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**Women and Income Generating  
Activities: Understanding  
Motivations by Prioritising Skill,  
Knowledge and Capabilities**

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# **Women and Income Generating Activities: Understanding Motivations by Prioritising Skill, Knowledge and Capabilities**

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## **Abstract**

With controversial results, both supporting and not the assumption that microfinance can promote income generating activities, this paper attempts to demonstrate that the livelihood framework can be useful in such assessment. The paper proposes this framework given its scope for exploring and drawing attention to women's strategies, their motivations, skill, knowledge and capabilities. Using qualitative data (life experiences of six women) from two villages in Tamil Nadu, South India, the paper demonstrates the significance of paying attention to socio-economic dynamics through this approach.

**Key words:** livelihood, motivations, capabilities, caste, women.

**JEL-classification codes:** Z13

## 1. Introduction

One of the key assumptions of microfinance programmes is that it can help the poor, especially women, to develop new income generating activities (IGA) or at least strengthen existing IGA. Available empirical studies give controversial results. While some studies give positive results<sup>1</sup> (Kevane and Wydick, 2001), other studies emphasize the very limited effects in terms of IGA and some time the drawbacks of microfinance: loans mainly used for “non productive purpose” or appropriated by males, women confined into the least profitable sectors, market saturation and displacement effects, etc. (Kalpana, 2008; Rahman, 1999, 2004; Rankin, 2002). In-depth analyses report a diversity of women profiles and therefore a diversity of effects and results. For instance, Kabeer (2001) shows that in Bangladesh, the effects of microcredit depend in part on caste and class.

From Gambia, Della-Giusta and Phillips (2006) highlight the differences between rural and urban women entrepreneurs. The two contexts are characterized by strong differences in terms of education, entrepreneurial experience, social norms, exposure, dependence on men and opportunities and size of local markets. In urban areas one finds “real” women entrepreneurs: through microcredit and other services they manage to upgrade their activities from petty trading to market-stall holders. By contrast, rural women seek merely to supplement the family budget. They operate mainly through imitation. Their main objective is to mitigate risk and diversify rather than upgrade pre-existing activities. The justification for diversification often stems from the seasonality of available livelihood opportunities (Fernandez, 2008). They depend heavily on NGOs for any new idea. From Guatemala, Kevane and Wydick (2001) report differences between women according to their position in the life cycle. Older women are much more "aggressive" in generating employment than the young generation (and just as productive as male entrepreneurs). The authors make the assumption that younger women are forced by domestic charges, high marginal value of home time during certain periods of their time. From Cameroon, Mayoux (2001) finds large disparities in the success and sustainability of women enterprises financed by microcredit. Rather than class background - success also exists for women from very poor milieu - the difference seems to come from women's ability to mobilize and activate social networks.

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<sup>1</sup> See for instance Pitt and Khandker (1998), Hashemi *et al.* (1996). For a review, see Armendariz and Morduch (2005).

In India, recent studies (Basu, 2008; Fernandez, 2008; Karmakar, 2008)<sup>2</sup> advocate that microcredit for entrepreneurship is only possible beyond the ‘minimalist approach’ of mere financial intervention. They are of the opinion that credit for enterprise development is important but can be achieved only with the provision of support services<sup>3</sup> preferable by other development promoters (government agencies, Non Governmental Organisations (NGOs), insurance companies, etc.) and not by the credit provider itself. Contrary to the minimalist approach, support services for livelihood promotion do have a long history in India promoted by the government, by the peoples movement, by the NGOs and the Corporate sector (Mahajan et al., 2008). Referring to the Government of India, Mahajan et al. state, “the unhappy summary of nearly 60 years of government-run livelihood programmes is that they were well-conceived but poorly implemented” (2008: 31).

Providing support services can be a challenge and there is more to successful enterprise development than provision of microcredit and support services together. Such efforts need to take some caution in their planning without undermining socio-economic dynamics. This is well demonstrated in Leach and Sitaram’s (2002) study on an NGO’s effort to empower scheduled caste women in the silk-reeling industry in South India by transforming them from wage labourers to independent entrepreneurs. The biggest fallout of this project was its concentration on women to the total neglect of men; the decision ‘authorities’ of the household. This led to women shouldering more labour and further subjected to intense ridicule from their husband’s when things went wrong in this highly volatile and seasonal silk industry. The significance of socio-economic dynamics is much broader than pertaining to gender roles. This is explored in Nair’s (2005) study on attitudes to income generation and work among fishermen. She discusses here how the introduction of microcredit financed fishing nets, “increased the productivity of fishing activity technically” but “the average income and consumption levels of many of the households” did not increase “to any significant extent” (2005: 1696). She explains how this is linked to many fishermen cutting down on the number of fishing days. This reminds us not to forget that planning is not just done at the policy level but also at the beneficiary level where local social dynamics play a key role.

Drawing on these lines, the paper suggests that further attention should be given to the *socioeconomic dynamics and embeddedness of women’s activities*. Why women decide to involve themselves into such or such activity? What are their motivations? What are their

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<sup>2</sup> Most authors in Karmakar (2008) voice this.

<sup>3</sup> The list can be endless but to name a few, provision of land, irrigation, roads, electricity, marketing, etc.

aspirations? How do they take decisions and how far are they free to take decisions? What are the constraints and the barriers they face? How can we explain the sustainability or the failure of such or such activity?

The livelihood framework<sup>4</sup> is well suited to explore these questions. As summarised by Parrott *et al.*,

The livelihood framework focuses on people's capabilities, based on their resource base and their capacities to act within specific social, economic, political, ecological and cultural contexts. The livelihoods framework begins by looking in detail at the local resources and skills available to people for constructing their livelihood activities (<http://www.livelihood.wur.nl>).

