

# Enter microcredit:

## A new culture of women's empowerment in Rajasthan?

### ABSTRACT

Most studies of microcredit programs for women have been concerned with the relationship between borrowers and men outside microcredit groups, such as husbands and moneylenders. In this article, I focus on the relationships forged between women within microcredit groups in a small village in Rajasthan, India. I argue that, rather than representing a new paradigm for women's empowerment, microcredit has become one of several possible platforms from which rural Rajasthani women articulate their concerns about caste, poverty, and the burden of raising daughters. Thus, microcredit is not a foreign economic form that is subsequently culturally inflected, nor does it represent the instrumentalization of culture; rather, microcredit, like other local frameworks such as *evil eye*, feminist organizing, and personal history, produces cultural possibility. [*microcredit, Rajasthan, women's empowerment, capitalocentrism, caste relations*]

Despite its seeming out-of-the-wayness, rural Rajasthan has been a site of intense effort by the Indian state to empower women. Indeed, the idea that women are more oppressed in Rajasthan than anywhere else in India inspires a huge bureaucratic apparatus and a pervasive discourse about the need for women's uplift in the state.<sup>1</sup> Most of what I know about these efforts to improve the lives of women in rural Rajasthan I learned from Gangori Kanwar. My hostess in a small village at the southernmost reaches of Jaipur District, Gangori Kanwar is a *sathin* (lit. female accomplice–advocate) with Rajasthan's flagship women's empowerment initiative, the Women's Development Programme (WDP). This means that, since the late 1980s, she has participated in various training retreats to become a "change agent" in her home village, helping to spur and support efforts by her female peers to change cultural attitudes toward women, which are often characterized in Rajasthan as feudal and oppressive. Gangori Kanwar is also in charge of the village *anganwadi* (public preschool), runs an informal ayurvedic practice to treat infertility and gynecological problems, participates in local politics (she was once a candidate for village *sarpanch* [village headperson]), and is the wife of a Rajput zamindar. A truly compelling narrator of the woes of her poor village sisters and an undeniably dynamic figure, she has recently taken up a new role: conjuring microcredit loans for women in the village of Debaliya by enrolling groups, sometimes of multicasite–multiclass composition and sometimes socially uniform, with the various agencies that claim to work for women's empowerment in rural Rajasthan.

Microfinance has emerged as the main development model, especially for women in South Asia, over the last ten years. Recent case studies of microcredit initiatives, however, have been deeply skeptical of their problematic and sometimes violent outcomes. The picture the studies paint is grim: Many women simply hand over their loans to male relatives. Pressure to make timely payments is so strong that women often borrow money from

moneylenders at exorbitant interest rates to do so, and they are subjected to violence and aggression when they cannot pay these additional loans (Rahman 1999). Even if they are able to start small-scale production enterprises, they have difficulty bringing goods to market (Mahmud 2003), and any increased contribution to household income they make may be met by a corresponding decrease from other household members (Mayoux 1999). Benefits, such as they are, seem to accrue to women who are already high status (Mayoux 1999). In other words, very few researchers find microcredit to be the sure route out of poverty it is claimed to be; the gap between the “rhetoric and reality” (Isserles 2003) of microcredit is wide.

In this article, I focus on the relationships between women within microcredit groups, rather than just on the relationship between borrowers and their male relatives, to better understand not why microcredit projects fail but why they seem to be so successful—not only on a global scale but on the ground as well. Despite the apparent failure of loans to increase anyone’s household income significantly, all the women I knew in Debaliya wanted a loan. Although the desire for loans can be understood in very stark financial terms—on a particular day, more cash entered a household—local social factors cautioned against borrowing. Not everyone who joined microcredit groups trusted Gangori Kanwar, their main broker, representative, and beneficiary. The allegations that she stole loan monies from women, which I explore below, came out as soon as my research collaborator, Shally Vaish, and I started asking questions about loan groups. The question that continually bothered me during the several months that I conducted fieldwork in Debaliya, then, was why women continued to go along with Gangori Kanwar’s plans to join an ever-growing number of nongovernmental and governmental microcredit schemes.<sup>2</sup> If women were not getting significant benefits or material gains from these programs, why did they continue to invest not only money but also considerable emotional energy in them? What was microcredit’s magic that it compelled participation despite the perception by many group members that Gangori Kanwar swindled them?

To begin to answer this question, I have had to see microcredit not just as an “economic” arrangement but also, and maybe primarily, as a social project. This social project introduces new ideas and languages that interact with many others in the cultural terrain of rural Rajasthan. Microcredit is mixed up with various other local frameworks, from feminism to evil eye, that women mobilize to make sense of the exchanges and transactions that characterize social life. This cobbling together of frameworks provides women in Debaliya with platforms for critiquing these very same exchanges and transactions; such a critique is one of the main activities within loan groups. Seen in this light, microcredit is attractive to the women in

Debaliya because it provides them with another platform to discuss all kinds of issues that seemingly have nothing to do with microcredit: caste relations and the burdens of raising daughters, for example. It is not the only platform available but it is currently the one with the most magic behind it in terms of international acclaim and governmental funding.<sup>3</sup> As such, it is especially charged in contemporary village life, and critiques of and around loans have a special force. Rather than criticizing local microcredit initiatives for failing to empower women—although, to be clear, I believe they usually fail in this endeavor—I look at what is happening in loan groups. On the one hand, I believe that attention to intragroup dynamics helps explain microcredit’s success on the ground despite its inability to fulfill any of its own promises. On the other hand, looking at group-level struggles over loans illuminates an important part of how rural Rajasthani women, rather than being completely removed from or oppressed by economic relationships, engage in all kinds of negotiations and protests around local exchange despite the widely held view that they are among the least empowered women in India.

