Why do we have to be concerned with the question of Third World women? After all, it is only one issue among others. Delete ‘Third World’ and the sentence immediately unveils its value-loaded clichés. Generally speaking, a similar result is obtained through the substitution of words like racist for sexist, or vice versa, and the established image of the Third World Woman in the context of (pseudo-) feminism readily merges with that of the Native context of (neo-colonialist) anthropology. The problems are interconnected.

(Trinh T. Minh-ha 1989: 85)

We are living at a moment that trails decades of vibrant conversation, research, scholarship and collaboration among academics and practitioners interested in the discourse of (Third World) Development. The emphasis of this work has brought into sharp focus the limits of research and representation of and about, even for, the ‘Third World’—particularly by members of the so-called First World. As suggested by Trinh’s quote above, the production of certain discourses about the Third World has often been a means of effecting its subjugation. This is a moment marked, then, by the already existing and proliferating bodies of rich literature explicating the complexities of the process of knowledge production; the relationship between the researcher and the researched and between the knower and the ‘subject’ of knowledge; the ‘location’ of the researcher and how this ineluctably shapes and effects that which is being represented; the need for self-reflexivity in research; and acknowledgement of the historical, cultural and geo-political power imbalances that inevitably shape and control the dissemination and interpretation of any given research ‘project’. These days, it goes without saying that there is no apolitical representation.

*Sixteen Decisions*, a 58 minute, full-color documentary film about the philosophies that govern and rule Grameen Bank’s members (at present 2.3 million, of which 94 per cent are women), emerges at the crossroads of these contemporary imperatives and the equally compelling work to render intelligible the people central to development projects. Ultimately however, the film is unable to escape from the paradoxical representation of the classic, victimized Third World woman liberated in the eyes of her benefactor upon achieving a standard of empowerment determined by narratives of modernization. Made by
Cambridge, Massachusetts-based filmmaker Gayle Ferraro, the film premiered in Boston in February 2000. Intended for a primarily North American audience, it grew out of what Ferraro calls her ‘fascination’ with the daily struggles of ‘impoverished Bangladeshi women’ who, through active involvement with Grameen Bank, attain ‘self-defined measures of prosperity’. Ferraro conducted research over the course of several months, making two trips to Bangladesh in 1997 to interview Professor Mohammad Yunus, founder of Grameen Bank, and numerous Grameen staff and borrowers. Selina—an 18-year-old member Ferraro ‘found’ during her excursion—is heavily featured in the film such that her personal story of progressive ‘self-improvement’ is made to map the trajectory of Sixteen Decisions.

The subtitled documentary, filmed in an unnamed village 50 miles north of Dhaka, the capital, opens with a ‘descent’ onto the rural landscape of Bangladesh. Traditional folk music plays in the background as Grameen’s sixteen decisions unfold on the screen in a montage. According to Yunus, the decisions reflect ‘a social charter to put the whole life in perspective. Where are we going? What are the things we should be looking for? What are our objectives?’ (emphasis mine). In the film, Yunus notes that these decisions are comparable in reach and scope to The Bible.

THE SIXTEEN DECISIONS OF GRAMEEN BANK MEMBERS

1. We shall follow and advance the four principles of Grameen Bank—Discipline, Unity, Courage and Hard Work—in all walks of our lives.
2. We shall bring prosperity to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
4. We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.
5. During the plantation season, we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.
7. We shall educate our children and ensure that we can earn to pay for their education.
8. We shall always keep our children and the environment clean.
9. We shall build and use pit-latrines.
10. We shall drink water from tubewells. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry at our daughters’ wedding. We shall keep the center free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on anyone, neither shall we allow anyone to do so.
13. We shall collectively undertake bigger investments for higher incomes.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her.
15. If we come to know of any breach of discipline in any center, we shall go there and help restore discipline.
16. We shall introduce physical exercise in all our centers. We shall take part in all social activities collectively.

It soon becomes apparent, however, that the ‘we’ for whom the sixteen decisions have been scribed are the ‘poor women in Bangladesh’, who with the loans borrowed from Grameen have been spearheading a ‘quiet revolution in the countryside’ since 1983. The film is as much about the founding principles and motivations of the bank as about its impact. It relates—in Yunus’ own words—the modest roots of the bank and its phenomenal evolution. Two decades ago, while Yunus was teaching economics in Chittagong University in Bangladesh, he felt discontent with academic development theories, international aid, the ambitious Five Year Plans and the irrelevance of these to the lives of millions of people around him who required ‘less than a dollar’ to meet their basic needs. When Yunus approached a local bank, the manager explained that the poor were not ‘creditworthy’. Deeply concerned about the widespread poverty in Bangladesh and believing in the self-determination of the poor, Yunus offered to serve as a guarantor. The rest, as they say, is history: Grameen to date boasts 10 million borrowers; 400,000 houses built; and $2.3 billion borrowed in its 16 years of operation. Yunus reflects, ‘In the small economy of Bangladesh, this is not a small wave; it’s a big wave’.

