**Making Ends Meet: Youth Enterprise at the Intersections**

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**Abstract**

Much of the scholarship associated with the “urban turn” in South Asia has focused on the upper middle-class or the poor. We instead examine social change through the lens of interstitial places and populations. In particular, we focus on young men who find themselves “in-between” in multiple senses: between youth and adulthood, the rich and poor, and the rural and urban. We argue that this “in-betweenness” is something that is actually felt by young men and that it shapes how they navigate a changing economic and institutional landscape. We further show how the forms of enterprise they engage in work to stitch together the rural and urban in new ways.

**I. Introduction**

 This paper considers social and economic change at the intersections between rural and urban India. We focus on the lives of lower middle-class young men [aged 18-30] living in intermediate urban areas as they struggle to achieve what they consider to be successful forms of adulthood. This transition is often fraught with difficulties because the kinds of work that many of them aspire toward - and which seemed to be promised by discourses of India “rising” and “unbound” - has in most cases failed to materialize. Rather than seeking to migrate to larger cities or abroad (Osella & Osella 2000, 2004), some young men try to carve out meaningful livelihoods by mediating rural-urban circuits of capital and knowledge.

 Central to our account is the idea of “in-betweeness” not simply as a location in time-space but as a “structure of feeling” (Williams 1977). Whilst other work has explored interstitial, hybrid or liminal spaces, it has tended to focus on the experiences of transnational migrants living in global cities (Bhabha 1990; Soja 1996; c.f. Mitchell 1997). But there are three forms of “in-betweeness” that are important in the lives of the young men we have studied. First, they are between the rich and the poor in the class structure. Second, they see themselves as between youth and adulthood in their own lives. Third, they are in some sense between the rural and urban and often move between the two. We argue that a feeling of being “betwixt and between” shapes their social practices in important ways.

 In making our argument, we draw from several strands of fieldwork conducted both separately and in collaboration. Stephen Young undertook research on the expansion and commercialization of microfinance programs in coastal Andhra Pradesh in 2007-08 (Young 2010a, 2010b). Craig Jeffrey carried out research on youth unemployment and student politics in northwest Uttar Pradesh (UP) in 2004-05 and 2007 (Jeffrey 2008, 2010). More recently, both authors have been conducting research together on Dalit youth politicos in Meerut, UP (Jeffrey & Young 2012).

 In the following section, we situate our research in relation to the broader literature on urban change in India. In section III, we examine the participation of young men in the expansion of microfinance markets in coastal Andhra Pradesh from the mid-1990s onwards. Sections IV draws from fieldwork in northwest Uttar Pradesh to develop our arguments about youth enterprise. In the conclusion, we reflect on the implications of our claims for future research on youth, class and economic change in India.

**II. In the Interstices of Globalization**

 There is now a rich literature examining the impacts of neoliberal change in urban India, particularly the largest and most globally connected cities. At the forefront of much of this analysis is the so-called “new middle class”, the upper echelons of which are generally regarded as the main beneficiaries of liberal reforms (Varma 1998). This “newness” refers to a change in the consumption habits of the middle class, rather than its composition (Fernandes 2006). Whilst some sections of the media have celebrated middle class affluence as signifying India’s arrival as a major economic power, multiple studies have critiqued the apparent collusion of middle class citizens in efforts to demolish informal settlements and drive out street vendors in the name of “beautifying” public space (Ghertner 2010; Shapiro 2009).

 Other studies have focused on how the urban poor are responding to the intensification of initiatives aimed at “renewing” cities by pushing them to the peripheries. Benjamin’s (2008) work shows that poor populations in Bangalore are far from passive in the face of these changes. In spite of the efforts of planners and developers, they continue to stake a claim to the city, occupying key spaces and forging new economic opportunities. Gidwani & Reddy (2011) also document how the increasing amounts of waste produced by middle classes consumption actually sustain a vast and skilled workforce of informal waste-pickers and recyclers among Delhi’s urban underclass.

 Yet, research in urban India has tended to be somewhat bifurcated between affluent sections of the middle-class and the poor. Rather less work has tried to examine the lives of those who are interstitial, in the sense of being positioned, often quite precariously, between these social categories (c.f. Kamath & Vijayabaskar 2009). It is lower middle-class populations whose upward mobility was most closely linked to the expansion of state bureaucracies in the post-Independence period. We might therefore expect them to feel most threatened by the liberal reforms associated with India’s deepening integration with global markets (Nijman 2006).

