

Sylvia Chant

Women, girls, and world poverty: empowerment, equality or essentialism?

**Article (Accepted version)
(Refereed)**

Original citation:

Chant, Sylvia (2016) *Women, girls, and world poverty: empowerment, equality or essentialism?* *International Development Planning Review*, 38 (1). pp. 1-24. ISSN 1474-6743
DOI: [10.3828/idpr.2016.1](https://doi.org/10.3828/idpr.2016.1)

© 2016 Liverpool University Press

This version available at: <http://eprints.lse.ac.uk/64171/>
Available in LSE Research Online: February 2016

LSE has developed LSE Research Online so that users may access research output of the School. Copyright © and Moral Rights for the papers on this site are retained by the individual authors and/or other copyright owners. Users may download and/or print one copy of any article(s) in LSE Research Online to facilitate their private study or for non-commercial research. You may not engage in further distribution of the material or use it for any profit-making activities or any commercial gain. You may freely distribute the URL (<http://eprints.lse.ac.uk>) of the LSE Research Online website.

This document is the author's final accepted version of the journal article. There may be differences between this version and the published version. You are advised to consult the publisher's version if you wish to cite from it.

WOMEN, GIRLS, AND WORLD POVERTY: EMPOWERMENT, EQUALITY OR ESSENTIALISM?

SYLVIA CHANT

LONDON SCHOOL OF ECONOMICS AND POLITICAL SCIENCE, UK

ABSTRACT

This paper asks if mounting reliance on women and girls to solve world poverty is an effective means to achieve greater female empowerment and gender equality, or whether, instead, it threatens to lock-down essentialising stereotypes which are unlikely to dismantle gender disparities within and beyond the home. The notion of a ‘feminisation of poverty’ has been widely popularised over the past twenty years, and has had some benefits in respect of drawing attention to gendered disadvantage. However, whether the kinds of policy initiatives which have emerged to address this are good for women and girls is more contentious. The discussion highlights some key problems and paradoxes in three popular interventions nominally oriented to helping women lift themselves and their households out of poverty: conditional cash transfer programmes, microfinance schemes, and ‘investing in girls’, as promulgated inter alia by the Nike Foundation’s ‘Girl Effect’.

INTRODUCTION

‘... women not only bear the brunt of poverty, but their empowerment is key to its reduction’ (Khosla, 2009:7).

‘Women’s empowerment is heralded in today’s development circles as a means that can produce extraordinary ends. Women

are vaunted as a “weapon against poverty” ’(Cornwall and Edwards, 2010:1)

‘If, as feminist scholar Chandra Talpade Mohanty (1991) once argued, the Western eyes of development constructed the Third World woman primarily as the victim, now she has become an icon of indefatigable efficiency and altruism’ (Roy, 2010:69)

Since the ‘feminisation of poverty’ came to enjoy the arguably unwarranted status of global orthodoxy at the Fourth Women’s World Conference at Beijing in 1995, women and girls have assumed an unprecedented visibility in development discourse, not only as the principal victims of economic privation, but also as frontline actors in poverty reduction. Through a variety of mechanisms, including conditional cash transfer (CCT) programmes, microfinance schemes, and ‘investing in girls’, the quest for women’s empowerment and gender equality has become a vital component of contemporary anti-poverty initiatives in which great store is set on female agency as a solution to privation in the Global South. As articulated by Rankin (2001:19):

‘... neoliberal orthodoxy has assumed a distinctively feminised character, as development interventions increasingly target women as the desired beneficiaries and agents of progress’.

The inclusion of, and investment in, women and girls as a pathway out of poverty is in many ways well justified, even if the notion of a ‘feminisation of poverty’ per se has been critiqued on number of grounds. These include the doubtful original (yet surprisingly enduring)

metric articulated back in 1995 at Beijing that women were 70 percent of the world's poor¹ (and rising), that there has been too narrow a concentration on incomes at the expense of other aspects of gendered disadvantage, and because the 'feminisation of poverty' construct has routinely linked mounting poverty among women with the 'feminisation' of household headship (see Chant, 2008). These caveats aside, there is widespread consensus that being female exacerbates many forms of vulnerability and can undermine women's and girls' fundamental human rights, including to health, asset-ownership, and self-determination (ibid.; see also Agyei-Mensah, Owusu and Wrigley-Asante, 2015). This is not to deny that men too can be vulnerable, especially in contexts where job losses, wage cuts and other violations of normative masculinity occur (see also below). However, the preponderant if not exclusive priority accorded to women in poverty owes not only to their comparatively greater victimisation, but also rests on repeated observations that income earned by women or under their control is often allocated more fairly within households than by men, and is spent on the kinds of consumption which better assure familial health and well-being (see Brickell and Chant, 2010; Razavi, 1999).

