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Does Microcredit Empower Women or Is It a New Form of Discipline? The Case of Microcredit Self-Help Groups in India.

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Abstract

Does microcredit empower women, or does it just discipline and control them in a new way? This paper draws on the case of self-help groups (SHG) in rural India to shed light on microcredit's various contradictory effects. By adopting the rules of patronage, SHGs renew the domination of women while giving them the opportunity to participate more fully in local networks of power and influence. This raises the question of what 'empowerment' can mean in an environment where social relationships – and the dependency they imply – are instrumental to accessing resources. It also highlights the ambiguity of 'empowering' development projects, which both have to adopt the established order in order to establish legitimacy, and at the same time contest it.

Does Microcredit Empower Women or is it a New Form of Discipline? The case of microcredit Self-Help Groups in India.

**Isabelle Guérin^a
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1. Introduction

This paper uses the case of Indian microcredit Self-Help Groups (SHG) to highlight one of the major ambiguities of so-called local and empowering development projects. On the one hand, to establish their legitimacy locally these projects have no choice but to integrate into pre-existing networks, practices and values, which are often fundamentally hierarchical and patriarchal, as well as a key route to accessing resources. On the other hand, the goals of empowerment are such that they need to challenge the established order. This makes for ambiguous, uncertain and often difficult to assess outcomes.

Our fieldwork over the past ten years has shown us that SHGs serve to further domination over women, but also give them the opportunity to move into stronger positions within local networks of power and influence. Our observation is that the NGOs and partners supporting SHGs lead these groups to adopt local rules of patronage. In this process, the control of marginalized populations, and women in particular, is a major factor in the acquisition of power. This leads SHGs to exert a new form of domination over women. Many actors, networks and associations, be these political, religious or community-based, use and subvert microcredit to maintain or win the loyalty of women. This allows both parties to access many different kinds of resources, while reproducing other forms of social institutions such as class, caste and religion. SHGs also contribute to the reconfiguration of the established order, however. While patronage and dependency remain the rule, SHGs can help to diversify dependency ties, and improve the positions of at least some women in them. Four decades of urban-migration, industrialization and social policies in Tamil Nadu mean that such diversification is not new, but it had been largely reserved for men. In the region we studied, one of the most visible effects of microcredit has been to encourage local women leaders to come forward or consolidate their positions, including Dalits (the lowest castes), who have been using microcredit to diversify their relationships and to be more active in local networks of patronage.

This analysis should be taken from an actor-oriented epistemological perspective, as part of a political economic approach to power and inequality. We will pay attention to the “social life” of development practices (Long 2001; Mosse 2005), their “everyday politics” (Hilhorst 2003) and

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their engagement in “local political arenas” (Olivier de Sardan 1995). It will also look at how development projects are “socially regulated”; namely how social institutions such as gender affect the concrete implementation of such projects (Harriss-White 2003; Johnson 2013). In contrast to current debates which take microcredit either as an efficient tool for women’s ‘empowerment’, or as a new form of control and discipline, we will look to show how both outcomes can occur, and how ‘empowerment’ as a concept can be unclear and often misleading.

In a companion paper, we have already questioned the meaning of individual women’s empowerment, understood as women’s financial autonomy from their husbands¹. In contexts where women’s statuses are dependent on their husbands’ and on women’s relative standing to other women, women do not necessarily look for autonomy and independence from men, but for respect in their own community (Basu 1995; Kabeer 2001; Ciotti 2009; Cornwall 2007). We argued that when women obtained more power (understood as a capacity to act) it was often by exerting power over other women. This paper takes SHGs in their wider context and the various networks to which they belong, to question the idea of empowerment on the collective level. The official discourse of NGOs, donors and even the mass media has been to describe SHGs as effective ‘citizen’ counter-power and as ‘civil society’ stakeholders which are independent of the State and political parties (Pattenden 2010; Guérin & Palier 2005). But given that a large number of resources are channeled through the State and political networks, it is more in women’s interests to negotiate for a better position within existing networks than to challenge them. Our findings not only highlight the complexity and ambiguities of field realities: our objective is also to offer a different perspective on ‘grassroot’ and ‘alternative’ development.

2. Theory and Methodology

In Development Studies, two opposing interpretations of development projects often come to the forefront: the instrumental and the critical interpretation (Mosse 2005). The former conceives development as a process of solving technical problems, to be most effectively carried out through rational design, ‘rigorous’ management methods from the corporate sector and ‘rigorous’ impact studies to evaluate policies. This instrumental view has been a growing tendency in the development industry, for instance with development aid agencies adopting public management methods (Naudet 2012), the rising hegemony of evaluation methods inspired from clinical experiments for assessing what ‘works’ and ‘does not work’ (DFID 2012), and the increasingly blurred distinction between development and markets (Karnani 2011).

The critical viewpoint, as influenced by deconstructionism, postmodern approaches and, increasingly, the anti-globalisation movement, meanwhile takes development as little more than a “new religion of the West” (Rist 1990), an “anti-political machine” (Ferguson 1994), a renewed form of “cultural imperialism” to impose western values and destroy “local knowledge” (Escobar 1995), colonise “local imaginaries” (Latouche 2004), ultimately leading to the “plundering of

¹ Reference deleted to ensure anonymity.

local resources", and the domination of local populations and women in particular (Shiva 2007). "Authentic", "alternative" development is thought to come from the "local". Only practices initiated by local communities and rooted in local identities and traditions should be encouraged, and be the proper road to follow. "Grassroots movements", "local knowledge" and "popular power" could and should fight back against the violence of "mainstream development".