### A terrain of diverse transactions

Feminist analyses of microcredit’s ideology and operation have critiqued its deep imbrication in discourses of natural individualism and entrepreneurialism. Linda Mayoux’s (1999) well-known critique of the “virtuous spiral” underlying microcredit thinking forcefully questions the assumption that access to credit leads to economic empowerment and that economic gain in and of itself is enough to guarantee either familial well-being or wider social and political reform for women. In the absence of “alternative visions” of gender relations, microfinance does not lead to local critiques of women’s subordination (Mayoux 1999). Robin Isserles, echoing Mayoux’s critique, demonstrates the ways in which microcredit reproduces a U.S.-style “bootstrap” social program that, although appearing to center on efficiency and self-respect, in fact, “makes individual behavior central to overcoming poverty, avoiding structural analyses or critiques” (2003:45). Both researchers draw attention to the ways in which microcredit seems to instantiate the values of what scholars refer to as neoliberal global capital and directly contravene the goal of women’s empowerment as it might be imagined by development planners, including some feminists, in both the North and South. In Rajasthan, their concerns are shared by recent analysts of the WDP, of which Gangori Kanwar is a part. As I discuss below, external reviewers looking at the WDP are concerned about the abandonment of efforts that promote cultural change in favor of lending activities.<sup>4</sup>

I suggest that both the construction of a one-to-one correspondence between income and empowerment

implied by development planners and the critique of this perspective provided by recent authors provide few tools for understanding what poor women may be articulating or looking for in their embrace of microcredit. Both perspectives entail splitting the “economic” from the “social” to see how one does or does not contribute to the other. Following J. K. Gibson-Graham (2006:1–23), I see this kind of thinking as hindering scholars’ ability to perceive the economy—or society or gender, for that matter—as plural spaces, places of difference and struggle. It restricts us to the recognition of only certain kinds of transactions as being about empowerment. To put it another way, the “capitalocentrism” of seeing microcredit and the sociality it engenders as a reflection of something like neoliberal global capital is also linked to what one might call the “empowerment myopia” that collapses the great range of histories and social relations that are worked out in microcredit groups.<sup>5</sup> If, as I hope to show below, microcredit has become one of several platforms for articulation from which women in Debaliya can comment on many different kinds of local exchange, its real product is not economic or social but both and neither. In other words, microcredit produces cultural possibility. It is, therefore, most usefully evaluated not in terms of empowerment or disempowerment but in terms of the relationships and exchanges—the transactions—it does or does not make possible in a given setting.

Julia Elyachar has extensively discussed microcredit’s novel relationship with the “culture” of the poor in the context of new development finance opportunities in Cairo that seek to draw in, rather than undermine, what is known as the informal economy. She argues that

the microloan approach represents an important shift in that it does not aim to make backward groups abandon their cultural practice en route to becoming modern. Rather, backward cultural practice is enshrined as a way for the poor to help themselves and the economy at the same time . . . the integration of economic, social, and cultural practice—the embeddedness of economy in society—that modernization and capitalism were supposed to have severed is seen as a positive attribute to be emulated. [Elyachar 2002:500]

Her view goes a long way toward rediversifying the terrain of transactions in which microcredit is situated. If economic, social, and cultural practices are all integrated, scholars cannot assume that we can separate them out for reflection or analysis, especially when development planners laud their integration. I hope to supplement this insightful analysis of microcredit’s relationship to culture with a view into the interactions of women in Debaliya who were brought together in microcredit groups, to see how microcredit can become mixed in with other ideas and languages for women’s critique of social relations. I begin by contextualizing microcredit’s entrance into the village within the

larger history of efforts to empower Rajasthani women over the last 20 years. Despite the fears of WDP planners, microcredit groups have not so much supplanted an earlier feminist agenda as they have added another kind of platform for articulation. I then delve into the series of accusations and counteraccusations surrounding Gangori Kanwar and her abuse of loan monies. Although Gangori Kanwar seems to have occasionally taken advantage of her position, loan accusations against her were less about the specifics of money gained or lost and more about women’s relationships to each other in the village. Caste relations, the burdens of daughters, and personal histories were all enacted and contested within the microcredit drama.

### Microcredit and the WDP: A downward spiral

The WDP of Rajasthan began in 1984 as a joint venture between the Directorate of Women and Child Development and Nutrition; the Office of the District Collector; the Information and Development Resource Agency (IDARA); and the Institute of Development Studies, Jaipur (IDSJ).<sup>6</sup> Funded by UNICEF for the first six years of its existence, the project originally ran in six districts, Jaipur District among them, and was later expanded to all the districts of Rajasthan. The stated purpose was to “empower women through communication of information, education, and training to enable them to recognise their social and economic status” (Madhok 2003:ch. 3). The WDP, as an institution, represented the coming together of several historical streams. In the mid-1980s, “women’s empowerment,” as invoked by the UN platform for the Decade for Women, for example, offered an ideal means for the Indian state to move away from explicit family-planning agendas, which were highly unpopular after the excesses of the Emergency, but to continue to pursue its population-control project. This was also an important moment in the history of the Indian women’s movement, when women from lower-status social groups began to make more vocal demands on the state, and academic feminism was forced to look at its urban, middle-class bias (John 1996; Mazumdar 1994). The WDP epitomizes the shift toward both empowerment and the greater participation of poor, rural, and tribal women in the project of the women’s movement.

Its experimental design stressed communication, bureaucratic responsiveness, and structural flexibility, with the goal of enabling rural women to participate in their own development.<sup>7</sup> Rural women, the argument went, possessed great creativity and social force, which only needed to be harnessed to causes of gender and social justice. They could, in fact, become highly motivated to work for change within their own communities if given the kind of education that would couple their natural concern for their families with a sense of themselves and their rights and struggles as women. In the WDP model, solidarity could

be built between women, across caste and class. A cadre of women, known as sathins, was recruited from rural villages to begin grassroots work toward gender equality and social empowerment. Gangori Kanwar and other sathins began intense training sessions with the urban organizers of the program, who were drawn from activist, academic, and bureaucratic circles, in which the values of self-determination, education, and gender equity were impressed on them.

