Abstract and Keywords

This chapter lays out the contours of development as a modernist initiative and details feminists’ engagement with it. It draws on the work of anthropologist Arturo Escobar to provide a critical account of the general project of development. It reviews the various feminist engagements with development, including women and development (WAD), women in development (WID), gender and development (GAD), and focuses on such policy areas as population and microcredit in which development initiatives have had a pronounced impact on women’s lives, not always for the good. It emphasizes the significance of feminist analysis of the construct “Third World women” to opening a critical perspective on development.

Keywords: development, underdevelopment, colonialism, political economy, neoliberalism, population policy, microcredit, Third World women, Orientalism

Development is typically discussed as a strategy to improve “quality of life.” National governments, international agencies, and philanthropic foundations have launched various initiatives, short term and long term, to produce measurable improvement in the quality of life of people living in conditions of extreme adversity. A quintessentially modern project informed by a belief in progress through rational planning and policy implementation, development has involved interventions to reorganize and relocate human communities, introduce mechanization of farming or “scientific agriculture,” generate hydroelectric power, and foster industrialization and urbanization. It has also involved systemic campaigns to alter land use and property ownership, diversify the economy and the range of occupations, expand literacy, “limit fertility,” and provide law reform. Contrasting itself to “backwardness,” “ignorance,” and the corruption of “old ways,” development is future oriented, deploying technocratic expertise, and means-ends calculations to promote human progress. Thus does development tell a story of linear
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progress, of movement from traditional modes of agricultural life to modern industrial and service economies. Embracing visions of modernization, both capitalist and socialist states have assumed that humans possess the ability to control and improve natural and social environments, and have devised intricate projects to transform “traditional” agrarian subsistence economies to industrial, urbanized modern economies.

Feminist interventions into the theory and practice of development have been complicit with its modernist goals even as they have contested the positioning of women within a modernist narrative. Consequently, development is an especially good site at which to trace the emergence of a feminist critical perspective and to see the difference that such a perspective makes. Initial feminist critics of development insisted on—and largely won—the inclusion of women in development projects. Both women and development (WAD) and women in development (WID) struggled to make women’s labor and expertise visible to the architects of development programs, so as to extend the benefits of modernization to women as well as to men. Taking it as their task to ameliorate the lives of women in the “Third World,” the WAD and WID left “development” itself largely unproblematized, assuming that women’s lives would be improved by their incorporation into wage labor. These initial interventions were succeeded by a second approach, gender and development (GAD) which—while again leaving wage labor largely unproblematized—shifted the focus of feminist critique from women to gendered relations of power both in the household and in waged work. With Mohanty’s (1991a,b) classic critique of the construction “Third World Women,” in mainstream and feminist development discourse alike, a distinctively feminist critical perspective had finally emerged to call into question not simply the sexism of development projects but their modernist goals and assumptions.

The Role of the Expert

In the decades following World War II, as economic development was transformed from the most neglected to the most popular subfield of economics, development expertise was constructed as apolitical, a new scientific specialization that takes the “national economy” as its object of inquiry (Bergeron 2006). Northern technical expertise counted as knowledge, and transfer of that knowledge from the North to South was at the core of the development process (Parpart 1995, 225). Higher education and professional institutions catered to would-be “experts” by offering degrees and diplomas in development studies and public administration. In turn, development agencies’ policies and planning assumed that these experts with degrees from Western institutions would be better able to solve the problems of the “developing” world. Borrowing concepts created within industrial corporations, the discipline of economics and the emerging field
of comparative politics construed development as a marriage of science and the state “to secure the basis of social harmony through national development” (Cowen 1995, 445).

As Arturo Escobar (1992, 1995) has pointed out, the discovery of “underdevelopment” as a policy problem ushered in a host of new technologies of governance, which created a partnership between science and the state that profoundly influenced the experience of development across the global South. Models for growth that were developed in Western industrialized nations assumed that the problem of underdevelopment could be traced to lack of investment capital. For this reason, the earliest development models prescribed strategies “to fill the savings gap” by shifting labor from subsistence agriculture to the industrial sector, where higher wages would allow increased savings (Bergeron 2006, 39). Development experts argued that capital investment would increase gross national product (GNP), providing benefits for all members of the national community in the long run. Yet, they also noted that efficient development strategies required skewed distribution of income that benefited the affluent because only “the saving class” could provide funds for investment (Bergeron 2006, 40). Like the classical economists who preceded them and the neoliberals who followed them, development experts in the post–World War II era embraced a model of economic growth that required and legitimated significant income differentials. With the advent of econometrics, development experts devised complex mathematical models to measure the maturity of a nation’s economy and to prescribe steps to foster growth. Emphasizing aggregate wealth and average GNP, these models did not make reduction in mass poverty a test of economic development, a point made by Jacob Viner as early as 1953 (Bergeron 2006, 41–42).

In his seminal work *Encountering Development: The Making and Unmaking of the Third World* (1995), Escobar likens development to a chimera. Attaining development is an elusive process for the world’s poor, one that is marred by tremendous loss. Situated in the field of “postdevelopment” scholarship, Escobar uses a Foucauldian approach to the study of development, arguing against both the positivist tradition of development thought and the political economy tradition concerning development and its impacts in the Third World. Instead, Escobar conceptualizes development as discourse, representations, and discursive constructions and as a set of relations between the powerful and the powerless. In Foucauldian terminology, development is, for Escobar, a regime of truth production. It comprises the will to know and the exercise of power and knowledge to create the Third World as we know it. Escobar’s genealogy of “development” begins with the Truman administration in the United States as it attempted to restore economic growth after World War II and maintain the dominance of the United States in the world’s economic, political, and ideological arenas. Escobar posits “development” as a derivative discourse of Western colonialism and imperialism. In
his theory, the ability of the West to control the world’s system of knowledge production and to define what counts as knowledge renders the Third World an object of knowledge, paying little or no attention to specificities of culture and difference. Western scholars and practitioners create “scientific” measures that define the Third World in terms of traditional practices, poverty, hunger, and other socioeconomic deficits—that is, as the very signs of “underdevelopment” in need of scientific intervention. In addition, Western experts position themselves and their scientific methods as essential to remedy Third World underdevelopment.

