

The Developing World's Need for a Postmodern Understanding of Feminism

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Are Liberal Forms of Feminism Sufficient to Redress the Gendered Inequalities Experienced by Women Living in the Developing World?

I: Introduction

When we situate Liberal feminism[1] within the liberal tradition, one can see that the historically liberal[2] values of independence, opportunity, and individualism are strived for[3]; and that the theory is rooted in the early philosophy of Wollstonecraft and Mill which prioritizes equality and liberty.[4] Indeed, the overall goal of liberal feminism is 'creating a just and compassionate society in which freedom flourishes'[5] and gendered inequalities[6] are eradicated. Yet since the 1980's successive critiques have significantly eroded liberal feminisms theoretical ability to achieve such a goal. From Jaggar's powerful critique of the rational, free and autonomous 'self' that liberal's value, as being intrinsically male.[7] To Elshtain's castigation that liberal feminism puts a misplaced high-premium on so-called male values.[8] Critics have broken down the belief that liberal feminism can redress gendered inequalities in a universal fashion.

Perhaps the best elucidation of this argument comes from postmodernism. For the approach of Derrida, Foucault, and Butler fundamentally rejects the modernity of liberal feminism, in favor of a perspective that refuses to adopt a normative position grounded in a modernist structure of privileged ethical assumptions and claims.[9] Such an 'incredulity towards metanarratives'[10] has challenged traditional epistemological assumptions about knowledge and truth; in terms of how knowledge can be apprehended and whose knowledge is valorized.[11] In relation to development practices, such analysis revealed the misplaced position of 'women' in understanding gendered inequality, and resulted in the movement of scholars towards 'GAD'[12] as an approach that can better elucidate gendered inequalities as a product of unequal relations of power through the discursal superiority of Connell's 'hegemonic masculinity'.[13]

What, then, we must realise is the distinction between the day-to-day condition of women, and their position in society. Women's condition refers to their material state[14]. Position refers to women's universal[15] standing *in relation to men*. Historically, developmental practices, specifically liberal feminism, have 'tended to focus on...condition'.[16] Fundamentally it is this lack of attention[17] to women's position, that means liberal forms of feminism are not 'sufficient' to redress gendered inequalities. Yet there is a crucial link between women's condition, and the ability to develop women's strategic needs in relation to their societal position.

Therefore, what I shall argue is that Liberal forms of feminism are necessary, but not sufficient, to redress gendered inequalities in the developing world; for while liberal feminism can address the condition of women's lives[18], it ultimately fails to address their position in society. Yet these are fundamentally linked, as the satisfaction of their practical needs is a prerequisite to their ability to promote strategic ones.[19] Thus to 'sufficiently' address gendered inequalities, a postmodern understanding of gender is needed to understand how gendered inequalities are normalized and legitimized in our constructed reality, and thus look to redress the structural relations of power that institutionalise these inequalities. To argue this, this essay shall engage in a critical analysis of Microfinance, as a

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global neoliberal policy, within India and Kenya. Thus firstly I shall define some core terminology, including 'liberal feminism', 'postmodern feminism', and 'empowerment': to create a theoretical framework. Secondly I shall analyse microfinance to show how liberal feminism policies can positively affect the material condition of women's lives. Finally, utilising a postmodern framework, I shall analyse microfinance to show how liberal feminism cannot adequately look to deal with the position of women within society.

II: Defining Terminology

Firstly we must structure a theoretical framework through a definition of terminology. Thus when defining liberal feminism, it must firstly be placed within the historical tradition of liberalism: a political ideology that traces its roots through the Enlightenment, 'Modernity' and the Social Contract Theory of Locke, Rousseau and Mill. Holistically speaking, we can identify three defining features of contemporary liberalism:[20] firstly that all people have an interest in leading a 'good'[21] life; secondly that freedom and liberties are needed to develop and this conception; lastly that all people are of equal moral worth.[22] Liberal feminism[23] bases itself on these principles, and off the broader liberal bias of American politics generally. Thus, for this essay it shall be defined inclusively[24], as those approaches grounded in the rationality of the Enlightenment philosophy that perceive a public/private sphere divide[25] and focus on seeking for 'equality of opportunity for women and men'.[26]

Crucially, though:

'in liberal...world views, women continue to be constituted as sovereign subjects with the capacity to realize...development through social reform...in patriarchal...societies'.[27]

This modernist legacy that installs a privileged subject (Woman), with a revolutionary agency, has a vision of development that challenges gender subordination, but its 'centered, self-affective parameters are exclusionary and limit the possibility for justice'.[28] Or, in other words, that, 'in the very struggle towards emancipation, liberal feminism...ha[s] reproduced the very domination by which they saw women being oppressed'.[29] They seem unaware that domination also works through the construction of a particular type of person and a particular epistemology and ontology.

