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# Empowerment of women

Postcolonial feminist theory challenging mainstream feminist  
perspectives

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# Abstract

The idea of *empowering women* as a strategy for poverty alleviation, has become increasingly popular with institutions, such as the UN and the World Bank, as well as with NGO:s. Today there is not one definition of what empowerment should mean and the concept is used in many different contexts and is the stated goal of various development strategies. Therefore it is interesting to take a closer look at how different actors, actually understands the concept of empowerment.

The main aim of this thesis then is to investigate how mainstream feminist theory and postcolonial/postmodern feminist theory understands the Third World Woman and the concept of empowerment. Importantly, it will be argued that the theories are based on different assumptions of the Third World Woman. Western mainstream feminist theory tends to take western culture and society as reference point in their studies while postcolonial feminist theory challenges the universality of western norms. The case studies of the Grameen Bank and SEWA are used to further illustrate how the different understandings of empowerment might support different strategies.

Keywords: *Empowerment, mainstream feminist theory, postcolonial feminist theory, SEWA, Grameen Bank*

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# 1 INTRODUCTION

What is development, how can it be achieved and who are the key agents in this process? These are crucial questions not only within the field of development but for the world at large, especially in our increasingly globalised world.

The discourse of development has undergone changes in the last decades with regards to these issues. One notable change is the increasing awareness of the significance of gender in development. Today it is considered commonsense that there cannot be development without equality between men and women. Hence, concepts such as gender mainstreaming and *empowerment of women* are now commonly used within organisations such as the World Bank as well as grass roots organisations in the Third World (Mosedale 2005:243). These strategies are generally thought to enhance women's positions vis- a vis -men.

However, the idea of empowering women is not straight forward but complex and highly contested. It is likely that empowerment as proposed by the World Bank, differs from the way the term is used in local participatory projects (Parpart 2002:39). In any case, the use of the term empowerment suggests that those in need of this empowerment are currently disempowered. Hence, how empowerment is defined and the strategies proposed to achieve it, depend on how women are being represented (compare Escobar 1995:177). It can be argued that within the discourse of development, the Third World Women are defined and represented by western mainstream feminism (Parpart 2003:54). Thus, it can be argued that the relation between western mainstream feminism and Third World Women, is central to the concept of empowerment.

Crucially, this relation can be understood as one of power and domination, comparable to colonialism. For instance, postcolonial feminist theory points out how the increased feminist input into the discourse of development is in fact mainly western feminism. Here, western feminism can be defined as theories which take the West as the universal point of reference (Mohanty 2005:195). Thus, from a postcolonial feminist perspective, women in the Third World are being oppressed by the Western view on development and women, rather than genuinely empowered. According to postcolonial feminist theory, mainstream feminist theory is colonising the lives of third world women. By taking the west as the norm and imposing it on other parts of the world, third world women are positioned as different and deviant (Mohanty 2003:196). Moreover, a homogenous image of the Third World woman as helpless and oppressed is created. A stereotype, it can be argued, which legitimises certain strategies of empowerment (compare Escobar 1995:5).

The concept of empowerment, then, is thus highly contested, as well as being an important concept within the discourse of development and hence affects a large number of people in their daily lives. Therefore it is important, as well as

interesting, to take a closer look at what values that actually underly the rhetoric of empowerment.

## 1.1 Statement of Purpose

In this thesis it will be discussed how the concept of empowerment can be understood within western mainstream feminist theory and postcolonial/postmodern feminist theory. These findings will then be used in a discussion of two different projects, which claim to be empowering women, namely the Grameen Bank in Bangladesh and the Self Employed Women's Association (SEWA). The conclusions that might be drawn from this qualitative case study are of course limited. The intention is that the study might at least point to how the concept of empowerment is defined and used within the discourse of development in general. To some extent, the aim is to challenge the mainstream feminist view of empowerment, which is hegemonic within the discourse of development. Above all, with this thesis, I want to point to how many assumptions, made by western mainstream feminist theory, are not always universally true but there are other ways of thinking about women and empowerment. The intention is more about contrasting the perspectives, rather than determining which understanding of empowerment is better.

*How does western mainstream feminist theory conceptualise the Third World woman?*

*How does postcolonial feminist theory conceptualise the Third World woman?*

*How can empowerment be conceptualised from a Western mainstream feminist perspective?*

*How can empowerment be conceptualised from a postcolonial feminist perspective?*

*To what extent do the strategies used by the Grameen Bank and SEWA to empower poor women, reflect a western mainstream feminist view of empowerment?*

## 1.2 Theoretical Approach

The focus of this thesis is empowerment in relation to women and hence, looking at empowerment from a feminist perspective, seemed as a viable approach. Feminist theory, however, is by no means a homogenous field of study, not even when narrowed down to feminist theory concerned with development issues.

Further, the distinctions between different feminist perspectives are not always entirely clear.

Aware that classifications and generalisations are always simplifications, the discussion of empowerment will be structured around two sets of feminist theories, namely western mainstream feminist theory and postcolonial and postmodern feminist theory. Of course, these schools of thought are varied within themselves, therefore these theories will be discussed and defined in sections 1.2.1 and 1.2.2.

Western mainstream feminist theory, as defined here, has had a major impact on the discourse of development (Visvanathan 1997:17) and also it has been challenged by various different feminist theories (Steans 1998:153). In effect, much of the feminist debate concerns ideas put forward by western mainstream feminist theory. How empowerment is understood within mainstream feminist theory is then of great interest. Postcolonial feminist theory is a perspective which developed as a critique of western mainstream feminist theory. In my view it also provides interesting insights into the discourse of development and to how empowerment can be understood. Above all, it enables a focus on the power dimensions of development (Eriksson et al 2003:17ff) and hence of how empowerment is framed and presented.

In this thesis, I want to make the point that the definition of empowerment is, at least to some extent, dependent on how women are perceived of. As a consequence, the introduction of the theoretical approaches will mainly be concerned with how the woman is conceptualised within mainstream western feminist theory and postcolonial feminist theory respectively. This discussion will then serve as basis for the further discussion on empowerment.

### 1.2.1 Western Mainstream Feminist Theory

In order to discuss how empowerment is defined and understood within western mainstream feminist theory, that which constitutes mainstream feminism must be made clear. As will become evident, feminist theory is a vast field of research and there are many different schools of thought. In recent years, postmodern feminist theory has become popular and there are also various liberal, marxist, socialist and ecological perspectives within feminist theory (Visvanathan 1997). Mohanty defines western feminist theory as all theories that take the West as norm (Mohanty 2005:195). According to various critics of euro-centrism in the academia, this can be said of perhaps most feminist theories, liberal, marxist as well as post modern (e.g. Alexander and Mohanty 1997:xvii; Parpart 1995:221), and so a more narrow classification has to be made. However, this definition is rarely explicitly made by postcolonial or postmodern authors who, nevertheless, engage in serious critique of what they call mainstream western feminism. As a consequence it could be considered problematic to prefer one definition of mainstream feminism over another. However, I choose to argue that a definition is necessary for the clarity of the discussion.

When taking the development discourse as a starting point, three influential theoretical perspectives can be distinguished, within feminist theory. Namely Women In Development (WID), Women And Development (WAD) and Gender And Development (GAD) (Visvanathan 1997:17). Moreover, the WID and GAD approaches are the most frequently referred to by postcolonial and postmodern authors. Also, WID and GAD have influenced the discourse of development. For instance, institutions such as the World Bank and the UN have development projects, that to varying extent, are based on theoretical assumptions of WID and GAD (Bhavnani, Foran, Kurian 2003:5). It is also argued that today, most scholars work within the GAD approach (Bhavani, Foran and Kurian 2003:5).

In this thesis, the use of the term Western mainstream feminism will refer to theories developed within the fields of WID and GAD. As will become clear, there are differences between these approaches, however there are also similarities and the terms are sometimes used interchangeably (Gardner 1996:123, see also Steans 1998). Most importantly, both approaches tend to regard Western societies as norm. Based on the fact that there are important similarities, both WID and the more recent GAD will be referred to as Western mainstream feminist theory. It should be noted, that the approaches of WID and GAD are not homogenous (Gardner 1996:123). However, in the literature different approaches within WID and GAD are not always accounted for or at least not emphasised. Thus, I am of the opinion that WID and GAD can be treated simply as two different, but related, approaches. This is so especially for my purposes, which are to discuss and define a general idea of mainstream feminism.