Microcredit, or the provision of small loans to people excluded from mainstream finance, has been no exception to these two opposing positions. The technical view has dominated the microcredit industry, with a very small number of organizations and networks defining the operating rules and evaluation criteria (Augsburg and Fouillet 2010; Bédécarrats 2013; Hudon & Sandberg 2013; Roy 2010; Servet 2006). As illustrated by the 2006 Nobel Peace Prize being awarded to Muhammad Yunus and the Grameen Bank, microcredit is often viewed as an effective tool to reduce poverty, 'empower' women and democratise local societies. Its impacts have been evaluated and quantified at the micro-level through a variety of indicators, which include assets, income, food security, women's decision making, time management, social network size and 'social capital', etc. The available impact studies on gender have shown positive, nil, or negative results, which is probably due to the diversity of contexts, microcredit technologies, and also research methods they include. They certainly have value, but say little about the processes through which its effects occur, be these negative or positive (Morvant et al. 2014). To take social networks for instance, not only does size matter, but also the degree of subjection or domination (Mosse 2010), and individuals' capacities to use networks and the resources obtainable through them (Villarreal 2004). Far beyond individual resources, networks should be taken as a form of relation that structure social differentiation (Harriss 2006).

Another way to approach microcredit is to look at its structural, ideological and institutional effects, as with deconstructionist and postmodern approaches. These give fairly negative diagnoses, arguing that microcredit entraps workers, and especially female workers, in a cycle of debt and dependency, and that it is a risk factor for land expropriation (Shiva 2007). It is also criticized as a further source of subordination for women, both because of the additional responsibilities it entails, and for its essentialisation of the "female nature" through its slogans on women's solidarity or on their docility in repayment (Peemans-Poulet 2000; Karim 2011). Microcredit is also said to be a "trap" and a "poisonous gift" for feminist movements, insidiously encouraging them to turn away from radical struggles on property rights and social protection (Falquet 2008; Batliwala & Dhanraj 2007). It argues that the only route to empowerment for women is through collective action and the struggle for rights, but it is less clear on to how to achieve these aims.

It is of course extremely useful and necessary to critically assess development discourses and ideologies and to notice how they reflect, legitimize and strengthen neo-liberal, western and patriarchal views of the world. As regards microcredit in particular, historical analysis of what has now become an 'industry' has shown that the original alternative, reformist movement has gradually turned into a standardized, highly commercial platform, at least for the largest institutions (Bédécarrats 2013; Roy 2010). Ethnographies inspired by Marxist and Foucauldian approaches have shown in convincing detail how certain forms of microcredit act as new forms

of accumulation by dominant groups and/or as a kind of governmentality and discipline over dominated groups, and women in particular (Rankin 2008; Karim 2011; Yogendra and Rankin 2010) but not exclusively (Elyachar 2006). For instance in Cairo, Elyachar (2006) shows how the promotion of new values such as profit and personal success through microcredit has weakened ‘indigenous’ conceptions of value and calculability in social networks, where relationships and interpersonal skills were once central. In Bangladesh, and echoing Rahman’s work (Rahman 1989), Karim (2011) describes in depth what she calls ‘the economy of shame’ through which NGOs operationalize rural codes of honor to develop a culturally specific governmentality. By interfering in private lives, microcredit weakens kin-based bonds of identification and family solidarity. Rather than substituting for local usurious moneylenders, microcredit creates new ones: the few women who have been able to appropriate microcredit and who now embody all the competitive aspects of the neoliberal subject.

The way microcredit perpetuates and reproduces dominant orders should be considered. But if we are to make realistic alternative proposals, it is equally important to move on from a binary view opposing perpetrators and victims, and from the often very blurred distinction between “top-down” and “grass-roots” initiatives, and “developers and “developed” (De Sardan 1995). Discrepancies between policy and practices come from multiple horizons, making interactions between ‘developers’ and ‘developed’ far more complex than a simple conspiracy. A real understanding of development issues requires looking at the complex agency of actors at every level, at their interactions and the plurality of their rationales, motivations and aspirations (Mosse 2005). While critical analysis is obviously necessary, it too often tends to deny that local actors – including development beneficiaries but also a wide range of intermediaries who make a project viable – are not only the objects but also the agents of development policies.

As we shall see, microcredit is not simply imposed from ‘above’ but operates through a range of intermediary actors who have diverse, unequal power positions. All of them may apply for microcredit, but for different reasons and objectives, according to which they convert and subvert microcredit to meet their own aspirations, interests and values. In the case studied here, poor women do not see SHGs as platforms for self-organisation and emancipation, but as a way to show loyalty and deference to local patrons who in turn will provide them with various resources. To understand the real effects of microcredit we must look at how microcredit is co-produced, legitimized and performed by a wide range of actors, including those at the end of the chain.

Our work is inspired both by the actor-oriented anthropology of development (Olivier de Sardan 1995; Mosse 2005) and the political economy of development (Harriss-White & Heyer 2011). The former firstly considers the diversity of logics, rationales and values underlying how development works in practice, while the latter focuses primarily on the role of social institutions in regulating development. Both aim to link power and agency. Our work also uses the notion of “subversion” put forward by Rankin and Yogendra (2010). Following on from her previous work on microcredit as a form of woman’s governmentality (Rankin 2008), Rankin and her co-author Yogendra have highlighted the various ways women borrowers in Nepal and Vietnam routinely transgress procedures and rules, and subvert microcredit uses. By this the authors mean that

women adjust the meaning of microcredit according to their own constraints and aspirations, gradually transforming a disciplinary lending technology into a tool for maintaining honorable social status through consumption (Yogendra and Rankin 2010).

In contrast to the existing literature on Indian microcredit, our work focuses on how SHGs are both shaped by and constitutive of “local political arenas” (Olivier de Sardan 1995), an area which has raised little attention. Findings from available studies are both critical and nuanced. While women’s participation in self-help-groups has been thought to promote solidarity and trust, it may best be seen as a technique to shift costs and responsibilities onto women’s shoulders (Rao 2008). Microcredit may benefit households, but not women lacking control over households’ assets (Garikipati 2008). Microcredit may benefit women, but mostly the better off (Guérin et al. 2013; Pattenden 2010; Rao 2008). Microcredit is mostly used for consumption and thus fails in promoting self-employment but it may help to reduce vulnerability (Kalpana 2011) and extreme dependency, especially for the poorest (Mosse 2005). SHGs appear to be embedded within local structures of accumulation and political factions, and as a result, they tend to reproduce pre-existing inequalities along various lines such as gender but also caste, class, religion and political affiliation (Joseph 2013; Kalpana 2008; Pattenden 2010).

