Gender inequalities: Enduring and emerging paradigms

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Gender inequalities: Enduring and emerging paradigms

This paper argues that dominant feminist critiques of microfinance are based on the *enduring inequalities* paradigm, Gender and Development (GAD). GAD evolved from a western liberal feminist perspective in the early 1970s, to a radical and social feminist perspective which it adheres to presently (Singh 2007). Using examples of GAD informed critiques, the paper highlights the limitations of this paradigm to undertake concrete, historical and socio-political analysis. While not dismissing the GAD paradigm’s usefulness in studying how social institutions have been structured by gender relations and the need to address the inequitable power relations (Cook 2007), this paper centres the debate on the ways in which women as a category of analysis have been incorporated into GAD critiques of microfinance. In doing so the paper seeks to put forth an *emerging inequalities* paradigm, Capability Approach (CA), with its focus on ‘what people want to do and be’. The paper makes the case that CA could potentially provide not only concrete, historical and socio-political analysis but also suggest concrete ways to organise for change. The paper is structured into three main parts. The first is an introduction of the GAD paradigm, its merits and limitation vis-a-vis the CA paradigm. The second interrogates the value of these paradigms through the use of qualitative data from microfinance program consumer. The final part summarises the incorporation of women as a category of analysis in GAD and CA paradigms concluding with examples of ways to move beyond the impasse of gender differences to capability expansion.
Introduction

Dominant feminist critiques of microfinance programs are informed largely by the Gender and Development paradigm (GAD) (Drolet 2010; Singh 2007). The GAD paradigm and its evolution over the decades, demonstrates the impact of feminist theories and perspectives on development discourses (Bhavnani et al 2003; Rathgeber 1990). The GAD approach is based on the premise that women in most societies are a disadvantaged group and emphasises the need to challenge the existing gender status quo (Moghadam 1998; Moser 1989). Gender relations are framed as socially constructed rather than biological absolutes and therefore amenable to change. Using this line of reasoning, GAD advocates have been successful in incorporating gender strategies into development policy discourses, specifically in dedicating resources, producing policy spaces and creating a core of professionals (Cornwall et al 2007). The GAD paradigm’s focus on patriarchy and social inequality (Singh 2007) is reflected in the dominant critique of microfinance programs. The most common themes being that i) microfinance programs reinforce patriarchal norms of women’s subordination and ii) microfinance programs mobilise and discipline gendered subjectivities towards neoliberal ends.

This paper suggests that GAD informed critiques of microfinance programs focus primarily on utility, resources and the sum total of commodities that women lack vis-a-vis men rather than on a person’s ability to achieve things that they value given their personal, locational, and social factors. Using the Capability Approach and its concepts of functionings, capabilities and conversion factors, this paper brings into sharp focus the process elements or enabling conditions which affect people’s ability to lead flourishing lives (Sen 1999). The concept ‘functionings’ refers to what people are able to be and do, in other words, what they are able to achieve such as being literate. ‘Capabilities’, on the other hand, refer to freedoms
to achieve ‘functionings’ which people value. While the exploration of capabilities highlights opportunities or freedoms at the individual level, the concept of conversion factors brings to bear a focus on structural aspects affecting individuals’ ability to realise their choices.

‘Conversion factors’ include personal factors (such as literacy, sex, physical condition, metabolism), social factors (such as social norms, gender roles, power relations, public policies) and environmental factors (such as climate, infrastructure, public goods, institutions) (Robeyns 2005: 99). By way of example, let us suppose two women have equal access to scholarships and obtain the same educational degree with similar goals to acquire a functioning, such as employment. One woman belongs to a cultural group that restricts women’s participation in paid employment while the other does not. The concepts of capabilities and conversion factors allow us to make note of the capability deprivation (freedom to be employed) of the first women, as well as the socio-cultural, historic and political factors influencing the decision. Therefore, a policy which recommends equal command over resources does not automatically translate into equal opportunities since individuals differ in their ability to convert resources into functionings. But a policy that creates opportunities for flexible and culturally sensitive modes of employment might create opportunities or pathways of change for certain groups.