Yet whether female-targeted poverty reduction programmes provide the most appropriate route to promoting women's empowerment and/or gender equality is more contentious. This is especially so when many women and girls are already shouldering the bulk of coping with poverty in their households, and often with little male assistance. Indeed, in recent longitudinal fieldwork in Costa Rica, Philippines and The Gambia, with different age groups of low-income women and men, I became aware of a decided 'feminisation' of effort in respect of individual members' contributions to household livelihoods. On the basis of three major tendencies observed at the grassroots, notably a growing unevenness in male and female inputs to household economies

(pertaining to time and unpaid labour, as well as financial contributions), an intensified reliance on women and girls which they have limited power to (re)negotiate, and a growing disconnect between gendered investments/inputs and rewards/rights, I settled on the overarching descriptor of a 'feminisation of responsibility and/or obligation' (Chant, 2008; see also Noh and Kim, 2015, and for useful examples from Ghana, Brydon, 2010 and Langevang, Gough, Yankson, Owusu and Osei, 2015). In the context of this new theoretical framing I have further suggested that the historical preoccupation with income in the 'feminisation of poverty' should give way to a more multidimensional view of privation that embraces the manifold demands and pressures imposed upon women and girls in dealing with daily household hardship (Chant,2008).

The 'feminisation of responsibility and/or obligation' resonates with Sassen's (2002) notion of a 'feminisation of survival' observed in the context of international migration, in which she points out that communities and states, as well as households, are increasingly reliant on the labour efforts of women, within, as well as across, national borders. Also relevant here is the concept 'feminisation of vulnerability', advanced by Klasen, Lechtenfeld and Povel (2015:38-9), which highlights that even if female-headed households might not be poor at any given moment, they could potentially be more vulnerable to falling into poverty because their asset bases in respect of land, credit markets, labour markets, insurance schemes and social capital are typically less robust and diverse than in male-headed units.

In a now sustained epoch of neoliberal economic restructuring which has stripped down universalised systems of social protection (as and where these existed in the first place), and directed ever more emphasis towards encouraging people to extricate themselves from poverty,

ideally through their deeper incorporation into markets (see Elyacher, 2002; Prügl, 2015), the new female focus in development policy is perhaps not accidental, and indeed has been gathering steam for some time. For example, an 'efficiency case' to invest in women arguably extends as far back to at least the 1980s as awareness dawned that the mobilisation of female labour, both within and beyond the home, played a crucial role in cushioning poor households against the injurious assault on well-being imposed by structural adjustment programmes (SAPs) (see Moser, 1989, 1993; also Benería, 1991; Chant, 1994, 2012; Elson, 1989, 1991; González de la Rocha, 2001). Another step on the path to efficiency came in 1995 when the World Bank's flagship publication for Beijing (*Enhancing Women's Participation in Economic Development*), emphasised how:

'Investing in women is critical for poverty reduction. It speeds economic development by raising productivity and promoting the more efficient use of resources; it produces significant social returns, improving child survival and reducing fertility, and it has considerable inter-generational pay-offs' (World Bank, 1995:22).

The World Bank is clearly not the only organisation on the Gender and Development (GAD) scene, and indeed the formation of a consolidated and ostensibly more powerful entity for women in the UN Family - UN Women - in 2011 gave hope to many that the human rights of women and girls might receive unprecedented attention in international fora. Yet although UN Women has played an important role in advancing this agenda, it has not itself been immune to neoliberal tendencies to engage with business and to emphasise the economic utility of empowering women. This might conceivably be attributed to the fact that the World Bank seems to have sustained its role as the most influential player in

shaping policy and practice on gender, both on account of its privileged positioning within the global power hierarchy and the funds at its disposal.²

In 2007, the World Bank's business case for 'investing in women' gathered discernible momentum and visibility with the launch of its three-year Gender Action Plan (GAP), which was sub-titled: 'Gender Equality as Smart Economics'. In light of the prioritisation in this aptly-named document of the efficiency of gender equality for economic growth, an unfortunate consequence was to sideline '...the moral imperative of empowering women to achieve women's human rights and their full and equal rights with men' (Zuckerman, 2007:1). The marginalisation of women's rights at the expense of efficiency continued into GAP 2011-2013, in which primacy was accorded, in the Bank's own words, to 'the need to build and disseminate a solid business rationale for gender equality (which is) the basic incentive for Bank staff to mainstream gender issues and for client countries to demand gender equality work' (cited in Arend, 2010:1).