The main ideas of the livelihood framework is that 1) livelihood depends on people's capabilities 2) these capabilities are based on their resource base, their skills and their capacities to act 3) this within specific social, economic, political, ecological and cultural contexts, 4) and access to resources is related to political, economic and socio-cultural circumstances. Drawing on a socioeconomic and comprehensive approach (with primary data of a qualitative nature collected in rural areas of Tamil Nadu), this paper explores the livelihood of women microfinance clients. Four main results, highly linked to the livelihood theoretical framework can be put forward:

- 1) To understand why women develop (or don't develop) such or such activity and then the sustainability (or the failure) of these activities, we should take into account first and above all their skills, knowledge and capabilities.
- 2) Skills, knowledge and capabilities result from a permanent dialectic between institutions – especially social norms related to caste and gender - and individual behaviours. Broadly, we define skill as that gained either through formal training provided by an external institution as in a tailoring unit or schooling that facilitates literacy and those acquired through practice often through the internal institution as in learning household chores and agricultural labour. The concept of knowledge here is in a way opposed to skill. In simplistic terms this implies that an individual can have knowledge of a skill he/she does not possess. Further this means that knowledge is acquired both through practice and observation. An individual's capability is related to

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<sup>4</sup> There is extensive literature on the definition of livelihood and the framework, see for instance, Ellis (1998), Batterbury (2001), Chambers and Conway (1992), Carney (1998), Bernstein *et al.* (1992), Francis (2000, 2002), Radoki (2002).

how they put their skill and knowledge together in manoeuvring themselves in the social fabric. These three characteristics are interrelated and not static. They change with day-to-day experiences in the individual's life. This then makes it mandatory to explore an individual's life experiences in assessing his/her skill, knowledge and capabilities.

- 3) Motivations underlying women's involvement into income generating activities also vary and are often multiple: it is a matter of meeting ends and sometime making money but it is also a matter of preserving or reinforcing their dignity and their social status;
- 4) Last, and not least, the analysis reveals the heterogeneity of 'women' as a category : behaviours, constraints and opportunities vary depending on age, position within the life cycle, kinship relations, caste and finally personal experience

## **2. Methodology**

The paper takes a close look into the life experiences of a few women to explore the pressing question of, what makes 'poor' women entrepreneurs? Is it support from their husbands; their parents and siblings or extended kin; their education; their work experience; their health; natural and other infrastructural resource availability and access; what combination of these factors work as motivating factors? What pushes her to participate in income generation; to withstand shocks in it and to continue with it or what factors lead to failure?

The diversity in the combination of factors that contribute to women's experiences in income generation is high and beyond the scope of this paper or any research for that matter. Nevertheless, this paper attempts through six case studies to show some of the pointers. These six cases have been selected from a total of thirty that was carried out in 2005 and/ again in 2008 in Villupuram and Thiruvallur districts of Tamil Nadu, India. The case studies equally represent one village from each of the two districts chosen for this study. The six cases are also representative of the different class/caste categories<sup>5</sup>, with one FC, two SCs and two MBCs of which one claim ST status. Interviews with each of these women were carried out over three consecutive days<sup>6</sup> so as to avoid taking too much time from their daily routines.

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<sup>5</sup> Here referring to Government of India census classification of Forward Class (FC), Backward Class (BC), Most Backward Class (MBC), Scheduled Caste (SC) and Scheduled Tribe (ST)

<sup>6</sup> This was in August-September 2008; fieldwork in 2005 focussed on the village profile which included an assessment of different livelihood activities undertaken by the households and their participation in SHGs with

Such extended interviews had other advantages, especially the changing temperament of the women with their growing familiarity with the researcher. This was an important aspect of the methodology as all the women interviewed were members of SHGs and had many interactions with members of external organisations<sup>7</sup>. This resulted in standardised responses on the usefulness of the SHG and the changes it had brought in their life. They failed initially to understand that the researcher can be interested in their life in general and not just in them as members of SHGs. As they gradually understood this dimension, the interviews became informal and unstructured.

Through these informal and unstructured interviews the paper intends to provide a platform to voice the concern of the informants, as entrepreneurs. The interviews have been steered to address the issues that are of concern to them in their choice of participating in an income generating activity. It is clear through these case studies that their life experiences and their skills, knowledge and capabilities acquired through this process are linked to their natural, social, physical and financial environments. For this reason the study has adapted the livelihood framework (Scoones, 1998) to highlight the different resources at their disposal and in turn voice through this why they are motivated for a particular income generating activity as opposed to others.

This method of exposing their life experiences in order to understand the significance of skill, knowledge and capabilities and thereby understand their motivations for IGA is also linked to Sen's (1987) elaboration of 'well-being' and 'advantage'. According to Sen, "a person's motivations behind choice ... may or may not coincide with the pursuit of self-interest" and "a person's interests and their fulfilment" called "respectively 'well-being' and 'advantage'", is, with the former "concerned with a person's achievement" and the later "refers to the real opportunities that the person has, especially compared to others" (1987: 3). Sen further explains that, "opportunities are not judged only by the results achieved, and therefore not just by the level of well-being achieved. It is possible for a person to have a genuine advantage *and* still to 'muff' them. *Or* to sacrifice one's own well-being for other goals, and not to make full use of one's freedom to achieve a high level of well-being" (1987: 3). Going by Sen's elaboration and from the experience of this study there seems to be many possibilities for motivation towards a choice or specifically IGA here. What one has and what

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special attention to details of loan usage and repayment (Roesch et al., 2006). I acknowledge the research assistance provided by Mr.S.Ponnarasu, Microfinance Research Team, IFP during both occasions.

<sup>7</sup> Includes governmental and nongovernmental officials and researchers.

one does though logically linked is not always true. One possibility to understand this dynamics is to look at individual's life experiences.

In tune with this, the two main sections of this paper follow. The first section provides the setting for the interviews, the background information of the two villages and an introduction of the six women. In the second section, the experiences of the different women are compared in understanding the motivating factors that lead to their participation in a particular IGA. The purpose is to highlight the skill, knowledge and capabilities of women acquired as a consequence to the resources<sup>8</sup> available to them in turn offering pointers to their motivation. These two sections are interdependent and will be useful to reflect on the first while reading the second section. Finally, the paper offers a conclusion by highlighting the approach of this paper with its limitations.