The above literature provides a very stimulating and convincing analysis of the effect of microcredit on SHG members, who are mostly women. With the exception of Mosse (2005), none deal with one particular link of the chain – NGOs – and the concrete implementation of microcredit services, which will be our purpose here. Our theoretical approach of looking both at the social life and the social regulation of microcredit, we believe, is both more critical – how women are manipulated and instrumentalized by various actors – and more nuanced – how women manage to achieve indirect outcomes from this.

3. Methodology and Context

The findings presented in this paper are one outcome of a long-term research program on labour and finance in various districts of north rural Tamil Nadu, which began in 2003 and continues today. One of the authors spent two years on site, with numerous stays and visits to various villages, and the other author lives in Chennai, spending part of his time in the villages of the districts under study. Our results as reported here are mostly derived from informal engagement with a wide range of actors since the start of the program. Over time we have built good and long-standing relationships with 6 microcredit NGOs in two districts (Vellore and Thiruvallur). Despite a growing dominance of commercial microcredit, NGOs are still major players in the Indian microcredit landscape. Under the SBPL (Self-help group Banking Linkage Program), microcredit NGOs often work in partnership with SHGs, local banks and refinancing public banks. SHGs consist of fifteen to twenty people who circulate money amongst one other, who are then eligible for external loans. With an estimated number of more than 53 million poor clients in 2011, of which 84% are women, the SBPL is considered to be the biggest microcredit scheme worldwide (Microcredit Summit Report 2013). In March 2012 in Tamil Nadu alone, an estimated 925 392 SHGs fell under the SBPL (with around 13 million SHG members), and there

were around 10.72 million microcredit borrowers, two thirds of whom (67%) were with the SBPL, the remainder being with private microcredit institutions². SHGs and the microcredit NGOs we have been working with share a “holistic” view of development, and microcredit is one of many services they offer. They differ in their funding – some rely on a few key funders while others juggle many. They differ in size, with the smallest targeting around 1600 women as opposed to over 56,000 for the largest organisation. As we shall see later, their funders and networking are other key differences.

As we also shall see later, the way NGOs operate is partly influenced by the social identity of their founders, managers and target populations. As elsewhere in Tamil Nadu and India, caste remains a fundamental feature of social, economic, ritualistic and political life. Local caste hierarchies however are malleable and flexible and may vary from place to place, including in the small region covered here. Discriminations against lowest castes (ex untouchables), in particular, also labeled Scheduled Castes (SC) or Dalits, vary in strength according to political, economical and historical factors that go far beyond the scope of this paper. In the regions studied there are very few Muslims (less than 3%) and few Christians (between 3% and 6%). Keeping with a long tradition of social services started by European missionaries, a large number of NGOs have a Christian background but operate in large part as secular institutions.

Even if inequalities remain remarkably intractable, the poorest and lowest castes in rural areas are expressing a growing desire for social mobility or at least integration. A shift to non-farming labour through migration, local industrialisation and social policies, has allowed for relative upward mobility among subaltern categories, and Dalits in particular, albeit with considerable regional disparities. To access and use strategic resources remains subject to political patronage, defined here as the use of state resources to reward individuals for their electoral support, and clientelism, which refers to relationships based on political subordination in exchange for material reward (Chandra 2004: 47-82; Harriss-White 2003; Pattenden 2011). Patronage and clientelism are subject to ongoing change, however. The profile of patrons has changed and traditional landlords are no longer the “oppressors” they used to be (Harriss 2013). Migrant labour intermediaries, local politicians and development brokers meanwhile cannot be avoided today (Pattenden 2011; Picherit 2009; Mosse 2010). The kind of resources circulating within patronage networks has also evolved. Far beyond usual resources such as jobs, land, credit or water, now public contracts, social governmental schemes and NGO benefits are a key issue (Picherit 2009), and the distinction between the two is often blurred, with many NGOs in charge of distributing some public benefits. In Tamil Nadu, governmental and NGO benefits include microcredit but also ration shops, free gas connections, free durable consumer items such as televisions, fans, bicycles, cash grants related to child birth and education, grants in kind such as building material for housing, livestock, latrines, water pipes, etc. In addition to this, and even if caste and class are still constitutive of individual and collective identities, rising access to consumption (consumer durable goods such as motorbikes, household equipment, manufactured clothing) is also a major factor in the ongoing changes (Kapadia 1996).

² Estimates are provided by the microfinance network Sa-Dhan. <http://www.sa-dhan.net/files/Sa-dhan-indian-map.htm>

As far as gender is concerned, women in Tamil Nadu on average have much better access to education and health than a few decades ago (which is however still much lower than men). But compared to men they have benefited very little from the general improvement in employment opportunities (Heyer 2012). Women's rural labour remains confined to agriculture (which is increasingly female) and low status (the higher the caste, the less women work (Harriss-White & Gootu 2001; Heyer forthcoming).

As elsewhere, the microcredit landscape is very diverse, including at the local level, and our study has no claim of representativeness. We do however believe that our sample is sufficiently diversified to give a fairly accurate idea of the workings of the microcredit NGO world in the region studied. We have spent time in their offices to observe their day-to-day activities, had many discussions (and disagreements) with founders, managers and some of their partners and allies, such as public officials, donors, local associations and informal networks. We carried out some consultancy for some of them, which allowed us to access strategic information. We attended some of their training courses and public events, which as we shall see later, are crucial to establishing their reputation. We attended NGO coordination meetings, most of which were mostly by the local public authorities. We spent time with credit officers, both during their field visits and outside their work. We also spent time with SHG leaders and SHG members in their villages. We were present during many conversations they held among themselves, and with credit officers and NGO managers. Some conversations were recorded, but many were not as they were totally informal.