Given this history, it was arguably auspicious to see somewhat mollified messaging in the Bank's *World Development Report 2012 (WDR 2012) on Gender Equality and Development*. In this document much greater rhetorical space is devoted to gender equality as an intrinsic rather than instrumental goal (see World Bank, 2011). By the same token, WDR 2012 is far from free of what I have called 'clever' (or cunning) conflation', whereby the repeated linking of Smart Economics and reference to women's rights in the same or consecutive sentence implies a profound, not to mention persistent, symbiosis with efficiency imperatives (Chant, 2012:205). Indeed, given the cumulative legacy of Smart Economics, and its adoption by several other international and national development agencies (including UN Women), and non-governmental organisations

(NGOs), as well as a growing number of corporate players in the GAD field, it seems that economic utilitarianism is increasingly the major justification for promoting gender equality and ‘women’s empowerment’. In turn, the particular versions of equality and empowerment aspired to are not only arguably narrow, but based on some rather dubious assumptions and essentialisms. These encompass the notion that women and girls are an ‘untapped resource’ (which is conceivably misplaced given the contributions female populations have long made to household survival and economic development), and the idea that women and girls represent ‘value for money’, both because they are nominally inherently more altruistic than men and boys, and likelier to be safe-bet, risk-averse entrepreneurs (see Chant, 2015; Cornwall, 2014; Geleta, 2013; Koffman and Gill, 2013; Rankin, 2001; Roberts, 2015; Shain, 2013; Wilson, 2011a). A further and related element in this essentialist assemblage is that women are ‘better able to incorporate compassion and humanitarianism within business practice’ (Elias, 2013:164), an ingredient conceivably indispensable to devising a ‘cure for the risk-taking, testosterone-driven masculinity associated with the excessive speculation leading to the global financial crisis’ (Prügl and True, 2014:1142). It is little surprise, therefore, that one of the overriding concerns raised in feminist circles relates to the instrumentalisation of women to alleviate poverty, despite ostensible gestures towards ‘empowering’ them in the process (see Brickell and Chant, 2010; Chant and Sweetman, 2012; Mayoux, 2006; Molyneux, 2001, 2006; Pankhurst, 2002; Rankin, 2001; Razavi, 1999). Such tendencies arguably intensify a longer-observed trend, particularly noted in the immediate post-1980 era of neoliberal restructuring, for the disheartening scenario whereby women end up working for development, rather than development serving primarily to further women’s interests (Blumberg, 1995; Elson, 1989, 1991; Kabeer, 1994; Moser, 1993).

While not disputing that economic growth, and more particularly, poverty reduction, might be highly desirable, questions remain as to whether these are necessarily connected and whether we should be relying on women to carry the can for accomplishing such objectives (Chant, 2008; Jackson, 1997). This is especially so when anti-poverty initiatives may not take us beyond a situation where women are ‘only marginally treated as autonomous individuals entitled to rights and benefits related to activities designed to improve their quality of life’ (ECLAC, 2004:54). Moreover, female bias in anti-poverty policies may not only be intrinsically inimical to women, but in marginalising men and gender relations, can also detract from advancing gender transformation more broadly (Chant and Gutmann, 2000; Chant and Sweetman, 2012; Cornwall, 2000; Cornwall and White, 2000; Edström, 2015; UNICEF, 2007). Women end-up as the duty-bearers for household poverty alleviation, while men’s exclusion can effectively excuse and/or alienate them from collaboration in this struggle. On top of the immiseration and emasculation associated with male losses in the labour market and ‘breadwinner status’, this can also play a role in exacerbating tendencies to stereotypically ‘disaffected male behaviour’ such as violence in the home and community, or drug or alcohol abuse (Chant and Gutmann, 2000; Khundker, 2004; Molyneux, 2007; Moser and McIlwaine, 2004; Parpart, 2015; UNESCO, 1997). None of this is good for men, or indeed women, as summarised by UN/UNIFEM (2003:19) in relation to the ethos of contemporary policy trajectories:

‘One might even argue that the economic and social reproductive realms which women are expected to tread, overextend the range of roles and responsibilities of women compared to men, which does not necessarily enlarge their life choices, but may even limit them’.

UN/UNIFEM's concerns are extremely pertinent when weighing-up some of the pros and cons of three significant female-focused strategies to deal with poverty in the Global South, notably conditional cash transfer (CCT) programmes, microfinance schemes and 'investing in girls'.

ADDRESSING (GENDERED) POVERTY THROUGH CCT PROGRAMMES: INTENSIFYING WOMEN'S UNPAID WORK

CCT schemes nominally aim to 'empower' women and to alleviate poverty simultaneously by channelling pecuniary handouts through women. In Mexico's CCT programme, *Progresa/Oportunidades* (re-named '*Prospera*' in 2014) for instance, cash transfers, are allocated to mothers in exchange for 'co-responsibility' in the form of ensuring their children's attendance at school, and at medical check-ups, as well as undertaking a range of 'voluntary' community-level tasks (Molyneux, 2006, 2007). In the context of *Progresa/Oportunidades*, the 'volunteer' activities expected from beneficiaries such as cleaning schools and health centres can take-up to 29 hours of women's time a month, which is no mean feat in light of women's other unpaid burdens (Molyneux, 2006; see also Feitosa de Britto, 2007 on El Salvador's CCT *Red Solidaria*; GEOLAC, 2013: 50 et seq more generally for Latin America).