### **3. Background to interviews and an introduction to the six women**

The six women belong to Self-Help-Groups (SHG). In the Indian microfinance landscape, SHG is the dominant practice (Ghate, 2007). SHGs are like micro banks of fifteen to twenty people who manage two types of loans; internal and external. Internal loans are based on the savings of members, whilst the external loans are of various origins. Banks are the most frequent sources, generally *via* an NGO or a federation of SHGs which act as social intermediaries. Some MFIs, however, also use the SHG model. External loans are collective and the group decides on the allocations (selecting the recipients and amounts to be loaned). In the two areas under study, the microfinance supply is similar to what is observed at the national level: loan amounts vary from Rs.500 - 20,000 with an average amount of approximately Rs.5,000 loaned over relatively short durations (seldom more than one year)<sup>9</sup>. Every SHG has a group elected president, secretary and treasurer and it is these three women who share the responsibility of depositing and withdrawing money from the group savings account in the bank. It also implies that the demands of mobility and time spent on SHG activities by these three women are more than other members of the group. SHG usually meet every week to collect weekly savings and repayments and deposit this collection fortnightly in the banks. They document the minutes of these meetings and are aware of the actual savings and credit practices of each other. Older SHG (eight years and more) followed the then rule

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<sup>8</sup> The term 'resources' used here has a composite meaning equivalent to the five 'capitals' (human, social, physical, financial and natural) referred to in Scoones (1998) sustainable livelihood framework.

<sup>9</sup> This is similar to the average supply at the national level (M-CRIL and MIX 2007).

of having different caste members of a village (commonly SC with BC) in each group. This rule has been relaxed later leading to exclusive scheduled caste SHG.

The hold of caste remains powerful, both economically (with a strong segmentation of labour markets according to caste) and socially (with caste-based identities and social hierarchy) (Harriss-White, 2003). However, it is worthwhile noting an increasing class stratification within castes, with a growing differentiation of education and access to job (Kapadia, 1996, 2002). Labour markets are also highly segmented along gender lines. Over the last decades in Tamil Nadu, one has observed an increasing feminization of agriculture labour going along with the casualisation and the proletarianisation of women labour, especially for the lower castes (Harriss-White, 2003). Non-farm occupations, since they usually require migration or commuting, are limited to men. Last, and not least, women are considered inferior to men in all the castes. But it is in better-off castes that male domination is more prevalent and more insisted upon, especially as regards male control on women's spatial mobility (Kapadia, 1996).

As we'll see below and more especially in the next section, the cases studies illustrate powerfully the various trends described here.

### **3.1 In Villupuram district**

The three women introduced below are from the same village in Villupuram district of Tamil Nadu (Map 1). The village is off the state highway and only three kilometres from the town of Thindivanam. Thindivanam has a farmers market, a railway station and an inter-state bus terminus. All three women are from SHGs promoted by BWDA, an NGO-MFI. Interestingly BWDA is not rigid in its control of the purpose for which credit is sought. The village, like elsewhere in south India, is divided into two settlements, one inhabited jointly by the FC, BC and MBC communities and the other, referred to as colony, inhabited by the SC community all belonging to the same caste, the Paraiyar. Numerically the Paraiyar are second largest in this village. The dominant caste in numbers (but also politically and economically) is the Vanniars classified under the MBC list. Other castes include the Brahmin (FC), Mudaliyars (FC), Karkatha Vellalar (BC), Chettiars(BC), Vannar (MBC) and Ambatan (MBC). The three women introduced below have been chosen to be as representative as possible of this heterogeneity.

Agriculture is the most important occupation of the majority in this village. However, status differences are determined whether one is a land owner, the size of the land owned, whether the land has its own inputs, importantly borewell with electric motor and what crop is

cultivated. But these parameters are not free of bias and traditional caste hierarchy continue to determine status. There is a dynamics between the two; the determining parameters mentioned above and traditional caste hierarchy (this is in tune with the FC, BC, MBC and SC classification). For Vanniars, agriculture remains the most important occupation, both economically and socially. Most of them own substantial pieces of land (more than 5 acres) and can rely on their own bore well. There is a shift in their involvement in agriculture reflected through the choice of crops. Traditionally cultivating paddy and groundnut, today these crops have been limited to a small portion of the land consciously for subsistence and the larger portion devoted to multiple vegetable, multiple flower or even more commercially viable casuarina or palm tree cultivation. This change in the choice of crop is also motivated by increase in literacy and the corresponding non-farm jobs<sup>10</sup> that the younger generation (20-40 years) is involved in.

For Paraiyars, most households are also involved in agriculture. Few own a small piece of land but most of them work as agricultural daily labourers for local landowners, usually from the Vanniar community. One also observes the increased importance of non-agricultural occupations, in particular in the case of men. Most of the time such non-agricultural occupations implies migration: pendular migration, seasonal or sometimes permanent migration (although this is rarer). Unqualified manual labour at markets, in restaurants or construction work are the most frequent activities. Migration principally takes place in the direction of Chennai. As elsewhere in Tamil Nadu, Paraiyars are considered as a lower caste but a growing will for upward mobility is also observed. This can be achieved either through migration in urban areas and non-farm labour, or through doing agriculture on their own land or on leased land. Besides, the growing importance of non-farm labour results partly from mechanisation in agriculture (which implies a reduction in the local labour market) but also from a will to break with “low” jobs and to gain independence from upper castes. A decade ago flower cultivation was introduced in this village and quickly spread to the surrounding villages but is currently on the decline due to labour shortage attributed to the changing labour choices of the Paraiyar.

My introduction to **Lakshmi** is from March 2008<sup>11</sup>. As the head of her SHG, Lakshmi has been the key informant giving details of her group formation, savings and credit

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<sup>10</sup> Doctors, teachers, government service to name a few.

<sup>11</sup> These initial interactions were not carried out by the author but by other members of the Microfinance research team, IFP, to which the author belongs. The author thanks M. Roesch, G. Venkatasubramaniam, P.I. Prabhakar and D. Chakravarthy for providing this platform for her interaction with the informant.

transactions of her group and her widening social interaction with people and spaces as a result of her position in the SHG. Lakshmi's familiarity with the research team helped my introduction to her and facilitated in her sharing her experiences. The interview was conducted in Lakshmi's courtyard, breaking when Lakshmi needed to attend to her day to day chores. These breaks complemented the interview as Lakshmi resumed the interview each time with growing familiarity and casualness. Below is a summary of this extended case study.