The project, then, began as a locally inspired critique of feudal patriarchy (the organizers' terms). Monthly *jajams*, or meetings of sathins, encouraged women to articulate their concerns and reinforced a deep vertical connection between sathins in the villages and planners in the capital. A holistic empowerment approach was seen as especially important in Rajasthan, which vies with Bihar and Uttar Pradesh for the lowest rank in most assessments of women's status. High infant and maternal mortality, reports of infanticide and child marriage, the lowest literacy rates for women in all of India, and, most importantly, an intrinsically antifemale culture are all cited as proof of Rajasthan's singular oppressiveness. Such a characterization seemed confirmed when, just after the WDP's founding, in 1987, Roop Kanwar was immolated as a sati in Deorala village outside Jaipur.<sup>8</sup>

As Maya Unnithan and Kavita Srivastava (1997) note, much of the sathins' early work was directed toward matters of concern for "villagers as a whole," rather than those that development logics consider "women's issues." Records of early activities, recorded in the IDSJ report *Exploring Possibilities: A Review of the Women's Development Programme, Rajasthan* (WDP 1987), indicate that sathins were often most concerned about famine relief, access to wells and hand pumps, rules of the *panchayati raj* (local government), encroachment onto public lands by high-caste herders' cattle, rations, and reforestation. Family planning, reproductive health, child marriage, and male alcoholism also figured into early WDP activities, but as topics that affected village women's lives on a par with what might be thought of as broader livelihood and political issues. Further, the preferred method for communication and expression on these issues was to craft songs and plays in the Rajasthani dialect. In other words, WDP planners and the sathins with whom they worked took to heart lessons about the necessarily processual pursuit of a goal such as "women's empowerment," relying on local media to pursue concerns that were dictated by the sathins themselves.

Reports from the mid-1980s to early 1990s describe an unprecedented flow of people, resources, and ideas between the sathin villages and the program centers. Both program organizers and feminist activists outside Rajasthan widely believed that the program was both unique and successful, effecting real cultural changes to benefit women in Rajasthan; indeed, other states soon created their own pro-

grams based on the WDP model (see Gupta and Sharma 2006). In 1992, however, a sathin named Bhanwri Devi was gang-raped by the male relatives of a small child whose marriage she was seeking to prevent. The subsequent acquittal of her attackers and the case's national visibility put a great deal of stress on the relationship between the sathins and the state.<sup>9</sup> The sathins, program participants argued, could not be expected to continue their culturally sensitive and often-dangerous work—Bhanwri Devi was not the only woman attacked in the line of duty—if they could not even count on the support of the state when they were assaulted. The controversy resulted in a scaling down of the program that accelerated from 1992 on. Since 1992, there has been a "silent shift" from the sathin model to the *samooch*, or self-help group, model. The group model not only undermined some of the local authority and notoriety of the sathins—some had become quite skilled at collective mobilization—but it was also compatible with new ideas within international circles about how women's empowerment programs should run. Notably, the existence of groups that are able to provide the "social collateral" (Isserles 2003) to ensure repayment was seen as essential to microcredit endeavors. The needs of the state government and this international microcredit trend dovetailed well so that, by the late 1990s, the sathin program was referred to as "defunct," even as some sathins were agitating for higher wages and recognition as real government employees.

In line with the microcredit vision, when I conducted fieldwork in 2002 and 2003, at least half a dozen government and nongovernment bodies required their field officers to start self-help groups for microcredit purposes in Jaipur District. These included, among others, the district and block officers; government-employed teachers; anganwadi workers;<sup>10</sup> and employees of the Center for Community Economics and Development Consultants Society (CE-COEDECON),<sup>11</sup> Rotary International, the National Bank for Agriculture and Rural Development, and the WDP. Five different groups operated in the village where I conducted research, all under different programs, each named after a different goddess, such as Kali and Durga.

The result on the ground is a distracting confusion about who is loaning what to whom. Women may not even know what their loan money is supposed to be going toward. Women never cited specific banks or organizations as the sources of lending. In local ways of speaking, one "got" money from "Mahila Vikas," whether or not the money came specifically from the WDP.<sup>12</sup> My direct questions about funding sources were inevitably answered with such vague references, and any pertinent documentation that I was able to view contained only rupee amounts and lists of names. At the same time, there is a fierce and growing desire among Rajasthani women to forge ties to lending institutions or their officials.

The changes in the WDP's approach to empowerment have not gone unnoticed, and few think they have been for the best. Indeed, the sense is growing among project participants at all levels that the radical feminist component of the WDP has diminished over the past seven years. Whether this has been caused by microcredit is perhaps a matter of debate, but there is a clear parallel between the rise of the self-help group and the demise of the vocal sathin. Commenting on the new trend toward microfinance in the WDP, an independent review conducted in 2002 reported on these groups in general:

We could not see evidence of these groups acting as a collective or as a conduit for spreading awareness amongst village women of their legal rights or as a problem or watchdog body which would have an outreach to the women. We found most of these groups rather pre-occupied with the nuts and bolts of borrowing, lending, and starting enterprises. [Sujaya et al. 2002:18]

The report authors' skepticism echoes Mayoux's critique of "virtuous spirals" discussed above. Microcredit on its own, they suggest, is not enough to produce the kinds of changes initially sought by the WDP. It is not inherently mobilizing and does not work to further the interests of women's collective empowerment. Further, the report notes, women often did not have technical guidance in production or access to markets or marketing skills. Little evidence suggests that microcredit was making a noticeable difference in the economic lives of most rural Rajasthani women, and political gains, such as they were, reflected "the distinctive mark of the sathin . . . and the WDP" (Sujaya et al. 2002:19), not microcredit itself.

This brief history makes clear the need to contemplate specific histories of microcredit in particular locations: Microcredit in Rajasthan has to be considered within the longer trajectory of projects, particularly of the WDP, for women's empowerment. On the ground, it is seen by planners and participants alike as part of larger efforts by the Rajasthani state to improve the lives of women, efforts that, with the publicity of the Roop Kanwar and Bhanwri Devi cases, have largely been considered failures. The radical edge of the WDP, particularly its focus on land tenure and inheritance and on water and grazing rights, is thought to have been dulled as women have been brought together in groups for purposes that are often vague and overly individualistic. Clearly, these concerns are well-founded: Microcredit, on its own, seems to enable few material or social changes as it operates in Rajasthan today.