Putting money in the hands of women signals social recognition of their conjectured, and decidedly essentialised, financial prudence as well as altruism towards other household members. This provides official legitimisation for greater female control of household income, and in many respects, a route for women to more direct engagement with public institutions. As identified by the multi-agency Gender Equality Observatory for Latin America and the Caribbean (2013:51), one advantage of the female focus in CCTs is that this can 'establish certain types of relationship between women and the state, between women

and public policy and between women and social protection systems'. Moreover, some notable successes with CCTs, especially in terms of inter-generational gendered dividends, reveal that such programmes may well offer possibilities for women to exit poverty in the medium- to long-term. For example, as discovered by González de la Rocha (2010) in her research on the grassroots impacts of *Progresas/Oportunidades* in Mexico, young indigenous women in particular have been afforded unprecedented opportunities for education and labour force entry.

None the less, CCTs have come in for considerable criticism on account of their instrumental use of women as bearers of benefits to others. Molyneux (2006) has summed this up in the concept of women as a 'conduit of policy'. In placing pressure on women to intensify their unpaid maternal and community roles, while making little attempt to enjoin men in the process, *Progresas/Oportunidades* has not only built upon, but also endorsed and entrenched a markedly non-egalitarian model of the family (ibid.). Adult women's current needs and interests are not only by-passed as a result of male exclusion and the want of initiatives which might tackle inequitable intra-household gender relations, but also insofar as women are expected to make sacrifices for future generations. These tendencies are not just confined to Mexico, but extend, inter alia, to CCTs in Nicaragua (Bradshaw, 2008), and in Chile and Argentina (Tabbush, 2010). The requirements of co-responsibility in such programmes do not simply fail to take into account the direct costs for compliance on the part of women, but opportunity costs too (see Feitosa de Britto, 2007:4). Indeed the stipulations for eligibility as a beneficiary household can thwart women's own initiatives to earn income, especially where they customarily undertake long-distance seasonal labour migration, as in Mixtec communities in rural parts of the southern Mexican state of Oaxaca (Hernández Pérez, 2012).

Somewhat paradoxically this goes against the grain of trying to encourage greater female participation in remunerated activity, and could be significant in helping to explain the situation in Latin America where in the past decade women's average representation among the poor in 16 countries of the region seems to have been growing (see GEOLAC, 2013: 28, Fig I.20, and 52 et seq). In many respects such tensions play out in microfinance programmes which constitute a second string of feminised anti-poverty policy.

ADDRESSING (GENDERED) POVERTY THROUGH MICROFINANCE: INTENSIFYING WOMEN'S REMUNERATIVE ACTIVITY

While CCTs capitalise on women's unpaid reproductive labour, in microfinance schemes the emphasis is directed more to women's 'productive' work, which, on the surface, might seem more 'empowering'. Indeed, given women's historically limited access to formal credit (Lemire, 2010), micro-loans, spearheaded originally by the likes of the Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC), arguably create opportunities for women to embark upon and/or scale-up entrepreneurial ventures, to improve personal wellbeing and economic status, and, in the process, to challenge gender inequality (see for example, Elyacher, 2002). As articulated by Kabear (2005:4717), who, with reference to South Asia points out that microfinance programmes take a range of forms, some of which are more 'empowering' than others: 'The appeal of microfinance is that it can provide a very practical basis for poor women to come together on a regular basis at the same time as promoting new ideas, opportunities and social relations with the potential to address strategic gender interests' (see also Bali Swain, 2010, on the Self Help Group [SHG] Bank Linkage Programme in India; Herselman, 2013:60-1 on the Small Enterprise Foundation in South Africa; Molyneux, 1984 on 'strategic

gender interests'). By the same token, with group microcredit schemes typically being 'women-only' affairs, deeply-embedded structural barriers to female entrepreneurship and empowerment such as exclusion from key economic assets, time penalties associated with gendered divisions of reproductive labour, and social and cultural resistance to women's encroachment into the historically masculinised domains of paid work and household breadwinning, tend to remain unchallenged, thereby inhibiting the prospects of significant gender transformation (see Rankin, 2001:29; also GEOLAC, 2013; Langevang, Gough, Yankson, Owusu and Osei, 2015). For this reason, many readings of microfinance are less than sanguine.

In contrast to Bali Swain's positive portrayal of the Self Help Group Bank Linkage Programme referred to above, Garikipati's (2010) research on this scheme in southern India points out that women's loans often end-up invested in assets that are primarily controlled by spouses, or are used for household production or consumption, neither of which improve women's capacity to expand their own businesses, or to comply with stringent repayment schedules. As echoed by Federici (2014:236) more generally:

'It is significant that loans, usually involving very small sums of money, are given mostly to women and in particular to women's groups, although in many cases it is the husbands or other men in their families who use them' (see also Geleta, 2013; Goetz and Gupta, 1996; Rankin, 2001:24).