Lakshmi belongs to the Vannier caste. She is in her early forties, living with her husband and two children. She underwent schooling till standard eight in the government school in her natal village. Her son, now eighteen, has since a year been working in a private company in Chennai living with her younger sister. Her daughter, now twenty-one, lives with her and is about to finish her teacher training course. Lakshmi until ten years ago lived as a joint family with parents-in-law and brother-in-law, his spouse and daughter. Her husband has two and a half acres of agricultural land. Her main concern now is to find a loan to redo the well in her agricultural land which has been dry for some years. Managing day-to-day household activities as in cooking, cleaning and fetching water has been Lakshmi's routine over the years. She is not an active participant in agricultural activities. Her husband manages this.

Lakshmi's other entrepreneurial experiences are funded through her savings in the SHG of which she has been a member for the past eleven years. Her first loan was used to buy a sewing machine. Eight years ago Lakshmi and her neighbour, also a member of a SHG got together to make snacks during weekends and sell in the village. But as her partner backed out in a few months it was too much work for her to carry out individually. Lakshmi has been running a petty shop in her front yard for the last two years. Two other of Lakshmi's experiences show how she manages to participate in activities demanding 'hard' labour that she is not able to do. This includes a fifty per cent subsidised agricultural loan given to her SHG five years ago. Twenty members of her group together leased one-and-half acre of land for three years and cultivated paddy and groundnut in it. Though Lakshmi did not participate in weeding and other activities that demand collective work, she managed to coordinate her group members in this activity for three years, profiting from the harvest and subsidy. She has also worked in the village pond de-silting for the past three years, 'thanks' to the cooperation of her group members. Lakshmi's present concern goes back to her agricultural land; first to make irrigation accessible in her land and secondly to decide on what commercial crop she would cultivate in it, taking cue from other members of her caste in this village.

**Meenakshi** lives two houses away from Lakshmi and my introduction to her is similar to Lakshmi. However, Meenakshi is from a different SHG which is only four years old. Meenakshi belongs to Mudaliar caste and does not own any land and has never been involved in agricultural labour. My choice to interview Meenakshi was by accident. Meenakshi usually spent her time between household routines chatting with Lakshmi in the later's courtyard. It was on one such occasion that I was also there and as she listened to my conversations with Lakshmi she became interested in this discussion and spontaneously narrated her story in one of the breaks that Lakshmi provided. Meenakshi's interview took place in Lakshmi's courtyard while Lakshmi was busy with her household chores.

Meenakshi is forty years now and has two sons. She underwent schooling in Chennai till the eighth standard and was married at sixteen. She lived as a joint family with her parents-in-law until a few years ago, when they passed away. Her husband worked in a store in Thindivanam. A year ago he gave up his employment due to failing health at which time his salary was Rs.500 per month. Belonging to high caste, Meenakshi's mobility outside her home was restricted. Household chores were her sole responsibility. Her own education was useful in helping her two sons with their schooling. Though SHGs were first started in her village eleven years ago she was not able to participate in them for the above reasons. It was only after the death of her parents-in-law that she became a member of a SHG. Importantly, Meenakshi acknowledges that her involvement in SHG is also linked to her eldest son's employment in Chennai (through his remittances). Her very first IGA of *saree* sales facilitated through a SHG loan of ten thousand rupees was deliberately chosen by her, given the resources at her disposal; with her siblings and son in Chennai.

**Kali** belongs to the same SHG as Lakshmi. But there are a few important contrasts in the modus operandi of the two interviews. Though I met Kali on three consecutive days, the interview took place only in one session of two hours; late evening of the third day. This was linked to Kali's daily routine. Given her busy schedule I arranged for an interview with her at a time and day convenient to her. With a couple of postponements I finally met her on the evening of the third day. Interestingly even during this time I was not able to fully motivate Kali to participate in the interview. This was not because she was shy, but instead was rather preoccupied leading to her husband answering most of my questions and Kali butting in only when his facts were wrong. At the end of my interview Kali rushed to her neighbour to find out if last week's National Rural Employment Guarantee Scheme (NREGS) payment had been paid that afternoon, this in fact was her preoccupation. In contrast to Lakshmi and

Meenakshi whose daily routine was tied to the kitchen, Kali's was tied to her agricultural land.

Married at the age of sixteen to her maternal cross cousin, Kali is now thirty years old and a mother of three (two sons, twelve and eight years old and a daughter whose six). Her three children attend the government school in the neighbouring town. She had never worked as an agricultural *coolie* before marriage. Once married she started to work full-time in agriculture besides household chores. Her husband owns one acre of agriculture land that has a well and an electric motor. Her mother-in-law helps with the household work and milks their cows. Presently, the couple have three cows. The youngest of their three cows was bought three years ago through a SHG loan.

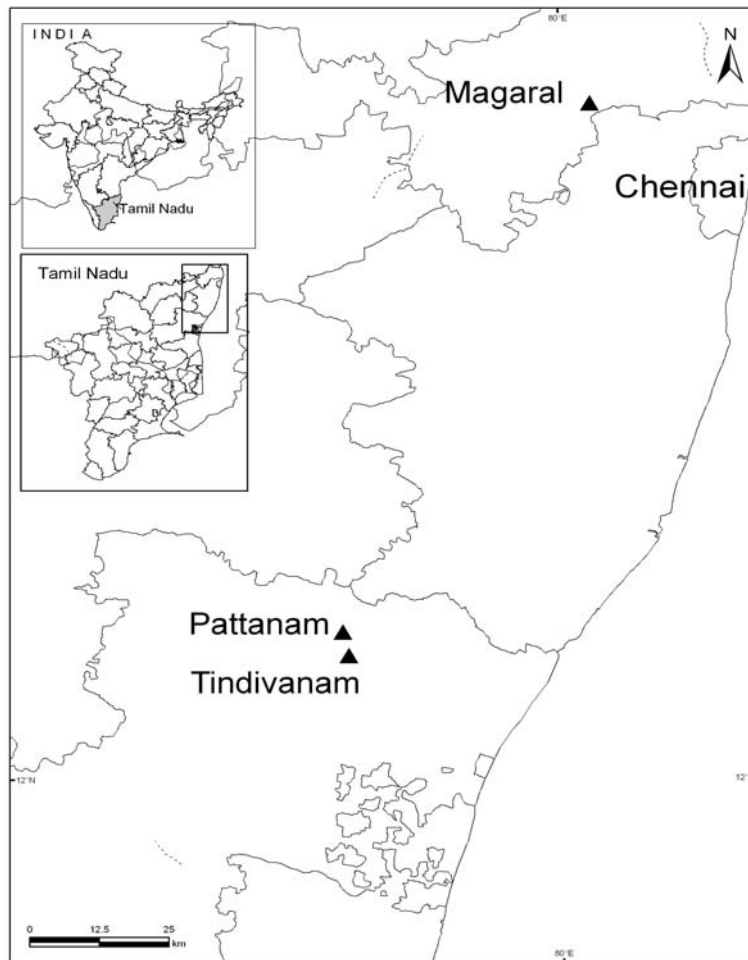
In the last three years the couple have been focussing their agricultural labour on their own land. Prior to this, they also worked as agricultural coolies in the lands of households belonging to other castes in this village. Kali belongs to the Paraiyar caste living in the village colony. Kali has also been working in de-silting village ponds sponsored by the NREGS Programme for the last three years.