This paper categorises GAD critiques of microfinance as belonging to an *enduring inequalities paradigm*, privileging gender differences as the main reason for the disempowerment of women. On the other hand, CA informed analyses of microfinance have been categorised as belonging to an *emerging inequalities paradigm* which takes into consideration gender differences as well as other material, historical, socio-political factors which affect gender inequalities. These two approaches to gender and microfinance – GAD and CA – are contrasted through the use of primary research data to interrogate the usefulness
of these approaches. The following section provides a brief overview of the methodology used for the qualitative study, which is then followed by the section which revisits GAD informed critiques of microfinance programs using CA concepts (see Table 1 for a comparison of both paradigms) in order to provide concrete, historical and socio-political analysis of the complex processes of addressing gender inequalities.

A note on the study

This paper is based on a larger research study which seeks to critically engage with understandings of gender inequalities in the policy and practice of microfinance in developing and developed country contexts. The aims of the study are to find alternate ways of conceptualising, assessing and addressing gender inequalities through the narratives of microfinance program consumers. Guided by the theoretical framework of CA which seeks out what ‘people want to do and be’, the research methodology is based on a qualitative exploration using a combination of document analysis, participant observation and interviews. The study has elicited multiple and varied meanings of the relationship between microfinance and gender inequalities through interviews with 28 microfinance program consumers in 2 different countries, one developing (India) and one developed (Australia). As this paper is concerned with representations of the relationship between microfinance and gender inequality in the GAD literature, the discussion draws on interviews conducted in India with 15 female program consumers and 6 male kin of female program consumers.

Dominant critiques versus individual realities.

This section will interrogate how two key themes are contested in the narratives of microfinance program consumers. The goal of this exercise is to bring into sharp focus the limitation of a GAD paradigm and the usefulness of the CA paradigm to understand gender
inequalities in the context of microfinance programs. The two key themes which emerge in the dominant GAD based critiques of microfinance programs are i) microfinance programs reproduce rather than disrupt gender inequalities and ii) microfinance programs cultivate gendered neoliberal subjectivities.

Reinforcing patriarchy or reconfiguring freedoms?

Microfinance programs, especially in the context of developing countries are conventionally critiqued on the basis that they rely upon and reproduce existing patriarchal structures in the implementation of programs. Critics have suggested, for example, that the representation of women as deserving and creditworthy relative to men is an ideological cover used to implement a loan program via a group that is less mobile, easier to monitor and more likely to succumb to pressure of repayment (Kannibaran 2005; Rahman 1999). Another critical feminist narrative in the microfinance literature is that loans made to women are in practice controlled by their male kin (Goetz and Gupta 1996; Leach and Sitaram 2002). In addition, Garikipathi (2008) refers to the ‘impact-paradox’ whereby loans to women may benefit their household but do not necessarily benefit the women themselves. In fact Garakipathi suggests that women’s lack of authority over family assets means that loans to women can potentially lead to domestic dissidence and disempowerment of women.

These types of critiques suggest that autonomy and independence are important characteristics in the project of addressing gender inequalities. Critics therefore, put forth recommendations such as the “patriarchal hold on family’s productive assets needs to be challenged” (Garikpati 2008: 2638) and “women develop meaningful control over their investment activities” (Goetz and Gupta 1996: 45). But, it is argued here, that there might be a gap between these critiques and ‘what people want to do and be’. The following two examples of Meena and Raju will illustrate this disconnect.
When questioned about the focus on women in the microfinance program, both female and male participants noted the ‘joint-ness’ of the process of procuring the loan, utilizing the loan as well as repaying the loan. Participants noted, for example, that the microfinance programs required a joint photo as well as signatures of both husband and wife while applying for loans. As Meena put it

“That is why they started putting husband photos on the enrolment forms. That means the husbands are held responsible for the loans taken by their wives. So in case the wives are unable to pay, the husbands are liable to pay. So in way, the responsibility has been put on them jointly, although the loan might be on the wife’s name, it’s the two of them who are responsible to pay back. We are smarter than the men, we make sure they sign. Even if I am not there, they will at least make sure to ask the husband. We will inform the husband, there is sangam (group) meeting, and we can’t be present so make sure to make that payment. If the husband’s signature was not on the form, then he would never have paid. If you ask mother-in-law and father-in-law to pay you think they will? In fact they will ask us to bring money, not pay for us.” (30, married, female). Meena’s narrative demonstrates the opportunity microfinance provides to include men as responsible stakeholders.