But I propose that narratives of women's empowerment programs in India tend to stress profound paradigm shifts to the detriment of understanding how rural women think about and engage with the kinds of issues these pro-

grams attempt to affect in ways that often utilize many different platforms for articulation. At the level of the everyday, various constellations of ideas and languages interact when women are brought together in the name of empowerment. The sathin program, despite popular opinion and defunding, is not defunct. Feminist ideas and languages are not alien to Rajasthani culture. And critiques of social forces such as caste and gender discrimination emerge from inside and outside women's groups; such critiques may extend to the context of the women's group itself. The sociality of the group is not dictated by the project design through which it is convened, although the design may offer new possibilities for reflection, critique, manipulation, or magic.

### **A dangerous (im)balance: Women, resources, and evil eye**

Credit self-help groups may take two general forms, as programs currently operate in Rajasthan. In one, women get together in a group and each deposits a small amount of savings in an account. The group then provides loans to its members at fixed interest rates on the basis of the group's assessment of who most needs the money at a given moment. In the second, lenders give loans to groups of women to use as capital investment for microenterprise: to fund craft cooperatives or purchase animals, in theory. In the case of Debaliya, many women brought milk from goats and, sometimes, cows to sell in the neighboring village of Mosra, so the purchase of animals was a popular stated reason to seek a loan, whether or not an animal was ever actually purchased.

Most women among the higher-caste Brahmins, Rajputs, Jats, and Gujjars in Debaliya village practice some form of *purdah*, although it is not strictly maintained. They draw water from the one functional village hand pump, if they are veiled, and visit each other's homes; many participate in the labor of drought-relief works, moving heavy head loads of mud to build rain storage tanks. Gangori Kanwar, undoubtedly the highest-status woman in the village as wife of the largest landowner, recounted with pride her personal transformation as a sathin, which taught her that the business of caste hierarchy was all wrong; now everyone was allowed to visit her home, in her telling. On any given day, she might entertain or interact with Brahmin women, Nai (Barber) villagers, or Kumhars (Potters). Caste mixing, as reported by Gangori Kanwar, was an explicit goal of the WDP in its early days. Most sathins, unlike Gangori Kanwar, were drawn from lower castes. There is, then, a noticeable discourse within the village about the need for women to unite despite caste status; at the same time, lower-caste women told me that they were only permitted into Gangori Kanwar's home when I was present in

the village. Otherwise, they were expected to maintain the social distance dictated by caste hierarchy.

A striking feature of women's social lives in the village is the low level of pooling of labor for mutual benefit. Women in Debaliya, even of the same caste, do not form work groups, although they may enlist daughters to help with chores. Women's separation, based on the separation of *chulhas*, or hearths, engenders a view similar to that described by Patricia Jeffery and colleagues, in which "each woman should be busy with her own work . . . rather than spending time with other women or contributing to the work of any other *chulha*" (1989:48). Although Gangori Kanwar and her sister-in-law Roshan Kanwar lived next door to one another, they did not share in each other's domestic labors except on special occasions. Women across castes carry out the same daily tasks separately, but what they do together is talk. They may gossip about whose son's new wife brought in what dowry items, or about the price of fodder, but women's relationships are forged in conversation and social evaluation. The worst thing one can do to another woman is refuse to *avaz dena* (lit. give your voice) to her.

Women's daily tasks in Debaliya revolve around food: getting, storing, and preparing food. During my fieldwork in 2003, many families had at least one goat to provide milk and important by-products like yogurt and ghee (clarified butter)—an important source of calories—to the family. The goat had to be fed and looked after. In addition, some families managed to grow one crop of spinach for home consumption or a plot of cumin to sell, despite the drought that charred Rajasthan from 1999 to 2003. This kind of work too had to be rationed and negotiated. Another time-consuming job was managing wheat stores, which largely came to the village in the form of government-sponsored drought-relief rations. The wheat had to be processed on the grinding stone, turned into dough, and baked as thick *rotis* (flatbreads). The whole process was repeated twice a day.

Village norms say that one must share what one has but only if others know one has it. Village women were quite generous with me during my time at Gangori Kanwar's, often sending something from their gardens for my evening meal or inviting me to come and eat *rotis* with thick wads of ghee melting in their centers. These gifts entailed reciprocal obligations that I was happy to fulfill, carrying pounds of precious green vegetables from the city to the village on my back in a strange reversal of received notions about where food is produced and where it is consumed. Generosity is considered an important characteristic of a good woman.

Yet village architecture, storage technologies, and daily practices speak to the constant desire to hide what one possesses. Even the poorest households store their food out of sight, under lock and key. Other personal goods, like clothes, important papers, combs, and mirrors, are kept un-

der tight control in large trunks, which are often the only pieces of furniture in a home besides string cots. Things used in food preparation, like ladles or cups, are tucked out of sight into roof eaves when not actually in use. The only household items that tend to sit in plain view are religious statues and offerings to the deities. Everything else is kept under strict watch. One of Gangori Kanwar's many tasks included managing her ring of keys, one key for each room of her four-room house. Each time a room had to be opened for some reason, she would take the proper key from her ring and unlock the door, only to relock the room and replace the key on a string around her neck as soon as the designated task was finished. More than once I had her open a room so that I could retrieve something or perform some task only to find after I had been called away momentarily that she had relocked the room in my brief absence.

The practices of hiding and secrecy lead to endless speculation about what women have and do not have. People often report that this or that poor woman really has a "trunk full of saris" hidden in her house. Hoarding food while one owes a debt of obligation to someone else is a grievous social injury. It is not hard to imagine why, then, in the context of group loans, when women know very little about how they are being funded or who is getting what, wild rumors circulate about large sums of money stashed away. It is also not surprising that the group form impelled by microcredit schemes poses serious difficulties in the face of norms of village sociality. Cooperative work among women is not the norm. There is no preexistent sisterhood to be harnessed by microcredit so much as there is a constantly shifting web of talk about and analysis of the possessions of others and relative neediness.