In the southern Indian context, women suffering the pressure of loan redemption are often forced into the prejudicial position of having to work even harder as wage labourers at the expense of building-up successful own-account enterprises (Garikipati, 2010). Related

tendencies, including greater onus upon women to bankroll household expenditure with limited expansion of their autonomy or rights, have also been identified, inter alia, in Cameroon (Mayoux, 2001), and Bangladesh (Cons and Paprocki, 2010).

Over and above these concerns, the limitations of microfinance in offering a meaningful pathway out of gendered poverty, let alone any assurance of 'female empowerment', are compounded by a lack of specialist guidance in enterprise growth, weak local or wider economies, and grassroots needs to divert loans to solving repeated crises of domestic consumption (Bibars, 2010; Casier, 2010; Federici, 2014; Geleta, 2013; Herselman, 2014; Mohamed, 2010; Sweetman, 2010). As summarised by Sholkamy (2010: 257):

'Development initiatives that seek to help women make an income or take a loan have not challenged patriarchy nor changed the norms that support it... Alleviating poverty and enabling women to make some income can better lives, but the enabling environment that confirms the right to work, to property, to safety, to voice, to sexuality, and to freedom is not created by sewing machines or micro-credit alone' (see also Rankin, 2001; Sweetman, 2005).

Without addressing the constraints on female agency posed by patriarchy and other forms of structural inequality, it is obvious that microfinance is no 'magic bullet' for female empowerment (Kabeer, 1999, 2005). Indeed, as Geleta (2013:23) articulates, if microfinance continues in its current 'dominant form' it is likely not only to strengthen existing practices but to produce 'new forms of exploitative and discriminatory structures'. One of the most adverse outcomes may be the decidedly

disempowering situation of what Mayoux (2002) has coined the ‘feminisation of debt’. As highlighted by Federici (2014:238):

‘Far from lifting themselves out of poverty by some “virtuous” investment, they [women] plunge more deeply into it, going from a small debt to a bigger one in a sequence that often ends in suicide. Even where they do not die physically, many borrowers die socially’.

Part of the blame for these prejudicial consequences has to be the way in which microfinance schemes trade on gender-stereotyped essentialisms such as women’s purportedly greater responsibility for their families, and likelihood of complying with loan repayments, and perhaps more covertly, their susceptibility to intimidation (Federici, 2014:236; see also Elyacher, 2002; Geleta, 2013; Herselman, 2014; Wilson, 2011b). Indeed, even where women are not subjected to direct harassment by official personnel, the group structure of many microfinance programmes effects new community-based ‘internalised’ forms of ‘surveillance’ and ‘policing’ (Federici, 2014:239), which can intensify ‘resentments and hostilities among women themselves’ (ibid.:237). This can lead to women who are at risk of default experiencing enormous personal pressure and fear of being shamed, shunned, and socially isolated (ibid.:238; see also Guérin, 2006; Maclean, 2010; Rankin, 2001).

While acknowledging Kabeer’s (2005:4718) argument that some microfinance organisations can be effective in providing financial services to low-income women, it is also advisable to heed her warning that these do not necessarily empower them, and ‘cannot substitute for broader policies to promote pro-poor economic growth, equitable social development and democratic participation in collective forums of

decision-making' (ibid.). This proviso also resonates with the more recent exhortation on the part of the increasingly polycentric 'development community' (Korzeniewicz and Smith, 2000) characterising our currently-evolving neoliberal and globalised age, not only to prioritise women, but also to 'invest in girls' (see Gideon and Porter, forthcoming; Prügl, 2015; Prügl and True, 2014; Roberts, 2015; Schwittay, 2011).

ADDRESSING (GENDERED) POVERTY THROUGH INVESTING IN GIRLS: ENABLING YOUNG WOMEN TO 'STOP POVERTY BEFORE IT STARTS'?

Since the early 21st century, feminised solutions to world poverty have taken a new turn in the form of extending the remit to girls, not only as a vanguard for 'turning poverty around', but also 'stopping poverty before it starts' (Chant, 2015). Interest in girls, however, is not entirely new. Indeed, back in 1992, then Vice President of Development Economics and Chief Economist at the World Bank, Lawrence Summers, proclaimed that: 'investment in the education of girls may well be the highest return investment available in the developing world today' (Cobbett, 2014:312). In 1995, the emphasis on girls as a development constituency was also recognised at Beijing, with acknowledgement that 'the girl child of today is the woman of tomorrow', and the 'girl child' becoming one of the twelve priorities of the Beijing Platform for Action (see Elias, 2013:162; also Cornwall and Edwards, 2015; UN Women, 2015). In turn, at least three of the MDGs incorporated an explicit focus on girls (education, gender equality and child mortality; see also below). However, the 'Smart Economics' case for (pro)actively investing in girls has gained decidedly greater traction in the 2000s with Ngozi Okonjo-Iweala, former Managing Director at the World Bank, stressing at the first-ever plenary session on adolescent girls at the World Economic Forum in Davos in 2009 that if investing in women is 'smart economics'... 'catching them upstream, as girls, is even smarter'.³