Similarly, when Raju, a male kin of a microfinance program consumer was quizzed about the specific focus on women versus men, he noted “They will not be able to gather men at a particular time. Because we knew that you (interviewer) are coming here, we stayed at home. Women will not go anywhere. They will stay at home. The women can gather at a particular time. They are good at paying or returning the loan. They will not roam around. While Raju confirms the GAD critique that microfinance relies upon fixed ideas about what men and women are ‘women are good at repaying’, he further adds “When we give to them then only they can (re)pay. How can they (re)pay if we don’t give them?” (50, married, male). Here he emphasises the interdependence of husband and wife, ‘we give to them’

The gender analyses within the GAD paradigm focuses on the relationship between men and women based on who does what (gender division of labour) and who has what (gendered
control of resources). While this is necessary to highlight gendered social positions (women ‘stay at home’, men ‘roam’), an important part of the CA informed analysis is what opportunities and freedoms do those in inequitable positions have to reconfigure ‘who does what’ and ‘who has what’. The goals of autonomy and independence become unrealistic and perhaps risky in contexts where principles of inequality between men and women are taken for granted and women are dependent on the family for economic, social and psychological needs (Kabeer 2011; Singh 2007). The example of Meena clearly demonstrates the appropriation of microfinance policy of joint photo and signature, as an opportunity, to enlist the husband as a guarantor, for any liabilities that the wife might incur. In other words, Meena was able to exercise strategic control over ‘who has what’, within the prevailing structures of constraint (patriarchy) in a way that does not upset her everyday life.

*Cultivating neoliberal rationalities or renegotiating economic subjecthoods*

As discussed above, in addition to concerns about entrenching rather than addressing gender inequalities, critics of microfinance have been concerned with the synchronicity of microfinance with neoliberalism. As such, the second dominant critique attends to the ways in which microfinance programs collude with neoliberal rationalities to cultivate gendered subjectivities of the “entrepreneurial, empowered and nurturing ‘rational economic women’” (Rankin 2008: 1975). Critics have cited for example, a change in the nomenclature of program subjects from ‘beneficiaries’ with social rights to ‘clients’ with responsibilities to be indicative of the neoliberal influence (Beneria 2003; Fraser 2009; Rankin 2001). The neoliberal narrative, of the entrepreneurial poor woman who saves and repays regularly and is committed to the wellbeing of her family, is implicated in entrenching existing gender inequalities. This implies that microfinance programs in their articulation as ‘roll-out neoliberalism’ (Rankin, 2008:1967) are unable to address the structures of gender inequality.
But it is argued here that such line of critiques pay limited attention to the agency level processes in the project of addressing gender inequalities.

When questioned about their experience with microfinance programs, the majority of the interviewees responded positively. As Ramana stated “I think it is better to have them (microfinance groups). Instead of going to work elsewhere to pay off loans, we can do our own business. If they give us a loan we can buy a goat or a buffalo, something and we can be better off. Doing something on our own is very important and we can do so through such programs” (45, widowed, female). Freedom from waged labour was a significant theme in the responses of the interviewees. Especially for poor men and women with limited assets and only their labour to sell, small loans helped them negotiate the market economy.

One male interviewee, Kamal, noted that prior to microfinance programs, often male members of the families and sometimes entire families would migrate to the cities to work as labourers. He explained “Both men and women in our village used to lock their houses and go to cities. That was 4 years back. Now only 10% are going. The rest are staying here only.” (50, married, male).

Another interviewee, Urvasi, who invested her loan amount in purchasing buffaloes and later sold them to open a tea shop noted the convenience of running her business in her own village rather than look for seasonal agricultural work in other villages.