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Food is charged with powerful force in Debaliya village, where one is always at risk of not having enough. Important rules govern how food is to be consumed and shared, rules that accord with general norms of generosity but are not immediately obvious to the outsider. One afternoon as I sat in the inner courtyard of Gangori Kanwar's home, she warned me not to eat my daily food in front of other women from the village, who often came to sit in the courtyard and visit. They were not "family" and their *nazar* (evil eye) could make me sick, which I often was during my stays in the village. Instead, I was to eat in the household *puja* room, behind closed doors, if possible.<sup>13</sup> *Nazar*-related illness, she explained, was caused when women felt envy about the food consumed by others. Children especially could be affected; there was also always the risk of *dakan*, or witches, killing them if a mother was not vigilant. She illustrated with an example:

One day, [a woman] was feeding her child and a[nother] woman came to sell vegetables. That lady [selling vegetables] saw the child [of the potential

customer]. The child had a lot of hair on his body. Only the face was clear—the rest was hairy. After she left, the child got very sick and died the next day. His mother grieved and cried a lot. . . . Now all the Rajputs asked how the child died. His mother told them the entire story. . . . Then four or five people took their swords and went to their graveyard. They understood the whole story. They climbed to the top of a tree and stayed there. They didn't whisper anything—it was nighttime. At twelve o'clock, the witch came and took off all her clothes and removed the mud [from the grave]. She took the child out and started playing with him [tossing him into the air]. So the child started crying . . . [and they] caught and tied her. Then they called Sati and said, "Look what a bad woman she is. She ate a child." [They let her go]. That child is still alive today . . . still today he has a lot of hair and a good, big family.

Many aspects of Gangori Kanwar's story accord with previous studies of evil eye and witchcraft belief in South Asia. The curse begins with seemingly benign contact with a stranger who is secretly an ill wisher; in fact, in many cases an attack results from compliments delivered to children, who can hardly be said to have offended the bewitcher themselves. The stranger in this case is not of the same caste as the child or its mother and is presumably of a lower caste ("all the Rajputs asked how the child died"). And food figures in the story, another common feature of nazar tales. G. Morris Carstairs (1983) reports that many witchcraft accusations in Rajasthan seem to be made against poor, low-caste women who are widows or are barren. Women believe that individuals may harm others through their natural jealousy, and people are frequently described as "eating" children, emphasizing the consumptive aspects of evil-eye beliefs (Carstairs 1983). Evil eye resulting from food jealousy is perhaps the most common nazar there is, according to Gangori Kanwar. Further, Gangori Kanwar's story puts the figure of the dakan, or witch, into stark contrast with Sati Mata, the apotheosis of Rajput womanhood and thereby stresses the evil of her deed (see Gold 1988; Harlan 1991; see also Bharucha 2003).

Anything in excess—hair, food, money—is, in village norms of generosity, suspect.<sup>14</sup> This is not a situation, however, as George Foster's (1965) "limited good" model would have it, in which any gain by an individual is seen as threatening (see Taussig 1980). In this case, excess itself is not the problem that provokes others but whether or not it is visible. If one is clever enough to gain and conceal, it is not one's *galati* (fault).

Excesses can also work as deficits. For instance, certain features of family life, such as the number of daughters a woman has borne, are considered socially appropriate markers of her neediness. In the karmic scheme of things, having too many daughters is both a disability and an entitlement to special sympathy from one's peers. In an often-

confusing discursive play, women draw affinities between themselves and others on the basis of the number of girl children with which they have been burdened. The term *burdened* is apt because the birth of a girl child necessarily entails her family's responsibility to provide a proper dowry for her. In local family calculus, a daughter either has to be balanced out by a son, or the family has to find additional income.

The ideal, then, is an economy of goods and people in circulation so that some kind of just balance is reached. With the entrance of loans whose source and purpose is often unclear, a whole new set of charged possibilities opens up for generosity, greed, or fate. Women in Debaliya know that they are ignorant about much of what their relatives and neighbors possess. The possibility always exists that someone has both untapped resources and secret bad intentions. Women's folklore includes tales of the discovery of vast riches in mundane places, such as gold bangles in the belly of a fish. Despite the official ethics of mircocredit and ideas about sharing, I heard the ubiquitous charge, "She has a whole trunk of saris hidden in her house." As in the story of the vegetable seller, appearances are not to be relied on, for they are often revealed as illusion. The gods are well known for disguising themselves in humble costumes only to reveal their true forms and reward those who have come to their aid and harm those who have not. Conversely, rumors about how seemingly poor women could be rich imply that just because you could not see something did not mean it was not there.

### The social life of loans

Undoubtedly one of the most burdened women in Debaliya was Saroj. Gangori Kanwar introduced me to Saroj—"poor thing"—early in my stay in Debaliya. I admired Saroj from our first meeting. Despite obvious pain, this middle-aged Nai (Barber) woman and mother of four took great joy in sitting on the verandah of her low *kaccha* (unfinished; in this case, mud) house and talking with me or with my research collaborator, Shally. Her oldest child, and only son, lived in Jaipur, where he had a barber's stand; her three unmarried daughters still lived at home and clearly doted on their mother. Around six or seven years ago, Saroj had a *nasbandi* operation (a tubal ligation, the local term for which is the English *oprati*) reportedly at the insistence of Gangori Kanwar, even though family planning was not considered the work of sathins. After this operation, she developed a serious kidney problem. Saroj had to visit doctors in Jaipur many times and was given medical treatment for three years before a diagnosis of "delayed excretion" convinced the doctors that she needed to have a kidney removed.<sup>15</sup> This operation was performed at great expense to the family, which was quite poor and lived on the edge of the village. When I met her five months later, Saroj

continued to have a great deal of postoperative pain and was confused about what had happened to her. She cried as she told Shally and me about her struggles to obtain medicines, raise her daughters, and pull her weight in terms of household labor. She was certain that supernatural forces had entered her body during the first operation, causing her current malady.