### 1.2.2 Postcolonial and Postmodern Feminist Theory

Postcolonial theory, as well as postmodern feminist theory, developed as critiques of mainstream feminism. For my purposes in this thesis, I am of the opinion that it is not necessary to make a distinction between these schools of thought. Importantly they share a poststructural view of the world (Steans 1998:153). Moreover, the foucaultian concept of power is central to postcolonial as well as postmodern feminist theory. However, focus will be on postcolonial feminist theory, because it has a colonial perspective which postmodern theory does not have. With the aim of discussing the relation between Third World women and western mainstream theory I am of the opinion that a postcolonial perspective gives important insights.

### 1.2.3 The Third World, the First World and the West

The term Third World is problematic, and especially it serves to present the countries as culturally, economically and politically similar, when in fact there are great diversities (Mohanty 1997:7). Vastly different countries such as Papua New Guinea and Brazil are part of the Third World. However, categories such as North



and South are equally problematic. Since the term Third World is the most used in the literature it will be used here as well. The same argument can be made regarding the terms First World and the West.

### 1.3 Method and Material

Characteristic of feminist theory, in general, is that it takes a critical theoretical approach. Thus, reality is understood as being constructed rather than natural or true, there is no true reality to be discovered or explained (Svedberg and Kronsell 2003:56). Feminist theory, then, does not aim to provide solutions or explanations that are universally applicable, but to point to how the researcher and the choice of method affect the study. The researcher is a part of the study, and cannot be seen as an objective observer, which more traditional theories assume (Svedberg and Kronsell 2003:56ff). Further, feminist theory focus on power relations and the connection between knowledge and power.

According to western mainstream feminist theory, the subordination of women is fundamental of all societies and the main aim is to reveal how femininity and masculinity are constructed rather than biological (Svedberg and Kronsell 2003:53f). However, as will become clear in this study, postcolonial feminist theory, criticises western mainstream feminist theory of implicitly, or explicitly, taking Western societies as norm and actually producing stereotype images of Third World women and societies.

This thesis is mainly a theoretical discussion of the concept of empowerment of women. However, two empirical case studies, of the Grameen Bank and SEWA, will be undertaken. These case studies should be considered as illustrative and are used in order to strengthen the theoretical discussion of empowerment. It is beyond the scope of this thesis to make detailed investigations into these organisations and the cultures of India and Bangladesh. The aim is not to evaluate the projects as such, but to discuss the underlying ideas of empowerment.

The choice of the Grameen Bank and SEWA is based on the fact that they are both referred to as role models in the literature, when it comes to empowering poor women (e.g. Osmani 1998; Mohanty 1997). Further it is argued that there are important differences between these organisations (Bhavnani, Foran, Kurian 2003:10). Therefore I want to take a closer look at these organisations and investigate how empowerment is understood within The Grameen Bank and SEWA respectively.

The theoretical discussion will be based on various postcolonial and postmodern discussions as well as on more mainstream feminist theorists. Carol Moser, Kate Young and Irene Tinker are prominent scholars within the GAD field. Other researchers such as Mayoux and Rowlands do not explicitly discuss their theoretical perspectives, but in my view their arguments are based on GAD logic.

For the empirical analysis, articles written about the projects and the organisations home pages will be important sources of information. Regarding the theoretical literature, I encountered some difficulties. Since what I define as

western mainstream feminist theory has been very influential it has also received a lot of criticism from various feminist approaches. Postcolonial and postmodern theories emerged as a critique of mainstream feminism, and has not been as critically discussed. Despite this bias, I have attempted to give a balanced discussion of both perspectives.

## 1.4 Disposition and Scope

As will become evident, empowerment is a wide spread concept and has been attributed with many different meanings. Hence, it is beyond the scope of this thesis to attempt to give a complete overview of the concept. Instead I decided to discuss aspects that have been central in the literature that I have studied.

In the second chapter postcolonial feminist theory and mainstream feminist theory will be introduced and discussed. The following chapter will discuss how the concept of empowerment of women can be understood from the two different theories. In the fourth chapter The Grameen Bank and SEWA will be analysed, using the theoretical framework established in chapter two and three. Finally, the findings will be summarised.

## 2 Feminist theory and The Third World Woman

For a long time, development was considered as a quite straight forward issue. Above all development it was understood as linear, i.e. poor countries should become developed in the same way as the rich countries (Steans 1998: 138ff). Moreover, it was not until the 1970's that poor women's situation gained serious attention (Saunders 2002:2).

In 1970 Esther Boserup pointed out that women had different needs than men, and were affected differently by development policies. Crucially, it was men who gained from development, while women often remained in subsistence work and hence dependent on their men (Saunders 2002:3f). In fact, development projects were harmful to women. Not only did they not help poor women, but served to exacerbate their situation. Often development projects failed as a result of not taking women's situations and views into account (Parpart 1995:227). For instance, changes in land ownership caused social disruption instead of the intended development because the policy makers were not aware of the role women played in the agricultural sector (Steans 1998:144).

The discourse of development, then, has since been characterised by various struggles and changes. First western feminists struggled to make women visible in the development process and more recently postcolonial and postmodern feminists began to fight the stereotypical image of the Third World Woman.

### 2.1 The Third World Woman in Mainstream Feminist Theory

Women In Development (WID) and Gender And Development (GAD), have been the most influential feminist approaches within the discourse of development. Here, a historical background will be given, as well as a discussion on their underlying assumptions on development and the Third World Woman.

#### 2.1.1 Women In Development

Boserup's work on "*women's role in Economic Development*", marked the start of the feminist theoretical field Women in Development (WID) (Bhavnani, Foran, Kurian 2003:4). At the time of its publication in 1970, the general image of the Third World Woman was that she was only a housewife and a mother and hence did not contribute to the general welfare of society (Tinker 1997:38; Razavi and Miller 1995:4).

Importantly, the theories which emerged within the WID field challenged these assumptions, and made the female worker visible, as well as highlighting the significance of women's work to the economy. The domestic sector is an important part of the economy. For instance, women in the Third World are often the main producers of food and play an important role in the agricultural sector (Steans 1998:144). Further, as a consequence of this feminist critique, governments were forced to acknowledge the role of women in the economy and to take women's situation into consideration when developing policies (Tinker 1997:35). For example, the work of women was now included in official statistics, such as GNP (Tinker 1997:35, Razavi and Miller 1995:5).

WID emerged from liberal feminist theory and is based on liberal understandings of development (Saunders 2002:4), i.e. focus was on the economic aspects and on creating possibilities for women to enhance their position. For instance, education is seen as an important factor in order to raise women's status and create greater possibilities for them to take part in the public sphere, economically as well as politically (Tinker 1997:36). According to WID (as well as GAD), women did not benefit from development because they were subordinated men (Young 1992:135). The solution then, was to improve women's status vis-à-vis men, through increased possibilities for women to enter the modern sector (Saunders 2002:7). That is to enter the labour market and take part in the capitalist production (Parpart 2002:43). In effect, focus on women's position in development strategies is justified in economic terms. Resources should be reallocated to women because they could contribute to development, rather considering development as something which would benefit women (Razavi and Miller 1995:1). Within WID, then, focus is primarily on women rather than on the relation between men and women and led to the development of projects which specifically targeted women (Razavi and Miller 1995:4,5).

The framing of women's role in development in this way is problematic and has received criticism (Razavi and Miller 1995:5). A main critique of the WID strategy is that it entails a need of evidence of productivity. Women have to prove that they are productive in order to deserve development (Razavi and Miller 1995:5). In addition, it has been argued that many WID approaches reproduced the image of Third World women as victims of patriarchy and in need of help from western feminists to liberate themselves (Saunders 2002:5).

### 2.1.2 Gender And Development

By the end of the 1970's, the criticism of WID led to the emergence of another theoretical approach, Gender and Development (GAD) (Visvanathan 1997:23). However, there are differing views on how different GAD actually is. Authors working within the GAD approach typically emphasise the differences whereas postcolonial and post modernist authors claim that they are much the same (Compare e.g. Rathgeber 1995; Gardner 1996:123). Anyhow, GAD can be understood as attempting to correct what many perceived as theoretical errors

within WID (Rathgeber 1995:204). Subsequently, there are similarities as well as differences.

