this scenario, the SGSY has relied on human agency to manage the transition to the entrepreneurial disposition that neo-liberalism and the SGSY demand. The development entrepreneur, while not new to the public policy context, has played an important role in making a programme that offers few upfront state benefits, visible and somewhat acceptable. Further, the development entrepreneurs showcased in this paper have personified the entrepreneurial spirit of neo-liberalism by actively seeking opportunities for *dhanda* (business) through government poverty programmes, and absorbing SGSY beneficiaries as piece-rate workers in these. Some of the more enterprising SHG members have replicated this spirit in businesses of their own, all while waiting for any government benefits to seep through via the SGSY. The agency of

the development entrepreneur, and of SHG members has thus embodied, produced and reproduced neo-liberalism at the local level.

Another point of change has been in women's greater access to banks, and their attempts at gaining control over their savings, through the SHG bank account. Given their male relatives 'drinking problem' (J. Rawal, 15/9/02), the women participants of SGSY SHGs are keen to protect their meagre savings. They may have tried stowing away their money for household purposes, or children's education and marriages, but a governmental programme that specifically emphasises thrift and offers a bank account, adds renewed legitimacy to this urge to save. Banks are not new to some of the women interviewed, but the SGSY makes them more accessible, especially if women are willing to negotiate their formal and informal rules. In seeking to save for their families rather than enterprise, SHG members refract the SGSY's agenda, making it their own.

In sum, agency, which is seen as a sub-set of empowerment in the microcredit literature, suffuses the SGSY. However, contra the more visible viewpoints, this paper has emphasised that the practice of agency is not just about action and empowerment. Agency is very much in alignment with the reproduction of constraining structures faced by women, such as patriarchy, just as it also offers the scope for change. Pushing the literature on microcredit as an empowering *versus* constraining force, this paper has shown a microcredit programme to be empowering *and* constraining at the same time. Agency, empowerment and disempowerment are not either/or states. They co-exist within the same microcredit programme, and often in the lives of the same beneficiary at a point in time. The theoretically informed perspective of agency used in this paper makes this complexity evident.

Endnotes

ⁱ For the politics of Gujarat's BPL list formation, see Sud (2007)

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Interviews (name, designation, location, date)

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- Arunbhai, Waghri hamlet, Ekgam, 9/9/02
- Barot, V., VLW, Gandhinagar, 26/8/02; 18/6/04
- Kundaria, M., Rural Development Minister, Gandhinagar, 13/8/02
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- Lalwani, R., Manager, State Bank of India, Ekgam, 15/7/02, 24/7/02
- Makwana, N., VLW, Ekgam, 17/7/02, 26/8/02, 24/9/02, 18/6/04
- Nai, R., SHG member, Bijapur, 17/7/02
- Pandya, H., Cashier, Dena Bank, Ekgam, 24/7/02

Parmar, D., Secretary, Dhanlakshmi NGO, Trijapol, 14/9/02

Parmar, R., VLW, Valad, 10/7/02, 26/8/02

Parmar, U., SHG Secretary, Ekgam, 28/8/02

Patel, R., SGSY Extension Officer, Gandhinagar, 19/7/02, 26/8/02, 15/9/02

Rawal, B., SHG member, Ekgam, 3/8/02

Rawal, G. SHG member, Ekgam, 20/7/02, 30/7/02, 18/9/02

Rawal, J., SHG member, Ekgam, 30/7/02, 8/8/02, 21/8/02, 28/8/02, 2/9/02, 15/9/02

Rawal, K., SHG member, Ekgam, 20/7/02, 30/7/02, 3/8/02, 12/9/02, 18/9/02

Rawal, L., SHG secretary, Ekgam, 20/7/02, 3/8/02, 18/9/02

Rawal, R., SHG member, Ekgam, 3/8/02, 8/8/02, 15/9/02

Village Revenue Officer, Ekgam, 8/9/02

Group Interviews

Nai SGSY SHG, 14 members, Bijapur, 17/7/02

Rawal SGSY SHG, 12 members, Ekgam, 30/7/02

BDO meeting, 10 officials, Gandhinagar, 26/8/02