4. NGOs: Discipline, Local Legitimacy and Patronage Networks

As mentioned in the introduction, some studies interpret microcredit as a new form of discipline and control over women (Rankin 2008; Karim 2011). At first sight, this is also what is observed here. Most field workers and NGO managers expect four key qualities from women: availability, motivation, gratitude and loyalty. Women wishing to access microcredit services are more or less explicitly required to make themselves available, show motivation for any organized activity or service that NGOs provide, and to show their respect and loyalty. Not only do they have to form groups, which is not necessarily appreciated, but they also have to adapt their schedules to those of their credit officers. As the credit officers have genuinely limited time, women must be available to have their accounts checked and to make payments according to their credit officer's schedule of rounds. They also have to be available in the event of unexpected visits, for instance of a donor. They must show motivation and enthusiasm for any new initiated projects – training, information or outreach meeting, collective entrepreneurship, etc., and participate in the many events NGOs and their partners organize. For events of great importance (examples will be given later), women must not only attend, but latecomers are often scolded and absentees may struggle or wait to get their next loans.

As an example of this, Chandalecka, the founder and manager of a small women's ONG, asked her SHG members to attend an information meeting related to women's rights gathering that would take place a few weeks later. Forty SHG leaders came to the meeting, although

around sixty were expected. Chandralecka was mad with rage. Here are few extracts from the discussion between her and Praba, a SHG leader:

- Praba: Anjali and my sister-in-law haven't turned up for the meeting.
- Chandralecka: OK. Soon I'll delete their names from the group list. When we get the loan, we won't give any money to those two members.
- P: Won't they come and make a quarrel?
- Ch: They can't attend the meeting, so why should they come to us for loans and credits?
- P: Perhaps they had to stay and work at home.
- Ch.: Do you think these members who came don't have any work at home and just roam the village usually?
- P.: I did tell them twice this morning, but they went to work.
- Ch.: Why didn't they get the day off so they could come to the meeting?
- P.: Four of us [members of this SHG] work at the same company. Two have already taken leave. If all four of us had taken leave for this meeting, do you think we would have kept our jobs at the company?
- Ch.: What do you expect me to do about that?

This is just one example among many, and illustrates the extent to which loan distributions depend on unconditional availability, as if women's time were free and unlimited. Staff regularly complains that women are not cooperative enough, with comments like: "They always want more, they want all the benefits with making an effort for it". "They want the bank loan but they don't want to keep their accounts, to facilitate the work", "They don't want to understand account keeping, they don't want to train themselves", "When there is a benefit they are ready to come any time; when there is no direct benefit they don't turn up". Officially, SHGs are ranked by their capacity to administer their internal loans efficiently and to manage their accounts properly, which can prove complicated in practice. Most groups need support from staff, and those who get substantial help are also expected to comply the best with all these restrictions. Some women spend countless hours on all these activities, which is considered a natural counterpart to the services they access.

Women are perfectly aware of the contradictions between NGOs' official discourses on empowerment and their daily practices. "How can we become empowered, one asked, when we are used like toys?" Some NGO staff leave, exasperated by practices which go completely against their ideals³. Should we conclude that microcredit constitutes new form of discipline and control over women, as has been observed in contexts such as rural Bangladesh or Nepal (Karim 2011; Rankin 2008)? To some extent the answer is yes, but ambiguities of meanings and the ways these forms of control are challenged should also be acknowledged.

³ One told us once for instance: "NGOs are only a way to enslave the villagers, they are the boss, the owners of the programme; they select the group who are helpful to them, which are the ones don't ask any questions, nodding their head at any and everything".

First of all, to understand how and why the NGOs operate as they do, we must bear in mind that there is a local climate of political violence. In every village there are merciless battles between a wide range of actors, organisations, more or less formal networks, whose legitimacy to some extent lies in their degree of control over local populations, and especially women. The state is at the forefront of this battle in the form of a number of governmental schemes with little transparency and which are almost impossible to access without an intermediary. Political parties, caste associations, religious movements, business networks and NGOs are all also part of the fray. The distinction between these actors is often fluid, uncertain and blurred. All of the NGOs we have been working with are heavily involved in these local networks of influence (through their managers or their field officers) by way of a variety of arrangements and compromises. They have little choice in the matter because it is a means to consolidate their legitimacy.

Local populations not only call for microcredit from NGOs but also for easy access to a wide range of other schemes and benefits, the list of which has been mentioned above. Eligibility to these various schemes however is very opaque and very often requires intermediaries, including NGOs. The latter thus need to maintain good relationships with the local authorities and political parties, which often play a key role in the distribution of public benefits. NGOs also need local communities' acceptance on the village local. 'Local political arenas', to use the term of De Sardan (1995), are very diverse. The dominant castes are not the same from region to region, and sometimes from village to village. NGOs also need to consolidate their legitimacy in the eyes of their local and international donors. Local donors need media events to promote their role as benefactor, and international donors ask for activity reports, performance indicators and field visits to successful microcredit clients.

Far beyond concern for donors, however, such media events help to consolidate NGOs' reputations and strategic alliances (as many other organizations do, whatever their nature). They can include events devoted to a specific cause such as Women's Day, HIV-AIDS Day, Children's Day and Consumer Rights Day, visits from politicians and the inauguration of public schemes. Official speeches by guests of honour, cultural activities such as songs and dances performed by SHG members, and award presentations are usual features. Just as for most Indian political parties⁴, while these kinds of mass events are one of the most important ways to bring members together, they also help to project and publically display the strength of NGOs or their allies. SHG leaders, to whom we shall return later, go on stage to publicly testify the positive achievements of SHG, whether in terms of entrepreneurship, women's emancipation from men or collective action, even if these are very far from real achievements. Fictitious entrepreneurs and village models are used as showcases.

We shall discuss three different examples of the diversity of alliances NGOs have to build in order to survive, and the role of media events within them.

⁴ For an analysis of mass events organised by political parties, see Parthasarathy (1997:112).