Okonjo-Iweala also provided an endorsement for the report *State of the World's Girls 2009: Girls in the Global Economy, Adding It All Up*, by Plan International, one of the first charities to concern itself with children in developing countries, and which since 2007 has boosted its efforts to promote the rights of young women and girls (see Chant, 2015). On the back cover of Plan's 2009 report, Okonjo-Iweala affirms that 'Investing in girls is the right thing to do. It is also the smart thing to do'. Within the report too, Plan makes liberal reference to girls being vital to 'breaking the cycle of poverty for everyone', and that 'girls mean business'. To bolster such claims in a context in which the production of reliable sex-disaggregated data remains very much a work in progress, Plan draws heavily on the Nike Foundation's almost uncannily precise estimations of how much the neglect of girls represents for lost economic growth, and how much might be gained by their inclusion, as in the following example:

'A study carried out by the Nike Foundation estimates that adolescent pregnancy costs Kenya's economy US\$500 million per year, while investing in girls would potentially add US\$3.2 billion to the economy' (Plan, 2009: 14).

The Nike Foundation ranks as a pioneer and leader among corporate actors to 'invest in girls', and in 2008 launched its flagship initiative, the 'Girl Effect'. With a mission to promote girls' 'empowerment' and 'agency' through a variety of means, including education, vocational training, health and reproductive awareness, alternative forms of girlhood and womanhood, and sensitisation to human rights, the Girl Effect has partnered with various NGOs in developing countries, as well as with major multilateral and national agencies such as the World Bank and the UK's Department for International

Development (DfID). Yet while ‘empowering’ girls is clearly a worthy objective in itself, it should also be borne in mind that one of the major justifications for Nike’s campaign, aside from the imperative of improving its own image for ‘corporate social responsibility’ in the aftermath of allegations pertaining to sweatshop labour, is that adolescent girls are the ‘world’s greatest untapped solution’ to eradicate poverty (Calkin, 2015:655). As articulated by the Nike Foundation’s President and Chief Executive Officer, Maria Eitel: ‘In the world today, there are an estimated 250 million adolescent girls living in poverty. The untapped potential of these 250 million girls is the most powerful source for positive change’.⁴

The ‘positive change’ envisioned is one in which, again in line with ‘Smart Economics’ orthodoxy, ‘empowered girls’ will not simply glean rewards themselves, but also benefit their families, communities and countries, not to mention the world as a whole. This multi-pronged objective also characterises other initiatives for young women such as ‘Girl Up’, launched by the UN Foundation in 2010 (see Koffman and Gill, 2013), perhaps making it no surprise that the tenor of current girl-focused ventures has sounded alarm-bells in some feminist circles. One of the main concerns relates to the rather essentialist suppositions about young women in developing countries as innately altruistic. A second pertains to the instrumental reliance upon ‘feminine values’ to maximise the economic and societal returns from girls at the arguable expense of promoting their individual (and collective) rights as a politically and morally intrinsic good and goal (Chant, 2015; Grosser and Van Der Gaag, 2013). Similar processes in respect of women and girls can be observed in the context of gender-environment linkages dating from the 1990s when actors such as the World Bank suggested a ‘win-win’ approach to mobilising women for environmental protection and disaster mitigation (see Jackson, 1998), and in which women have

been constructed as ‘chief victims and caretakers’ (Resurreccion, 2011). Stereotypical essentialising gendered tropes continue to abound in contemporary discourse on climate change and/or disasters, with women portrayed as simultaneously ‘virtuous’ and ‘vulnerable’ (Arora-Jonsson, 2011), and girls in particular as ‘virtuous victims’ (Bradshaw, 2015a; Bradshaw and Linneker, 2014:21). The latter construction owes partly to young women’s purportedly moral purity, lack of sexual activity, dearth of agency, yet an assumed capacity to mobilise for the family good in times of crisis, and in efforts to prepare for untoward events (Bradshaw, 2015a). Such tropes are unlikely to disappear from the frame in the post-2015 agenda, reinforcing the point that ‘...women’s inclusion in policy can be as problematic as their exclusion’ (Bradshaw and Linneker, 2014:23; see also below).⁵

Pursuant to these observations, the case for prioritising girls by Girl Hub (the Nike Foundation partnership with UK’s DfID) is not only billed under the general heading of ‘stopping poverty before it starts’, but among its four main headlining rationales there is merely one which makes specific reference to girls’ human rights (see Box 1).