The GAD informed critiques of microfinance programs are correct in highlighting gendered subjectivities likely to emerge from a market economy. But what these critiques fail to capture are the range of economic subject positions available to women and men in microfinance contexts, and the distinctions between them. Given the limited opportunities for work in their context, Ramana, Kamal and Urvasi have used the loan amount in a manner that has freed them from waged labour and the need to migrate to cities. A capability informed analysis marks the distinction between achieving economic subject positions and the ability
to achieve (freedoms) economic subject positions. As Urvashi notes “I think inequalities will arise. Men will say, these women have nothing better to do hence they are joining sangams (groups). What do men know? Those who don’t care and are fearless will continue but there are others who will think I don’t want to bother and not join” (45, deserted, female). As this narrative demonstrates, if the ability to achieve does not exist, then those who ‘don’t care’ or are ‘fearless’, will not be able to negotiate the structures of constraint in which their lives are enmeshed. A CA paradigm with focus on opportunities that people have and the personal, social and environmental factors impinging on their ability to convert opportunities into valuable outcomes is more suited to explain how poor women and men are working the spaces of neoliberalism.

**Conclusion**

This paper highlights the way in which women as a category of analysis have been incorporated into GAD informed critiques of microfinance programs. That is, women are defined by their object status – as victims of patriarchy and neoliberalism. It is argued here that such an analysis blurs the characterisation of women as “material subjects of their own history” (Mohanty 1986: 338) capable of renegotiating the spaces of patriarchy and neoliberalism. The GAD critiques of microfinance have been categorised here as belonging to an *enduring inequalities paradigm* which privilege the explanatory potential of gender differences as the raison d’être for the disempowerment of women. The object status of women together with a generalised notion of their subordination leads to a binary understanding of power which Mohanty famously explained as “people who have it (read: men), and people who do not (read: women). Men exploit, women are exploited” (1986: 344). On the other hand, a CA informed analysis of microfinance has been categorised here as belonging to an *emerging inequalities paradigm* that provides the conceptual tools of functionings, capabilities and conversion factors to account for the material, historical, socio-
political specificities which might constitute women as subordinate, marginal, or powerful vis-à-vis other women and men. Such an analysis brings to bear the dynamic and changing identities of women who resist or surrender, challenge or yield, subvert or uphold unequal power hierarchies in covert or overt ways. For example, the capabilities ( freedoms to achieve) afforded by microfinance programs to women, such as Meena who covertly use loans to uphold interdependence in their relationship or in the case of Urvasi to overtly resist inequitable status quo, demonstrates the usefulness of the CA paradigm to move beyond the impasses of gender difference to capability expansion.
Table 1. Comparing key features of the Enduring and Emerging inequalities frameworks.

Adapted from Shweta Singh 2007: 102 – 103.

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<thead>
<tr>
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<th>Enduring Inequalities - GAD informed critiques</th>
<th>Emerging Inequalities – CA informed critiques</th>
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<tbody>
<tr>
<td><strong>Approach to development</strong></td>
<td>Promotes incorporation of social construction of gender into development</td>
<td>Promotes expansion of individuals capabilities to achieve development</td>
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<tr>
<td><strong>Concepts</strong></td>
<td>Patriarchy is the single most important construct providing the overarching assumption of most traditional societies.</td>
<td>Capabilities, conversion factors and human diversity</td>
</tr>
<tr>
<td><strong>Analysis</strong></td>
<td>Systems of gender stratification; primary focus on structure (social systems)</td>
<td>Focus on agency (through exploring capabilities)and structure(through unpacking conversion factors)</td>
</tr>
<tr>
<td><strong>Contribution</strong></td>
<td>Integrated women’s existence within the household with the labour market.</td>
<td>Integrating economic and non-economic aspects of individual’s wellbeing.</td>
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<tr>
<td><strong>Limitations</strong></td>
<td>Gynocentric, reductionist understanding of gender.</td>
<td>Underspecified theory (no definitive list of capabilities or conversion factors)limiting practical and operational significance</td>
</tr>
<tr>
<td><strong>Deconstruction of agenda</strong></td>
<td>Western feminist ideology with made-to-fit categorisation of development and women</td>
<td>Concrete, historical and socio-political analysis of inequalities.</td>
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References