### **3.2 In Thiruvallur district**

The village studied in Thiruvallur district is twenty-five kilometres to Chennai with today good access by road to public transport (Map 1). The village has five settlements; two SC colonies inhabited by the Paraiyar caste, two MBC settlements renamed by the people as colonies as the inhabitants belonging to the Vettaikaran caste, classified as MBC claim ST status and finally the fifth settlement which is largest numerically is inhabited by different castes of whom the Naidu caste (BC) members are both numerically and economically dominant. Households of the Naidu caste own a greater portion of the agricultural land and traditionally had attached labour to their households from the Vettaikaran caste.

Since a decade and a half this system is given up as most of these households preferred to sell the ground water from their agricultural land to the Metro water department of Chennai Corporation. They found this IGA less risky and more profitable given the labour investment, fertiliser and pesticide inputs and fluctuating market prices for agriculture. This led to dissolving the attached labour practice.

**Map 1: Studied villages and their proximity to town/city**



As regards SC (Paraiyar), daily agricultural work represents the main portion of the family income. Some combine this with working on their own small land or leased land (rice and sugar cane are the most common crops) or various other agricultural activities (livestock rearing, fishing, collection and sale of wood). Here too, there is growing participation in non-farm labour activities. Some of this takes place locally (brick moulding, rice drying), but most of the time such non-agricultural use implies migration: pendular migration, seasonal or sometimes permanent migration (although this is rarer). Unqualified manual labour in markets, in restaurants or construction work are the most frequent activities. Migration principally takes place in the direction of Chennai and its suburbs, and in particular the Red Hills zone.

Though agriculture and non-farm activities of the Vettaikaran are similar to the Paraiyar in this village there are important differences between the two. The difference in literacy between the two castes is an indicator to why the popular 'company jobs' preferred by young Paraiyar girls (18-30 years) has not been opted by the Vettaikaran girls. This generation of girls among the Paraiyar have largely attended schooling till high school and do

not want to participate in agricultural work or any other that demands them to work exposed to the elements of nature. The company job that they prefer allows them to work in closed air-conditioned office space and such opportunities are on the rise with growing rate of production and packaging companies set up on the periphery of Chennai metropolitan not far from this village. On the other hand the few young Vettaikaran girls leave the village for non-farm activities work as house-maids in Chennai.

Of the three women interviewed two, Nagammal and Bhupati, belong to the Vettaikaran caste of the same colony and the third, Amutha belongs to one of the SC colonies. My introduction to Nagammal and Bhupati goes back to 2005 when I was involved in assessing the impact of the ILO sponsored savings and credit groups (SCG) in their settlement (Roesch et al., 2005). My prior work was useful as I had spent significant time in this settlement collecting data on livelihood opportunities available and practiced by its members. This helped my re-entry and selection of informants. I decided on Nagammal as she was in her early phase of marital life, the only literate in the settlement and as a result shouldering the responsibility of maintaining the accounting of the two SCGs. On the other hand, Bhupathi was older with all her children married and used most if not all her time in the collection and sale of a particular leaf and grass used for festivals and making garlands. She was the only women in this settlement carrying out this IGA and it demanded a good deal of mobility (from her settlement to Chennai market by bus and from her household to the marshes on the edge of settlement by foot). In 2005 it was impossible for me to get more than a few minutes with her at a time. This was consciously achieved in 2008. Amudha is the third women interviewed. She is the president of the Panchayat Level Federation (PLF) of SHGs. It is this position which Amudha held that motivated me to look into her life experiences.

**Nagammal** is twenty-five years now; married at seventeen she has two children, one six and the other four. She has enrolled both her children in the same private school which costs seven thousand rupees per annum. Nagammal grew up under the care of her grandmother as her mother died when she was a year old. After her schooling Nagammal learnt all household chores but was not allowed by her grandmother to seek employment outside, even to work as an agricultural coolie in their village. After her marriage she joined the women of her husband's village and learnt to work as an agricultural coolie. Presently, Nagammal works in de-silting the village pond, part of the NREGS. Nagammal is the only literate person of her generation (and above) in this village. Six years back an NGO facilitated the start of two savings and credit groups (SCG). Nagammal is in charge of maintaining the accounts of both groups for which she is paid fifty rupees per month by each group.

Both groups have received just one loan of twenty-five thousand rupees, a rotating fund that was shared among five members initially to buy livestock. This was five years ago and most of the livestock are now dead. Nagammal managed to save a calf of her cow which is now providing milk. Presently, her main IGA is through the sale of milk from this cow.

**Bhupathi** is around fifty years, born and married in the same village. Bhupathi and her husband worked as attached labour to a Naidu household until a decade ago. This pattern of employment besides providing cooked food, grain and clothes also offered a ready source of cash loans. She managed to marry off her three daughters with these loans paid back through her labour. With the collapse of this employment Bhupathi worked as an agricultural coolie in neighbouring villages but this employment was irregular. At this time Bhupathi fell very ill and was cared for by her younger brother. On recovery Bhupathi's brother suggested that she accompany a group of women from his village who were involved in the sale of dry fish and fruits. Inspired by these women Bhupathi returned to her village with her first purchase of fruits and dry-fish. She sold this to households in the main village and to children at the village school. In course of time she realised that she could collect a particular leaf that grew wild in the marshes on the edge of her settlement and sell it to the garland makers in the market. Her daily routine was then split in collecting leaves and grass from the marshes post lunch, tying them in bundles in the evening and early next day to take them to the market. After selling her produce of collection, she would use this money in buying fruits and return home. She will then have her morning meal at home and go around the village selling the fruits. She made a profit of around hundred rupees a day.