 Research that has examined lower middle-class populations points to a diverse range of ways in which they are responding political-economic change. In some cases this has taken the form of more reactionary politics. For example, Blom Hansen’s (2002) work shows how some lower middle-class Marathi men in Mumbai responded to their sense of marginalization by acting as strong men (*“dadas”*) for the Hindu nationalist Shiv Sena party. However, Appadurai’s (2002) work in the same city points to more progressive political possibilities. He describes how lower middle class and poor populations in Dharavi – a district in central Mumbai – have worked together to mobilize against redevelopment plans that would have damaged local livelihoods and driven many of them to the margins of the city (see also Weinstein 2009).

 Given the size of the lower middle-classes in India and their seemingly pivotal influence on politics, there is strong argument for more work examining their attitudes and practices. But we push this argument further by looking at people who are interstitial in two further senses. First, we focus on people who see themselves as between youth and adulthood. A combination of rising economic aspirations and poor job prospects means that, rather than moving quickly into marriage and work, more young people are spending extended periods of time trying to gain further credentials and experience (Dyson 2008; Lukose 2005). Consequently, the time between “youth” and “adulthood” is in many cases becoming stretched, leaving some young people with the feeling of being in limbo. The persistence of male “breadwinner” norms means that protracted struggles to secure salaried work may way weigh particularly heavy on young men (Cross 2009; Jeffrey 2010). However, such struggles may also catalyze new kinds of social practices that young men themselves understand as partly stemming from a youthful capacity for adaptation and improvisation.

 Second, we focus on people who are interstitial because they are in some senses between the rural and urban. There is a tendency to analyze economic change at the level of either large cities or villages, and considerable debate exists regarding whether dominant development strategies tend to privilege one over the other (Lipton 1977; Varshney 1993). But there are large numbers of people, particularly those living in smaller and intermediate cities, whose livelihoods depend on moving between the rural and urban or mediating the flows that connect them. We focus on how these geographies of mediation are also linked to changing cultural styles and how they might, to some extent, work to urbanize the rural and ruralize the urban.

**III. Moving Microloans in Andhra Pradesh**

 Striding purposefully down a dirt road in a small town in coastal Andhra Pradesh, Srinivas talked effusively about his work. Aged 27 at the time, he had recently moved to Vishakhapatnam to take up a position as an area manager for one of India’s fastest growing commercial microfinance institutions (MFIs). This particular morning, he was taking Stephen to visit one of his newest branch offices. This area of coastal Andhra, he explained, was experiencing unprecedented growth, attracting attention from senior staff at the Head Office in Hyderabad: “they want to know, how are we doing it?” As we turned the corner to approach the office, Stephen asked Srinivas whether he was hoping that this positive attention might lead to an invitation to work in the State capital. Casting an eye over the landscape he replied: “but here I can be CEO. Some people I know found jobs with other companies…but here, I can take any decision.”

 Srinivas’ confidence reflects the speed of social and economic change in AP, where microfinance began to expand rapidly in the late-1990s. It is commonly assumed that this growth reflects an increasing emphasis on questions of “gender empowerment” in mainstream development circles, and this is partially accurate. However, as Taylor (2011) notes, we also need to pay attention to underlying economic dynamics that have made agriculture less economically viable for small landholders and helped to increase demand for credit and non-farm employment opportunities.

 The rise of microfinance also reflects political shifts. When Chandrababu Naidu became Chief Minister of AP in 1995, he sought to restructure the State economy so as to entice multinationals looking to outsource IT and other service sector work (Mooij 2007; Suri 2005). The opening of Microsoft and Dell offices in HiTech City were seen as testament to the relative success of these objectives (Kirk 2005). But in order to improve the business image of the State in the eyes of investors and analysts, the State government also tried to reduce budget deficits. To do so, Naidu’s administration sought to decrease the proportion of State expenditures targeted for issues such as irrigation, health, housing, nutrition, and sanitation (Rao 2008). In this context, microcredit became a vehicle not simply for “women’s empowerment” but also for trying to transfer a greater share of the costs of social reproduction in rural and peri-urban areas from the State to households.