This is what postmodern feminism helps us understand. While liberal feminism seeks to address gendered inequalities through the condition of women's lives, it ultimately fails through producing a conceptualization of the 'self' and of 'reality' that is unable to adequately accommodate the Foucauldian power relations that underpin the gendered construction of intelligible reality. Postmodernism, building upon the work of Derrida, Foucault and Butler, has, through explicating the knowledge/power/discourse nexus, reconstituted the understanding of 'self': away from the 'autonomous, self-critical or 'transcendental' subject of Kantian discourse'[30] and towards 'the product...of a variety of power relations manifested through...discourses'.[31] The importance of this statement for postmodern feminists is that it allows them to conceptualise gendered inequalities, utilising the analytical category of 'gender', as 'a constitutive element of social relationships based on perceived differences'[32], to be a product of gendered hierarchies. Postmodern feminism, then, elucidates an understanding of 'reality' as contingent, and as such can achieve what liberal feminism can't through understanding how women are *positioned* in society; thus normatively enabling the imagining of equality and 'justice' as based through the re-imagining gendered relations of power.

Furthermore, critical for this essay, and the redressing of gendered inequalities, which shall be defined simply as the unequal treatment and perception of, and opportunities for, individuals as based on their socially constructed gender[33], is the notion of empowerment. Indeed, female empowerment is so important as it presents a crucial tool for women in the developing world to attempt to address their gendered inequalities. Thus empowerment shall be defined here as 'the entrenched capacity of people to act individually/ or collectively in the ongoing struggle to achieve equality and social justice'.[34]

III: Liberal Feminism and the Condition of Women.

This essay can now analyze liberal feminism and its impact upon redressing the gendered inequalities of women

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through Micro-finance policies in India and Kenya. As, crucially, for 'all the ways in which liberal feminism may have gone wrong... it did some things very right.[35] Women, especially within the West[36], owe many of their rights and liberties[37], along with an ability to walk more at ease in the 'male' public sphere, to liberal feminism.[38] It is precisely this equality of materiality, legislation and liberties that Microfinance can be perceived to aid, and indeed, studies suggest that it can foster greater women's agency and 'power' within economic, political[39] and domestic spheres, thus leading to more positive conditions of life.

Firstly, then, we must understand what it is. Microfinance is the 'advancing of small loans without collateral to the poor to enable them to start entrepreneurial activities'[40]; and it was a program endorsed by liberal feminists through the widespread belief in its ability to 'improve the economic, political and socio-cultural dimensions of women's empowerment'.[41] The Grameen Bank led the way in 1976[42], and by 2000 it was lending money to 2.37million borrows in over 40,000 Bangladeshi villages.[43] As of December 31, 2007, 3,552 microcredit institutions reported reaching 154,825,825 clients, 106,584,679 of whom were amongst the poorest when they took their first loan. Of these poorest clients, 83.4%, or 88,726,893 were women.[44]. Indeed, what can be elucidated is three interrelated ways in which we can argue that microfinance improves women's condition of life: through economic independence, community empowerment and greater integration with state institutions and the 'public realm'.

Firstly, then, in those instances where woman fully controlled[45] their loans, the study undertaken by Ardener and Burman in Kenya noted that it helped 'them become to some extent economically independent of their [partners] and to create social standing for themselves within the community', the loans fundamentally acted as 'a natural vehicle for liberating and strengthening women in a very patriarchal society'.[46] More than this though, they specifically helped to address some of the immediate needs of women, for 'although meager, microfinance...provided the income to feed women and...children. It [was] the difference between one and three meals a day'.[47] Microfinance, thus, can, in some verifiable instances, help address the basic needs of women in the developing world, and crucially 'reduce dependence on...partners'[48] thus offering them an unparalleled level of independence in an economic sense.

