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Women Centred Development Initiatives: Facilitating or Hindering Empowerment

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ABSTRACT

Organizations like the International Monetary Fund (IMF), World Bank (WB), USAID, DFID, are the leading organizations in social development. Others indicate that organizations like WB and other transnational agencies are not supposed to support any change and they fail to embrace political process and social movements which can be sensitisation forces in communities. Some authors have often identified that the concepts and achievements of gender struggles are sidelined by neo-liberal institutions. In this article, it will be argued that women may be being used as instruments in the process of their own disempowerment and this situation is caused by the neo-liberal economic reform and religious fundamentalism.

A case study of the Indian women-centered development project of micro-credit, initiated by government and implemented by local NGOs is also discussed. Through a critical analysis of feminism and realities of the development project which promotes it, penetrating insights of its inequalities will be discerned. Further, it will be argued that under a flourishing patriarchal society, it will also draw attention to the rebellion by elected women representatives which have led to a flourishing new concept of women's citizenship under a burgeoning neo-liberalism and fundamentalism.

In this article, how international organizations can report and misrepresent the facts and figures, and set development goals which are beyond expectations, will be identified. In addition, ethnographic aspects such as gender-power relations and existing pathways to women's empowerment in India will be highlighted. Additionally, initiatives will be recommended that may help to achieve equitable gender goals and gender mainstreaming.

Key words: Gender, Disempowerment, Neo-liberalism

1. INTRODUCTION

The Department of Families (2002) defined empowerment by women as the non-judgmental environment which enables women to practice autonomy and to have the confidence to express their needs and to make decisions. Yet according to Cornwell,

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Harrison and Whitehead (2007) empowerment through neoliberal societies is less about changing gender-power relations than enabling women by enlisting them as consumers as well as producers to participate in the marketplace. Power becomes something that can be given or bestowed, something men have in excess and that women are lacking. All other forms of power fall, way out of view and women become the deserving objects of development assistance, and men are a waste of rations (Cornwell, Harrison, and Whitehead, 2007).

According to Harvey (2005), neo-liberalism is defined as a political institution which fosters the advancement of the citizenry by encouraging individuals to acquire the skills enabling them to freely organize enterprises, in a sub-structure ensuring the rights to ownership of private property. From a neo-liberal perspective, it is easy to exploit poor women because in development discourse women are portrayed as most loyal voters, hard workers, easily mobilized, concerned with their entire families, communities, the best anti-corruption vigilantes, and the best agents to improve conditions for their families and communities (Cornwell et al. , 2007). According to Cornwell et al. (2007), gender issues are fully adopted by development with simplistic slogans that cause frustration among academicians and thinkers. Furthermore, they detailed that stereotyping women in misrepresentative ways gives the incorrect notion that women are comparatively less corrupt, more sensitized with respect to the environment and more peaceful (Cornwell et al., 2007). Such misrepresentation in development discussions encourages politicians to take a very different direction of action. The language and words discriminate against women, and it is more likely that they may be utilized negatively in the political process. Mounting a different argument Batliwala and Dhanraj (2004).identified that mythical dimensions appear when characteristics of women`s struggle are misinterpreted for political and economic ends rather than the realities of their struggles used to explain the reasons for their own just empowerment.

Underdeveloped countries such as India are considered by developed countries as safe havens for investments (Batliwala & Dhanraj 2004). The World Bank, USAID, DFID, IMF and other bilateral and private donors enthusiastically promoted the new phenomenon in India through micro-credit programs. Poor women of rural India have

become victims of the neo-liberal fundamentalist agenda by becoming instrumental in the political process (Batliwala & Dhanraj 2004). This process can be analyzed by perusing a case-study of the Southern Punjab. Accordingly, Batliwala and Dhanraj (2004) identified that with the support of the World Bank, poverty alleviation programs, and state - introduced reserved seats of the local council election were introduced but both exploited the concept of Women in Development. This program was launched in both the Central-State Bank and in Rural Banks. The Government started to promote schemes actively, through Self-Help Groups (SHG) and women's saving programs and credit by Directorates of Women and Child Development (DWCRA).