The State government began its drive to expand microfinance in 1995 and by 2001 it had increased the number of registered Self Help Groups (SHGs) from 10,000 to 365,000 (Rao 2008). In 2000 however, some of the NGOs that had been working in this sector re-registered themselves as Non Banking Financial Companies (NBFCs). This partly stemmed from a growing perception that the State program was overly bureaucratic and ineffective, more concerned with securing the political patronage of the poor than providing them with financial services (Manor 2007). It also reflected a conviction among some key institutions in the sector that microfinance had to become “financially sustainable”, meaning for-profit. Andhra Pradesh was also the initial focus for this new brand of commercial MFIs. Consequently, by 2010 there were 23.55 million SHG and MFI clients within a state with a total of 16 million households (Srinivasan 2010, 4).

Women were overwhelmingly the target borrowers for both kinds of microfinance programs. But in local branch offices, Stephen and his research assistant would often find themselves conversing with young men who were responsible for managing the accounts, distributing loans and collecting repayments. Through these conversations it was possible to explore how some of them had come to find themselves working in this industry. The story of Suresh, a cashier for one of the commercial MFIs, was fairly typical. Aged 25 in 2007, he had recently responded to an advertisement to work as a “field officer”, distributing loans and collecting repayments. He had grown up in a village in another district of the state and his family worked in agriculture but this was not a path he had wanted to follow. “There is no profit in agriculture. I worked in agriculture in my village for some time when I was younger but it is not profitable. There is a lack of water sources and many other problems.”

Suresh had completed his schooling and enrolled in a BA program in a small, local college. His original plan, he explained, had been to finish his degree and then find a job in industry: “I wanted to work for a corporation, so I applied to get work in the labs of a pharmaceutical company”. Disillusioned by the search for work in the pharmaceutical industry, the burgeoning microfinance industry had provided a new lifeline. He started work as a field officer and had been recently promoted to cashier: “Now, I earn around 7-8000 Rupees a month…and the work is quite easy”. As well as offering a good salary the work was generally judged by most staff to be respectable, contrasting positively with the kinds of labor carried out by their parents.

There was also a perception amongst the men that being young, and usually unmarried, gave them certain advantages in this kind of work. This point emerged more clearly through subsequent interviews and observations. One discussion centered on why it was that so many young men seemed to be working at this level in the industry. One field officer suggested that it was because after training you would be posted to another district to work. When Stephen asked why, someone proposed that this was to avoid any “personal problems”, adding that, “staff won’t waste too much time talking with people in the villages”. Young men had greater freedom to move and this allowed them to take up these kinds of positions.

Rural-urban mobility was also part of young men’s everyday activities. On a few occasions, Stephen accompanied field officers on visits to the villages where they dispensed loans and collected repayments. They would arrive at the branch offices early in the morning and leave by motorbike to visit villages soon afterwards. The meetings lasted around twenty minutes, after which the field officer would leave to another village. The afternoons would then be spent transferring data on the day’s transactions onto a computer at the branch office to be sent to the Head Office in Hyderabad. In the early evening, new villages were visited and surveys conducted, in which the potential for finances small enterprises was assessed. A decision would then be made regarding whether to approach the village *sarpanch* and request permission to inform women about their organization.

Srinivas, the recently appointed area manager, explained that the ability to navigate between rural and urban areas was critical to this kind of work. For example, to be recruited, people had to demonstrate a sense of discipline and an understanding of economic practices. As an area manager, he had to constantly interact with people at the main offices in Hyderabad and demonstrate an awareness of the latest business management practices. At this point, he flipped open his laptop to show Stephen the Powerpoint slides he had been studying which outlined how Starbucks and McDonalds manage their commodity chains.

In villages too, he added, staff had to demonstrate their sense of financial discipline as a way of tutoring people in those areas to be responsible borrowers. “If a member of staff is late to a meeting he is automatically fined,” he explained, “he won’t even speak! He will first pay the fine in front of everyone else. And when we go to the village, our staff will not take even a cup of tea. They will not take a *single rupee* [rolling the ‘r’ for emphasis], or even a cup of tea, because next time they will expect something in return. So they don’t accept anything.”