This independence came hand-in-hand with community empowerment. Indeed, under the Self-help group (SHG) model popular in India[49], the action of forming a group led to the development of a village wide support network. Isserles argues that it was this network that worked to empower women by putting them at the centre of the development project.[50] Whatever the case there a demonstrable examples whereby the formation of these groups collectively empowered women; Aladuwaka showed how such groups worked to reduce male alcoholism and forced men to take on domestic tasks.[51] Indeed the Kiambu Woman Beer Brewers in Nairobi, Kenya, are a case-in-point. Through working as a community they managed to acquire the initial capital and organisational skills, as well as the confidence, to deal with the formal authorities to acquire land, loans, and ultimately, substantial land-buying co-operatives.[52] Microcredit groups thus fostered a consciousness of women's collective interests and the means to promote them. Indeed, arguing in line with Foucault that resistance is inscribed in power as its 'irreducible opposite'[53], and that 'resistance is an essential part of the process through which oppression is transformed'[54], we can fundamentally see such microcredit groups as providing a path to resistance.

Finally this communal empowerment is emphasized by a greater involvement with state institutions and 'public life'. Firstly, then, SHG's in India institutionalized financial linkages between informal groups of poor women and formal credit institutions.[55] As Kalpana thus noted, microfinance allowed rural women to 'directly interface with state institutions in perhaps larger numbers than ever before...in order to press their claim to credit-based development resources earmarked for them by state policies'.[56] Yet as further noted women used SHG's to gain access to other institutions such as the police force; threatening to report cases of sexual harassment and marital violence through the group, in order to keep abusive relatives in check.

Indeed, the official invitation that is routinely extended to SHG's to participate in all public events relating to local governance, such as Panchayat[57]meetings has, in some villages, been seized upon to initiate a dynamic engagement with local development issues. In one village, SHG's drew up petitions listing the names of the elderly poor excluded from old-age pensions and demanded the immediate allotment of house sites to the homeless poor. When the village headman verbally abused the women, they took the matter up with the head of the district administration and successfully defending their right to participate in the village assembly. In this case, the women

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used the links they developed with state institutions strategically to challenge local vested interests and power structures.[58]

What such an analysis of microfinance thus shows us,[59] is that liberal feminism can indeed positively effect the condition of women's lives. For microfinance invokes important, and necessary, changes to how developing women experience life. It offers economic independence, community empowerment and integration with state institutions and 'public life', which can fundamentally enable women to experience a better, more equal and more just quality of life.

IV: Postmodern Feminism and the Position of Women

Just as we can utilise microfinance to explicate the necessity of liberal feminism[60], so too can we apply a postmodern analysis to fundamentally critique liberal feminism for not being able to crucially alter women's position in society. Something that is ultimately needed if we are to 'sufficiently' redress gendered inequalities in the developing world. For microfinance did not lead to a 'redressing' of gender power dynamics, but rather can be showed to: facilitate the shifting of masculine roles in Kenya; entrench gender discrimination in India; and legitimize women's socio-economic position in the informal sector, as understood through Foucault's conceptualization of disciplinary power.

Indeed, the experience of Sub-Saharan African women suggests that microfinance rarely empower women in ways that fundamentally threaten entrenched gendered inequalities.[61] In the home, despite their increased importance as providers, women are still subordinate to their husbands, and despite their growing activism, women, and their issues, remain marginalized in the dominant masculine orientated political power structure.[62] Indeed, as Sithole-Fundire and Schlyter note, within Kenyan society microcredit has allowed women to take on more responsibilities without a commensurate increase in their position relative to men. For while women's roles have been redefined to take on bread winning, men's roles have also shifted from bread winning to 'heading' the household. As a result, 'man is still regarded as the head of the household even if [he's] not working'.[63] Thus microfinance does not fundamentally address the relations of power between the genders, only their living conditions.

There is a similar trend in India. Indeed, a nice story to evidence this is regarding a SHG coordinator who was turned away from the bank on three consecutive occasions, as bankers were too 'busy'.[64] This was not an isolated incident, SHG group coordinators often found the prospects of trips to the bank unwelcome since bankers[65] were regularly impatient and abusive. Importantly it was not just officials who were offensive. As one 'disgruntled husband informed the researcher... men often discussed...[how] the SHG's had eroded women's respect'.[66] While such attitudes and utterances are evidenced within localized studies, they are indicative of a wider trend that suggests that increased women's agency within SHG's should not blur the underlying fact that 'poor women continue to...act within institutional contexts in which 'the rules of the game' are set against them'.[67] Once again, microcredit has not fundamentally affected women's position within gender hierarchies, what it did was to further entrench gender discrimination, albeit within new spheres of life.