For Escobar, development is an imposition of the West with the consent of the Third World elites who identify and ally with the Western regime of truth. The hegemony of Western scientific knowledge, together with the control of financial resources and political ideology, help proliferate a developmentalist mentality. According to this mentality, indigenous customs, knowledge about the environment, and natural resources belong to the realm of “tradition” that needs to be changed. Thus postdevelopment theorists suggest that development discourses produce and circulate values that undermine and dismantle traditional features specific to each locale. Devaluing customs and local wisdom results in the disempowerment of people in the Third World, who come to see themselves and their cultural heritage in a negative light. To counter development regimes that debilitating the self-understandings and colonize the self-imaginings of people outside the West, Escobar emphasizes the necessity of integrating cultural specificities into critiques and methods of development. Attending to cultural specificities illuminates the intersections of local and global forces, which aid in co-constructing meanings of development. By making explicit distinctions between development alternatives and alternatives to development, and exposing development’s illusory promises, Escobar calls for an abandonment of development.

Many feminist scholars share Escobar’s disillusionment with mainstream approaches to development. Over the past four decades, feminist political economists have devised several competing frameworks to illuminate gender bias and gendered consequences of development policies and discourses—WAD, WID, and GAD. By taking the lives of women and men at markedly different sites around the globe into consideration, these feminist frames illuminate power dynamics omitted from dominant development discourses. By contesting the presumption that development benefits everyone, these feminist frames demonstrate dynamics of class, gender, race, indigeneity, and region that differentially distribute the benefits and burdens of development within and across global sites. And they help explain why decades of development have made many women worse off.
Gender and Gendering in Development Policies

The economic indicators used to measure growth were drawn not only from the experiences of industrialized nations in the North, they were also drawn from economic sectors dominated by male workers with profound consequences for women, who comprise 70 percent of the world’s poor. Precisely because these aggregate indicators were designed to measure distance from subsistence agriculture, they grossly undervalued the economies of the majority of nations in the South structured on the basis of informal, subsistence, and care economies. Because women’s labor fell largely within the informal, subsistence, and care sectors, it was rendered invisible by these quantitative measures. As Lourdes Beneria (1997) demonstrates, national accounting measures devised to track progress in development underestimate women’s work in four areas: subsistence production, informal paid work, domestic production and related tasks, and volunteer work in the community. Some of the kinds of labor omitted from econometric computations include production of food via hunting, fishing, gathering and kitchen gardening, pounding, husking, and grinding food stuffs, the slaughter of animals, housecleaning, and child care; production of home crafts such as clothing, baskets, and clay pots, as well as services provided by women, including fuel collection, funerals, haircuts, entertainment, and traditional medicine (Waring 1988). When the indicators used to measure development are drawn from practices in Western industrial economies, informal and subsistence economies—the kind of economies in which 70 percent of the world’s population continues to work—the measures are actively distorted. As Irene Tinker points out, in East Africa, for example, where women do the bulk of farm and market work, feeding their families and communities, official economic measures indicate that only 5 percent of them are “in the labor force” (Tinker 1976). Development strategies across the world incorporate these gendered distortions related, in part, to their neglect of subsistence and informal sectors. These distortions shape prescriptions for “women and development.”

Having rendered women’s waged and unwaged labor invisible by placing it outside standardized econometrics, development experts constructed women variously as backward or lazy, but in either case as a “problem” for development. With impressive unanimity, capitalist, Chinese Marxist, Soviet Marxist, and economic nationalist approaches to modernization converged on a singular solution for “the Woman Question.” Women should enter the formal labor force both for the sake of the nation’s economic development and for the sake of their own emancipation. According to this development logic, integrating women into the labor force in the formal sector would contribute to economic growth and elevate women’s status, while also changing outmoded patriarchal mindsets as modern methods of production generated modernist belief systems. Adoption
of modern machine technologies was expected to promote norms of rationality, universalism, and egalitarianism, which in turn would engender mobility and achievement. The norms of “modern” society were expected to negate ascription standards—including gender—as determinants of the individual’s socioeconomic status. As technological innovation made production less dependent on physical strength, opportunities for women would expand. Greater employment opportunities would contribute to higher aspirations as women began to recognize their own economic power. Inclusion of women in the modern industrial economy would thereby contribute to greater open-mindedness resulting in the destruction of patriarchal ideologies that had justified women’s exclusion from the “socially valued” productive sphere and from participation in all aspects of social and cultural life including the institutions of state.

Feminist scholars working in the fields of international political economy and development studies raised a host of questions about the gendered assumptions that inform development policies. Over the last four decades, they developed innovative approaches—WAD, WID, and GAD—to analyze the gendered dimensions and effects of development policies (Moser 1993; Parpart, Connelly, and Barriteau 2000; Staudt 1991, 2008). From their earliest articulation, feminist scholars have devised policy frames to capture the complexity of women’s and men’s lives in the context of various development regimes, while also examining the world produced through policies that privilege particular conceptions of modernization. Through their interrogation of neo-Malthusian assumptions about poverty, ahistorical and decontextualized assumptions about male breadwinners, and gender dynamics embedded within national and international development strategies, these feminist approaches afford markedly different insights into the nature and practices of development.