Importantly, within GAD, focus is on gender rather than on women. By using the concept of gender, rather than referring to men and women, it is emphasised how men's and women's roles in society are constructed and not naturally given (Rathgeber 1995:204; Moser 1993:29). Further, it also enabled a focus on the power relations between men and women, which was lacking within WID (Razavi 1995: 12, Visvanathan 1997:23). Within the GAD approach then, men are not necessarily positioned against women, but considered as part of the process of changing gender relations (Visvanathan 1997:23).

Another crucial difference is that GAD, it can be argued, attempts to take the issue of racial and class differences into account (Rathgeber 1995:206) and so, the image of the Third World woman is more complex than within WID. Nevertheless, the idea of a universal patriarchy is still central to GAD theory and is understood as more important than class or race in shaping women's lives (Rathgeber 1995:206, Moser 1993:3).

The basic understanding is that improving women's situation requires more than providing opportunities to participate in the economic and public spheres. The social and cultural factors, which constrain women's ability to make use of the opportunities, need to be addressed (Visvanathan 1997:24). For instance, traditional gender roles, to varying extent, inhibit women from becoming politically active or attaining an education. These gender roles have to be changed in order for women to be able to make use of their opportunities. Hence feminists from the GAD approach emphasises, for example, the importance of education and gender training, in order to make women more confident and aware of their rights (Moser 1993:27).

The role of the economy is central to the GAD approach as well, however economic advancement is not thought of as the only solution to women's subordination (Young 1997). Rather, the private and public spheres are considered to be interconnected and both sectors need to be included in development strategies (Young 1997:52f). The GAD approach then, aims to restructure the entire foundations of developing societies (Rathgeber 1995:219). That is, for example, cultural practices that western feminists conceive of as oppressing women, have to be abandoned. Also, gender roles should change in a way that is similar to those in western societies (Baker2000:181).

### 2.1.3 WID, GAD and Third World Women

Nevertheless, despite these criticisms and new theoretical advancements, the way that WID conceptualises development has been very influential and continues to shape the debate (Saunders 2002:1). Importantly, it can be argued that both WID and GAD, are in fact acting within the existing structures, and are not challenging development as understood in economic terms. It could be noted, though, that WID and GAD proponents argue that this is the only realistic strategy, in order to have an actual impact on poor women's living conditions (Tinker 1997:33).

Moreover, the WID and GAD approaches view the women in the Third World in a similar way. Women are frequently understood as a homogenous category, although the Third World woman is positioned as the other. For instance, issues of ethnicity and class are not central, or emphasised enough within WID and GAD studies. This is so at least according to their critics (Steans 1997:153).

Further, the Third World women are presented as passive and oppressed by their husbands. For instance, it is argued that Western feminists consider Muslim women to be subordinated and explain their subordination in terms of Islam. That is, they tend to focus on the veil, the purdah<sup>1</sup> and clitoridectomy as symbols of oppression, (Saunders 2003:14). This assumption, then, enables western feminists to use the veil as a measure of women's oppression (Mohanty 2005:202). This is a way of victimising third world women because the women concerned are not asked about how they themselves experience these traditions (Saunders 2003:14; Lewis and Mills 2003:9). Further, it is likely that wearing a veil in Afghanistan under the Taliban rule is different from wearing a veil in for example Indonesia (compare Mohanty 2005:202).

Another way, in which Third World women are presented as victims, is the tendency of western feminists to focus on Third World women's lack of education and restricted mobility (Parpart 1995:233; see e.g. Mayoux 1999). These conditions apply to some women in some contexts but certainly not to all women in the Third World (Parpart 1995:233).

As will be discussed in chapter 3, men and women are often understood as having opposed interests, rather than working towards a common goal (Gardner 1996:124). As a consequence, focus is in fact on women as opposed to men, rather than on gender relations. Above all, women in the first world are assumed to be able to prescribe what Third World women need and, in effect, the agency of Third World Women is not acknowledged (Parpart 2003:54). It is taken for granted that poor women in the Third World need the help and guidance of western feminists and international organisations to challenge their subordination and work for social change. Women in the Third World are provided with skills training and gender training and micro finances, and their needs are assumed rather than discussed with the women concerned. Still focus is on how economic development will solve the problems of women's subordination and lead to social and cultural changes. Importantly, the western woman and way of life is used as reference point (Baker 2000:181).

All western feminists might not explicitly adhere to WID or GAD but in my view, it can be argued that the underlying ideas of WID and GAD, to various extents, can be traced in many western feminist studies of development. Especially the focus on women's confinement to the reproductive sphere and how women are subordinated men. Also the economy's role is central in many studies. For instance, micro finance is considered as an important strategy of empowering women. Thus, the basic concepts within WID and GAD can be used as a framework for positioning western mainstream feminists.

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<sup>1</sup> Purdah means the segregation of women (Mohanty 2005:202).

## 2.2 The Third World Woman in Postcolonial/Postmodern Feminist Theory

Postcolonial feminist theory emerged from traditional postcolonial theory in the 1980's (Steans 1998:153) and share many basic characteristics. Postcolonial theory, takes a post structural perspective on the world, and the main aim is to deconstruct truths, norms and knowledge that are presented as natural and reveal them as socially constructed (Eriksson et al 2005:17f). Central to postcolonial theory is the understanding of power as relational, rather than material or static. Based on Foucault's post structural concept of power, focus is on the discursive aspects of power and the connection between knowledge and power (Eriksson, et al 2005:18f).

According to a poststructural perspective, reality is in fact experienced through discourses (Marchand and Parpart 1995:3). Discourses are never neutral or objective but some knowledge is presented as natural, and, as a consequence, this knowledge becomes hegemonic (Eriksson et al 2005:18). Within the discourse of development, for instance, development is defined in a certain way (e.g. economic growth) and some strategies of achieving development are presented as better than others (e.g. economic liberalisation). Other ways of understanding development is presented as wrong and this then is how the relation power- knowledge works (Escobar 1995:5).

Above all, postcolonial theory, focus on how we make sense of the world in terms binary oppositions, e.g. black/white, primitive/civilised and underdeveloped/developed (Eriksson et al 2005:18). These oppositions cannot exist independently, and one category is always considered superior to the other. Postcolonial theory then, point to how these oppositions are constructed and how they are an expression of power relations because one category is presented as norm and one as different, as the other (Eriksson et al 2005:18). This approach is used within feminist theory as well, where focus is on how women are constructed as the other.

However, where Western mainstream feminist theory is concerned with the categories woman/man, postcolonial feminist theory, focus on the relationship between Western women and Third World women (Marchand 1995:58; see Mohanty 2005). The argument is that the Third World Woman is presented as the other and the Western Woman as norm, and that this is a form of oppression (Mohanty 2005:197). The power dimension, or power relations are central to the studies of postcolonial feminist theory, as well as of postmodern feminist theory.

Postcolonial feminist theory is not, of course, a homogenous field of study and there are contesting views. However, when it comes to the way the category of women is understood, it can be argued that the relationship between the First World and the Third World woman is central to most theories. Further, this relationship is discussed in terms of difference and the construction of the other.

### 2.2.1 The Construction of ‘the Other’

Postcolonial feminist theory, as well as GAD scholars, understands the category of women to be a social construct. That is, what it means to be a woman is not determined solely by biological factors but is to a great extent created and produced within society. For instance, in western societies it used to be the norm that the mother took care of the small children, whereas today this is changing and men are encouraged to take paternity leave. The concept of gender, as opposed to sex, is frequently used in order to denote this difference. However, the fact that categories are constructed, does not imply that they do not have material consequences or that they can be easily changed. Rather, postcolonial feminist theory argues that the construction of categories is a process characterised by power and oppression (Marchand 1995:9). Here, focus is on how Western mainstream feminism has perceived of women as a homogenous category, where Western women are taken as norm (Marchand 1995:58). By presenting women as a homogenous category, the conditions and experiences of women in the Third World are suppressed and silenced (Parpart 1995:226).

Of course Western feminists realise that many women face different living conditions and live within different cultural contexts (See eg Moser 1993:74). However, women in the Third World are, at least implicitly, believed to have the same goals and aspirations as Western women as well as suffering from the same kind of oppressions (Marchand 1995:59; Baker 2000:181). Third World women then, are different but at the same time they should become more like Western women (Steans 1998:152f).