Microfinance can also entrench women's position within a 'microcredit ghetto'[68]; that instead of economically liberating women, microfinance works as a form of 'disciplinary power' to pigeonhole them. For the small size of the loans and the credit methodology tends to compartmentalize women in certain sectors, namely informal or small scale.[69] Indeed, in line with Foucault's conception of disciplinary power, contemporary microcredit schemes do not use coercion; they employ the power of normalization to turn women into efficient market actors. Indeed the most potent disciplinary mechanisms of microcredit are the credit guidelines that act as subtle mechanisms, effectively forcing women borrowers to conform to the requirements of the market economy.[70] Thus given that markets allocate credit on the basis of creditworthiness, and women are seen as micro-entrepreneurs with little creditworthiness, they can be 'compared, differentiated, hierarchized, homogenized, and then excluded...from access to other type of credit'.[71] Thus through normalizing women to act within the regimented confines of the masculine orientated market system, women are restricted to small loans in the informal economy. Thus for the majority of women[72] the economic liberation that microcredit promises can instead be construed as illusionary; as merely a new way to assert gender hierarchies and thus inequality through normalizing women to economic existence within a 'microcredit ghetto'.

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What this analysis thus shows us is that microfinance does not fundamentally redress the gendered inequalities regarding women's position in society. Within India and Kenya microfinance did not transform the underlying gender hierarchies. Women were still subordinate, but now just in new ways. Liberal feminism, then, is not sufficient to redress gendered inequalities. While it can make important, and necessary, headway in terms of women's experienced reality, and can help strive for social justice and equality in terms of liberties, materialities and legislation, what it can not do is explicate or transform the gendered relations of power that legitimize and normalize women's subservient position in society. Indeed, this is where postmodern feminism comes in, for while much critique relates to postmodernism's inability to act in a practical policy forming manner, for now we must appreciate its theoretical work at better explaining women's position in society and thus normatively opening the door for change to occur.[73]

V: Conclusion

Ultimately, what I have sought to achieve in this essay has been singular in its aim. To argue that liberal feminism is necessary, but not sufficient, to redress gendered inequalities for women in the developing world. To achieve this, this essay has engaged in an analysis of microfinance, as a key neoliberal policy, in India and Kenya. What this essay has thus shown is that while liberal forms of feminism have historically been, and continue to be, instrumental in achieving equality and social justice for women, in regards to their conditions of life. That it ultimately fails to practically redress the gendered inequalities that women experience through unequal relations of power, in regards to their position in society. Importantly, though, women's condition of life, and their position in society are not mutually exclusive agendas. Indeed, the satisfaction of the needs that can be addressed by liberal feminism, those relating to legislation, liberties and materialities, are a fundamental prerequisite for women's ability to promote strategic interests.[74] It is the nature of this connection that allows us to state that liberal forms of feminism are necessary, but not sufficient, to redress gendered inequalities in their totality. For to redress women's strategic interests one needs to employ a postmodern understanding of feminism to better the nature of gendered inequalities as predicated on the contingent construction of 'reality' upon unequal gender hierarchies and power relations, thus enabling a normative (re)imagining of a way to redress such structural and institutional gendered inequalities.

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[1] While this essay necessarily understand that there are different forms of liberal feminism, for the sake of this essay, due to the restriction of word space, I shall utilise the phrase liberal feminism; and attempt to define a holistic and fair account of such a broad feminism agenda.

[2] 'Liberal' in this essay is used in its more historical sense and not in the everyday usage suggesting open-minded or receptive to change. Liberal ideas are the specific set of ideas that developed with the bourgeois revolution asserting the importance of autonomy of the individual. These ideas, which originated in seventeenth century England and took root in eighteenth century, are now the dominant political ideology of twentieth century Western

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Society.

[3] Z. Eisenstein, *The Radical Future of Liberal Feminism*, (Northeastern University Press, Boston, 1993), p.4.

[4] M. Connelly, T. Li, M. Macdonald, and J. Parpart, 'Feminism and Development: Theoretical Perspectives'; J. Parpart, M. Connelly, and V. Barriteau, eds., *Theoretical Perspectives on Gender and Development*, (International Development Research Centre, Ottawa, 2000), p.115.

[5] S. Wendell, 'A (Qualified) Defense of Liberal Feminism', *Hypatia*, 2, No. 2, (Summer, 1987), p.90.

[6] A brief description of what exactly 'gender' is will come later.

[7] See A. Jaggar, *Feminist Politics and Human Nature*, (N. J.: Rowman and Allanheld, Totowa, 1983).

[8] Elshtain in R. Tong, *Feminist Thought: A More Comprehensive Introduction*, (Westview Press, 2009), p. 40.