(i) NGOs as Brokers

The first NGO, which we shall to refer to NGO A, was founded by two brothers who were both Christians, but from a middle caste background. It targets local populations as a whole, without caste or religious distinction. It is very close to the government, whatever the ruling power. It has also received foreign funding through Christian networks, which are very active in the Indian NGO world. An NGO staff member is almost always posted in the district collector's office at the local authorities, which guarantees the NGO – and its members – privileged access to public schemes. In addition, NGO A plays an informal brokering role for many small NGOs who lack the contacts and know-how to access local administrations. This position all has its counterparts. The NGO is required to actively contribute to the launch and success of governmental schemes. This entails selecting the members, ensuring a sufficient take-up, coordinating with the press and then regularly organizing media events to ensure the schemes' visibility. The NGO is also required to regularly mobilize women so they attend the ruling power's political rallies: the women are told that this is the price to pay to enjoy the wide range of services offered by the NGO. For these events, NGO A can also rely on the women representatives of the small NGOs for which it acts as a broker. Exchanging groups is another form of dealing: NGO A gives its support to small NGOs and gets new SHGs in return (Dalit SHGs in particular, as the NGO is often struggling to reach them). We also came across the opposite case: NGO A offers some of its SHGs to strengthen an NGO which is too small to be eligible for governmental schemes. When we asked one of the two brothers his opinion on all this, he responded very pragmatically that these are the rules of the game that NGOs must comply with.

(ii) NGOs, Social Services and Religious Proselytism

The second NGO (B) is much smaller and defines itself as a community-based organisation created by and for low caste women. It has very close relationships to the Lutheran church through its founder, who is a female pastor. She has helped many Dalit families to convert to Christianity, which is presented as a way to get out from local caste hierarchies, while providing them with services, beginning with health, education and now microcredit. Her sources of funding are irregular and she is always struggling to access public schemes. As the founder explains, her status of a low caste⁵ single woman has probably been a major stumbling block. It is also likely that her religious activities have not helped. As a result, she heavily depends on NGO A above – the fact that she regularly sees one of the two brothers at the church is probably very helpful. In exchange, she has to send “her” women to the media events NGO A organises. She had long refused to organize her own public events, arguing that women had much better things to do with their time and that they should not be used as puppets for politicians. Exasperated by her dependency on NGO A, and humiliated for not being recognized for her own work, she recently began to organize her own “women's day”. The first one she organized,

⁵ Some Dalits have converted to Christianity as a way to escape caste discrimination. Though Christian status may contribute to new forms of subjectivities and self-assertion, in the context studied here converted Dalits still remain labeled as low castes in local social hierarchies.

in 2008, gathered around 450 women and few local personalities. She said that this was much less than NGO A (around 1,500 women, more than ten local personalities) but that it was fairly satisfactory given the small size of her organization. She has now stopped proselytism but a number of converted women (not all) are now her microcredit clients. The ones she can rely on to help her mobilise and win over women's support are all Christian, some of whom are very committed to their work as volunteers. Notwithstanding the benefits they may receive, it seems that they feel bound by a sense of gratitude and moral debt.

Both NGOs moreover maintain close relationships with a local branch of a Dalit party (Ambedkhar People Front) (even though the party is officially opposed to religious conversion and advocates for political struggle). These two NGOs operate in Thiruvallur district, which is well known for the relative political strength of its Dalit population. The discrepancy of their housing and standard of living, amongst other things, from that of non-Dalits is lower than in a neighboring district like Vellore. Their relative upward mobility has created a climate of hostility with non-Dalits. The slightest focal point, such as NGO or governmental benefits, can raise tensions and conflict with non-Dalits. Linking up with Dalit associations is a way for NGOs to prevent an escalation of violence. Here too, the mobilization of women for mass events is a key aspect of the collaboration. When the Dalit association settles a local conflict, NGOs will send buses of women for a mass meeting of the Dalit association in return.

(iii) NGOs and Business Networks

The third NGO (C) operates in the district of Vellore, which has a more typically agrarian political structure. Agriculture is still very important here, and so high castes retain a high degree of dominance. NGO C has its origins in the urban upper class elite, being created by a Brahmin family based in the state capital of Chennai. It is funded in a variety of ways but private donations and international grants are the most common sources. While this NGO initially focused on health, it has gradually extended its activities to rural development, including microcredit. It has regularly held mass events, on health for the most part (awareness campaigns, detection tests for HIV-aids, cancer, etc.). Women are required to attend these events whether they are useful to them or not. The events are sponsored by Chennai businessmen (for instance a Jain network of jewelers) and doctors, some of whom we met, and who are convinced that they are doing good, unaware that the women may not want or need to participate. For these donors to invest in social events is a means to lower their taxes⁶, but also to boost their social image and gain popularity. Some come personally to inaugurate the event and may have their photograph in the newspapers. To sustain links to rural areas through sponsorship is a very common strategy for building a reputation as a public benefactor. The high caste network is also key to the NGO becoming established locally. Unlike Thiruvallur where NGOs often have to make alliances with Dalit associations, in this case, to make high caste alliances helps to guarantee a strong local presence (or is at least a possible strategy, which NGO C pursues). Such alliances may take official channels such as donations (which are

⁶ 50% of donations to charities and associations are exempt from tax under Section 80G of the Income Tax Act.

publically displayed at the NGO's headquarters and at all of the NGO's events) or membership of the NGO board. Alliances may also be informal, for example with local high caste families⁷ systematically being consulted for approval for any new activities.