Five years ago she started a petty shop in her settlement through the SCG loan but in a few months closed it down. This was because she was not able to maintain accounts of people buying on credit and so failed to recover her money. Given this experience she returned to the collection and sale of leaves. She sees less risk financially in this.

**Amutha** is in her early forties. The first day I met her she was working in de-silting the village pond, an employment provided through the NREGS. She explained that as the head of the Panchayat Level Federation (PLF) of SHGs it was mandatory for her to participate and monitor the work and payment of the labourers' in this employment. Her health, since she met with an accident a decade ago, did not allow her to carry out strenuous physical work. She considered agricultural coolie and employment provided through NREGS in this category. Prior to this accident and since her marriage twenty-six years ago she was working as an agricultural coolie. Her husband also worked as an agricultural coolie as he did not own

land and never leased one. Her husband now works as a contractor (organizing a group of labourers) for construction work.

Amutha's dad was working for the Indian Defense Services and posted close to Delhi when she was born. Living in north India in her early years has taught Amudha to speak Hindi. It was her Hindi speaking skill that encouraged a government official to select her as the PLF leader in 2006. In fact Amudha was not the first to join the SHG in her colony. The first two SHGs in her colony were started in 2001; she joined the third group started in 2003. She claims not to have understood clearly the purpose of SHGs in 2001 and also as she lacked financial capacity to save fifty rupees a month then. She later joined the SHG motivated by the scholarship given to high school going children. Amutha has two children; her daughter is now twenty-one and son twenty years old. Both children studied till high school (tenth standard) and then opted for employment. Her daughter attended a tailoring course and is currently working in the packaging section of a foot cream manufacturing company. Amutha's son had (in September 2008) just started working as a car driver for an individual in Thiruvallur. As PLF leader Amudha has been attending many meetings and travelling consequently, exposed to many SHG enterprise experiences. Acknowledging through this that success of group enterprise is closely linked to the scope of sales of the products. SHG members in her colony have recently applied for group loans for enterprise. She has applied for developing a mushroom production unit for her group.

#### **4. Understanding Motivations**

The six women introduced above show how women have access to different resources and how they interact with it. The diversity among these six women is instructive in not looking at 'poor' women as a homogenous category. In this section I intend to highlight this diversity by comparing and contrasting the above life experiences. This exercise provides some pointers to understanding women's motivations for and against activities they are familiar with through the course of their life experience.

The case of Lakshmi shows her attachment to her agricultural land. This is the role she has been socialized to in her paternal household. Though her mother's daily routine was dominated by household chores, she significantly contributed to the management of agricultural production. Lakshmi is physically and psychologically prepared to carry out household routines of collecting water, cooking, cleaning and child rearing. She now wants to devote the time she has gained from child care (as both her children are now young adults)

into a profitable economic activity. She has been participating in various income generating activities in the past given the resources at her disposal. These include tailoring, snack shop, petty shop, leasing and cultivating agricultural land with her SHG members. Her motivation for bringing her land under commercial cultivation of palm oil trees is not only because she lacks the skill of agricultural labour but more so under social pressure. The social pressure is self imposed, wanting to gain recognition from and belong to the social network she values. This network narrowly, includes her parents, siblings, in-laws and their respective spouses and children and broadly, households of her village which is numerically dominated by members of her caste. Lakshmi has been conscious of the increasing levels of literacy and salaried jobs within this social network and the diversification in agricultural crops from traditional groundnut and paddy to flowers, vegetables and more recently casuarina trees and palm oil trees; all together contributing to the rise in income and asset building of the respective households. Though she acknowledges her petty shop enterprise as beneficial for cash circulation, she does not see scope in it contributing to her economic growth, at least not to the scale of her expectations. She strongly believes that the only way to reach her expectation set in tune with her social network is to invest in her land with a commercially viable crop.

Lakshmi and Meenakshi spend most of their time, between household obligations, together. They seem to be good friends and Meenakshi seeks advice from Lakshmi on SHG loans and in dealing with bank officials. This closeness does not lead to similar aspirations of income generation. Though living in the same village and only a couple of houses away from each other, they do not consider each other to be part of the same social network which in Lakshmi's case is synonymous to her caste. Meenakshi in fact belongs to a caste ranked 'higher'<sup>12</sup> than Lakshmi's, but is both numerically and economically dominated by households of Lakshmi's caste. Meenakshi's motivation in choosing saree sales is mainly linked to not owning any natural resource, commonly land that she could invest in, for economic pursuits. Not opting for agricultural coolie work was more due to her high caste restrictions (that considered this employment as pertaining to low castes) than due to the lack of skill and practice. But caste barriers were crossed with respect to NREGS sponsored daily wage work. Here Meenakshi was forced to participate not motivated by the wages but for gaining government recognition as a household below poverty line, so as to be eligible for

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<sup>12</sup> Belonging to Mudaliar caste classified under the Forward class (FC) list. On the other hand, Lakshmi belongs to Vanniar caste classified under Most Backward class list (MBC).

other forthcoming subsidies from the government. IGA that Meenakshi was motivated towards needed financial capital. In the past with her husband's meager salary, child care responsibilities and caring for her aged parents-in-law it was beyond Meenakshi to think of IGA except to use her enterprising skills in managing household needs on a small budget. With parents-in-law dead, husband unemployed, elder son contributing to household economy and no daughters, Meenakshi now is conscious of her advantageous position. Advantageous because she is now free from the control of her parents-in-law and husband with respect to her physical mobility and economic participation. She has now graduated from being a young bride to the woman of the household with authority as the primary income for her household comes from her son helped in getting a job by her kin. She is now (since four years) a member of a SHG capable of regular saving and in turn eligible for group loan. This has provided her with the financial capital to start the business of saree sales. The choice of this IGA is linked to her social network; her siblings living in a large city, a place also familiar to Meenakshi as she spent her schooling years there. Siblings living in the city forms Meenakshi's resource base as they provide easy access between her house and the market where she buys her sarees. She has a place to stay and break journey. Her siblings and son living in proximity to the shops are familiar with products and prices and can also substitute for her in the purchase of the sarees. It means that Meenakshi can have access to her stock even if she does not travel to Chennai to buy it herself. Meenakshi has given these operational details a thorough consideration and this has motivated her in undertaking this IGA.