Women and Development: Reproduction and “Welfare”

Carolyn Moser (1993) characterized the first initiatives that international development agencies aimed at women as “welfarist.” Incorporating biological reductionist assumptions about women drawn from certain European and North American contexts, Western development experts incorporated the ideology of motherhood within their models. They assumed that women were exclusively mothers; that is, their social roles and contributions were defined solely in terms of reproduction. Modernizing nationalist regimes across the global South reinforced these assumptions by circulating discourses emphasizing that the family was key to the well-being of the nation, and women were the key to the well-being of families. Early development partnerships were forged between national governments and international agencies to provide “welfare,” including nutrition projects for women and children and for pregnant and lactating mothers, as well as
medical interventions to address the high maternal and infant mortality rates of rural, agricultural workers. The development initiatives of the post–World War II era, however, also contained language drawn from a much older antipoverty discourse, calling for intervention to address “overpopulation” (Briggs 2002), to reduce large families and to reduce the number of “irregular marriages” in rural areas as crucial to improving the economy (Rai 2002). Since the nineteenth century, then, international development initiatives have been integrally involved in the politics of intimacy.

For British political economist, Thomas Robert Mathus (1766–1834), population growth was a key factor in the explanation of poverty. From the mid-nineteenth century, the British Malthusian League helped popularize the idea that excessive reproduction caused poverty, constructing overpopulation as a timeless problem that contributes to hunger, homelessness, lack of educational opportunity, unemployment, and substandard housing. As Laura Briggs has documented, the idea of overpopulation as the primary cause of poverty gained popularity in the 1920s through the work of two groups, “reformers associated with the birth control movement and academic demographers and population experts associated with eugenics movement” (2002, 83). Accepting the Malthusian premise that poverty results when population grows faster than wealth, population experts characterized the problem of overpopulation “as a matter of simple arithmetic.” Poverty was construed as statistical relation between rising birth rates and falling death rates as life expectancy increased, which contributed to the growth of the population while natural resources, such as land and agricultural production, remained constant. The racial and class bias of this diagnosis was blatant as neo-Malthusians insisted not only that the “global population was growing alarmingly,” but that “the segment that was increasing was of the worst sort” (83).

Within the geopolitical context of the Cold War, as the US and Soviet superpowers carved the world into their respective spheres of influence, development assistance assumed a familiar form, combining foreign aid, industrialization, import substitution, and population control. Whether dispensed by international agencies, philanthropies, or affluent nations, technical development assistance included “international family planning” as key to development. The language of “social hygiene” was deployed in ways that combined sanitation, infant and maternal health, and efforts to “improve the race” by “preventing degradation of the population” (Dore 2000, 48). The Rockefeller Foundation used its Bureau of Social Hygiene to fund contraceptive programs in India, China, the Near East, Latin America, and the Caribbean, constructing the “undeveloped world” as a site in need of eugenic assistance as well as social reform (Briggs 2002).

When expert, scientific, and managerial knowledge were unleashed to solve the problem of overpopulation, “improving the race” was defined as a condition of development. As Kathleen Staudt (2008) has pointed out, no effort was made to mask the racism of early
development efforts. Implying movement from a lower to a higher stage, development policies were initially designed to transform “uncivilized countries” into “civilized nations,” a project that legitimized both colonial domination and the containment of “inferior” races. This civilizing mission used women’s bodies as their proving ground. The global South became a laboratory for experimentation with contraceptive methods (spermicidal foams and jellies, Depo-Provera, intrauterine devices, and various forms of birth control pills). Racist notions about the “dull-wittedness” of indigenous peoples led some development experts to counsel against the use of the diaphragm as a birth control method, encouraging adoption of far less reliable foams and jellies (Briggs 2002, 105–107). Focusing on control of population rather than the reproductive wishes of individual women, development experts manifested greater concern with “acceptance rates” (calculated by numbers willing to try contraception) than failure rates of particular contraceptive methods or harmful side effects of particular products. The zeal to address overpopulation also motivated development experts to launch sterilization campaigns. In some nations, “eugenic sterilization laws” were passed that included poverty as a legitimate reason for sterilization (Briggs 2002, 197). Sterilization abuse, along with experimentation on human subjects, became a hallmark of the “welfarist” approach to women and development. One United Nations Children’s Fund (UNICEF) study documented an increase in sterilization rates of women in Brazil from 11 percent in the 1960s to 45 percent in the 1990s. Indeed, in one rural area in northeastern Brazil, Maranhão, 79.8 percent of the women had been sterilized (Purewal 2001, 113). In Puerto Rico more than one-third of women of childbearing years had been sterilized by the 1970s (Briggs 2002).

Concerns about “the population bomb” have remained a staple of development discourse (Goldstone 2010), so it is useful to consider what this account of poverty omits from the explanatory frame. When poverty is blamed on overpopulation, the maldistribution of global resources is conveniently elided from the analytic frame, as are all questions about patterns of ownership of the means of production (Rai 2002, 57). The complex systems of resource extraction associated with colonialism and neocolonialism that have fostered underdevelopment and dependency disappear from the explanatory framework. In the words of Laura Briggs (2002, 85), Malthusian assumptions about overpopulation are like “a bulldozer that leveled all counterevidence in its path... although it [failed] utterly as an explanation of poverty ... it had sufficient force that it persisted even in the face of evidence that flatly contradicted it.”