(iv) The Social Regulation of Patronage

These three examples give an idea of how NGOs develop their legitimacy and how heterogeneous the actors involved are. They are all convinced that microcredit and SHGs are good for women but each has a particular motivation and rationale for being involved. There are however some similarities between these actors. First, they follow the rules of patronage that we mentioned above and women's groups represent an unprecedented opportunity to organize mass events, which role is key in the building and strengthening of the patronage system. NGO staff, villagers, men, and women all agree that women agree more easily to take part in the mass events. As we were once told by a SHG member, "SHG women are the first goats to cut on the mutton stall". Second, these networks are socially regulated (Harriss-White 2003), in the sense that social institutions such as gender but also caste, class and religion have an influence on the objectives, constraints, opportunities and strategies NGOs adopt. As we have seen above, an NGO created and managed by a single Christian woman who retains a strong Dalit identity has not the same access to resources than an upper caste businessman, or even of a Christian man from a middle caste background. Alliance networks and dealings between NGOs are facilitated or blocked by personal relationships, but often takes place through kinship, caste or religious belonging, which people use differently according to their circumstances and opportunities. Ms Mary, the women Pasteur mentioned above, gets some of her funding and support through her Christian networks but also from a close friend from the same sub-caste who lives in Chennai. As mentioned above, she also uses her Dalit network to become established in some villages.

In the same vein, women in the villages do not all face the same expectations from NGO staff. Of the few who are able to start a business, most are non-Dalits as the barriers are too great for Dalits⁸. Mass events organised by NGOs or their partners and allies can also be different: Dalit women are mostly the ones who are required to attend these events. Field officers and NGO managers are very clear on this and point out that non-Dalit women are more strictly controlled, have much less freedom to leave the home, are more demanding and ask more questions. Non-Dalit women are also adamant they would never agree to go out in public without a clear purpose. They sharply criticize Dalit women, claiming that they "roam out for no reason". They refuse to mix with Dalit women whose "morality" they find suspect. In contrast, Dalit women are proud of their relative freedom. They are braver, they say, than non-Dalit women who are like "donkeys" for their husbands.

⁷ Who are mostly from the sub-caste Mudaliar.

⁸ With regards to the barriers faced by Dalits in starting and running their own enterprises, see also Prakash (2011).

5. Co-production, Contestation and Leadership

It is tempting to conclude that here, too, structures of power and authority remain unchanged. It is of course clear that microcredit does not openly challenge pre-existing hierarchies in the context we studied. We do however believe that SHGs are not imposed from above but co-produced. They are forms of domination insofar as women have to submit to various constraints to be eligible to microcredit. But equally, they open spaces of negotiation and contestation, contribute to women's visibility in public spaces, and widen the spectrum of relationships women juggle with, which is key in an environment where accessing resources is above all a matter of contacts. They also create leadership opportunities which allow women to be better positioned within local networks of power and influence.

(i) Co-production

First of all, there is a high demand for credit from the women themselves, as a result of poor and irregular income stemming not only from the agrarian crisis and the hazards of migration (Taylor 2011) but also from rising consumption needs, be this for private education, health, housing, ceremonies or durable consumer items⁹. All the NGOs we have been working with were first involved in rural development issues and slowly shifted to microcredit, sometimes abandoning some of their previous activities. This shift came under pressure not only from their donors, but also from villagers, including women, who otherwise threatened to leave. Some of the NGOs were very skeptical about microcredit and were slow to respond, but finally gave in as their own existence was at stake.

The distinction between credit providers and borrowers is also very thin. The schemes are often very standardised and influenced by global norms, while funding too may sometimes come from abroad. On account of the very strict Indian law controlling overseas funding of non-profit non-governmental organizations, decisions and initiatives are however taken locally. The term 'local' is of course very relative. NGO founders and managers are often from neighboring cities, subject to social and cultural norms which may greatly differ from the countryside. The field staff is often native to the villages, while some are both field workers and SHG leaders.

(i) Contestation

As we have seen, NGO staff members have to use various control and persuasion techniques¹⁰. The asymmetry of relations should not be denied, but often veil subtle games of performances and negotiations that frequently take place. NGO's control is never given nor granted. It doesn't arise from a pre-existing status, but from NGOs' ability to provide regular services and protection, the result of a permanent fabric and bargaining. The women themselves are very much aware of the deal: "NGOs should boil the milk without letting it boil over", we were once told.

⁹ This has been explored in another publication. Reference dropped to ensure anonymity.

¹⁰ Some situations, at first glance, are strangely similar to traditional agrarian relations between landlords and their labourers – the latter being at the beck and call of the former, offering multiple free services, showing gratitude – or between distant bureaucrats and backward villagers – for example, women rushing to offer a chair, or a glass of water that may be refused for matter of untouchability, etc.

As asymmetrical they might be, relationships between NGO staff and village women are also spaces of contestation and learning. Some refuse to submit themselves, such as Radhamani, who was at odds for several years with the NGO she obtained loans from. She listed numerous grievances against the NGO, included endless, useless meetings. The fact that she refused to attend meetings has been a source of numerous disputes: as she told us once, “I have taken out loans and if I go and sit in the meetings, who will repay them”. She also mentions inefficient training courses, a lack of proper support for the businesses SHG members were supposed to create, lack of respect from the staff due to public criticism (for instance those related to meeting absenteeism), etc. After two or three years of conflictual relationships, she left the NGO¹¹.

Many women accept to play along, however. Being a SHG member is a “must”, as we were once told in a group discussion. Women compare it to their ration card, which in India provides access to a wide range of government resources and serves as proof of identity. “Wherever I go for family obligations and ceremonies”, one said, “the first question that comes up among the women is whether I belong to a group”. While women’s mobility beyond the village remains strongly controlled, albeit unevenly among castes, their presence in public space is probably better accepted now. SHG membership as label, to some extent, allows them go beyond their previous boundaries.

Many women probably ‘play the game’ in the sense that they gradually learn how to optimize the system. Over time they dare to refuse activities which are too time-consuming, ask for compensation (a day’s wages, a better lunch, higher loan amounts, privileged access to governmental schemes the NGO is eligible for, etc.), question the added value of some NGO events, and ask credit officers to come to their doorsteps. Some of their requests are source of conflict – over the years we felt that the staff complained more and more about the “lack of motivation” or the “loss of gratitude” among women –, others are listened to. For instance by 2010, monetary compensations for attending any kind of meetings seemed the norm, which was not the case few years previously. As a woman engaged in SHGs for around ten years said: “before we were only wagging our tails, now we’ve learnt how to bark”.