[9] M. Sheehan, *International Security: An Analytical Survey*, (Lynne Rienner, Boulder, 2005), p.135.

[10] Lyotard, (1984), p.xxiv; quoted in Sheehan, *International Security*, p.135.

[11] A. Brooks, *Postfeminisms: Feminism, Cultural Theory and Cultural Forms*, (Routledge, London, 1997), p.47.

[12] Gender and Development

[13] See R. Connell, *Gender and Power Society, the Person and Sexual Politics*, (Stanford University Press, Stanford, 1987), Chapter 8.

[14] What she does, where she lives, what she needs.

[15] What I mean by this term is their social, economic, political and cultural existence.

[16] Connelly, et al., 'Feminism and Development'; Parpart, et al., *Theoretical Perspectives*, p.143.

[17] Though it could also be perceived as a normative theoretical inability to understand gendered inequalities at the structural level of gender power relations.

[18] This is regarding many of their practical needs and liberties.

[19] Ibid., p.143.

[20] What is more this essay has attempted to appreciate the 'reconceptualising, reconsidering and restructuring' process that is sweeping through liberal political theory, in its definition and exploration of liberal feminism. R. Tong, *Feminist Thought: A More Comprehensive Introduction*, (Westview Press, 2009), p.11.

[21] Where 'good' is defined in accordance with their own conception of what is valuable.

[22] Thus the state must treat all with equal concern and respect. L. Schwartzman, *Challenging Liberalism: Feminism as Political Critique*, (The Pennsylvania State University Press, Pennsylvania, 2006), p.4.

[23] Perhaps best understood in terms of what Freidan calls 'mainstream' feminism. Freidan in Eisenstein, *The Radical Future*, p.4.

[24] What I mean by this is that I am attempting to provide a holistically fair definition of the myriad of different

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'flavours' of liberal forms of feminism,

[25] This commitment to the existence of public and private spheres distinguishes liberal-feminist theory from other feminist theories. However, it should be noted that liberal-feminist theories draw the line between public and private differently than other liberal theorists. Because they concentrate on such issues as domestic violence and the economic vulnerability of homemakers, they are that some regulation of domestic life is needed to protect women's safety and well being.

[26] Connelly, et al., 'Feminism and Development'; Parpart, et al., *Theoretical Perspectives*, p.116.

[27] K. Saunders, 'Introduction: Towards a Deconstructive Post-Development Criticism'; K. Saunders, ed., *Feminist Post-Development Thought*, (Zed Books, London, 2002), p.15

[28] *Ibid.*, p.15.

[29] F. Apfell-Marglin and L. Sanchez, 'Developmentalist Feminism and Neocolonialism in Andean Communities'; K. Saunders, ed., *Feminist Post-Development Thought*, (Zed Books, London, 2002), pp. 176 – 7.

[30] M. Sarup in Tong, *Feminist Thought*, p.277..

[31] *Ibid.*, p.278.

[32] J. Scott in J. Tickner, '*Gender in International Relations*', (Columbia University Press, New York, 1992), p.7.

[33] This essay also appreciates that there are more than two genders, as working of the seminal piece by Connell, we can imagine hierarchies of masculinities and femininities.

[34] J. Lairap-Fonderson, 'The Disciplinary Power of Micro Credit: examples from Kenya and Cameroon'; J. Parpart, S. Rai, and K. Staudt, eds., *Rethinking Empowerment: Gender and Development in a Global/Local World*, (Routledge, London, 2002), p. 197.

[35] Tong, *Feminist Thought*, p.46.

[36] This essay appreciates the difficulty of utilising this term, as based on the questionable characteristics and cultural, social and political ambiguities relating to exactly what is 'western', but for the sake of this essay it utilised for the ease of describing industrialized democratic liberal societies.

[37] This includes civil, educational, occupational, and reproductive rights.

[38] This can equally be stated that, women owe many of their current equal and socially 'just' conditions of life to the agenda of liberal feminism.

[39] This essay also appreciates, in line with Foucault, that considering the omnipresence of power and power relations, that everything can be perceived of as a form of politics. Yet for the sake of this essay, I shall utilise the word politics to describe issues relating to governance.

[40] N. Visvanathan and K. Yoder, 'Women and Microcredit: A critical Introduction'; N. Visvanathan, L. Duggan, N. Wiegiersma and L. Nisonoff, Eds., *The Women, Gender and Development Reader*, 2nd ed., (Fernwood Publishing, Nova Scotia, 2011), p.47.