Claims about overpopulation attribute poverty to the behavior of the poor themselves. “Uncontrolled reproduction” positions women in the global South as in need of a kind of technical assistance that only advanced science can remedy. Thus it legitimates neocolonial projects to rescue poor women from dangers posed by their own bodies. The
population-control strand of development discourse disseminates paternalist rhetoric about “protecting” women and children from various evils, including self-induced harms. In undertaking this work, development experts purport to have the best interests of women at heart at same time that they abridge women’s reproductive freedom, subject their bodies to dangerous experimentation, and initiate programs that deprive women of their traditional livelihoods.

Women in Development: The Virtues of Waged Labor in the Formal Sector

In the early 1970s, critiques of failed development policies began to surface from several sources. In her classic study Women’s Role in Economic Development, Ester Boserup (1970) demonstrated that agricultural development projects in Africa were directing resources and training programs toward men, when women had traditionally been and continued to be the majority of farmers. Because Western assumptions about “traditional sex roles” shaped policy, women’s agricultural expertise was being ignored with dire consequences for agricultural production and for the environment as well as for women and their families. Westerners implementing development projects were replicating Western patterns of male dominance in their choice of trainees and employees in both industrial and agricultural development projects. Far from improving women’s status and condition, Boserup showed that development policies were creating new forms of gender inequality, eroding the bases of women’s power within traditional communities while also exacerbating poverty.

Triggered by Boserup’s recognition that women’s condition was being made worse by development policies that failed to recognize women’s agricultural labor, feminist scholars and policymakers began conceptualizing a new approach that emphasized the importance of women’s labor to development and that became known in the field as “women in development.” Construing women as partners in development who possessed needed expertise, WID endorsed the expansion of opportunities for women on dual grounds. Increasing women’s participation in development efforts would heighten efficiency, thereby benefiting women as well as development itself.

Viewing the absence of women from development plans and policies as the major problem, WID sought to promote more efficient development by integrating women fully in the development process. Emphasizing that excluding women effectively wasted half the available development resources, WID proponents endorsed three strategies to solve the problem: create separate women’s projects that would capitalize on women’s spheres of expertise; add women’s components to long-standing projects;
and integrate women fully into development projects, particularly those involving the mechanization of agriculture and industrialization (Moser 1993; Kabeer 1994; Rai 2002).

Feminists working in the field of development studies successfully lobbied national governments and international institutions to shift to the WID focus. In 1973, for example, the US Foreign Assistance Act was amended to include incorporation of women in national economies as part of its agenda. The US Agency for International Development (USAID) created the Women in Development Office to implement this goal. Where earlier development efforts had targeted men exclusively, and collected no data on women, the USAID WID program specified that women be funded proportionately to their traditional participation in a particular activity or according to their presence in the population, whichever was greater (Poster and Salime 2002). The US government also introduced changes in its tax codes, which encouraged offshore production, while also pressing US firms to employ a largely female labor force (Bayes 2006). In keeping with these policies women were recruited, in the export processing zones that grew up across the global South, to become the factory workers producing textiles, leather goods, toys, electronic goods, and pharmaceuticals, fast becoming the majority of those workers—70 percent to 90 percent depending on the region (Wichterich 2000).

As a policy frame, WID did not contest the assumptions of modernization theory. Assuming that modernization was inevitable, WID proponents sought to extend the benefits of modernization to women as well as men. Ignoring class differences among women, WID programs placed a high premium on efforts to improve women’s education and skills so that they could compete more vigorously with men in the labor market. But they failed to consider the toll on women who tried to combine waged work in the formal sector with their unwaged work in the home. Even when they are employed in the formal sector, women continue to work unwaged second and third shifts devoted to production of subsistence foods in small garden plots, food preparation, child care and elder care, early childhood education, and nursing care for the ill and infirm, as well as household cleaning and maintenance. One study in Mexico, for example, demonstrated that 90.5 percent of the economically active women were working a double shift in the formal sector compared with 62 percent of the men (Purewal 2001, 106). The demands of unwaged work in the home had to be met over and above the hours devoted to waged labor in the market. The assumption that women’s time is infinitely elastic and could expand indefinitely to absorb added responsibilities failed to consider the limits of human exhaustion (Elson 1995; Bedford 2009). Evidence of the harmful physical effects of overwork has become increasingly clear. Since the early 1980s, infant and child mortality rates have increased, reproductive tract infections have increased, and sterility has increased as women’s health is taxed beyond endurance (Purewal 2001). Moreover, across the global South women have turned to their daughters for assistance in unwaged
work. As a consequence, the numbers of girls in school have decreased and female illiteracy is rising.

(p. 152) The costs associated with WID strategies have also become increasingly clear. As noted earlier, long hours at work in the formal sector impose strains as women continue to assume primary responsibility for unwaged labor within the family. Divorce rates are climbing and women-headed households are growing. Industrial labor can be hazardous, contributing to long-term health problems, including infertility. As capital has become increasingly mobile, factories have opened and closed with unexpected speed, as owners move in search of cheaper labor forces. All of these factors have resulted in formal-sector employment being far less dependable than WID proponents expected.

By emphasizing mechanisms to increase women’s productivity in the formal sector, while also expecting women to contribute to the economic well-being of their households, WID recruited women as “partners in development” on markedly unequal terms. The inequality stems from continuing failure to perceive women’s unwaged labor in their homes and communities as “work.” The UN Development Program (UNDP) has calculated that 70 percent of the work performed by women globally is unwaged and estimates the economic value of women’s unwaged labor at hundreds of billions of dollars annually. Ingrid Palmer (1992, 69) characterizes women’s unwaged labor as a “reproductive tax,” created as the market “externalizes the costs of reproduction and life sustenance and entrusts it to women.” The reproductive tax imposes an exacting toll on women in the global South, who are already working a triple shift in subsistence, productive, and reproductive labor.