However, he also added that in order to be effective this show of discipline had to be blended together with other locally salient forms of respect and deference. “We don’t call them ‘clients’, we don’t call them ‘customers’, they are always ‘members’. ‘Hama’, this is what we call them. Whether they are 20 years old or 50 years old we call them this as a sign of respect. We also appoint a leader in each village and pay this person a small amount…in the village, for them to be given respect, they are amazed.” It was not simply a case, therefore, of mimicking the styles of urban bankers and financers. Moving between the urban and the rural meant understanding the different kinds of cultural and economic competencies that this sometimes required, and this is what they saw as critical to their work of expanding microfinance markets into new areas.

Some of the young men interviewed also stressed that uneducated men, particularly in rural areas, did not possess the necessary traits required to do this work. This was apparent during meetings in villages where the husbands of borrowers were explicitly excluded and often treated with suspicion for their supposed lack of financial acumen. Formal education and the experience of living and working in urban areas had instilled in many of the staff a sense that they were better able to adapt to “modern” technologies including motorbikes, cell phone and laptops - all key tools of the trade. But they also understood how to deploy them in rural areas in a way that helped to cultivate particular kinds of relations, something that neither the poor nor upper-class urbanites would understand.

Young men’s emphasis on mobility was also strongly gendered. For example, small businesses located in or close to the rural homes of the members were considered to be the most appropriate use for microloans. This reflected local gender norms concerning divisions of labor related to social reproduction. Although women were encouraged to be more entrepreneurial, they were strongly discouraged from engaging in activities that would compromise their capacity to care for their families. This meant that the system of peer monitoring that substituted for traditional collateral also functioned more effectively. At meetings in villages and small towns, loan officers sometimes sought confirmation from other group members that they had seen the investment that a member claimed to have made with her loan. Thus, the expansion of microfinance markets often worked to enable new forms of spatial mobility among young, lower middle-class men whilst reinscribing notions about the appropriate forms of mobility for women.

Young men’s sense of being between youth and adulthood was important in enabling a certain kind of spatial mobility both in a being able to take-up a position in another district of the State and in the everyday ways they were required to travel on motorbikes between towns and villages. In addition, being middle-class meant that they saw themselves as being able to talk, in the words of one microfinance worker, “to higher and lower people”. Their sense of being between the rural and urban gave them a sense of being able to move easily between the two, knowing what kinds of styles and practices to draw on in different settings. Thus, these interstitial aspects of their lives actually provided the basis for new kinds of cultural styles and economic practices. It further enabled some young men to cultivate identities as “subaltern cosmopolitans” (Gidwani & Sivaramakrishnan 2003), mediating money flows between metropolitan and rural areas. We explore these arguments further through an analysis of youth politicking in northwest Uttar Pradesh.

**IV. Improvising a Living in Uttar Pradesh**

We first met Satendra in 2010. He was a low caste young man from a village near the city of Meerut in Uttar Pradesh. Early in 2010 he became involved in student politics in Meerut City, and he was eager to talk about his work. While drinking tea, Satendra described to us the different ways he might respond if a student came to him reporting some sort of problem. His first port of call would probably be the office of the Registrar or Vice Chancellor of the university. If they would not address the issue, he would write a letter to the District Magistrate. From there, he might contact the National Human Rights Commission or the Scheduled Caste Commission. On one occasion he says he even traveled to the state capital Lucknow, to arrange a court hearing for a low-caste boy who, it was believed, had been unfairly denied admission to a university graduate program: “After three months, the boy got admission to the MPhil,” he said.

 There are a number of young people like Satendra in northwest UP, who come from low caste rural backgrounds and play active roles in local politics. Although they often eschew any formal institutional affiliation they undertake work as mediators, motivators and agent provocateurs (see also Bhattacharya 2001; Krishna 2002). It is work that has also come to serve as an important source of income and respect for many young men, for whom formal sector employment has proved elusive.

It is important to position these forms of mediation within a broader narrative of political-economic change in this region. UP is one of the poorest States in India and economic reforms since the early 1990s have increased inequalities between UP and more prosperous regions. There is also currently a bulge in the youth population. By 2001 there were nearly 50 percent more young men (21.9 million) in the age category 15-29 than there were in the age category 30-44 (14.7 million) (Registrar General and Census Commissioner of India 2004).