BOX 1: WHY GIRLS? THE VIEW FROM GIRL HUB

THE CASE FOR PRIORITISING GIRLS: STOP POVERTY BEFORE IT STARTS

IT'S A MATTER OF HUMAN RIGHTS

'Putting girls at the centre of the next generation of global development goals provides a framework for ensuring that girls' rights are respected, protected and fulfilled'.

ADOLESCENT GIRLS HAVE THE POWER TO END INTER-GENERATIONAL POVERTY

'Investing in adolescent girls is not only the right moral decision - it's a smart economic decision... When girls grow up healthy, educated, safe and empowered, they emerge as adults better able to ensure their own success and well-being, and that of others'.

THE RETURN ON INVESTING IN ADOLESCENT GIRLS IS HIGH, SO ARE THE COSTS OF EXCLUDING THEM

'Just one additional year of secondary schooling boosts girls' future earning potential by 15-25%. In Kenya that means national income could jump \$3.4 billion - almost 10% - if all Kenyan schoolgirls completed secondary school and the 220,000 adolescent mothers avoided pregnancy'.

INVESTING IN GIRLS HELPS SOLVE GLOBAL CHALLENGES.

'Investing in adolescent girls is critical to a sustainable future for us all. Adolescent girls can accelerate change on issues ranging from climate change to peace and security'.

Source: Chant (2015), adapted from

http://www.girleffect.org/media/1160/declaration_high_res.pdf, accessed 23 Feb 2015)

Interestingly this displays distinct similarities with the UN's Global Strategy for Women's and Children's Health, 2010, discussed by Gideon (2014:13) in which only one of the four justifications for investing in women's health relates to their rights. The remaining three are to do with productivity, poverty reduction and cost-effectiveness (ibid.; see also Gideon and Porter, forthcoming, on global Public Private Partnerships [PPPs] such as the Gates Foundation's Family Planning Initiative).

Leading on from this, Koffman and Gill (2013:88) highlight the almost

implausible scenario whereby ‘The Girl Effect describes girls in the South as victims of patriarchal culture.... But it also... describes them as subjects of extraordinary potential’. Alongside the celebration of poverty for ‘the entrepreneurial capacities it stimulates’, girls are constructed as a vital constituency of ‘entrepreneurial subjects in waiting’ (ibid.). These paradoxical framings are further noted by Shain (2013:3) who stresses that:

‘[T]he dominant messages emanating from the current neoliberal development texts serve to reproduce contradictory representations of girls as capable and hardworking but culturally constrained; as agentic but still dependent and in need of assistance from donors and investors. These contradictory representations position girls as good investment potential and as untapped resources for global capitalism at a time of renewed crisis’.

Accepting that there are likely to be potentially worthy outcomes of current interventions, such as promoting female-to-female exchange, solidarity and compassion across the globe, these should arguably not detract from concerns aired about the manner in which the support of girls in advanced economies for their southern ‘sisters’ has been enlisted. One of the most common strategies, for instance, involves popularising the plight of Third World girls and the ‘selfless’ actions of their First World supporters via what might be regarded as superficial and trivialising social media platforms, often complete with exhortations to buy and/or display specially-branded consumer merchandise (see Chant, 2015; also Calkin, 2015; Koffman and Gill, 2013). While, even then, appeals to unified sisterhood and mobilisation on the part of Girl Effect and Girl Up might be justifiably desirable, other downsides include the reinforcement of ‘colonial

notions of civilising and saving the racialised Other' (Shain, 2013:3), and the questionable production of:

'...contrasting constructions of girls in the Global North or South as, respectively, empowered, postfeminist subjects and downtrodden victims of patriarchal values' (Koffman and Gill, 2013:85)

And not only is there an issue with perpetuating bi-polar essentialised stereotypes of Global North and Global South girls, but also girls versus boys, who are largely off the radar. As identified by Chant and Sweetman (2012:524):

'[T]he issue of 'gender' as characterised in "smart economics" messaging, and the programming emanating from it, focuses narrowly and exclusively on the agency of women and girls, and leaves men and boys out of the picture'.

One possible reason for male exclusion is that the comparative economic privileges historically enjoyed by men and boys (directly through policy interventions, or indirectly through markets) are taken as evidence that something needs to be done to help girls 'catch-up'. Another, perhaps more insidious, reason is anticipation of the 'returns' from investing in boys to be of lesser magnitude and/or harder to guarantee. If the latter is so, then there are obvious dangers in terms of perpetuating 'essentialising oppositional stereotypes of male "egoism" and "irresponsibility" versus female "altruism" and "self-sacrifice"' (Chant and Sweetman, 2012:524; see also Brickell and Chant, 2010; Cornwall,

2014; Cornwall, Edström and Grieg, eds, 2011; Edström, 2015; Koffman and Gill, 2013:98; Parpart, 2015).