By relying on the core assumption of modernization theory—that work in the formal sector is the key to women’s liberty and equality—WID ignored structural forces that produce inequality. Although WID called attention to certain gendered problems within development, it ignored gender power within and across cultures. WID accredited formal sector norms grounded in men’s employment experiences without attending to how poorly these norms suit women’s complex responsibilities in the informal and subsistence sectors and within the household and community. WID also incorporated the unwarranted assumption that employment in the formal sector would generate linear progress for women across multiple gendered terrains. These assumptions of modernization theory have not been born out in development projects across the global South (nor, for that matter, in the industrialized nations). Inclusion of women in industrial production coexists with traditional belief systems and traditional patterns of women’s subordination. A modicum of progress in one aspect of social life can be offset by setbacks in other areas of life. Increases in violence against women and divorce are more highly correlated with women’s increasing economic independence than is the elimination of patriarchal traditions or male gender privilege.
Concern that the WID frame was perpetuating development strategies detrimental to women, families, and communities spurred the creation of “gender and development” (p. 153) as an alternative analytic framework. Rather than focus exclusively on women, GAD was designed to focus on the unequal relations between men and women and their naturalization as a problem in and for development. Advocating analysis of the complex hierarchies of power grounded in the intersections of race, class, gender, sexuality, indigeneity, ethnicity, and nationality, GAD sought to investigate socially produced subordination and unequal power relations, which prevent equitable development and women’s full participation within it. To envision equitable development, feminist proponents of GAD argued that rather than treat men and women across the global South as “target populations” (Schneider and Ingram 1993), they should be incorporated as full participants in decision-making. Thus GAD identified empowerment of the disadvantaged (including women) as integral to development. GAD emphasized how development strategies, including those purporting to be in women’s interests (WAD and WID), served to replicate gender and global inequalities in development planning and implementation. As an alternative, GAD suggested that development needed not merely to take women into account but also to bring democracy to bear on the development process by the creation of strategies to allow the poor to both identify their needs and recommend tactics to improve their condition.

The people-centered development envisioned by feminist GAD proponents drew insights from critiques of development advanced by the International Labor Organization (ILO), which pointed out that economic growth defined in terms of income generation in the formal sector was an inadequate conception of development, for it ignored a host of basic human needs (Rai 2002). As early as the 1970s, the ILO argued that “trickle-down development” had reduced neither poverty nor unemployment, because poverty was not an “end” that could be eliminated by means of higher income alone. To remedy poverty in all its complexity required far more than simply putting able-bodied adults to work. For development to be effective, the needs of children, the elderly, and the disabled would have to be incorporated into the development agenda. According to this “basic needs” or “capacities” approach, poverty eradication required satisfaction of an “absolute level of basic needs” for everyone, which included physical needs (food, nutrition, shelter, and health), as well as “agency achievements” such as participation, empowerment, and involvement in community life (Sen 1987). Successful approaches to poverty eradication also required a shift from a focus on household consumption to an understanding that people need infrastructure and services (sanitation, safe drinking water, public transportation, and health and educational facilities). Within this frame, individual and
collective self-determination were as central to development as the satisfaction of physical needs and construction of adequate infrastructure. Thus, successful development required development agencies to shift from technocratic administration to fostering democratic deliberation in which the poor fully participated in setting and achieving development goals.

While advocating a focus on empowerment, capacity building, and need satisfaction, feminist proponents of GAD also advanced a critique of critical omissions from earlier articulations of a needs-based approach. Although basic needs advocates had used collective nouns, referring to families and households rather than individuals as their unit of analysis, they did not disaggregate households by gender. On the contrary, they ignored gender relations and gendered distributions of power and goods within families. As Naila Kabeer (1994) points out, households were imagined to be altruistic, benignly governed, and characterized by equitable distributions across age and gender—an image altogether at odds with empirical evidence. In cultivating methodologies to analyze GAD, feminist scholars sought to illuminate gendered divisions of labor in households and workplaces, gendered access to and control over resources and benefits, and critical differences in the material and social positions of women and men in various contexts. Keenly aware that taking women’s empowerment seriously within GAD would challenge gender subordination and inequality, feminist development scholars pointed out that deliberations over needs and capacities would likely be confrontational and pose serious risks for women who serve as agents of social change, risks that range from ostracism and rape to murder (Madhok and Rai 2012).

In efforts to improve development policies on the ground, feminist development scholars pressed international agencies, such as UNDP, United Nations Development Fund for Women (UNIFEM), the World Bank, and the International Monetary Fund (IMF) to adopt a GAD framework. Although they have achieved impressive success in this effort, the outcomes have been far from what they had hoped. As Kathleen Staudt (2008) has demonstrated, contrary to its goals of, the shift to GAD has enabled international institutions to shift scarce resources from women-in-development units to men’s programs, while substituting notions of “equal treatment” of men and women in development projects for analyses of gender power and redress of gender inequities.

The adoption of “women’s empowerment” by the World Bank (2000) as a core commitment in its development agenda provides a useful example of what is lost in translation when an international institution appropriates a feminist policy frame. The World Bank’s decision to include women’s empowerment in its development objectives was the result of years of feminist efforts to influence the bank’s policies (Bedford 2009). In 2002, the World Bank issued new policy guidelines, “Integrating Gender into the World Bank’s Work: A Strategy for Action,” which require “gender mainstreaming,” including
gender impact analyses of all its programs as well as the promotion of women’s economic development. To groom women as agents of their own empowerment, the World Bank has turned to microfinance. As noted earlier, microcredit provides individual women with small amounts of investment capital, which they repay from their successful economic ventures. “Empowering women” within this context becomes a means to the expansion of capitalist markets, economic growth, and the protection of capital investments.