Recent work by Craig Jeffrey has highlighted the development of a crisis in educated un/underemployment in UP that can be traced in part to the expansion of formal education since the 1970s. This was driven in part by “grassroots” enthusiasm among rural middle and lower caste populations to invest resources in educating their children in the expectation that they would then be able to find white-collar work in what was, at that time, an expanding state bureaucracy (Jeffrey et al 2008). However, just as enthusiasm for education has been increasing there has also been a relative decline in state investment in the wider public education sector since the 1990s (Thorat 2011). A growing gulf has therefore opened up between a small elite of private institutions and a mass of poorly resourced private and government universities and colleges that cater to the majority.

There has also been a dimunition in opportunities for secure, salaried employment in most parts of UP. In the 1990s and 2000s, the UP State government responded to a rising State fiscal deficit by reducing the number of new positions created within government bureaucracies. In 2001, the World Bank made an annual 2% cut in the size of UP’s bureaucracy a condition of continuing aid to the state. Liberalization has also generated little by way of private sector employment in UP.

For young men who attended non-elite secondary and higher education institutions there has been a growing awareness that their qualifications carry little weight in terms of finding work in a government office or within the small stratum of IT jobs concentrated in cities like Delhi. This was starkly evident in 2007, when students from one college in Meerut came onto the streets to burn their degrees in the wake of allegations that high school students had been recruited to grade Masters theses (Jeffrey et al 2008). It is also reflected in a more prosaic fashion by the emergence of a culture of “timepass” among lower middle-class and poor young men in Meerut. Disillusioned by the bleak prospects for meaningful work, many of these young men had come to imagine themselves as simply “waiting”, seemingly trapped between youth and adulthood (Jeffrey 2010).

This increasingly widespread culture of “waiting” also produced new forms of political mobilization however, at least some of which cut across lines of caste, class and religion. A group of politicos, many of them low castes but also some higher castes, began to politically organize students in an effort address what they saw as the injustices faced by educated youth. These young men – some of whom identified as “new politicians” (*naye netas*) others as “social reformers” (*samājik sudhaaraks*) – would encourage other students to participate in protests against corruption and mismanagement within the educational system. These protests were sometimes successful in preventing rises in tuition costs, accessing funds to support disadvantaged students, or in removing University Vice Chancellors accused of malpractice from their posts.

What is partly striking about the work of many youth politicos is the way they also operated across rural-urban spaces. As the earlier example of Satendra illustrates, in addressing cases of discrimination or injustice they often moved between villages, university buildings, local governement offices, and District Magistrates. This required a familiarity with different kinds of political structures and cultural codes that many young men stressed they had garnered through a combination of their rural backgrounds and their education in urban-based universities. Indeed, some men further emphasized that their protracted experience of “waiting”, as students and as unemployed youth, had enabled them to further hone these skills. Long periods of time spent “hanging out” at key intersections of the city provided a vantage point from which to observe and understand the flow of goods and information moving in and out of Meerut. It was partly this experience, they argued, that enabled them to “bridge” and “blend” different spaces so effectively.

Some young men also used these skills to broaden the scope of their politicking by acting as advocates for communities in the villages where they had grown up. Drawing on their careers in formal education they would write long letters, often using highly legalistic terminology in an effort to address problems such as the failure of a local government office to disburse funds through welfare programs. In some instances they sought to draw on new legislation, such as the Right to Information Act, to address grievances. Consequently, some young men came to be seen as role models in their village because of this work. They were perceived to be highly adept in navigating urban miliue. But in several cases they continued to wear simple clothes and ride bicycles whilst conducting this work, reflecting a concern to remain connected to their rural roots. In a similar blending of the rural and urban, young men often enrolled rural relatives in their urban political struggles.

The idea that perhaps most vividly captures the way in which young men worked to weave together the rural and urban is through their references to “*jugād”. Jugād* is an idea that has a long history across north India. It is generally taken to mean “making do with whatever resources are to hand”. As such, it is used to invoke a certain kind of improvizational skill that is often mythologized as having been cultivated in poorer populations who frequently had to find alternative ways to accomplish their objectives. The most popular symbol of *jugād* is the ox cart that has been fitted with a modern engine, a common sight in rural areas (Birtchnell 2011).