Kali's livelihood strategy is a contrast to both Lakshmi and Meenakshi. She owns agricultural land and engages in daily wage employment be it in agriculture or NREGS for income. Another important contrast is that she and her husband together participate in the same IGA. Kali is also much younger, in her early thirties, with three children to attend to. Nevertheless, Kali's devotes the major part of her day in IGA. This is made possible with the help of her mother-in-law who contributes significantly to household chores, child care and tending to the cows. Kali has been following this routine since she got married at sixteen. Both her mother and mother-in-law had a similar routine when they were Kali's age. Membership in the SHG has provided the couple an opportunity for regular small savings and the possibility of loans to realize their repayment capacity. Only two households, including Kali's, own cultivable land in this colony. Though the household has been continuously putting their agricultural land to production, the investment in flower cultivation is motivated by a number of intertwined reasons. Firstly, the couple has gained the skill, knowledge and capacity for flower cultivation by working for a MBC household in their village. Secondly,

there seems to be an aspiration for 'social mobility', an emerging friction and distrust on the consciousness that they have invested their labour to a household of a different and 'higher' caste than them, who did not treat them as equal. This is expressed by Kali's husband, "we worked for this household for many years and our labour was most useful for them when they introduced flower cultivation. We had a better working knowledge of the cultivation as we spent more labour on it than they, who were concerned more with capital investment and marketing. They were friendly with us and were well aware of the land we owned and cultivated with traditional crops of paddy and groundnut which was much less profitable than flowers. We saw that they made good profit with flowers but they never suggested us to take this up. After a few years we realized that it was purposeful and they did not want us to reap the same profit and also because they would lose out on our labour. When this became clear to us we started flower cultivation in our land without their support".

Amudha belongs to the same caste as Kali but from a different village. Amudha does not own cultivable land and has worked as an agricultural coolie since her marriage and till an accident at work that damaged her health. Though she has recovered from this, she believes that she lacks the stamina for this work. But here it is not just a question of health but the lack of compulsion or need to invest in this type of labour for household income. With the same health status she has participated in the employment provided by NREGS obliged by her position as PLF leader and not so much for income. Her aspirations for IGA are out of the fold of traditional daily wages. This is motivated by both her exposure as PLF leader and the changing IGA of her extended kin network. As PLF leader she has gained knowledge of the group enterprises carried out by SHG members in other villages near and far from her village. She is also now aware of different governmental schemes and scope for getting group loans for enterprise. On the other hand, with respect to changing IGA, she has seen her husband move from being an agricultural coolie to a construction worker with higher daily wages; her brother works as a watchman in a local college; most young girls from her colony including her daughter work in companies on contract basis motivated by work atmosphere (indoors with air-conditioners, with pick up and drop to and fro from home to work place) and her son opting to be a driver. Given the experiences of herself and others close to her, she aspires to be an entrepreneur starting a mushroom production unit. She has however, not chosen this enterprise in haste; her exposures have taught her the importance of group labour management and marketing. Though she does not want to participate in traditional daily wages, she is aware that it is the main livelihood opportunity for most members of her group and so needs to choose an IGA that can complement this IGA and yet be satisfying for her managerial

skills. Her motivation for starting a mushroom production unit through a SHG group loan is linked to her exposure to mushroom cultivation carried out by her brother. She has a good knowledge of what infrastructure is needed, the fact that her backyard can be used for this, the time scale for preparation and harvest, and a plan for division of labour among the group members for the different stages of production including marketing. Importantly, she proposed this activity as it will allow enough time for each group member to carry out their regular livelihood activities.

Though Amudha, Nagammal and Bhupati live in physical proximity (different colonies of the same village) and have access to the same livelihood opportunities their motivations are different. Though age is not the only reason, the fact that the three belong to different stages of the life cycle does direct their motivations. Nagammal is the mother of two young children living as a nuclear family with her husband's irregular daily wages being the main income for the family. Amudha is in mid-stage; just out of the burden of day to day child care but anticipating and saving for the marriages of her children. Bhupati is in the next stage to Amudha; with all her children married, she is conscious of running out of time with her age and corresponding health and wants to make most of it now.

For this reason Bhupati has invested heavily on her house. She started this house construction a year ago with the thirty-five thousand rupees sanctioned under the housing loan of the government. The actual expense of this house has reached three lakhs. This money was mobilised from Bhupati's savings, a loan from the flower shop she supplies to and another loan arranged by her son, besides the labour cost was free contributed by her sons-in-law and son. She sees her house as an important and only asset and the security for her future. She is conscious of the risk to her health in the collection activity as the marshes have snakes and also the milk that oozes from the sap of the plant while plucking the leaves is harmful for her eyes. She has damaged the vision in one of her eyes in this process. In spite of this risk she continues with collection and sales of the garland leaves and grasses. Her sustenance in this IGA is motivated by the ownership of income which in turn is linked to the feasibility of individually carrying out this IGA. With all her children married and living independently her household is reduced to just herself and her husband. She detests her husband's alcoholism and irresponsibility in contributing to the household income and so prefers this IGA that gives her the space to own and manage her time, labour and income.