The Poverty Alleviation Program -Gender-based Distortions:

Batliwala and Dhanraj (2004) pointed out that, in 1999, former chief minister of Andhra Pradesh state, introduced an economic restructuring project, to use rural women as key policy instruments, the political strategy to help him retain his political power. The Policy was set to address the poverty of large numbers of voters of the poor class, by introducing small- loan schemes, the largest poverty-alleviation program through grassroots women groups, NGOs and Self- Help Groups (SHGs). This initiative was known as Government Owned Non-Government Organization (GONGO) which exploited poor rural community women to their detriment (Batliwala and Dhanraj, 2004).

This poverty alleviation program was funded by the World bank, with a budget USD 553 Million in 20 districts of Andhra Pradesh state (Batliwala and Dhanraj, 2004), with the objective of enabling the women's groups to determine and create local projects based on government priorities. However, the program was soon reduced to distribution of loans to individual women for income-generating activities (Batliwala & Dhanraj 2004). In this program, each member of a Self Help Group (SHG) group has to pay a weekly contribution and accrued interest, according to their loan. The total amount was beyond the capacity of the very poor people, therefore, women of marginalized classes could not continue to engage in the initiative. Only women who have a stable earning capacity could continue as members of the group (Batliwala & Dhanraj, 2004).

It has been alleged by Batliwala and Dhanraj (2004), that under program interventions, women were introduced to the marketplace where they were exploited by

the tricks of middlemen. The Self Help Group (SHG) was not a success story. Under this strategy, there were a few shortcomings such as there was no union structure to safeguard women's small market sales and there was a lack of strengthening the capacity to organize collective efforts, because of a lack of capacity in business skills, and poor bargaining skills. Therefore, SHG members were not making profits but rather were burdened with compound interest which caused escalating debts (Batliwala & Dhanraj 2004). NGOs were pressing SHG members to take multiple loans which caused them to work extra hours along with looking after home affairs. Under such circumstances, on one hand, women were portrayed at state level reports as entrepreneurs, and on the other hand women were facing a range of problems; such as an unending workload, weekly multiplying debt trap and because of women's interaction with the outside world and extremely violent behavior from their male counterparts (Batliwala & Dhanraj 2004). In this regard, Cornwall et al. (2007) consider that gender relations are part of the problem of inequality which creates gender myths. In other words, inequalities social hierarchies and discrimination are deeply-rooted cultural and social norms (Batliwala & Dhanraj 2004). In addition, Van Santen (2009), argues that generalized claims of development initiatives do not consider women's position in society under the different ethnicity and class structures that prevail. In the case of India, women are pushed to work in the marketplace and participate in community activities but their status at home is not as secure as is generally thought. Batliwala and Dhanraj (2008) said that the neo-liberal characteristics of behavior for the new woman citizen are clearly stated. She should always be aware of strategies that enable her to run the household economically; be prepared to be active in the development of her local community by organizing and directing self – help groups and other political institutions.

As this state-run philanthropy is on a large scale, the state tries to increase the maximum women's loyalty and wants to secure their future through this initiative (Batliwala & Dhanraj 2004). It has been argued that women's role is limited to becoming the agent of the state-controlled micro-enterprise program. In this situation, women become burdened with debt and have no control over their life (Batliwala and Dhanraj, 2004). These authors have pointed out that paradoxically, in 1989, from the same state of

Andhra Pradesh, there were large-scale anti- state social struggles initiated by women. Women voiced their antagonism against the increase in the price of basic commodities, low wages and illegal sale of liquor (Batliwala & Dhanraj 2004). However, after becoming part of the state-run poverty reduction program, women became passive political instruments with the negligible capacity to protest against any oppression.