Saroj was also angry. She claimed that her husband was given lowest priority (i.e., was hired least often) at the drought-relief works, implying that it was run through upper-caste loyalties, a charge often made about relief work. The medicines that she continued to need were available with her medical ration card, which she could only use at the hospital in Jaipur and only to obtain two-weeks' supply at any one time. This meant that Saroj had to take the bus every two weeks to stay with her son in the city, at a cost of at least 60 rupees for each trip. Saroj felt that she was mistreated by the doctors in Jaipur. She was supposed to receive free care at the government hospital. Often, however, the doctor would call her to his home, where he felt justified in charging her hundreds of rupees for consultations. Her needs were, indeed, acute, and she was quite certain about what she deserved from the panchayat in terms of financial support as well as from other women in terms of sympathy: She had no money and could not work, her three daughters would all need to be married off, and she faced caste discrimination that, she seemed to imply, was worse because upper-caste people such as Gangori Kanwar hypocritically denied it existed.

Saroj's family had planted a plot of spinach to get them through the winter months and sent me some to have for dinner one evening. I tried to reciprocate their generosity, and, on my next trip to and from Jaipur, I brought Saroj peas and cauliflower, a rare treat in rural areas in a drought winter. I wanted to further help the family with money for Saroj's trips to Jaipur and was in the process of figuring out how best to be of use in this regard when a series of conversations shifted my understanding of Saroj's predicament. Saroj had established a friendship with Gangori Kanwar's sister-in-law, Roshan Kanwar. Roshan Kanwar worked as Gangori Kanwar's assistant with the anganwadi program and sewed clothes for women and children in the village; she, like Gangori, was quite enterprising in her relationship with the WDP, although she was far more popular with other women in the village. Saroj clearly admired Roshan Kanwar and told Shally and me that Roshan Kanwar had gotten a loan by depositing ten rupees with Mahila Vikas. Saroj herself would not deposit money, because she was scared of Gangori Kanwar. Saroj told us,

She [Gangori Kanwar] has gotten a loan. She will use it for herself. If she gets a loan in my name, she will also use it for herself. The day before yesterday, I met Gangori Kanwar in one of the Jat's house. The loan

was sanctioned in the name of that Jat lady. She was left [without anything], and the loan is being used by Gangori Kanwar. When you came, the day before yesterday, the lady was saying [to Gangori Kanwar] "Please give two paisa."

When we asked why people did not try to stop Gangori Kanwar from taking their loan money, Saroj replied, "You can't say no. She is very *chaagti* [cunning or smart]. You can take me anywhere with you. If I am in Mahila Vikas and if I get a loan and if you tell me to give it [to you], I'll give it. Gangori Kanwar has her son's wedding [to pay for], so she is using it for that. This is Gangori Kanwar's galati [fault]."

These accusations against Gangori Kanwar were further explained by Roshan Kanwar on a separate occasion. She recounted a story in which a group of women had gotten together at Gangori Kanwar's suggestion and taken a group loan, which Gangori Kanwar had then kept in full. She effectively stole 10,000 rupees from Roshan Kanwar. "I would have given it to her if she had asked," Roshan Kanwar told me. "But she just took it."

Gangori Kanwar's role as a conjurer of resources came into stark relief as Saroj and Roshan Kanwar described further their reasons for not confronting her about the misuse of group loans: One could not go against her, a sathin, a zamindar's wife, and, they implied, a loose cannon. But this distrust was also clearly linked, at least for Saroj, to the prior deception on Gangori Kanwar's part in convincing Saroj to have the tubal ligation. Gangori Kanwar was effectively the broker of the "prior operability" (Cohen 1999) that made Saroj vulnerable to her later illness and to what was perhaps kidney theft. But Saroj was not a passive victim. She spoke out against Gangori Kanwar, at least to Roshan Kanwar and the foreign anthropologist, and was among the few women who did not join loan groups. Saroj's critique, then, was staged from various platforms for articulation: local ideas about magic, resources, and reproduction; feminist ethics; and discourses about caste equality.

The "facts" of history could not outweigh what Saroj experienced as a truer tale. Gangori Kanwar was only out for herself and had harmed others in the process; despite her WDP-inspired rhetoric of sisterhood and caste equality, she was manipulating people. Saroj never openly accused Gangori Kanwar of magical malfeasance in the case of her sterilization and later kidney troubles, but the possibility lurked that Gangori Kanwar had, like a dakan, eaten her kidney by benefiting from her role as motivator for the sterilization. It was not lost on Saroj that Gangori Kanwar effectively made a living by marketing the tribulations of her peers in the village to various officials, and her claims about Gangori Kanwar are, perhaps, partly true. Saroj could only articulate her suspicions in carefully chosen language. She told Shally and me, "I might have been cursed somehow" rather than "Gangori Kanwar put a curse on me"



because the direction of witchcraft accusations, like the direction of family-planning and tubal-ligation motivation, loans, and other transactions, are already set on the basis of caste. Saroj could not accuse Gangori Kanwar in the local language of witchcraft because, ostensibly, there are no high-caste witches. But she could bring other ideas and languages, such as those espoused by the WDP or by microcredit groups, to bear on someone who seemed to be manipulating others.

Among Gangori Kanwar's skills was the ability to know, in an almost uncanny way, what was being said about her. On her return to the village after receiving a loan for her son's wedding, she seemed to want to disclose freely the terms of the loan. She told me she had taken a loan from the Durga group in the village to help her accumulate the 45–50,000 rupees she thought would be required for her son's wedding. Her loan payments would be 500–1,000 rupees per month. She did not pretend that the loan was going toward the purchase of fodder, which is what Gangori Kanwar claimed loans were supposed to fund. Then she threw in an unexpected twist: Her sister-in-law Roshan Kanwar had 50,000 rupees and would not share, a grave sin to Gangori Kanwar, who had five daughters to marry off and only one son. She seemed to imply that if Roshan Kanwar had shared, she would not have had to take out the loan at all.