*Jugād* also became a basis for creating new meanings and distinctions within the field of youth politics. It was Jat politicos in Meerut who were particularly apt to draw on the idea of *jugād* in relation to their political work. Jats are a locally powerfully caste who, to a large extent, control landownership and many social opportunities in Meerut district. Jat politicos were keen to stress that in order to accomplish their political goals they had to constantly find creative ways around obstacles. This meant drawing on skills they felt that they had inherited as a consequence of their rural ancestry and which could now be redeployed in an urban context. For instance, in September 2004, Craig accompanied a Jat leader named Satish and his friends to the office of the Subdivisional District Magistrate (SDM) in Meerut. They wanted to obtain the SDM’s assistance in a campaign to re-establish a student union in Meerut College. The SDM was initially unmoved by their pitch but Satish continued to plead his case: “Sir, Meerut students have contributed much to the democratic struggles of this country, and India is a famous democracy throughout the world, and… [Satish scanned the room looking for inspiration] that is why a foreign researcher has come to investigate these issues!” Satish then signaled in Craig’s direction. The SDM eventually said he would look into the matter. Outside the SDM’s office, Satish proclaimed: “*That* is *jugād*!” He emphasized that his *jugād* could not have been planned in advance. He took immediate advantage of Craig’s presence to advance his objective. Thus, *“jugād”* was used by some politicos to refer more generally to a kind of imporvizational skill that they felt was essential to getting ahead in a context of considerable constraints in an urban setting.

Jat politicos also emphasized the materiality of *jugād*. For example, some of them recalled instances in which they had brought tractors onto campus to cause roadblocks, or invited rural relatives to come to the city to make speeches on their behalf. More generally, Jats suggested that their particular brand of political *jugād* rested on their particular ability to straddle the rural and urban, and combine ideas derived from each sphere to achieve their goals.

 New kinds of social cleavages soon began to emerge within these spaces of youth politics. A number of Jat politicos who had been able to capture important posts within student unions subsequently used their position of authority to construct their own networks of influence and capital accumulation and used “*jugād*” as a way to euphemize their involvement in these illicit forms of private profiteering. Some would work to arrange backdoor admissions to colleges affiliated with government universities and act as intermediaries between the university administration and private educational entrepreneurs. There were a number of Jats engaging in these practices when Craig Jeffrey conducted research in 2007. By 2010, when both authors conducted further research in this region, their numbers had swelled. Some lower caste politicos like Satendra remained steadfast in their efforts to advocate for positive change. But other aspirational Dalit young men who had previously engaged in more egalitarian forms of politicking were also now involved in more nefarious, self-interested forms of enterprise.

**V. Conclusions**

 Much of the work associated with the “urban turn” (Prakash 2002) in South Asia has centered on a handful of megacities that are increasingly connected to global flows of culture and capital. By contrast, we have examined emerging circuits of enterprise that connect rural areas with smaller and intermediate urban areas. These circuits are mediated by young, lower middle-class men trying to “make ends meet” in a context considerable economic constraints.

 Our central argument is that the social and spatial practices of these young men are a product, at least in part, of a feeling of “in-betweeness”. Rather than seeking to migrate to larger cities to increase their prospects of finding work, these young men developed economic practices that actually turned their sense of being interstitial into a virtue. Being young and educated, they saw themselves as particularly adept at operating between rural and urban settings, adjusting their style and self-presentation to fit the setting. In the process, they also worked to weave together the rural and urban in new ways.

 Our work makes a case for further research on the affect of “in-betweeness” in the lives of populations living between the rural and urban. For example, our own work has focused on young, lower middle-class men. This prompts questions as to whether young women from similar economic backgrounds also develop a sense of being interstitial. What other liminal places and populations have yet to be fully explored in the Indian context?

 A second question concerns the political implications of our argument. A number of studies have tried to understand what orients the political allegiances of lower middle-class populations. In some instances, they seem to hitch their aspirations to the politics of the upper middle classes, even when the economic gap between them appears to be growing (Fernandes & Heller 2006). In other cases, particularly during moments of political-economic rupture, we find alliances between the lower middle class and the poor (Jenkins 2007). Our research points to the importance of also considering lower middle class politics and practices on their own terms, as focused on maintaining the space in-between.

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