Taylor (cited in Batliwala and Dhanraj, 2004) argued that neo-liberal philosophy keeps politically sensitized people busy and divided by petty matters of their own, instead of participating or voicing their opinions against the state. In support of this argument, Mosse (cite in Li, 2008) explained in his ethnographical work the contradiction of transnational organizations, that in fact, their purpose is not poverty reduction but to promote professionalization and skepticism. Evidence of such policies with their negative impacts are visible in many developing countries Mosse (cite in Li, 2008). Regarding the Andhra Pradesh project, Taylor (cited in Batliwala and Dhanraj, 2004) further portrayed the picture of the new women of SHG Andhra Pradesh, that they do not have enough time and energy to challenge the state on any issue after exhausting themselves in entrepreneurial activities and local non-political institutional development work. Such action of covertly depoliticising women's activism and engaging them as an instrument for political agenda is sheer exploitation of the development concept Taylor (cited in Batliwala and Dhanraj, 2004).

Using Women as Political Instruments:

Batliwala and Dhanraj (2004) quoted two brutal political incidences of carnage in which women of SHG were used as tools by state and international alliances according to the fundamentalist agenda. The details as illustrated by Batliwala and Dhanraj (2004) include that the Vishwa Hindu Parishad political party mobilized women into women militias, providing arms and militant training, and in Gujarat state, SHG members were used to targeting Muslim Minority women. In India, the main interest of politicians was the empowerment of women as political activists in the Hindu fundamentalist movement (Batliwala & Dhanraj, 2004).

Overall it has been argued that characteristics of gender are being sold through social marketing of development projects. According to Cornwall et al. (2007, pp. 3), the

language used in slogans and images of women present them as heroines, agents of change and able to improve economies, families, communities, and instead, they are used to implement the projects and achieve the political agenda. As Cornwall et al. (2007) indicated slogans are necessary for ideas to get institutionalized. They also added that slogans need to be simplistic and popular. Van Santen (2009), said that one of the successful strategic key points of 'big players' (IMF, WB, and other neo-liberal organizations) is to articulate any desired goal in simple and popular language. Such slogans can convert myths into fables (Van Santen, 2009). Cornwall et al. (2007) said that fables have images and incite emotions that minimize problems and motivate people to action. In this way, Indian politicians used the development slogans and abused women for the success of the fundamentalist agenda. The result is that one of the misconceptions regarding women in development is that social and gender equality is achieved if women gain access to power. Batliwala and Dhanraj (2004) have given two examples from the Northern and Southern Hemispheres:

In United States of America, space for women in politics expanded and was supported mostly by right-wing Christian fundamentalist groups which have close association with the neo-liberal conservative political agenda and in the mobilisation of large numbers of American women voters belonging to the poor and the middle class Batliwala and Dhanraj (2004) (Batliwala & Dhanraj, 2004) In South-Asia, India, the four female Chief Ministers (head of the State) who were elected for the first time, all of them were members of the ruling Hindu Nationalist Party. During their period of tenure, the biggest fundamentalist mobilization movement occurred, in which thousands of women marched towards Mumbai, a symbolic event, in order to construct a temple after destroying an ancient Babri Mosque. This event caused anti-Muslim riots and Hindu women were involved in making petrol bombs to be used against Muslim minorities (Batliwala & Dhanraj, 2004)

In connection with this case study, it is clear that women are used as political instruments and Hindu fundamentalists are most effective and deliberate in deploying mass-mobilization of women, as they have tacit knowledge of how to purposefully misinterpreted concepts of female empowerment and use them in their own political

strategy. Therefore, In the case of fundamentalism, women's role is active and exploited by politicians.