Feminist critics have pointed out that the meaning of women’s empowerment is distorted when transplanted to a profit-maximizing context. Although microcredit programs can assist some women in meeting their most immediate subsistence needs, this falls far short of eliminating poverty. Unlike the loans made within women’s informal financial solidarity groups, microloans from capitalist lenders are restricted to profit-generating business ventures and cannot be used to cover other expenses that burden the poor, such as those for funerals, healthcare, food, and fuel. Within the scope of capitalist institutions, microcredit programs focus on individual women rather than on prevailing gender and class/ caste relations. Emphasizing changes in individual attitudes to promote self-confidence and economic achievement, they ignore structural inequalities. In addition, microcredit programs increase the debt of poor women, imposing new levels of stress as well as responsibility on individual women (Ireland 2011; Parthasarathy 2012; Moodie 2013).

World Bank discourses frame women’s empowerment through microfinance in terms of individual self-help. But rhetoric about self-help as a means of poverty alleviation can also legitimize the government’s abandonment of collective responsibility to meet the most basic needs of the people at the very moment that structural adjustment policies (i.e., policy changes required by the World Bank as a condition for the receipt of loans) require governments to cut back on health, education, and welfare provision. Although World Bank strategies to “engender development” put women at the center of development policy, they do so in decidedly nonfeminist ways. Promoting self-employment through microfinance as the paradigm for poverty alleviation shifts responsibility for household income support from men to women, while also shifting the responsibility for “development” from the nation-state to the market. Neoliberalism—the economic policy associated with efforts to strengthen market competition by cutting government regulation of business enterprises as well as government services—supports privatizing imperatives. Operating squarely within neoliberal parameters, the World Bank deploys the language of GAD to favor private lending associations over public-service agencies without necessarily improving the condition or status of women (Poster and Salime 2002). Because microcredit programs generate profit, a new alliance of private microfinance providers, including Citibank and Deutsche Bank, now seek to “financialize” development, turning the poor into a financial asset. Suggesting that the risk in
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microfinance accrues to the lender, not the borrower, they have secured support from governments and international financial institutions to subsidize their corporate risk in making microloans (Moodie 2013).

In the current era, GAD has been subsumed within a neoliberal framework. By situating women’s empowerment in the context of market efficiency and profit-making, structural constraints that circumscribe the conditions in which women and men live and work become invisible. Similarly, the legacies of colonialism and the continuing harms associated with neocolonialism are also rendered invisible in the neoliberal approach to development, as is the maldistribution of resources and risk fueled by capitalism.

Third World States, Structural Adjustment, and Patriarchy

Whether structural adjustment initiatives rely on and reinforce local and global structures of patriarchal power or contribute to resistance and transformation remains a topic of considerable controversy in feminist scholarship. Although the institutional oppression of women in postcolonial states is complicated by the involvement of structural adjustment programs (SAPs), Catherine Scott (1995, 133) points out that the state is an important force for implementing SAPs: “It works to legitimize liberal definitions of democracy that ensure an order amenable to capitalism.” But whether capitalism emancipates women is also a subject of contestation. The World Bank’s Safe Motherhood initiative, for example, which claims that improving maternal health helps involve women more effectively in development (Herz and Measham 1987), adheres to and shores up traditional gender roles, relegating women to reproductive roles and ascertaining the primacy of those roles by incorporating women into already existing development practices. Instead of looking at how motherhood is instrumentally used by the state to control women’s labor and assign them to gendered spheres in society, SAPs tend to perpetuate the masculinized state construct which then supports the universal patriarchy model. In this frame, sexual politics are constitutive of heteropatriarchal social relations, and development processes are formulated and enacted through the disciplining of Third World women’s sexualities (Alexander 1997, 63).

The focus on women as the main recipients of loans has also been a source of debate among scholars of critical development. Some argue that microfinance programs have played an important role in enhancing the lives of impoverished rural women and in changing gender relations in the global South, particularly in Bangladesh. Syed M. Hashemi, Sidney Ruth Schuler, and Ann P. Riley (1996), for instance, conducted a study in six Bangladeshi villages from 1991 to 1994 to measure the impacts of microcredit programs on “women’s roles and status and in norms related to reproduction.” The goal
was to determine whether or not women were “empowered” after receiving loans, particularly through development initiatives of the renowned organizations like the Grameen Bank and BRAC. The researchers concluded:

Participation in Grameen Bank and BRAC increases women’s mobility, their ability to make purchases and major household decisions, their ownership of productive assets, their legal and political awareness and participation in public campaigns and protests. Another analysis suggests the programs also decrease women’s vulnerability to family violence.

In spite of focusing narrowly on credit, Grameen Bank (and to a lesser extent, BRAC) functions as a catalyst in transforming the lives of women.

(Hashemi, Schuler, and Riley 1996, 650)

The findings, according to the researchers, attest that microcredit programs have been effective in empowering women in rural Bangladesh, especially because female loan recipients become a new source of income in the household, and therefore begin to be respected by other family members. Women are then able “to negotiate gender barriers, increase their control over their own lives, and improve their relative positions in their household” (Hashemi, Schuler, and Riley 1996, 650).