Postcolonial feminist theory, discusses this relationship between Western and Third World Women in terms of binary oppositions. That is, Western women and Third World women are produced as opposites and, further, the category of Western women is superior (Mohanty 2005:197ff). It is argued that the Third World woman is created by Western feminists and positioned as the other, just as men positioned women as the other. Western women are presented as developed, liberalised, secular and independent of their men and economically independent. Whereas the Third World woman, as a consequence is thought of as underdeveloped, bound by traditional values, religious, economically dependent on their husbands and oppressed by patriarchal structures (Mohanty 2005:209).

By creating and imposing this stereotype, western feminists are colonising the aspirations and agency of women in the Third World (Mohanty 2005:197). They are believed to be in need of help and instruction from the West to be liberated. Hence, the Western woman becomes a subject, while the Third World woman is turned into an object (Mohanty 2005:207). The assumptions underlying the work of liberal feminist Susan Okin, could be considered a case in point. She states that

*“most cultures have as their principle aims the control of women by men”* (Okin 1999:13) and further that,  
*“western liberal countries have departed furthest from their patriarchal past”* (Okin 1999:16).



Crucially, it is only in relation to the Third World woman that First World women can present themselves as superior, and this is one of the main points made by postcolonial feminist theory.

### 2.2.2 Difference

The issue of difference is highly problematic and deeply contested, even within postcolonial and postmodern feminisms. Crucially, if women are different, and subsequently, cannot be thought of as having common interests, what is left of feminism? Postcolonial scholars give differing answers to this important question. Some see possibilities for cooperation despite differences (Lourde 2003 and Mohanty 2005) while others more or less rejects this possibility (e.g Ang 2003). Although this debate will not be explored to any great extent here, the main arguments will be discussed.

From a postcolonial feminist perspective, women cannot be treated or analysed as a homogenous category, with similar experiences and aspirations (Mohanty 1995:198). Postcolonial feminist theory point to how experiences of class, racial and sexual oppression influence how women experience gender (Lewis and Mills 2000:3f, 7). Subsequently, it is not possible to claim that rich, urban upper class women have the same experiences, basic conditions, or aspirations as poor rural working class women (Mohanty 2005:199). Thus, postcolonial theory reveals how it is only from a perspective, which take the west as norm that women can be perceived as a homogenous group and differences can be disregarded as varying degrees of development (Marchand 1995: 58f).

If the assumed homogeneity of the category of women is rejected, it also follows that there cannot be such a thing as a universal patriarchy (Mohanty 2003:197). This is important, because the notion of a universal patriarchy has been a basic assumption within Western feminism, and is also central to the idea of women as a homogenous group (Chowdhry 1995:28). It has been argued, by Western feminists, that even if there are differences between women, socially and culturally, they all share the experience of patriarchal oppression.

A postcolonial feminist approach then, focus on more complex identities, and challenges this assumption by asserting that the expressions as well as experiences of patriarchy varies from one context to another. For instance, in certain contexts racial oppression or class based discrimination might be perceived as more important than sexual oppression, and women might work with men, rather than in opposition (Mohanty 2005:200f). Davis (2003) reveals how the rights to contraceptives and abortion, which have been central to the women's movement, are based on white women's culture and experiences (Lewis and Mills 2003:11; Davis 2003:353). Black women in the US did not consider these rights to be so important. Since the beginning of the 20<sup>th</sup> century, black and native women had been subject to forced sterilisation in order to limit the number of the black population, and by 1976 24% of the native American women had been sterilised (Davis 2003:363). Moreover, many black women were still forced to abortion because they were too poor to take care of their children (Davis 2003: 355). For

black women then, it was more important to have the right to have children (Davis 2003:365).

### 2.2.3 Postcolonial/Postmodern theory and the Third World Woman

However, this focus on difference might in fact not seriously challenge the Western norm but instead serve to reproduce Third World women as different, as the other. For instance, Third World feminists and black feminists are now invited to conferences in the west to speak about their specific experiences as coloured or working class women, but not as women in general (Trinh T 2003:222). That is, Third World women are so different that they cannot say anything of relevance of the West or Western women (Alexander and Mohanty 1997:xvii). Western feminists can now look at Third World women like animals in the zoo (Trinh T 2003:222).

Another problematic aspect is that postcolonial and postmodern feminist theory frequently represents all Third World women as having a different view of life compared to Western women. All Third World women are assumed to reject western way of life and to prefer traditional cultures. As a result, both Western women and Third World women are, in fact, treated as homogenous categories (compare Lazreg 2002:139ff).

In addition, if cultures are socially constructed, should they not be subject to change (compare Lazreg 2002:139), especially in times of increased globalisation and closer connections between people? This aspect is not considered within postcolonial feminist theory. Instead it sometimes risks preserving traditional cultures, which can be understood as suppressing women (Nanda 2002:215).

A crucial criticism that has been leveraged against postcolonial and postmodern feminism is that these schools of thought are more concerned with language and textual analysis than with material conditions (Udayagiri 1995:166). That is, the theories might reveal problems with existing theories but provide little guidance in how to actually go about it (Eriksson et al 2003:22). In contrast, it can be argued that WID and GAD theories might be flawed in some ways but they provide actual strategies for addressing the needs of poor women (Udayagiri 1995:167).

Central to the postcolonial and postmodern feminist understanding of the woman and the Third World woman in particular then, is that women are different. Following this, women have to be approached in their context, which is shaped by different structures of class, ethnic origins and sexual orientations. Above all, postcolonial feminist scholars challenge the image of the Third World woman as a passive victim. This is achieved by pointing out that it is only according to western understandings of agency that Third World women are passive. Also, they might have goals and aspirations different from Western women (Marchand 1995:65), but this does not mean that they do not have agency!

# 3 The Concept of Empowerment

Empowerment of women has become an increasingly popular concept within the discourse of development (Parpart 2002:39). It is referred to by various actors such as the World Bank and the UN, as well as smaller grass root organisations (Mosedale 2005:243f). However, a clear definition of the concept does not exist and hence empowerment of women can mean different things depending on who is using the concept (Mosedale 2005:244). As a consequence there are many different strategies to achieve empowerment.

Despite the confusion of what empowerment means, there are some shared assumptions (Mosedale 2005:244). Mosedale argues that a general definition of empowerment is based on certain assumptions. First of all, it is people who are considered disempowered that can be empowered and empowerment is not something that can be given but has to be achieved by the women themselves. As for outcomes, it is often assumed that empowerment will result in women being able to take part in decision making on issues that concerns them, in the family or in society (Mosedale 2005:243). This could entail making decisions on the children's schooling or how to spend the family's money. Empowerment is usually perceived as a process, i.e. there is no final state of total empowerment but it is always relative, in time and in space (Mosedale 2005:244).

The idea of empowerment of women has been strongly associated with WID as well as with GAD and originally the aim of empowerment was to change power relations (Visvanathan 1997:26). Here, changing of power relations can be understood as changing gender roles, which are thought of socially constructed rather than biologically determined (Moser 1993:3).

Here, it will be discussed how empowerment is understood from a mainstream feminist perspective as well as from a postcolonial or postmodern perspective, and how their interpretation of empowerment can be understood as being based on a certain perception of women.

## 3.1 Empowerment in Mainstream Feminist Theory

### 3.1.1 Empowerment: Experts and the West

As has previously been argued, the way feminist theory understands the category of women and as well as the view they have on women, is crucial to how empowerment of women is framed and presented. In the discussion in chapter 2, it was concluded that western mainstream theory consider women to be a more or less homogenous category, where western women are taken as a universal point of reference. That is, women are not identical, but are assumed to at least have the

same experience of oppression (Mohanty 2005:202; see Moser 1993) and similar goals and aspirations (Marchand 1995:59). While women in the West are perceived as developed and active participants in society, women in the Third World are presented as the other, as passive and as victims (Gardner 1996:124; Baker 2000:181).

An understanding of empowerment based on this conception of women in the Third World, primarily entails the aim that women in the Third World should become like women in the West (e.g. Steans 1998:152f). In effect, it is women in the West that are able to define what empowerment should signify and are able to help Third World women achieve this empowerment (compare Sylvester 2002:227; Lazreg 2002:131).

GAD advocates typically emphasise how poor women themselves must be in charge of the empowerment process, and hence, are more positive of Third World women's capability and agency (Rathgeber 1995:206). Nevertheless, it can be noted that assumptions of the West's superiority are still evident in GAD discussions on empowerment. Osmani (1998:72) for instance, argues that Third World women do not always realise that they are oppressed. Also it can be argued that the GAD approach still takes the West as norm and believe that it is necessary to change the very foundation of developing societies (see e.g. Rathgeber 1995:219).