(ii) Women’s Leadership

What we also observed as instrumental in sustaining the whole system, is the emergence of local women leaders. They play a key role of ‘translation’, ‘brokerage’ and ‘interface’, which has already been extensively studied in the development field (Lewis and Mosse 2006; Long 2001; Bierschenk et al. 2000). As we have suggested above, NGOs operate like a patronage system, which works through a number of intermediaries. At the end of the chain are local leaders, including women and Dalit women, who use microcredit to create or to consolidate a (relative) position of power, and their role is crucial to the sustainability of the whole chain.

¹¹ This experience nonetheless gave her the idea and the energy (as a sort of revenge against the NGO) to successfully run the business she failed to start with the support of the NGO. After few chaotic years and a lot of determination, she now successfully runs a small business centre, without the support of any NGO (but thanks to the financial and moral support of a man who has over time become her lover).

One of the most visible effects of self-help-groups has been the rise of one or sometimes two leaders per neighborhood. By leadership we mean organizing and mobilizing women from their circle, and participating in the networks of loyalties discussed above. SHG are often thought to boost women's collective action capacities and help them to assert their rights (Pattenden 2010). Some collective actions have emerged; we came across movements for obtaining land certificates and for raising local agricultural wages. Both were strongly supported by microcredit NGOs but never translated into concrete results and quickly stopped. Moreover, in the villages we studied, borrowers' groups exist mostly on paper. Most of the time, one or two women ensure the good functioning of financial transactions through individual interactions with each member. Women have other forms of political campaigning, however. Instead of organizing themselves collectively to claim their rights, they look to engage into local networks of patronage and clientelism, which offer more concrete and immediate returns. While microcredit groups may not lead to collective action on their own, they can serve as powerful tools to negotiate participation in local networks of allegiance and wealth redistribution.

The influence of these women's leader may extend over several villages while mostly respecting caste and to some extent religious networks. Some were already in a local leadership position, while for others the SHG movement was a new opportunity. In all cases, the (relative) control they exert on monetary flows, the members of saving and credit groups and the multiple services they offer, allows them to engage with local circuits of wealth distribution and patronage. These local leaders are usually microcredit officers or SHG leaders. In theory, they are in charge of training SHGs, organizing monthly SHG meetings where savings and repayments are collected and borrowers are selected. They are also in charge of bookkeeping, maintaining relationships with NGOs and sometimes the bank or officials. In practice, they do much more than what is expected on paper. They are usually selected for their charisma because enlisting women to projects, whatever their purpose, is a key part of their role (saving and credit groups, training, awareness sessions, health campaigns, mass events such as those described above, etc.). This demands charisma and persuasiveness not only with respect to other women but also their husbands and in-laws. Men might be invited to spend some time at a local teashop while their spouses attend events organized or supported by the NGO. The NGOs often provide poorly adapted training of various sorts to the women. Here too, it is hard work to find participants by persuading the women and their families. Some of these women leaders have privileged access to administrative and public institutions (dispensaries, hospitals, the police, schools, district collectors, etc.), which they acquire or strengthen through their affiliation to the NGO, and they help women in their procedures and paper work. Many of these leaders lend money themselves, and for some this is almost a profession. Some began upon becoming SHG leaders or credit officers. Others have been acting as financial intermediaries a long time, but have used their new position to expand their clientele and their own financers. All of those we met automatically take off a portion of the SHG loans for their own businesses. Most SHG members know this, but consider this a normal counterpart of leaders' engagement.

Two examples can illustrate this. Firstly Ponnama, a married Dalit without children, has been an NGO field worker for around 15 years, and a SHG leader. Far beyond her official role, she helps

the Dalit women around her to get government benefits (she give their names to officials which whom she has good contacts and helps them to fill out documents). She also facilitates access to health services (identifying the right service, contacting the right person to avoid or limit bribes and queues, etc.). She is widely recognised as an authoritative leader with excellent social skills, which she uses to mobilise women for mass events and to solve inter-caste conflicts. It is through her husband, who works for another NGO, that she learnt the know-how to penetrate local administrations (knowing who should be contacted first, what points to raise but also the tone that should be used, which bribes should be given and to whom, etc.). It is also through her husband that she has a wide network, in particular with Dalit associations. Quite often Ponnama shared only a subset of the information she got from her husband to her own NGO, which allowed her to act as a direct intermediary for certain schemes (the most recent example we saw was a micro-insurance programme that included several grants related to childbirth and education). This, she explained, was a way to keep control of the women, and some independence from the NGO.

Saraswathi is also a very active SHG leader. Over the past few years she (and her household) have experienced significant upward mobility, their house renovation being a very concrete illustration. The income of her husband and more recently her son played a key role, but her ability to use her networks to borrow money at a very cheap price and for very flexible terms was also instrumental. This network was gradually built and strengthened thanks to her SHG and NGO involvement. She is regularly invited to various local events and to join committees, and in particular the committee of the religious festival of the village, which is usually restricted to men. We know her quite well and we discussed at length the reasons for her commitment: she highlights women's "gratitude" and the fact she can rely on their mobilisation: attending a meeting organised by the NGO or one of its allies, but also providing service to people with whom Saraswathi has close relationships. For instance, she goes from time to with some her neighbours to a local (upper caste) landowner to help with domestic tasks at the time of ceremonies. In return, she regularly borrows money from him, which she partly lends forward to the women in her own circle.

Over our ten-year engagement in the field, we have followed around twenty women leaders. They each have particular trajectories, but all share a common point that these two cases illustrate: they have over time enlarged their networks but also strengthened their capacities to activate these networks. The fact that they act as intermediaries and mobilise a large number of women (to whom they provide a large number of services in return) has been key.