Looking back at her experiences, Bhupati recollects that taking fruits for sale to the different households in the village compliments her childhood experience of carrying fish for sale to these households. Her father was skilled in inland fishing and Bhupati and her sisters

would take the fish to the different households. She also feels that the adult literacy programme organised in her village (around two decades ago) helped her in reading the bus numbers and destination names. This provided confidence to her mobility from her village to Chennai market and back. Two of Bhupati's three daughters live in neighbouring villages and her only son lives next door to her. All have been very supportive in her gaining assets. The confidence in carrying out this IGA is linked to both her childhood experiences and the support and guidance of her brother. But Bhupati does not aspire to carry on with this IGA for long. She sees herself doing this till she manages to repay the debt incurred for her house construction. She then hopes to get a loan to start a petty shop or snack shop; something that is not as demanding of her mobility as her present IGA. Though her past experience of managing a petty shop was financially damaging, she feels she has now gained enough experience in accounting and should be able to manage it more successfully in the future.

Nagammal being much younger to Bhupati is in contrast to her, looking for companionship in carrying out an IGA. Though her health does not withstand the labour demand of traditional daily wages, she participates in it not only because it is the common IGA opportunity available in the vicinity of her settlement but also because of the security of having older women with her at work and travelling from work to home given her inexperience in the IGA. Similarly, her motivation for rearing milch cattle is related to carrying this out mainly in the household space and when grazing within the village boundary. She is enthusiastic in carrying out new IGA that can be done within the household space like candle making that she saw during one of her exposure visits facilitated by the NGO that started the SCG in her settlement. But is determined that such new IGA is only possible with training and continuous support (moral) and assistance (technical and financial) from the NGO. Her present difficulties in managing the SCG accounts in the absence of NGO assistance has made her skeptical of their support and in turn on the possibility of starting such new IGA.

The spatial restriction that Nagammal is in with respect to IGA is not related to caste norms but by the fact that she lives as a nuclear family with two very young children. This implies that the burden of all household chores and child care lies on her. Besides the milch cattle also adds to her choice of spacial restriction. Kali is in the same life stage as Nagammal but their daily routines and corresponding motivations for IGA are different. This difference is related to two important factors. Firstly, Kali has her mother-in-law to help with household responsibilities and therefore finds more time to stay away from her household. Secondly,

Kali owns cultivable land that provides the security and regularity of IGA. She therefore has her hands full and does not look for new IGA activities and support as Nagammal.

We see through the above cases the different strategies women have in negotiating between the institutions and their livelihood. Referring to institutions I mean, their

1. Social resource which includes their household, extended kin network and caste but also the multi-caste village and work environments; the support they draw from them but also the norms that they have to comply with, how this institution influences their ideas. The case of Bhupati, for instance, her ideas for choosing the grasses for sale comes from her work environment. Though Meenakshi and Lakshmi are from different castes and very much influenced by caste trends of what is good IGA and not, they also do influence each other on how to get SHG loan and what to do with it.
2. Human resource relates to their labour power; at what stage in the life-cycle are they. The choice of IGA is very much linked to this. The above case studies show how child care, household domestic responsibilities, control of husband and parents-in-law and health is related to the age of the women.
3. Physical resources refer to the infrastructure available. The emerging changes in livelihood especially in the non-farm sector is related to better roads and transport and expanding business sectors in Chennai and its periphery. Kali's husband has recently started to work in construction sites in Chennai. He also has the experience of working in a chemical packaging company in Thindivanam. Meenakshi's son and siblings work in Chennai and her choice of saree business is partly facilitated by easy access to Chennai. Similarly, Lakshmi's son and siblings and Amudha's daughter work in Chennai.
4. Natural resource is linked closely to agricultural land, its ownership and access to leasing but also to agricultural wage labour. In Bhupati's case to the marshes for collecting leaves and grasses. Also grazing land for livestock. The possibility of desilting village ponds through NREGS.
5. Financial resource provided by kin networks, microcredit and linkage to banks through SHG, loans and advances from buyers of their produce, be it milk from livestock, flowers and vegetables from cultivation, or the market stall that Bhupati supplies her products of collection.

## 5. Conclusion

Dichter (2007), in a book entitled, *What's Wrong with Microcredit*, says that it is unrealistic to “expect microfinance to noticeably affect growth or successful business development”. Most people, he writes, “poor or otherwise, are not entrepreneurs, so there is little reason to think that mass credit would in general lead to viable business start-ups” (Dichter, 2007: 1). Commenting on Dichter, Fernandez (2008) attributes this problematic as one arising from “definitional confusions” where “enterprises are distinguished by these experts from livelihood activities” (2008: 236).

Fernandez (2008) argues that this ‘minimalist approach’ of mere financial intervention for enterprise development is not particular to microcredit provided by NGOs and Microfinance Institutions (MFIs) but also to large banks, where the former often follows this approach under pressure of achieving financial sustainability. Further, the failure of this approach in promoting enterprise is attributed to some MFIs retaining control of the size and purpose of the loans disbursed by them, a control regulated by a misconception of what is ‘productive’ investment and not. In an in-depth and detailed analysis of SHG in Tamil Nadu, Kalpana (2008) shows the diversity of bypass strategies implemented by women (arrangements with the staff and with bankers, use of intermediaries, etc.) to do “as if” they were using microcredit for “productive use”. The motivation here was to access credit rather than to redefine the uses to which it was put as ‘productive’. But definitely this is a reflection of women’s capacity to negotiate access to resources and use them for their livelihood promotion.

It is thus, more meaningful to look at women’s participation in IGA and explore their motivations for and against an IGA through the livelihood framework. The case studies discussed in this paper is an attempt in this line. The case studies show that women<sup>13</sup> do not isolate their participation in one institution from the other. They are individuals carrying in them composite identities and responsibilities prioritising one from another at different contexts. We need to acknowledge that livelihoods are controlled by many factors as in the five ‘capitals’ or resource base of the livelihood framework and not narrowly judge the impact of microfinance on enterprise development, all the more as women and their participation in IGA shown through the above case studies did not start with them becoming SHG members. But for the case of the two women from Vettaikaran colony of Magaral village whose Savings and Credit Group is both young and weak all other four cases show increased space for

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<sup>13</sup> The livelihood framework is not gender biased. The emphasis on women is specific to the context of this paper.

negotiation of livelihood promotion through microfinance. The paper suggests that a better understanding of the diversity of women's livelihood and a better understanding of the range of constraints, motivations, skills and capabilities of women through the livelihood framework might help to understand the impact of microfinance. The limitation, however, lies in the broad scope of this framework making it difficult to operationalise. This paper is a narrow demonstration of this difficult possibility.

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