NGO activities are often linked with changes in gender relations in rural Bangladesh. Some scholars argue that these organizations have played an important role in challenging the patriarchal and oppressive social norms often defended by religious and rural elites. As S. M. Shamsul Alam explains,

Since independence in 1971, a quiet revolution has been taking place in Bangladesh, especially in the rural areas where most Bangladeshis live. Rural women are becoming politically organized and asserting themselves. Various NGOs are placing more importance on girl’s education. Women are accepting family planning in greater numbers and lowering the birthrate, and women’s contribution to the family income- a sign of independence- has increased. Rural Bangladesh, in particular, is going through a rapid social transformation where the Islam-based interpretation of gender relations is constantly being challenged. The Bangladeshi Islamic fundamentalists are responding violently to these challenges.

(Alam 1996, 262)

According to this study, NGOs challenge the religious discourse of elite male authorities in the Bangladeshi countryside; income-generating women have become economically and socially more independent; and NGOs have pushed for education for girls and for an
increase in family planning. But that is not the whole story. The NGOs’ challenge to the clergy’s stronghold on the lives of rural Bangladeshis also has unintended consequences. Islamist leaders have often used religious discourse to incite violence, especially against women, claiming that NGOs are interested in destroying Islam, and “Westernizing” Bangladeshi society with “Christian seals” (Karim 2004). In contrast to optimistic assessments of advancement, women become the battleground where ideas and meanings of tradition and modernity are contested and manifested.

Some scholars have argued that although NGOs have brought about some social changes to rural Bangladesh, these changes have been minimal in challenging gender relations. “Competition” with the clergy and rural elites has led to further exploitation of poor women by microfinancing NGOs, as patriarchal structures have remained intact. As Lamia Karim (2004) explains,

> The work of development NGOs that targeted women as their beneficiaries challenged the authority of rural patriarchy and changed the dynamics of rural power by introducing the NGO as a new patron into the community, and at the same time, by mainstreaming poor women as labor and consumers into the economy. While these NGO programs have created limited opportunities for women and their families to earn a living, they have also created parallel conditions of violence and domination against poor women who are willed into this process not as informed agents but as clients of these NGOs.

(Karim 2004, 301)

NGO programs, such as microcredit, serve as tools for these organizations to expand their clientele by enlisting poor women in need. The market-focused NGOs create patron-client relationships with poor women, who become the foot soldiers for social change and for the achievement of the goals of those organizations (although women are often uninformed of their new “role”). Instead of being conscious agents in the struggle against patriarchal oppression and domination, women become subordinated as debtors to those organizations. Islamists’ opposition to this new “role” of women can result in the victimization of poor rural women—both through systemic discrimination and through physical attacks by men.

As NGOs have become profit-oriented organizations and financial sustainability has become crucial for their existence, loan recipients have had to carry the burden of microfinancing programs’ heavy market terms. Often, the membership fees and interest rates on microloans are very high. “Most of the micro-credit institutions follow the flat-rate method in calculating total interest, very few follow the declining method. Under the flat rate method, NGOs charge interest rates typically between 10 percent and 30
percent” (Chowdhury et al. 2005, 299). In the case of Grameen Bank, the largest microlending institution in Bangladesh, interest rates in combination with membership fees and other charges near the 28 percent mark (Hashmi 2000, 161). According to Aminur Rahman (1996), as a recipient of a Grameen loan “the member repays all her installments on a specific loan within fifty weeks of its acceptance (2 percent on the capital amount must be paid every week). Then the interest (20 percent yearly) and the emergency fund (25 percent of the calculated interest amount, which is 12.5 times greater than a member’s regular weekly installment) must be paid within the remaining last two weeks in order to qualify for the next new extension of credit” (13). The high interest rates, fees, and charges are all to be paid toward the end of the program, making it impossible for a large number of recipients to repay their debt by themselves without taking up additional loans. As Rahman explains, “In my sample, over 95 percent of all members pay the interest and emergency fund through short-term borrowing from sources other than their own” (14). Those who receive loans from Grameen Bank end up entering a “spiral debt cycle.” As Shelley Feldman states,

The Grameen Bank Project, for instance, places responsibility for loan repayment on groups formed as venues of support and learning for new recipients. The reorganization of the social collectivity to ensure loan repayment serves as a mechanism of social control rather than an arena for building social solidarity and creating relations of social obligation and reciprocal exchange, since repayment by all group members is required before new loans are disbursed.

(Feldman 1997, 60)

Microcredit has been and continues to be responsible for increasing poor women’s indebtedness. Women, once again, become susceptible to social victimization: as the recipients of the loans, they are the ones responsible for repayment; if they default on their obligation, they are publicly scolded, and are often victims of violence by husbands or family members (since defaulting would be a source of embarrassment or shame).

Women commonly rely on additional loans to repay interest rates and fees because their initial loans are not usually used or invested in long-term income-generating activities. Grameen Bank and BRAC tend to measure the effectiveness of their microlending programs not by how the money is being invested by women or their families, but by the recovery rate of the money lent. “The credibility of a bank worker lies mainly in his successful collection of installments from members. Bank’s pressure and the full collection of installments hardly leaves time for the bank worker to supervise the investment of loans” (Rahman 1996, 15). Instead of investing the money in income-generating projects that could boost their earning capabilities, women tend to use their
loans in minimally productive or largely unproductive activities. As Anne Marie Goetz explains,

Low-income women borrowers in Bangladesh invest cautiously in low-risk, familiar, low-productive enterprises…. By far, the bulk of loans taken by women in special credit programs are invested in traditional activities such as paddy husking, petty trade, and livestock rearing, most of which show a negative return to labor when it is imputed to the male agricultural wage rate…. By and large, none of the larger special credit programs have succeeded in shifting women out of traditional income-generating activities, although most do acknowledge the importance of encouraging more profitable and socially valued nontraditional forms of entrepreneurship for women.