Feminists from the West are still assumed to lead the way for Third World women's empowerment. Rowlands (1998:26f) highlights the important role of change agents in the empowerment process. Importantly, these change agents should not direct the women but encourage them to set their own goals and encourage them to challenge traditional gender roles (Rowlands 1998:26f). However, these change agents do not come from the community itself and also need to be trained, presumably by western aid agencies. Therefore, it is likely that certain interpretations of empowerment are preferred to others. For example, according to Rowlands, women will not become empowered by buying a TV. If the women themselves think that they will become empowered by doing this, the western experts should not simply decide that they cannot buy a TV. Instead the women should be convinced that there are better ways of achieving empowerment (Rowlands 1998:27).

Interestingly, the relationship between the western experts and the poor, uneducated women seems to be understood as quite unproblematic. Issues of power relations are not considered. It seems quite likely that poor women are not equal to the experts in a dialogue or discussion about gender roles and empowerment (Compare Parpart 1995:240). Also, as postcolonial and postmodern feminists have argued, western feminists do not listen to the Third World women that they aim to help (Ang 2003:192). A Latin American woman tells of how she wanted to take the opportunity to discuss the issue of racial discrimination at an international women's conference. To her disappointment, she discovered that western feminists did not want to listen to her concerns, but focused instead on what they saw as the main problem, namely men's oppression of women (Marchand 1995:59).

### 3.1.2 Empowerment: Economical Factors

Further, WID and GAD approaches focus on economic aspects. Even if scholars working from a GAD perspective are aware that social and cultural factors are important as well (Moser 1993:27), the economy is still central (see e.g. Osmani 1998).

The basic idea is that economic development will result in social and political development (Mayoux 2001:438f). Thus, it can be argued that the Western mainstream feminist discussion of empowerment is based on an assumption of the importance of the economy (see Mohanty 2005: 200). For instance, mainstream Western feminists typically focus on how women in most societies are confined to the private or reproductive sphere (e.g. Goetz, Sen Gupta 1995:45; Osmani 1998:68f). This sector is vital to the economy, which could not function if women did not take care of the family and the household (Benería and Sen 1997:48; Steans 1998:148). However, the work performed here is not accounted for, nor included in official statistical measures such as GNP. In response, western mainstream feminists argue that women's work has to be made visible (Benería and Sen 1997:43).

Moreover, Moser (1993) argues, that the fact that women are taking care of their husbands and children is in fact an expression of their subordination to men. Also, as a consequence of their responsibility of the household, women receive lower wages, partly because they are not thought of as breadwinners (Moser 1993:31). It then follows that it has to be proven that women are productive and contribute to economic growth (Razavi and Miller 1995:5). As the World Bank states:

“Gender equality is an issue of development effectiveness, not just a matter of political correctness or kindness to women. New evidence demonstrates that when women and men are relatively equal, economies tend to grow faster, the poor move more quickly out of poverty, and the well-being of men, women, and children is enhanced.”  
(World Bank: 1).

When framed in economic terms, the way women can become empowered is by increasing their productivity. Thus, it is through contributing economically to the family that women will be empowered and thus gender roles will be challenged. The logic is that when women earn an income, they will gain respect from male family members and, as a consequence, raise their status within the family (Osmani 1998: 72f; Hunt and Kasynathan 2001:44 ). Young (1992), among others, makes the argument that as long as women's financial contribution to the household is not recognised, women will continue to be subordinated within the family. That is, have less say in family decisions (Young 1992:135).

It is also assumed that the ability to control their finances, the skills and networks attained by participating in the public sphere will serve to empower the women (Mayoux 2001: 438f).

### 3.1.3 Empowerment: Education

It can be noted that, from a GAD perspective it is not sufficient to empower women in economic terms. In order to make women more productive and to challenge gender roles that are perceived as oppressing women, poor women need to have access to education (Moser 1993:27). It is argued that when women are able to read and write, they feel more self confident and, in effect, empowered. Moreover, this increase in self confidence is crucial because it is thought that poor women will no be able to challenge their subordination within the household (Young 1992:155-6). There is also a need to make third world women aware of their oppression, through so called conscious raising (see e.g. Moser 1993:76).

### 3.1.4 Empowerment: The Relation Between Men and Women

Another aspect of empowerment defined from a WID or GAD perspective is that it, after all, is something that women will achieve vis-à-vis men (Osmani 1998: 75). Scholars working from a GAD perspective claim that it is about gender relations rather than about men apposed to women (Young 1997:51). However it is still frequently assumed that more or less all men in all contexts are oppressing women and often there are examples cited where men are presented as barriers to the empowerment of women. Even if it is recognised that men and women do cooperate within the household, focus is on conflict (see e.g. Osmani 1998).

This conflict can take many different forms. Mayoux for example, cites how men sometimes would reduce their economic contribution when their wives started to earn money (Mayoux 1999:972). When it comes to micro credit, it has been noted that the women who receive loans, sometimes give it to their husbands or other male relatives (Turner and Kasynathan 2001:44). In some instances, the men simply take their wives money (Mayoux 1999:974). Further, it is argued that men do not let their wives eat at the same time and as a consequence women do not get enough food (Moser 1993:24).

However, the focus on the relationship between men and women within the household emphasises the individual woman's role in challenging gender structures. By increasing the individual woman's economic status, her social status is thought to improve as well (Hunt and Kasynathan 2001:44). As a consequence, other possible explanations and forms of women's subordination might not be recognised. For instance, it can be argued that some women in the Third World are being exploited by transnational companies, rather than by their husbands (Gardner 1996:124; see Mohanty 1997).

### 3.1.5 Empowerment: Collective organising

When it comes to the importance of collective organising, it can be noted how the WID and GAD approaches take different standpoints. It is argued that WID advocates only appreciate women's organisations in so far that they contribute to the enhancement of their economic productivity (Young 1997:53). GAD approaches on the other hand, states that collective organising serves other purposes as well (Moser 1993:27). For instance Within GAD approaches it is emphasised that women should organise collectively and talk about gender roles and gender relations (Mayoux 1999:975).

It is also highlighted that through organising collectively, women will meet other women and be able to create networks and thus build social capital and strengthen their self confidence (Rowlands 1998:20). For instance, Margarita 36 states:

“When I started I was embarrassed even with the other women. We met, talked a bit; you begin to talk in meetings, have more confidence. Then later, the domestic work in home, the way you behave...You change a lot with your husband and children. You learn things there that you didn't know. It helps a lot...”

(Rowlands 1998:20).

## 3.2 Empowerment in Postcolonial Feminist theory

As has become evident, postcolonial theory conceptualises the category of women in a way quite different from western mainstream feminist theory. In effect, the postcolonial understanding of the concept of empowerment is different as well. Here it will be argued that a postcolonial discussion of empowerment is based on a view of women as active agents and on a different understanding of the relationship between men and women. Also, empowerment is understood in cultural and social terms rather than in economical terms.

### 3.2.1 Empowerment: Third World Women as agents

One of the main arguments put forward by postcolonial theorists, is that women in the Third World are active agents, not passive victims. However, when approaching the Third World from a western perspective, the agency of women is not understood or recognised. For instance, Franz Fanon (2005) tells the story of how Muslim women in Algeria took part in the resistance movement. The French occupational power believed that by making the Algerian women more westernised, they would also be able to change the culture and society of the Arab Algeria. One of the most powerful symbols of Islam is the veiled woman (Fanon 2005:103). Hence, when Arab women would take off their veil, it was considered a victory of the European culture (Fanon2005:104f). Ironically, these unveiled women would smuggle weapons to destroy the colonial power, which saw itself as

liberating the women (Fanon 2005:112). This offers an example of how women in the third world have been active in shaping their lives, not just being victims of colonial power and patriarchal oppression (Compare Lewis and Mills 2003:17).

Shayne (2003) highlights how women always have been a part of revolutionary movements. Women have not only sacrificed husbands and sons but also put their own lives on the line for dreams of a better life (Shayne 2003:265f). Women have taken part in organising and making national revolutions. According to Shayne this is clear evidence of the agency of women in the third world (Shayne 2003:264). Then, if poor women are up to this task, of making revolutions, why would they not be able to organise and implement strategies of development (Shayne 2003:267).