Suddenly, it seemed possible that Roshan Kanwar was also conspiring against her peers. She was savvy about programs for women and was the woman closest to Gangori Kanwar—therefore, she was the most likely to understand loan structures. She had, by her own account, been going daily to the nearby regional rural development bank with another woman to try to qualify for a new loan. Or was this Gangori Kanwar's conjuring as well? Did Roshan Kanwar have 10,000 rupees or 50,000 rupees? How much did Gangori Kanwar have? Where did she get it? Gangori Kanwar's role was not easy to understand. Although she and Saroj clearly were engaged in an ongoing dispute, Gangori Kanwar had supported Saroj's petition for the renewal of her medical ration card with the panchayat, which was successful. Gangori Kanwar and Roshan Kanwar seemed to be friends, but were they cheating each other? Interestingly, Gangori Kanwar was willing to tell me openly about her betrayal of sathin values—she was not supposed to give or take dowry, of which she knew I was well aware—but she vehemently maintained that she was a victim in the loan groups because the burden of five daughters entitled her to more.

At moments, it seemed that Gangori Kanwar's power to conjure loan money and convince others to help her get it was, indeed, supernatural. It would be a mistake to see her simply as an agent of the state; however, her powers were limited and sometimes were completely thrown into question. On one particular morning, the ration *walla*, a civil servant in charge of managing villagers' ration cards and the lo-

cal government-subsidized shop, approached Gangori Kanwar in her courtyard. He was angry and out of place in the insular female space. She met him at the doorway, where he promptly began questioning her. From my distant seat near the fire, Gangori Kanwar's responses were inaudible. The man's questions were loud, and he got progressively more adamant. "Where is the money?" he shouted. "I know you had a loan. The sarpanch also knows you had a loan!" His tone was threatening, and I felt nervous for Gangori Kanwar as he went on. She said nothing, and he stormed away. Ignoring my embarrassment and her own, Gangori Kanwar went back to work as if nothing had happened.

This encounter was unsettling to me, and, I think, to Gangori Kanwar, for it lends credence to the rumors of her misdeeds (was she so bold as to try to steal from the ration walla?) and, at the same time, it exposed her real vulnerability in the face of the institutional structure that she usually managed like a virtuoso bureaucrat. For as much as Gangori Kanwar was able to create a world within a world, to build herself a space to maneuver in Debaliya, she did not set the terms that governed women's microcredit groups, or loans, or village politics. This woman, always filled with things to say, with curses for men who misbehaved, was, for once, silent.

### Whose microcredit culture?

To ask of microcredit only whether it really empowers women is to take the institutions and discourses through which it is produced as the paradigm for women's empowerment in the Global South at face value. The question begins from the joint premises that not only is something called the "empowerment of women" possible within microcredit's purview but also that those who study empowerment would know it if they saw it. As I hope I have shown, at least in rural Rajasthan the picture is rarely that clear, the subject positions rarely so neatly assigned. Who won and lost in Debaliya's loan groups? We might say that Gangori Kanwar won sometimes; we could point out that Roshan Kanwar got to keep a bit of money, whatever the amount, and the respect of her peers. Maybe it was Saroj who was empowered. Her criticism of Gangori Kanwar's loan misdeeds allowed her to launch a broader critique of drought-relief works and caste relations. Her publicly articulated refusal to join loan groups was a response to earlier personal conflicts and suspicions of magical malfeasance, and it also pointed to Gangori Kanwar's hypocrisy in the context of groups that were supposed to act for women's collective good.

If we, as scholars and feminists, ask our questions on microcredit's terms, we have to answer them on those terms, in ways that I have found unsatisfactory. We have to accept the gap between economic activities and social life that enables development planners' view that "culture"

can be instrumentalized toward economic improvement. I have chosen, rather, to focus on what happened between the women who were brought together in new ways by the entrance of microcredit into daily life in rural Rajasthan to show that microcredit is not a preexistent economic logic that gets “culturized” but only ever happens in and through culture. A microcredit program that is not enmeshed in local ideas about generosity and sharing—about *nazar*—does not exist in Debaliya; microcredit does not interact with culture, with all of its unexpected convergences and disharmonies. Microcredit and the self-help-group form *are a part of* several cultural possibilities that women draw on in any given moment.

Part of the problem with both microcredit plans and their critics has to do with the assumption that the women involved share the same visions and positions. On both sides of the “is microcredit empowering?” issue lies that view that women recognize and reproduce themselves as a collectivity called “women” within the context of self-help groups (Berry 2003). It was this assumption that underlay my questions about why women would agree to go along with Gangori Kanwar. Surely they would recognize that her dealings were not always in their interests! But I was often surprised. Sometimes, the concerns of women in Debaliya were, in fact, collective: Everyone seemed to agree, for instance, on the karmic, moral, and economic weight of daughters. Women agreed that this weight should be counted when a particular woman’s need was being calculated by her peers. But the next day, suspicions might run wild about this same woman: “She has a whole trunk of saris hidden in her house.” Women neither wholly embraced nor completely rejected the relationship that microcredit groups attempted to create between them as “women.” Which part of this complex social interplay is culture? Or, more to the point, to what extent should culture be recognized as including several different platforms for articulating critique and commentary in Debaliya: microcredit, WDP-styled feminism, *nazar*, and women’s simple talk about one another? I hope to have given some sense of why microcredit is especially charged in rural Rajasthan—a glimpse of its magic—at the same time that I have refused to treat microcredit as if it were an isolated phenomenon in the world or a brand-new paradigm for women’s empowerment that vacates all of the other ideas and languages that might be present.