[41] Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 183.

[42] Microfinance policies can be historically contextualized in the wake of soaring oil prices in the 1970's that

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created national debt crises and led to financial institutions to impose Structural Adjustment Programs that cut back the public sector and welfare services. Microfinance was thus promoted by many multilateral agencies as a program to cushion the harsh measures imposed by the SAP's..Mayoux in Visvanathan et al., 'Women and Microcredit'; Visvanathan, et al., *The Women, Gender and Development*, p. 47.

[43] J. Momsen, *Gender and Development*, 2nd ed., (Routledge, Oxon, 2010), p.212.

[44]State of the Microcredit Summit Report 2009, p.3; Accessed at http://www.promujer.org/publications/our_publications_5_Pdf_EN_SOCR2009%20English.pdf, last accessed 6.5.14.

[45] As shown by Goetz and Sen Gupta, however, there were many instances in which male partners or kinfolk tended to take control of the loan. Visvanathan and Yoder, 'Women and Microcredi'; Visvanathan, et al., *The Women, Gender and Development*, p.52.

[46] Ardener and Burman in Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 193.

[47] Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 190.

[48] Ibid., p.190.

[49] This is where the women's groups own the capital they generate. For more information on this see K. Kalpana, 'Negotiating multiple patriarchies: women and microfinance in South India'; Visvanathan, et al., *The Women, Gender and Development*, pp. 55 – 7.

[50] Isserles in Visvanathan and Yoder, 'Women and Microcredi'; Visvanathan, et al., *The Women, Gender and Development*, p.53.

[51] Aladuwaka in Momsen, *Gender and Development*, p.216.

[52] Nelson and Wright in Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 193.

[53] M. Foucault, *The History of Sexuality*, (Vintage Books, New York, 1990), p.96.

[54] Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 190.

[55] This is given that shortly after formation SHG's opened a saving account in a commercial bank to safely deposit their funds.

[56] K. Kalpana, 'Negotiating multiple patriarchies: women and microfinance in South India'; Visvanathan, et al., *The Women, Gender and Development*, p.58.

[57] The lowest village level unit of self-governance in India.

[58] K. Kalpana, 'Negotiating multiple patriarchies: women and microfinance in South India'; Visvanathan, et al., *The Women, Gender and Development*, p.61.

[59] This is in relation to liberal feminisms ability to redress gender inequality.

[60] This is, as noted above, for redressing gendered inequalities in terms of positively affecting women's condition of life.

[61] Karl in Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 183.

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[62] Wanjiku and Wanjira in Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 183.

[63] This can partly explain why most African men tolerate/support and/or seek women's 'empowerment' as women remain institutionally subordinate even as their own burdens are reduced. Sithole-Fundire and Schlyter in Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 185.

[64] K. Kalpana, 'Negotiating multiple patriarchies: women and microfinance in South India'; Visvanathan, et al., *The Women, Gender and Development*, p.57.

[65] This is obviously not to say that all Bankers were like this, but many acted with an assumption of zero opportunity cost's of women's time and labor, thus had very little patience or time for them.

[66] K. Kalpana, 'Negotiating multiple patriarchies: women and microfinance in South India'; Visvanathan, et al., *The Women, Gender and Development*, p.61.

[67] Ibid., p.60.

[68] Randriamaro in Momsen, *Gender and Development*, p.214.

[69] Momsen, *Gender and Development*, p.216.

[70] The creditworthiness of the borrower, group pressure, regular meetings, small and regular repayments and the application of interest rates effectively work to ensure the maximum conformity to the norm.

[71] Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 185.

[72] This is not to state there are no success stories, but these are often few and far between. Furthermore, although there are successful businesswomen in Kenya at all levels, they still have to adhere to social norms that idealize women's roles as mothers and wives. Even when the whole family depends on the micro activities of women, the male partners rarely take on the burden of the household chores. Lairap-Fonderson, 'The Disciplinary Power'; Parpart, *Rethinking Empowerment*, p. 196.

[73] While there is not space to engage in an analysis in this essay, for an interesting point of view regarding the potential for postmodernism's introduction into practical policy and political problem solving, refer to the conclusion of I. Neumann, *Uses of the Other: 'the East' in European Identity Formation*, (Manchester University Press, Manchester, 1999). His conception of utilising 'as if' stories has the fundamental potential to enshrine in counterdiscourses new (re)formulations of gender; thus the potential to eradicate gender hierarchies and gendered inequality.

[74] Such as redressing their gendered inequality of their position in society.

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