Within postcolonial feminist theory then, Third World women's interest in political activism, rather than just issues of subsistence is highlighted (Visvnathan 1997:27). This image of women in the Third World, stands in stark contrast to the way the same women are presented in western mainstream feminist theory. In the latter case, women have internalised their oppression and thus do not even realise that they are oppressed or are able to think that they are capable of challenging existing norms within society (Rowlands 2003:12, 27). Since women are understood as being active agents, focus is more on women themselves to decide what empowerment means and how to achieve it. Empowerment, then, should not be guided by Western norms. As Carruyo argues "*Put what people think about, dream about, care about, and start from there.*" (Carruyo 2003:200)

### 3.2.2 Empowerment: The Relationship Between Men and Women

Another aspect of empowerment within postcolonial feminist theory is that the relationship between men and women is not necessarily one of conflict (Gardner 1996:124). Rather, men and women cooperate. For instance, in societies where racial oppression prevails, men and women might have shared interests in fighting discrimination (Lewis and Mills 2003:5) Women, then, are not automatically assumed to be empowered relative to men.

### 3.2.3 Empowerment: Collective Organising

Further, focus is more on how women become empowered collectively rather than as individuals in isolation. It is argued that the community plays a crucial role in empowering women (Klouzal 2003:259f). Within a community, it is argued, that women have the opportunity of talking with others and thereby get a better understanding of their problems, e.g. violence or discrimination, as well as getting emotional support from other people (Klouzal 2003:260). Mohanty (1995) points to how it is by cooperating with other women that poor women will be empowered. For instance, women who work in free trade zones live and work together, share dreams and also support each other by using collective strategies.



These strategies include lowering the production targets or helping the women who cannot meet them (Mohanty 1995:24f). This argument is related to the way postcolonial feminist theory put emphasis on cultural and social aspects rather than on economic aspects. Women will not be empowered just by entering the public sphere and earning money. This focus on collective organisation, then, is shared with the GAD approach.

### 3.2.4 Empowerment: Colonial/Postcolonial Structures

Crucially, it is argued that the subordination of women in Third World countries is a consequence of their colonial past and the continuous exploitation of these countries, rather than a prevalence of patriarchal cultures (Gardner 1996:124). For instance, it can be noted how Mohanty (1997) discusses Third World women in relation to transnational companies and how women are being exploited by these. Consequently, the Third World Woman is understood as a part of the global capitalist system, which shapes their lives. It can be noted that authors that belong more to a GAD approach do not so much discuss the global structures, but focus on individual women's subordination to men and the local culture.

### 3.2.5 Empowerment: The Importance of Context

Since women are conceived of as being different from each other, it follows that empowerment will mean different things in different contexts. Upper class women in the cities might have different problems than poor indigenous women in the country side and hence in need of different strategies for empowerment (Compare Mohanty 2005:1999). There are of course differences between countries as well. Postcolonial and postmodern feminist scholars, highlight the need of paying attention to the specific situation for women in a specific community, when discussing empowerment (see e.g Mohanty 2005:204; Marchand 1995:65).

However, this is not actually done to any great extent in many postcolonial and postmodern texts. Rather, I found that, the differences are frequently taken for granted and are not elaborated on. Further, it is not always suggested how these differences make different strategies of empowerment necessary. It is not always clear why western values and conception of development is not applicable to the Third World (see Nanda 2002:217). Instead there is a tendency to essentialise Third World Women as well as Western Women (see Nanda 2002:.215).

Finally, it should be noted that not all postcolonial/postmodern feminists reject everything about the GAD approach to empowerment, but believe that there is a lot to be gained if GAD strategies were to be more influenced by postcolonial/postmodern theory (Parpart 195:239). For instance, Parpart (1995) argues that GAD provides crucial insights into the understanding of empowerment, especially its focus on collective organising and challenging gender structures (Parpart 1995:235f). Importantly, western technology and expertise should not simply be rejected, but the way that Western feminists

conceive of the Third World Woman is still problematic, and has to be transformed. It is about recognising the agency of Third World women and their ability to determine for themselves the kind of development they want to strive for (compare Parpart 1995:239f).

# 4 Grameen Bank and SEWA

The Grameen Bank and the Self Employed Women's Association have been frequently cited as institutions or organisations which serve to empower women (see e.g. Bernasek 2003, Osmani 1998, Mohanty 1997). As has become evident, empowerment can mean many different things. Here, the Grameen Bank and SEWA will be discussed in relation to empowerment, as understood from a mainstream feminist perspective and from a postcolonial/postmodern feminist perspective. First, however, the idea of micro finance will be introduced, since it is an important part of the Grameen Bank as well as of SEWA.

## 4.1 Micro Finance

Since the 1990's, micro credit, or micro finance, has become a popular and wide spread strategy for poverty reduction (Mayoux 1998:235) and today it is used by the world bank, the UN, as well as various NGO:s (Hunt and Kasynathan 2001:42). Basically, micro credit programmes have a great appeal because it is assumed that it will enhance economic growth, as well as it will empower the people who receive them (Mayoux 1998:235). By setting up their own businesses or partaking in micro credit groups, they will be able to provide for their family as well as create networks and attain skills (Hunt and Kasynathan 2001:48).

Since micro credits can have both economic and social effects, this strategy is proposed by actors adhering to different development ideologies (Murdoch 2000: 617, 627). That is, by scholars who understand development in economic terms and believe that enhanced economic growth will achieve financial goals as well as reduce poverty (Mayoux 1999:3ff). Other perspectives focus on social aspects and consider economic growth as a means to reach various social aims and there are also feminist ideologies that focus on the need for targeting women (Mayoux 1999:3ff). Most programmes for micro credit are based on different mixes between these different views on development and hence there are different ways of designing programmes for micro credits (Mayoux 1999:7). Micro credit programmes include the creation of banks such as the Grameen Bank, as well as smaller village banks and savings and credit cooperatives (Mayoux 1998:438). Importantly, micro finance is considered as especially well suited as a strategy for empowering poor women (Mayoux 1999:3).

### 4.1.1 The Rationale of Micro Finance

Poor people normally cannot access regular bank loans, since they do not have collateral. The idea behind micro finance programmes is that poor people can

receive credit without having to provide this kind of security (Morduch 2000:617). Micro credits, then, are small loans to poor people, who can use the money to start up their own business, e.g. poultry farming, weaving or food production (Bernasek 2003:373). In this way poor people will be able to attain economic income and hence work them selves out of their poverty. Another logic behind advocating micro credit programmes as a strategy for reducing poverty is that it is it could be a cheap way for the governments, if and when the programmes become self sustainable (Morduch 2000:617).

#### 4.1.2 Women and Micro Finance

The logic behind empowering women through micro credit programmes, is that economic empowerment will result in political and social empowerment as well (Mayoux 1999:957). That is, if women can access credit, they can set up their own businesses or farming and, as a result, they will bring in money to the household. By contributing financially, it is argued that their status within the family will increase (Hunt and Kasynathan 2001:42). The increased status of women will, it is argued, result in decreased domestic violence and increased control by women of the family's economy. Above all, traditional gender roles will be challenged by women's increased power within the family and there is thought to be a spill over effect in that women will also have better possibilities to take part in social and political life as well (Mayoux 1998:236). Moreover, targeting women is thought to reduce poverty because women are more likely than men to spend their money on food and on sending their children to school (Mayoux 2001:439).

### 4.2 The Grameen Bank

The Grameen bank started as a project in a small village in Bangladesh and it was initiated by Muhammad Yunus, a university professor in economics in 1976 (Wahid and Hsu 2000). The idea behind this project was that poor people could become self reliant and create economic opportunities, and hence be able to get out of poverty, if they got access to small loans. The project was successful and the Grameen bank was subsequently established in 1983 (Wahid and Hsu 2000). In November 1999, the Bank had 1143 branches and almost 40 000 villages had the opportunity of using the bank's services (Wahid and Hsu 2000).

Credit is given to poor people who cannot provide collateral and hence cannot take loans with other banks (Osmani 1998:69). The Grameen Bank has other strategies in order to make sure that loans are repaid. Importantly, loans are not given individually but to groups of people. Borrowers have to form groups of five in order to receive loans. Then loans are given to two people at the time and the next two members will not receive loans until the first two borrowers have repaid their loans (Wahid and Hsu 2000). The loans range from \$100-\$300 and the interest rate is 20%, which is higher than normal business banks where the interest rate is 15%. Also, the borrowers are required to take part in a training programme

in order to learn about how the bank works and its rules. The borrowers also have to save a certain amount of money each week, and this is a way for the bank to increase its financial security.