The point, I think, is that there is a great deal at stake in refusing the instrumentalization of culture on which microcredit seems to rely by attending to its specificities, its ethnographic study; likewise, in light of the kinds of complex social interactions of which it is now a part, scholars should refuse to see microcredit as only, or even primarily, about the money it purports to make available to the poor. As Elyachar puts it, “Even if we hear the language of debt and finance, we should not assume that capitalist accumu-

lation is underway” (2002:511). I would add that just because microcredit can work as a disciplining apparatus does not mean it is always successful. Very little that happened in Debaliya’s loan groups reproduced the microcredit vision of collectivities of women working together to create and sustain microenterprises for the good of rationalized families who no longer practice dowry.

Focusing on the instrumentalization of culture obscures all of those unwieldy cultural enactments that happen in and through the language of microcredit as it is joined to other, locally invoked ways of thinking about and evaluating the relationships that make up village social life. Focusing on the money obscures all the other kinds of transactions that happen in a particular location. Attending to the complexities of what happens in the intimate spaces of the loan groups themselves helps answer the question with which I opened this article: What makes microcredit so attractive to women in rural Rajasthan? It is not that financial gains or the sisterhood born of the self-help group is dramatically altering women’s lives. It is, rather, that microcredit has become part of the palimpsest that constitutes what I have called “platforms for articulation” concerned with questions of how resources should be distributed, caste relations, the meaning of daughters, and the possibility of grassroots feminism in this, the place where women are the “most oppressed.”

## Notes

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1. That women are more oppressed in Rajasthan than in other regions has a kind of commonsense currency in India. The state consistently scores among the bottom three states on most development indexes and has the lowest female literacy rate in India. During any given week, the national print media includes a human-interest story related to child marriage, sati, or dowry deaths that metonymically links this “backward” state with various forms of violence against women. I do not dispute that such violence does occur or needs attention, but such stories often seem to be part

of what Gloria Goodwin Raheja and Ann Grodzins Gold have described as a “dominant mode in both academic and journalistic accounts depicting rural South Asian women as submissive if decorative, as kept in their subordinate place by a patriarchal economy and a religious tradition that devalues them” (1994:xiv); whereas Raheja and Gold are concerned with representations outside India, I would argue that within India a version of this discourse surrounds women in Rajasthan specifically (Moodie 2006).

2. The ethnographic fieldwork on which this article is based was conducted during village stays of various duration from January to May of 2003, as part of my larger dissertation project, which examined and compared urban and rural schemes for women’s empowerment in Jaipur District.

3. Microcredit’s magic has a great deal to do with its international popularity, which has only increased with the emergence of “microcredit celebrities.” Muhammed Yunus, founder of the Grameen Bank in Bangladesh, for instance, won the Nobel Peace Prize in 2006, proclaiming credit a “human right.” In the United States, Bill and Hillary Clinton have been vocal supporters of microcredit as the panacea for poor women in the developing world since their visit to a sathin village in Rajasthan in the late 1990s. I contend that a certain part of its success in interpellating women at the village level derives from this international magic.

4. These studies differ a bit in their discussion of the role of the women’s loan groups themselves. Mayoux (1999:963) seems to be critical of the assumption that membership in a women’s group will produce the kinds of effects desired by gender-sensitive development agencies. Her skepticism is apt in light of accounts that demonstrate the extent to which “women” must be created as a category by development projects; indeed, in Kangra, Kim Berry (2003) has found that this is one of the primary results of development projects. Groups of women, they both maintain, cannot be seen as inevitably giving birth to feminist politics. Isserles (2003:52), however, argues that any empowering results from microcredit are a result of the support network of women. Her informants, development planners in different parts of the world, report that loan meetings provide an important forum for women to talk about topics other than loans.

5. Gibson-Graham use the term *capitalocentrism* to describe economic discourse in which, they argue, “other forms of economy (not to mention noneconomic aspects of social life) are often understood primarily with reference to capitalism” (2006:6).

6. There is an extensive body of work around the WDP, in part because it included women’s studies scholars in the original program design. In addition to the reports produced by project organizers and consultants from the IDSJ, including Jain et al. 1986, John 1996, and Mathur et al. 1997, see Mayaram 2002, Mathur 1999, Madhok 2003, Sunder Rajan 2003, and Unnithan and Srivastava 1997.

7. The sathin program is structured so that a group of ten sathins is under the supervision of one *pracheta*, often an educated, middle-class woman; however, Gangori Kanwar apparently had very little official supervision or on-the-ground assistance. The *prachetas* I knew were lively and dedicated to their work. However, one of their main tasks, which was going to visit each sathin in their area once a month, was given low priority—most likely because *prachetas* were not compensated for travel. C. P. Sujaya and colleagues (2002) found that out of a total of 237 *pracheta* posts, only 34 were filled.

8. The controversy over this well-known case sparked national and international outcry; in fact, some of its earliest investigators were from the WDP. For a full discussion of the case, see Sangari and Vaid 1996.

9. The accused, members of the Gujjar caste, are relatives of a prominent politician, Rajesh Pilot, now deceased. It is widely sus-

pected that the men were given preferential treatment because of this relationship.

10. The *anganwadi* program of Integrated Child Development Services (ICDS) was started in 1975 to focus on the basic health and education of young children and childbearing women. It was merged with the WDP in 2000, a move that continues to be extremely controversial and unpopular with the WDP core (see also Ferguson and Gupta 2002 and Gupta and Sharma 2006 on ICDS).

11. CECOEDECON is an NGO that is active in and around Del-baliya.

12. *Mahila Vikas* is the local name for the Women’s Development Programme.

13. The *puja* room is a separate room reserved for the family’s religious observances. It is indicative of Gangori Kanwar’s status and wealth, as very few homes in the village had multiple rooms. She herself slept in the *puja* room at night.

14. Thanks to Don Brenneis for a productive discussion of this aspect of the story.

15. This is the diagnosis as it appeared on her patient record from the main government hospital. A physician has since told me that this diagnosis is “ludicrous” and that it is possible that Saroj’s ureter was severed accidentally during the sterilization procedure.

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Megan Moodie  
Department of Feminist Studies  
University of California, Santa Cruz  
Santa Cruz, CA 95064  
megan.moodie@duke.edu