(Goetz 1996, 57)

Some experts emphasize that microcredit programs have had an insignificant role in the reduction of poverty in rural Bangladesh. It is a myth that most microcredit programs have been successful in alleviating poverty in the countryside over the long run. In a 1996 survey of 4,364 households in Matlab, a rural region of Bangladesh, Serajul Hoque (2004), examined the impacts of microfinancing on poverty levels in the region, noting,

The regression results suggest that BRAC’s micro-credit program has had a minimal impact on the reduction of poverty. Taken together, the statistically insignificant effect of micro-credit on household consumption and the higher incident of poverty among BRAC households relative to non-BRAC households leads to the conclusion that micro-credit had negligible impact on the reduction of poverty.

(Hoque 2004, 30)

Because most programs lack long-term solutions for the reduction of poverty, loan recipients tend to see little change in their living standards after the first years of borrowing money. As Taj I. Hashmi states,

Since “livelihood enterprises” are usually secondary or tertiary rather than the primary source of household income, these “seasonal, intermittent and part-time” (and uncertain) sources of income from subsistence-oriented, livestock-rearing or paddy-husking projects for women, cannot be long-term solutions of poverty…. In the long run, as T. W. Dichter suggests, the outcome of such micro-credit-based projects is stagnation and decline in growth as after the second or third loan cycle “either people stop borrowing, or they stop increasing the amount they borrow.”
Development NGOs have flourished in Bangladesh and other developing countries in the last decades, often bringing with them new mechanisms of social control of subordinate populations. Although some studies have found Grameen’s and BRAC’s programs to be beneficial for poor villagers, many other researchers have pointed out the problems with microcredit schemes. In addition, these programs have been associated with increasing violence against women in poor areas at the same time as they have shown little results in alleviating poverty in the long run. Instead, the high interest rates on loans and the main goal of loan recovery suggest these profit-oriented NGOs have been more concerned with financially sustaining themselves than with making women concretely better off. Grassroots NGOs led by women have often done a better job in working toward more long-term changes in rural communities and in empowering women. The success of microcredit programs has been overestimated. Their effectiveness has become more myth rather than reality.

Feminists and “the Standpoint” of Women

Many feminist scholars have suggested that alternatives to development must begin with a “woman’s standpoint.” As Escobar (1995, 181) noted, “The starting place [of questioning the sex bias in development] should be the standpoint of women, ‘where an interested and located investigation of the social world must begin: at the place where the knower herself sits.’” When professionals, academics, and bureaucrats start from a “woman’s perspective,” center on “women’s ways of knowing,” they can work “in and against” development. The category “woman” however, appears to be prediscursive and deterministic. Escobar rightly points out that “woman,” as an undifferentiated category, could be an invention of development (164). Troubling this category, feminist scholar Oyeronke Oyewumi (1997, 16) has asked, “Women? Feminists? What women? What feminists? Who qualify to be women and feminists in these cultural settings, and on what bases are they to be identified?” Oyewumi emphasizes the importance of addressing the hegemonic construction of the feminist, which implicitly invokes dominant, white, heteronormative, middle-class, Euro-American women’s worldview. When the hegemonic construction is left unquestioned, women in the Third World are positioned as recalcitrant subjects who are not actors but always acted upon. For example, it is often asserted that the UN Decade for Women and WID discourse were beneficial for Third World women because “[t]hey promoted research on women, channeled funds to women’s projects, and put First World feminists in touch with the Third World women activists, who, in turn, disseminated feminist knowledge among the women groups with which they worked” (Escobar 1995, 184; emphasis mine). Within the problematic First
World feminist / Third World woman activist dualism, the production of feminist knowledge is conceived as an exclusively Western phenomenon, while women activists across the South are excluded from feminism. When “the standpoint of women” presupposes such Orientalist stereotypes, it can only reinscribe structural hierarchies.

As Chandra Mohanty (1991b, 55) notes, one of the thorniest intellectual problems in contemporary feminist scholarship is the representation of Third World women as Other. Mohanty specifically addresses the problematic depiction of the “third world woman” in Western feminist discourse. Western feminists have been complicit in maintaining a power/knowledge regime of Third World women and Third World development, aligned with white, Western, heteromasculinist constructions of the Third World as a whole. To escape the gaze of “Western eyes,” situated knowledges and local voices must be recognized as legitimate sources of knowledge production. Recognizing women, feminists, and activists in their multiplicity, complicity, and agency can aid in dismantling hierarchical binaries. A more sophisticated analytical frame must acknowledge the discursive construction of women as agents of change and as persons harmed by development discourses and practices. Absent that recognition, hegemonic conceptions maintain power inequalities and mask mobilizations that disrupt the dominant global order.

If feminist approaches to development are to transcend their Orientalist roots, they must engage people’s own struggles for self-representation and self-determination, refuse fixity, and accommodate heterogeneity, mobility, and discontinuity. Anchored in an interested politics of history and location, feminist approaches can explore what feminist theorist Gloria Anzaldua characterizes as the border, which “is an open wound where the Third World grates against the First and bleeds” (quoted in Lavie and Swedenburg 1996, 14). Border zones are sites of creative cultural creolization that are riddled with pain, loss, and torment as a result of these processes. Borders, hybridity, cyborgs, and diasporas offer new frames of analysis that resist and transcend boundaries through their creative articulation of practices, demonstrating possible ways to corrode the Eurocenter by actively Third Worlding (16).

References


Development


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