The Grameen Bank is considered by many to have been a success, and has served as a model for projects in more than 50 other countries. For instance, it is argued that the Grameen Bank has improved living conditions for 90% of its borrowers (Osmani 1998:69). The increase in living standards, are due to a number of factors. It is argued that the Grameen bank has had a positive impact on employment rates, and increased employment among the borrowers has also resulted in increased incomes. The investments of the borrowers have also in many cases turned out to improve their productivity. For instance, farmers have been able to afford irrigation systems, which yield bigger harvests. Improvements have also been noted regarding housing and nutrition (Wahid, Hsu 2000).

Importantly, the Grameen Bank has been cited as empowering poor women (Bernasek 2000:369). The Grameen Bank was not especially aimed at empowering women, rather its chief goal was to improve living conditions for poor people in general. However, today 96% of the banks borrowers are women (GB1). The reason for targeting women is the logic described above, i.e. women are assumed to be more reliable and also spend the money as to enhance the well being of their family. To what extent then and in what sense, can the Grameen Bank be said to empower women?

#### 4.2.1 The role of Experts and women's agency

A crucial aspect of the Grameen Bank is that it was initiated by a well educated man, and not by the poor women them selves. In fact, it has been noted that women at first were very sceptical of the Grameen Bank. They did not understand the idea of micro credits or how it would benefit them (Wahid and Hsu 2000). The women, then, had to be convinced that they should take part in micro credit programmes. It then seems as educated experts took upon them to explain to these women what is good for them and what development should mean. This approach would seem to be in line with a WID and also a GAD perspective. The role of experts from the out side is not conceived of as problematic. It is believed that the expert will make the women understand their own good through dialogue and training and hence women will have reached their own conclusions. It can also be noted that the bank's efforts to empower women are based on efficiency arguments rather than an understanding that empowerment is good for women. In other words poverty alleviation is more efficient if women's situation is taken into consideration (Bernasek 2003:373). This is an argument that stem from mainstream feminist theory and in particular from the WID approach.

From a postcolonial or postmodernist perspective the role of the expert is more problematic. Knowledge can never be objective but depends on who has the power to determine what should have the status of correct knowledge. It then follows that Western norms are not necessarily the best guides to development. (Parpart 1995:222) It can be argued then, that the Grameen Bank is an example of

how a problem is identified by actors from the outside and then attended to, rather than the beneficiaries defining their own needs and how these needs should be addressed (Carruyo 2003:202).

#### 4.2.2 Victims of local cultures?

Further, local cultures are thought of as barriers to micro finance. Local leaders control their villages and do not let people take part in micro credit programmes (Wahid and Hsu 2000). Therefore, it can be argued that the Grameen Bank is working against local cultures rather than working within the structures of local cultures. This can be considered problematic from a poststructural perspective. According to this view, one culture cannot be considered superior to another (Compare Parpart 1995:221ff).

Empowerment, then, does not come from within. The Grameen Bank, based on Western ideas of development, has to help the women and save them from their culture, rather than recognising agency that the women might already possess. Within the GAD perspective, it is argued that patriarchal societies and cultures should be transformed (Rathgeber 1995:204,219). Postcolonial/postmodern perspectives are more concerned about preserving cultures and recognising women's agency in their context and work from there (see e.g. Carruyo 2003, Mohanty 2005).

#### 4.2.3 Economic Empowerment

It is argued that the Grameen Bank takes a wider grip on poverty alleviation in that that the Bank is involved in welfare projects as well (Osmani 1998:70). For example, the bank provides evening schools for its members as well as giving advice on family planning (Osmani 1998:70). Further, the bank has set up a number of social goals, referred to as the 16 decisions (Bernasek 2003:373; GB2). The members, then, should strive to improve their houses, improve sanitation, sending their children to school and have fewer children (GB2). It can be argued that these goals are partly influenced by a mainstream feminist line of thought, which typically focus on education and family planning. As was pointed out earlier, family planning is a complex issue, and trying to restrict the number of children then, might not always work as to empower women (Lewis and Mills 2003:11f; Davis 2003).

The basic idea of the bank is, however, that economic activity and increased productivity of women will lead to their empowerment. Changes in women's financial status will result in social changes:

“Women were initially given equal access to the schemes, and proved not only reliable borrowers but astute entrepreneurs. As a result, they have raised their status, lessened their dependency on their husbands and improved their homes and the nutritional standards of their children.” (GB3).

As we have seen, this is an important argument within both WID and GAD. Since it is the strategy of the Grameen Bank to target women and 95% of its borrowers are women it can be argued that it builds on mainstream feminist ideas of empowerment.

#### 4.2.4 The poorest women

Another aspect, is that the high interest rate and the social pressure resulting from group based loans could serve to exclude the poorest groups, who are in most need of help (Wahid, Hsu 2000; Turner and Kasynathan 2001:48). This is problematic in relation to empowerment of women, since it is frequently argued that women typically constitute the poorest group of all societies (Steans 1998:145). Some women might be empowered by the Grameen Bank's financial services, while others do not get access. It should be noted though, that the Grameen bank has established a programme which provides interest free loans to beggars (GB4). These borrowers do not have to comply with normal bank rules and the main objective of these loans is to "*help them find a dignified livelihood.*" Eventually these members should qualify for normal micro credit services (GB4). It seems then as if the Grameen Bank actually takes some steps to reach the very poor. Also, the way the bank operates, is designed to meet the needs of their members. For example, the bank goes out to the villages to serve the borrowers who cannot make it to the bank (GB4).

### 4.3 The Self- Employed Women's Association

The Self- Employed Women's Association (SEWA) is an organisation which organises female workers in India and it was established in 1972. It can be described as a labour union for women and in 2004 it had 688 743 members (SEWA2). The organisation has been considered as taking a wider grip on the empowerment of women and as such it has been presented as a role model by postcolonial authors like Mohanty (1997).

Self employed women are women who run their own businesses, or women who do not receive a regular salary. In India the vast majority, 90%, of the women in the labour force, belong to this category and can be found in various sectors. Many of these women work from home, making pottery or weave fabric. Others have little shops or stalls where they sell fruits and vegetables or work in the service sector as domestic workers or laundry workers (Datta 2003:352). Self employed women are a vulnerable group because they do not have job security or are protected by Indian legislation (Datta 2003:352). That is, the employer determines wages, working hours and there are no contracts. As a consequence female workers are often mistreated but cannot claim their rights (Datta 2003:353). Further, these women are poor and have not been able to go to school.

Since 1972 SEWA has extended its services from being a labour union to providing micro credit, child care and education (Datta 2003:351).

Crucially, it has been argued that SEWA constitutes an alternative approach to the empowerment of women (Mohanty 1997). What then, is it that is different or characteristic about SEWA's strategy and on which understandings of empowerment is it based?

#### 4.3.1 Goals

The two main goals stated by SEWA is that their members should be fully employed and self reliant (SEWA1). Full employment entails work security, income security and social security. Self reliance refers to the ability of women to provide for themselves as well as being self confident enough to make their own decisions (SEWA1). Based on the previous discussion on empowerment, it can be argued that these goals, to some extent, are influenced by a GAD understanding of empowerment. GAD approaches typically emphasises the need of enhancing women's economic and social status. However, as will be argued below, the strategies to achieve these goals are based on assumptions made by GAD theory as well as postcolonial theory.

#### 4.3.2 The role of experts and women's agency

SEWA was founded by women, with the explicit goal of improving women's working conditions. In 1971, a group of poor female workers came in contact with Ela Bhatt, the head of LTA (textile labour association) and decided to start a labour union for women workers (Datta 2003:354f). Ela Bhatt was a lawyer and hence, a well educated woman, and it can be assumed that her life experience's differed greatly from those of poor Indian women. Thus, Bhatt can perhaps be considered as being an outsider and taking the role as the expert.

However, according to the organisation itself, the founding of SEWA took place at a meeting with Bhatt and a group of poor women who sought someone to represent their interests (SEWA3 ). Thus SEWA was created on the initiative of the poor women themselves. It seems as if they had defined their own problems and needs and had thought about ways to solve these. This then, can be considered as an example of the agency of poor women that is central to a postcolonial understanding of empowerment.