As any "development broker" (Bierschenk et al. 2000; Lewis & Mosse 2006), the role of these leaders is obviously ambiguous. Their involvement comprises a subtle mix of self-interest and commitment to the collective. SHG leaders are volunteers and credit officers have very precarious working conditions¹². Incentives such as bonuses or promotions are rare, as is

¹²In 2008 the monthly wages of credit officers, including all benefits, were around 2000 INR, which was higher than what agricultural labourers may get but much lower than many non farm wages. Working days are long, many activities take place in the evening and in various locations, while transport infrastructure is rather weak

gaining recognition from their superiors, except at the time of mass events when the leaders are sometimes invited to go on stage to be thanked or to testify as to the success of microcredit. The NGOs well understood how much they need those women leaders to ensure their local legitimacy and the loyalty of their members. Nevertheless, women themselves forge their own trajectories. There is no doubt that they take advantage of their position, both financially and socially. They are mobile, they discover new horizons, and meet diverse personalities. They are fascinated by the novelty, the responsibilities and the trust they are awarded. Being allowed and encouraged to speak publicly, in front of a mass which listens and applauds them, is an experience which is both galvanizing and unforgettable. At the same time, a close look at their trajectories and their daily lives sheds light on the ambiguity of their position. A leadership position can bring self-confidence, recognition and (relative) power, sometimes of substantial material advantage, but also implies difficult and risky responsibilities.

If we take the case of Ponamma, in 2009 she left the organisation, both because of a conflict with the manager and the pressure of her husband, who was against her exposure to public life. Today she still acts as lender and an intermediary for governmental schemes, but to her close circle (which still provides her with small but regular income). Saraswathi's upward mobility is also not without costs. Her husband has always been cooperative but her in-laws and now her son increasingly criticize her for her exposure and mobility. In both cases, which both illustrate broader trends well, what women leaders need to know and to be, for instance in terms of physical mobility and public speaking, goes against local gender norms, even for Dalits for whom patriarchal norms are often less severe. Many reported mental fatigue, multiple stresses and conflicts, and the excessive expectations they have to face. Some are exhausted while struggling to give their work up, as now NGOs as well as local populations consider their commitment as a duty.

Conclusion

In this paper we have tried to describe how a specific development program – here microcredit self-help groups – work in practice. By paying attention to individuals' agency while contextualising them within structural constraints, we have tried, as much as possible, to avoid both naïve optimism, which may too often consider resistance and subversion as natural sources of emancipation, and excessive critical analysis, which is frequently disconnected from local realities and shaped by pre-conceived ethnocentric models.

We have seen that NGOs are involved in a permanent fabric of credibility towards various stakeholders. Their partners, be these political parties, churches, business networks or Dalit movements, directly benefit from the force of mobilisation of the women population, for purposes which may be political, religious or economic. But women borrowers are also complicit in this process: firstly women leaders whose statuses are now predicated on their organisational and intermediary roles; but also women in their close circles who see in microcredit an opportunity to access local patronage networks. The role of women leaders is ambiguous because the whole system operates thanks to their free labour, commitment and complicity:

they play a determining role in the enrolment of their peers but also in microcredit's performed success, through mass events which publicly demonstrate the positive effects of microcredit. In return these women leaders receive material and symbolic compensations, for which they however have largely paid the price.

The results reported here are specific to a particular context and do not of course claim any generality. However, far beyond the specificity of the context studied here, and from a theoretical perspective, what our case study highlights sheds light on the misleading meaning of the concept of 'empowerment'. As suggested by Mosse, drawing on the ethnography of a development project in northern India, "despite our ideals of participation, in development poor people become 'empowered' not in themselves, but through relationships with outsiders having better access to resources" (Mosse 2005: 218). Here, and despite official rhetoric, women groups hardly engage in collective action. We observed the emergence of women leaders, but apart very few exceptions, this does not bring about any form of collective mobilization: they rather use their position to consolidate a system of patronage, which they and their circles of protection enjoy. But there is however a (relative) feminization of these clientelist chains. The way microcredit is used, manipulated and subverted reveals the ways through which power is exercised and flows of wealth circulate, while actively contributing to the reproduction of pre-existing structures but also their complexity and reconfiguration.

Our findings have key policy implications. They allow neither to save microcredit nor to condemn it (Olivier de Sardan 2001). As we have seen, the effects are multiple, disparate, contradictory and it is hard to gauge them. They have a lot to say, however, in terms of local aspirations (Mosse 2005) and the structural constraints that shape the practical outcomes of development programmes (Yogendra and Rankin 2010). Whether we like it or not, and as observed in other parts of the world, women show heavy demand for credit (Agier and Szafarz 2013). This demand aims at making ends meet, coping with daily uncertainties or planning for the future (Armendáriz and Labie 2011) Collins et al. 2009). Through consumption and the possible reduction of dependency ties (or rather their multiplication, as we have seen here), the demand for credit also meets needs and aspirations to modernity and integration into global society (Guérin, Morvant-Roux and Villarreal 2013; Yogendra and Rankin 2010).

Many development critics are unhappy with these ideas – the fact that poor women want credit and prefer to build loyalty to local patrons rather than to challenge them –, under the pretext that it goes against ideals of collective emancipation and strengthens a neoliberal agenda. But ignoring local aspirations and local constraints is also a form of cultural imperialism, the very thing critics of development denounce. Building on "local knowledge", "popular power" or "grassroot movement", as the critics of development plead for, is not really helpful. Besides the problematic nature of 'localness', which has long been recognized in anthropological literature, one cannot ignore the crucial need for security that the poor have, and which explains why they are so inclined to strengthen hierarchical ties of patronage (Wood 2003) or to attempt to become local patrons themselves. One cannot ignore their aspirations for individual upward mobility, either.

There is no doubt that the implementation of true rights – not only formal rights but what people can really make a claim for – is the objective to be achieved. Political mobilization is thus key, but it would be unrealistic to expect marginalized and powerless categories, especially women, to mobilize themselves in a context of high insecurity such as the one described here. We believe that hybrid forms of actions and organisations that link “struggle” and “development” (Kabeer 2010) could be a possible path. By this we mean actions that combine political lobbying at various levels (the local level, as is the case for Indian self-help groups, is obviously insufficient) and the supply of services to help people to cope with daily uncertainty, including microcredit, which people, and women in particular, are asking for.

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