Another aspect of power politics is the adoption of a negotiating role by representatives of India, including the untouchables (Dalit tribes) and indigenous tribes. The representation of this marginalized group in politics can be attributed to structural changes, adopted through international pressure as well as the internal pressure imposed by the feminist movements. According to Batliwala and Dhanraj (2004), because of the caste based, feudal, social and economic structures the women belonging to poor castes or tribes have to negotiate their role with the councils because of the nature of the grassroots political structure. The reason behind this is that the majority of these women reached their decision making without formal ideological or political training and have limited SHG experience. In addition, they have no previous political experience, and as a result, they have to play a passive role. This role results in situations that are detrimental to them, because of the male-dominant political culture, women get easily trapped in a network of corruption to serve narrow party interests instead of enjoying the opportunity of supporting an alternative regime. In other words, women have to compromise and become supporters of ideologies of racist, sexist, elitist or fundamentalist nature, Batliwala and Dhanraj (2004). Thus, after mobilization through the state-run poverty-alleviation program, with the support of a political fundamentalist approach, women's role makes their situation problematic. Even in the position of elected representative, a woman's role needs to be revisited and analyzed as at the present, it can be challenged and contested.

While narrating a country case study of India, Gaiha (2006) pointed out that the Small Industries Development Bank of India (SIDBI) the Foundation for Micro Credit stated that the coordination and monitoring problems occurred in the case of lending money through NGOs. In his opinion, though a number of committees existed to coordinate and monitor the activities of NGOs these were essentially bureaucratic responses to the implementation of SIDBI Foundation for Micro Credit (SFMC). According to Gaiha (2006), there were a number of issues including the exaggeration of the number of beneficiaries, the discrepancy in prices received by Indian Institute of

Development (IIED), delays in payment of dues to the beneficiaries and absence of field staff in sample villages. Previously, women were considered as bad risks by the implementing NGO. The women were subjected to male-resistance against wives engaging in market transactions with outsiders. Among the group of beneficiaries, only a few were poor and the majority of the women were from the working class (Gaiha, 2006).

Microfinance started with loans at low interest, but in the end did not enjoy this an advantage. According to NDTV (New Delhi Television Network) profit states in two different video reports, (2010) and (2011), in Hyderabad, the city of Andhra Pradesh state, people took small business loans from microfinance companies like SKS company, L and T, and Vandana. Unfortunately, they could not repay the loan and 30 people committed suicide. A woman took a loan of 30,000 Indian Rupees for the marriage of her daughter and when they could not pay the loan, their married daughter committed suicide. According to Microfinance Institutions (MFI), about 55-90 people committed suicide in Andhra Pradesh and several of the first information reports (FIRs) were filed but no one from MFI has been charged. According to MFI, the people who suicided are the ones to be blamed because suicides are common in the Andhra Pradesh region (NDTV Profit.) The irony of the matter is that it is high time for all feminists and pro-feminists to reflect objectively on the corporatization of feminist strategies and be compelled to revisit set assumptions and analyze different approaches to feminism. This analysis can be more effective if basic realities regarding women's cultural, economic and political situations are not undermined. Through the lens of gender myths, one can perceive the portrait of the new women citizens, mute slaves, which are envisioned by neo- liberal economics, patriarchy, and fundamentalism. There is a need to emphasize on equal opportunities to access benefits for both sexes for the empowerment and not disempowerment of individuals, families, and communities.

Myths of Millennium Development Goals (MDGs) and misrepresentation in international Reports

In developing countries, state politics is supported by international organizations through different projects. There are serious concerns about such international

organizations published reports and claims in policy papers. For example, United Nation's Millennium Development Goals (MDGs) which provide extremely stringent agenda. This agenda is used as a political tool instead of being used to solve the problems of the communities. Harcourt (2005) pointed out that the UN most senior staff member publically declares MDGs a failure. She further quotes that MDGs are based on a technocratic approach and that development strategy are based on policy goals that are politically negotiated and sold to different governments and implementing civil society organizations (CSOs). Such projects that are supported by governments and that can harness public support to reach their goals get easy funding. For example, USAID is supporting Pakistan with education, health and other development initiatives (USAID, 2013). The amount that USAID budgeted for was USD 3827.3 Million (USAID, 2013), 2009-2013. According to Harcourt (2005), the UN is not serious about MDGs and their initiatives. These cannot be successful until and unless there is a mechanism of accountability between governments and between the government and the people. In other words, in the Indian case study, state - donor and state – people the mechanism for accountability is absent, but in the name of the empowerment of women, anti-feminist-political goals are being achieved.