Viewers of Ferraro’s film are exposed to numerous conversations with Grameen members as well as with Selina’s husband and parents. Without exception, the key needs identified are food, housing, education and self-reliance. Under the supportive and empowering umbrella of the Grameen development framework, women trace their collective journeys that over the years have enabled them to acquire assets to launch small-scale income-generating ventures which gradually but surely have situated them in a path towards self-sustaining development as responsible and productive citizens of a global economy.

The incredible and important scope and work of Grameen Bank under the visionary leadership of Yunus is undeniable. It is equally important to learn about Grameen’s impact and influence on the daily lives and struggles of the women in Bangladesh who all too often enter the development industry’s rhetoric simply as an undifferentiated mass known alternately as ‘beneficiaries’, ‘clients’ or, of course, ‘impoverished Bangladeshi women’. The film attempts to represent both. But the individual success stories on which the film relies to illuminate struggles as well as hopes and aspirations are problematically wrought. Such stories, while essential to asserting and recognizing the subjecthood of ‘those poor’ women who, (mis)represented, become the very currency that creates, maintains and perpetuates development ‘projects’, hold at the same time the potential to undermine the humanity and dignity of the people.
at their center. It is this paradox from which *Sixteen Decisions* is unable to escape.

The overarching questions in international development, micro-credit, abject poverty, restrictive social values, structures and customs, reproductive technology and rights, self-empowerment of ‘the poor’, and anthropological representation are perhaps best articulated in the film’s depiction of Selina’s everyday life. In *Sixteen Decisions*, Selina embodies the quintessential Bangladeshi woman, apparently bogged down by poverty and traditional, and thus oppressive, societal structures that disallow her from being seen or heard. Neither is this categorically constructed Bangladeshi woman able to earn or handle money, let alone assert any form of subjecthood or agency. We watch a shy and demure Selina, who Ferraro claims deferred from making eye-contact with her, narrate through translators and subtitles the progression of her miserable life, culminating in worthiness only after she is initiated into the Grameen principles that organize and discipline her existence under the ‘social charter’ (for ‘poor women’).

Unable to feed her, the film tells us, Selina’s parents sent her away to work as a domestic servant at age seven. At age twelve her marriage was arranged into a family to which Selina is impartial, leaving her own family even more destitute in their struggle to provide dowry. Selina entered into an extended family where her daily drudgery (cooking, cleaning, carrying water, taking care of family members) intensified under the watchful eyes of her mother-in-law—who prefers ‘dark-skinned’ girls as daughters-in-law because they work harder than the fair ones—and the confining measures of all-consuming patriarchy. Selina gave birth to a son and a daughter, in isolation on the kitchen floor; her access to birth control was and is strictly monitored by her husband and mother-in-law. When and if she is granted permission by her mother-in-law, Selina will undergo a procedure commonly referred to as ‘tubal ligation’ and widely performed in health camps that periodically round up between eighty and a hundred women from surrounding villages and offer them each Tk.270 ($5.00) and a sari as compensation.

The film goes on to reveal that Selina, herself, is not outside of the vicious influence of oppressive social customs: she plans to find a dark-skinned daughter-in-law who will ‘take care of the animals’ for her son, and she hoards nice material things on the sly for her daughter’s dowry, like the sari Ferraro gives her as a present. In addition, we are shown that Selina visits local ‘witch doctors’, depicted as charlatans weaving their traditional healing magic onto unsuspecting and believing villagers, who provide her with potions and talismans for incessant physical and emotional ailments. It is noteworthy, however, that the film shows too that the ‘modern medical treatment’ provided by the Dhaka Eye Hospital leaves Selina’s father blind. It is further noteworthy that Selina is revealed to be the ‘breadwinner’ who, by joining Grameen, is able to purchase a rickshaw—the primary mode of income for her husband. Indeed, these fleeting on-screen moments of Selina’s self-assertion which are not merely adherence to ‘tradition’ could have been interpreted by the filmmaker as
instances of active maneuvering of scarce resources in the complex nexus of varied and differential power structures in which Selina is located. Unfortunately, this is not how Selina is framed; nor, for instance, are we presented with critical analysis of the implications of the reproductive technology available to women in rural areas, via ‘health camps’, in exchange for cash and clothing. Such a viewpoint, after all, would render questionable and potentially eugenist one important ‘decision’: to keep our (read: ‘poor women’) families small. Instead, Selina is presented as a conscientious and obedient Grameen member: overwhelmingly we see her, along with her peers, participating in regimented physical exercise routines and chanting with raised fists in the weekly meetings, all the while obliging to the codes of the charter.