Another example of how women's agency is at the centre of the organisation is the way the organisations work is being evaluated. In this process, the women themselves play a crucial role. According to the organisation, the female workers concerned have developed the tool used for evaluation (SEWA1). This tool consists of 11 questions<sup>2</sup> (SEWA1). It can be argued then, that the active

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<sup>2</sup> These questions are, for example: Have more members obtained more employment?, Has their income increased?, Have they obtained food and nutrition?, Have the worker's organisational strength increased?, Have they become self-reliant both collectively and individually? (SEWA1).



participation of the female workers in setting the goals of the organisation evaluating the projects is emphasised. Subsequently, it is more likely that the knowledge of the workers is put to use and that the reliance of experts is not that great. Again, this could then be considered as being in line with a more postcolonial or postmodernist interpretation of empowerment.

#### 4.3.3 The Importance of Collective organising

SEWA has adopted a structure which has two levels, the overarching union and the numerous independent cooperatives (SEWA4). The union focus on collective struggle and on educating women about their legal rights and provides training in leadership skills (Datta 2003:357; Spodek 1994:194) The members are also organised in cooperatives and the women come from all castes and religions (Datta 2003:352). The cooperatives then, focus on issues of development (Spodek 1994:194) and the main objective of these cooperatives is to ensure that the members have income, food and social security. This is done by increased employment opportunities for women. These cooperatives have started up milk cooperatives, greenhouses, credit and savings groups and arrange childcare and healthcare as well as producing handicrafts (Datta 2003:356).

SEWA, then, strives to empower its members through collective action. The idea is that by being a part of a bigger group, the female workers will improve their economic status and also get the courage to make demands of higher wages and take part in decision making in the household (Datta 2003: 356).

In the cities, women who work at the markets are often victims of harassments by the police who require the women to pay them bribes. If they refused to pay, the police would take their goods or even arrest them. SEWA has dealt with this problem by arranging public meetings and by discussing the issue with police superiors (Datta 2003:356). It is claimed that the harassment of female traders have in fact stopped as a result of the actions of SEWA (Datta 2003:356). It also reveals how the female workers are not simply victims of oppressive structures but that they develop strategies to deal with their problems. This focus on how women become empowered through collective action is in line with a postcolonial, as well as a GAD understanding of empowerment.

#### 4.3.4 Economic empowerment

Women's economic and productive role is central to SEWA. It is stated that its main goals are self reliance and employment and also that it is crucial that women increase their economic status (Datta 2003:356). The focus on economic factors can partly be understood as influenced by a mainstream feminist perspective on empowerment. Even so, it can be argued that SEWA is sensitive of the cultural and social constraints that poor women in the informal sector in India face. For instance, SEWA does not simply encourage its members simply to demand higher wages or better working conditions. This strategy would not work as it would only

leave the women unemployed and hence in a worse situation than before. The reason for this is that there is an abundance of labourers and hence the employer can easily hire some one else (Datta 2003: 355). The strategy adopted by SEWA, then, is to create more jobs for women through the cooperatives, as is explained above (Datta 2003:356). For instance, women are encouraged to get involved in more than one occupation. Also SEWA has helped women getting direct access to the markets so that they don't have to use middle men, who often demand a big share of the profit, and so the women now receive more money (Datta 2003:356).

Further, according to SEWA, self employed women are constrained by the fact that they do not have access to capital or have assets. SEWA strives to address these problems by providing credit to their members (Datta 2003:357). Since poor people cannot take loans provided by normal banks, precisely because the lack capital and assets, the SEWA Bank was established in 1974 and today it has 125 000 members. The bank is owned as well as initiated by its members (Treacy 2003:6). According to the organisation it is designed as to meet the needs put forward by the female workers. For instance, many poor female workers cannot read or write, which makes it difficult to receive normal bank loans. The SEWA bank then has developed a system where the members identify themselves with photos and fingerprints. Further, because many women cannot make trips to the bank, the bank visits the women (Datta 2003:358).

The interest rate varies between 12 -17,5% and depends on the borrowers economic situation (Datta 2003:359). Importantly, the members of SEWA have a central role in managing the bank. The women contribute with their resources and also set the terms for granting loans. Further, they select the bank's board of directors and also hire field workers from among themselves (Datta 2003:358). Thus it can be argued that the underlying principle of the bank is to appreciate poor women's agency rather than experts imposing ideas and setting the conditions.

#### 4.3.5 Education: Video project

Another way in which SEWA recognises and utilises their members' agency is through initiating a video project. In 1984, SEWA introduced a project which would teach 20 female workers how to make home videos. People who perhaps never had seen a camera before now learnt how to tape and edit (Datta 2003:360). These skills were then used to document the lives and working conditions of SEWA members. These videos typically document the problems that female workers in the informal sector encounters, such as harassment by the police. It is argued that these videos are a way of making policy makers and legal activists aware of the situation of these women (Datta 2003:360).

Other videos are made for informative purposes, giving advice on how to treat illnesses or ways of improving sanitary conditions. Since the majority of the women are illiterate videos are considered as being a good way of spreading such information (Datta 2003:360). In addition, the information and the manner in which it is produced is determined by the women themselves, and so this strategy

could be considered as being influenced by a postcolonial/postmodern perspective<sup>3</sup>.

#### 4.3.6 Education: The SEWA Academy

SEWA also aims to empower women by providing education for their members. Poor women in India often do not have the opportunity to attend school because they have to help around the house and boys' education is prioritised before girls' (Evans 1992:23). The importance of education to reach empowerment is especially highlighted by mainstream feminism, and since 1992 SEWA has offered classes in reading and writing for a small fee (Datta 2003:361). According to the women who have participated, being able to read and write has made them feel more self secure and empowered. Simple things such as knowing which bus to take or being able to sign contracts, are now possible for these women (Datta 2003:361). The SEWA Academy also provides leadership training for the leaders of the cooperatives. This enables SEWA to recruit their leaders from within the organisation (Spodek 1994: 200f). Leadership training and awareness training also serves to empower women, especially according to a mainstream feminist perspective (see e.g. Moser1993). In this way, the poor women become their own leaders. From a more postcolonial feminist perspective, it could be considered problematic that the women are in fact trained by experts, who might impose their own agendas (Parpart 1995:231). Thus, experts, after all, appear to play an important role within SEWA.

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<sup>3</sup> The relationship between the experts, who are in charge of the training, and the poor women could of course be problematic and would require a closer investigation.

## 5 Concluding Discussion

The aim of this thesis was to discuss the concept of empowerment of women, and, more specifically, contrasting the theoretical assumptions made by mainstream feminist theory with those of postcolonial/postmodern feminist theory.

The theoretical discussion revealed that the different feminist approaches understand the Third World Woman in very different ways, or at least focus on different aspects. Where mainstream feminism highlights the oppression of women, by their husbands and by patriarchal structures, postcolonial and postmodern feminists put emphasis on Third World women's ability to organise and to act in their own interests. Further, mainstream feminism tends to see economic advancement and development as the principal solution to women's subordination while postcolonial/postmodern perspectives state that the poor women themselves must decide what empowerment should entail.

Further, it has been argued here, that the assumptions underlying these different perspectives can be traced to various extents in the projects of the Grameen Bank and SEWA. The studies of the Grameen Bank and SEWA undertaken here, are not extensive enough to enable conclusions of the exact nature of the organisations to be drawn. Nevertheless, the studies seem to point to some differences in the understandings of empowerment. SEWA appears to be more compatible with a postcolonial/postmodern perspective, than the Grameen Bank.

From the discussion in chapter four, it can be concluded that The Grameen Bank is based more on mainstream feminist assumptions. First of all, as a bank it focuses more on economic factors and also it was created on the initiative of a well educated man. SEWA also is based on mainstream feminist assumptions about the importance of increasing women's economic status. However, SEWA appears to have been influenced by a more postcolonial/postmodern feminist perspective, in that it was actually initiated by the women themselves, and their members are actively involved in the organisation.

One important difference between the mainstream approaches and postcolonial/postmodern perspectives is that the former have been actively involved in developing strategies for empowering women (Uyadgiri 1995:167). In contrast, the latter appear to focus more on criticising the theoretical errors made by mainstream feminists than on actually developing alternative strategies. Perhaps it can be argued that the Grameen Bank and SEWA point to how mainstream and postcolonial/postmodern perspectives can be complementing and combined, rather than necessarily opposed.

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