Regarding the guidelines and directions of MDGs, there are several reports generated across all developing countries which portray myths of women involved in development projects, the UN's Women Report (2012), portrayed pictures of women as heroines. In addition to this, statistics are also presented regarding women's participation in the upper and lower houses of the Indian Parliament. According to the Indian Country Report (Ministry of Statistics and Programme Implementation - Government of India, 2013), 10.96% of parliamentarians are women. This report presents all facts and figures exactly according to the thematic distribution of MDGs. With reference to the reported case study and a UN report, both demonstrate truly how women's empowerment is achieved, how women are used as instruments in the politics of power. The report gives no description of the ability of rural women for capacity-building and in the decision-making framework (Ministry of Statistics and Programme Implementation Government of India, 2013). This report also clearly shows that reports are generated for headcounts

instead of for contributing empowerment to women. In this regard, Li (2007) explains that the relationship between governments, sovereignty and discipline is maintained through control over law, territory, and by coercion of behavior through threats to withdraw the means of survival. In support of the Li argument, this article describes how women are disempowered by forceful means and unintentionally they thus become part of a harmful system. The gaining of political power by women without bringing any change in society is basically a myth.

Solutions for Problems that Beset Women, as a result of Gender Distortion:

With regards to the Poverty Alleviation Programme, a range of solutions may be incorporated into the development program in order to achieve the goal of gender equality. According to Bieri and Sancar (2009) in every situation that demands gender equality, performance and gender mainstreaming of development projects are based on a commitment by donors, institutional government support, all associated stakeholders and by modifying monitoring and evaluation methods. They further advise that to achieve gender equality, a Rights Based Approach (RBA) needs to be adopted with some practical radical concepts of transformation, which define complexities and ‘intersectionality’ of gender. Bieri and Sancar (2009) illustrated successful examples from Bangladesh and Laos in which they indicated that the effectiveness of microcredit projects depended upon the government’s willingness, the politics of the market and the social acceptability of the program and also on the absence of subversive political agendas. It is important to note that the success of development programs depend on area-specific suitability with social, economic, cultural, agricultural, political and environmental factors. Programs can be customized but the conduct of individuals cannot be customized or altered by efforts of short duration (Bieri & Sancar, 2009).

Bieri’s and Sancar’s (2009) example of assessment of inequalities in Magnolia, they further suggested that Country Gender Assessment (CGA) is a tool to assess inequalities linked to different thematic development sectors. This tool facilitates not only the assessment of problems of monitoring and evaluation but also helps to assess impacts of poverty-reduction strategies. They further implied there would be lesser gender distortion if women had collateral and owned assets, as this problem will be reduced if

they are facilitated to access land, water and cash for meeting basic utilities. In the absence of such access, it is more likely that women may opt for short-term cash work instead of regular micro-credit initiatives.

Bieri & Sancar (2009), emphasize that there is a need to integrate gender equality, mainstreaming and poverty reduction. They stressed that while designing employment-creation programs, the socio- cultural context needs to be considered to ensure the women's independent access to basic utilities, work, and cash. They suggested the following aspects which deserve a thorough investigation.

- Consider specific instances where men and women require the same outcomes (as a result of the work they do) (reward by equal pay). Consider also specific examples of discrimination between men and women occurring in the workplace, as in access to land, agricultural inputs, and pesticides. Additionally, a monitoring mechanism to gauge gender mainstreaming performance. Ensure that inequality is not perpetuated for either sex.
- Collection and compilation of information, from a feminist perspective, regarding targeted women's groups.
- Monitoring indicators need to be critically evaluated. These should verify that gender goals are matching with those of the program phase-sequence.
- For the purpose of gender analysis, design project log-frame in such a way that complexities of gender relations can be measured and analyzed by evidence-based research.
- Allocation of sufficient budget in project management plan should be developed with the consultation of the local gender expert who can visualize the socio-cultural context.
- Discussion of the change process and devise methods for mainstreaming gender equality. While conceiving policy change, such as property rights, social protection, ownership and human rights, it is important to explore and strategize opportunities for empowerment.