*Sixteen Decisions* does provide cursory attention to Ferraro’s location as a white Western filmmaker, a woman with skills, resources and responsibilities who follows her anthropological ‘fascination’ of impoverished Bangladeshi women—who are nevertheless represented en masse as homogeneous and lacking humanity in part through concessions that the monsoon flooding their flimsy homes makes them feel like ‘animals’. Ferraro reflects, ‘As I stepped out of my traditional Western upbringing, I found a mesmerizing, complex and beautiful mix of sight, sounds and concepts I wanted to understand and portray. As that process evolved, I discovered a deeper story about what women endure with the sparsest of resources and the Social Charter known as the *Sixteen Decisions*. Exactly how and when did Ferraro ‘step outside of her Western upbringing’? What does that mean? Is it possible? Did she not measure, as the film shows, the impoverished women’s subjectivity according to her own standards all along? After all, the film had no critical analysis of ‘the poor’s’ relationship to the state, to donor agencies, to structural adjustment programs, to the flow of multi- and transnational capital. Ferraro’s final moment of reflection is perhaps the most revealing of her own underlying agenda as well as assumptions. She succeeds in firmly relegating ‘impoverished Bangladeshi women’ to the already existing and deeply entrenched colonial tropes that typify Third World women, but does little to enhance or explain the multiple and complex relations of power in which she, herself, and the enduring women are imbricated. Selina, as such, emerges as a ‘subject’ only upon and because of her entrance into the micro-credit finance industry.

While Ferraro is the omnipresent narrator whose voice, from the background, controls the direction of the conversations unfolding, we do catch a rare glimpse of her at the end of the film. In what can be best described as a comic and ridiculous scene of apparent ‘exchange’ of interest between the researcher and the subjects of her research, Ferraro self-contentedly asserts that her own ragged apparel of ripped jeans actually bridges an irreconcilable distance between her and the village women because these ‘impoverished Bangladeshi women’ cease to feel ill at ease about their own torn clothing. In order to share her ‘Western’ and active lifestyle, Ferraro demonstrates her gymnastic skills, somersaulting and cartwheeling in front of a row of bank members. Ferraro deduces that physical exercise is an ‘earth-shaking’ concept in a Bangladeshi village.
Meanwhile, the same women’s daily backbreaking drudgery that Ferraro has painstakingly outlined earlier in the film can hardly be reflective of a sedentary life-style.

Second, at the same time that *Sixteen Decisions* tries to give voice to individual women who are Grameen Bank borrowers, it does nothing to illuminate important categories of difference among women in Bangladesh—class, geography, status, ethnicity and race, to name only a few. Patriarchy becomes the overarching and universal evil which oppresses all Bangladeshi women everywhere and at all times. Selina and her peers’ stories remain rooted and explained away within a framework of ‘traditional’ patriarchy unique to Bangladesh. There is scant attention to how their lives are affected by disparities of wealth, resources and power in a formerly colonized, developing country with a particular set of relations to local, national and transnational economies. Without any such reference, Selina’s story and that of Grameen Bank remain oddly fixed within the falsely and inadequately perceived realm of the ‘local’.

Finally, the film does not step beyond the kind of development paradigm that dehumanizes those who are ‘poor’ and emphasizes their need of ‘help’ and ‘benevolence’ rather than their capacities to define and determine their own needs. The standards that the charter sets for such things as small families, minimum expenditures, eradication of dowry, discipline, hard work and health care (read: family planning), are clearly not imposed indiscriminately. Nor do they innocently describe the life goals that ‘the poor’ should adopt. Rather, they are selectively prescriptive towards a group of people seen as ‘unworthy’. To become worthy, then, ‘the poor’ must lead tightly disciplined lives, they must ‘self-improve’, while those who are ‘not poor’ continue to lead lives of excess according to a different set of rules, without having to examine how the underside of privilege is oppression and how (over) consumption belies deprivation.

While it is certainly necessary for films such as *Sixteen Decisions* to name and tell the successes of Grameen Bank and the women who are its borrowers, it is also at the same time crucial to maintain a critical analysis of its agendas, limits and often unintended consequences. Grameen Bank’s monumental role in the global/local development apparatus is irrefutable; thus, *Sixteen Decisions*’ work to articulate that role is exemplary. Nonetheless, the questions of responsible research and representation remain at the forefront. I end with Chandra Mohanty’s cautionary note for our collective struggle to unravel colonial legacies and build democratic futures: ‘It is time to move beyond the Marx who found it possible to say: they cannot represent themselves; they must be represented’ (1991: 74).

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Notes

1 A widely established micro-credit operation in Bangladesh.
2 Bangladesh has a population of 130 million of which roughly over 80 per cent reside in rural areas.
3 Tubal ligation, commonly known as ‘getting your tubes tied’, is a surgical sterilization technique for women. This procedure closes the fallopian tubes, and stops the egg from traveling to the uterus from the ovary. It also prevents sperm from reaching the fallopian tube to fertilize an egg. In a tubal ligation, fallopian tubes are cut, burned, or blocked with rings, bands or clips (www.fwhc.org, Feminist Women’s Health Center website).

References