Rights Based Approach (RBA) needs to be followed. Cornwell, Harrison, and Whitehead (2007) indicated that RBA is based on the concepts of non- discrimination,

equality, participatory decision making, and interdependence. RBA supports monitoring mechanisms and ensures accountability and transparency at all levels.

In addition to this, the struggle for women's rights and policy discourses are also important. Cornwell, Harrison, and Whitehead (2004) explained that creating independent networks and initiating intellectual discussions will definitely enable feminist advocates to critique and contest a range of policy discourses. It is important to note that the three main references in this essay are basically the outcome of a conference discussion 'Gender Myths and Feminist Fables'. This shows that when such policy dialogues among feminist and other intellectuals are arranged, critiques and new ideas emerge.

2. Conclusion and Recommendations

Microcredit is a good strategy and it is important to assert that it is not a total failure. The only problem with this strategy is that interventions are being designed and delivered in increasingly disempowering ways by using impoverished women as tools and distorting their role as servers to other political agendas. Fundamentalists, Vijay Lakshmi Chandra Sekhar (cited in Batliwala and Dhanraj, 2004) explained that an elected woman representative lacks the authority to exercise power that is because the males are either bad mannered or lame brains.

Additionally, one of the reasons for the failure of this program is weak community mobilization by the implementing organization. As Li (2007) noted, not all programs are bad, however, there seems to be a consistent gap between intentions and accomplishment. Programs need to frame problems in ways to which evaluations can be applied in order to screen out some problems because they cannot address everything simultaneously. Women SHG needs to be organized on the basis of a comprehensive program for capacity building and with the holistic approach to addressing community welfare. Such initiatives may include all communities suffering ultra-poverty. Membership criteria for female SHG should be open to all and should not charge fees. Debts and compound interest charged for loans were the main burdens weighing on the woman entrepreneur (Li, 2007). The basis for issuing microcredit should be on the savings of the individual. The focus of such programs should be on life-skills as well as

entrepreneurial skills as enabling and reasonable standards for working conditions (Li, 2007). SHG women's group mechanism is creating a depoliticized society. Under this initiative, all efforts are limited to loan repayment and productive activities- rather than engaging in collaborative and collective political action against any societal problem. SHGs need to be supported by a funding agency with market linkages as well as the organization itself needing to be involved with all SHG in all phases of the poverty-alleviation program. As per case studies, development agencies need to reduce markup rates and focus more on collaborative learning activities. Development agencies should not be allowed to integrate political agendas within the development program. Media, socialist groups, and civil society need to voice protests against any violation or misuse of any development strategy as an example of negative political activity.

Integrating women's thinking with concepts of development enables women to gain access to the benefits of that development. As per Cornwall et al. (2006), women's productive roles are being ignored. There is a need for the development initiative to 'trickle down' to women. From the Indian case study, it can be inferred that issues contrary to targeted goals are created, and the central meaning of the development concepts can be displaced in order to solve individual as well as political problems. In this case, women are utilized as social, economic and political citizens who serve political agenda. Ironically, in the name of women's empowerment, females have not only withstood psychological and physical harm, but the role of the male has become more violent at the grassroots level, and this creates tension in the family lives of poor communities.

Overall, it is concluded that instead of relying on gender myths and slogans now is the time to think, to reflect and solve societal problems regarding gender distortion on the basis of the realities of life, understanding and effective gender policy implementation to provide an opportunity for all possible benefits for both sexes. In this article, an Indian case study of a poverty alleviation program was discussed in detail. This included false accounts of the effectiveness of women's participation in the economy through self-help programs. It is challenging to work against neo-liberal ideology but if correct measures regarding maintaining gender power relations and empowering women to make decisions

are undertaken, they would provide an appropriate starting point. By designing projects with the contextual understanding of gender issues, planned monitoring, and evaluation methods. At the same time by adopting a rights-based approach and continuing to struggle through protests, policy discourses and the critique of policies, change is possible.

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