Aside from the blanket stereotyping of young women and men in different parts of the world, various scholars have seen in the Girl Effect and its cognate movements a disturbing deflection of the spotlight from market enterprises and market-oriented institutions and policies which have played a major part in entrenching and intensifying poverty in the Global South (including stripping away much of the social infrastructure necessary to alleviate unpaid - and largely female - labour). Instead, through their ostensibly philanthropic gestures, corporates have managed, on the surface, to rise to the exalted rank of 'saviours' dedicated to liberating girls from anachronistic patriarchal cultures. As articulated, inter alia, by Hickel (2014:1356):

'(T)he Girl Effect project shifts attention away from global structural violence as it casts blame for underdevelopment on local forms of personhood and kinship, which it judges from the standpoint of Western ontology. Women and girls are made to bear the responsibility for bootstrapping themselves out of poverty that is caused in part by the very institutions that purport to save them' (see also Calkin, 2015:664; Koffman and Gill, 2013:90; Roberts, 2015:222; Shain, 2013:2)

NEW HORIZONS, NEW HOPES? FROM THE MILLENNIUM DEVELOPMENT GOALS TO THE SUSTAINABLE DEVELOPMENT GOALS

On the eve of the so-called 'post-2015 development agenda', what hope might loom on the horizon for new directions in GAD policy and priorities deriving from the re-framing of gender goals and targets enshrined in the Millennium Development Goals (MDGs), with the

prospective Sustainable Development Goals (SDGs)? Compared with the ten MDGs, the likely seventeen SDGs have been under construction - although not without problems and tensions - through a longer-term and broader-based consultative process with different stakeholders across the globe, and in terms of rhetoric certainly look to be more gender-sensitive and comprehensive (see Bradshaw, 2015b; Cornwall and Edwards, 2015)

Although there was a sense of triumph in feminist quarters that gender featured in the eight Millennium Development Goals (MDGs) espoused in 2000, in the form of a dedicated goal for women (MDG 3), and gender targets in MDG 2 (Education) and MDG 5 (Maternal Mortality), as well as latterly (as of 2008) in MDG 1 (Poverty), celebration was decidedly qualified. In particular, the rather narrow preoccupations with education, health, formal sector labour force participation and elite political representation, not to mention a dearth of definitive timelines, were regarded by many as falling short of the more radical and holistic prescriptions for women's empowerment articulated in the Beijing Platform for Action (BPfA) of 1995 (see Agyei-Mensah, Owusu and Wrigley-Asante, 2015; Antrobus, 2004; Cornwall and Edwards, 2015; Saith, 2006; Sweetman, 2005).

In many ways, the SDGs do offer new promise, both in the form of a broadened new stand-alone goal (SDG 5) on gender ('Achieve Gender Equality and Empower All Women and Girls'), and demands (albeit yet to be confirmed) to mainstream gender targets in all goals. Within SDG 5 it appears there will be exhortations to tackle gender-based violence, gendered inequalities in resources and capabilities, and women's representation and leadership at all levels of politics and governance (UNOPW, 2014; UN Women, 2015). In respect of gendered inequalities in resources and capabilities, the eradication of women's

(income) poverty is prioritised by UN Women (2013) as a key target, alongside elimination of disparities in time and asset ownership, with the UN Open Working Group (2014) also stressing the need to promote shared responsibility in households and to strengthen public provision of services and infrastructure to support unpaid domestic labour and carework.

These more multidimensional and inclusive remits are to be welcomed, for while gender inequalities in earnings and income require continued visibility in the post-MDG era, considerably greater attention needs to be focused not only on addressing the multidimensional nature of poverty, but on considering why freedoms, power and privileges continue to be skewed toward men and boys, as well as to the historically richer parts of, and corporate players in, the global economy. In line with Grosser and Van Der Gaag's (2013:79) argument that 'Building a better world involves working with the relatively powerful as well as the less powerful', a genuinely transformative agenda should surely involve not only giving greater voice to historically marginalised constituencies, but demanding greater compliance with principles of fairness and equality on the part of individuals, groups and institutions which have perpetuated, and continue to perpetrate, injustice on the basis of (strategically?) invidious essentialisms. Here UN Women's (2015) emphasis on rights, and its call to re-visit the radical demands of the Beijing Platform for Action could not be more timely. In their view, strategies to create a more enabling environment for the empowerment of women and girls must not only include 'overarching measures' such as legislative and policy reform, together with the ratification and effective implementation of international conventions, but also concrete measures in the domestic realm to address issues such as violence and

the unequal allocation of reproductive tasks (ibid.:48; see also Cornwall and Edwards, 2015:6).

The call to address gender bias in poverty was reiterated on International Women's Day in 2015, and looks set to form part of the Sustainable Development Goals (SDGs) in the 'post-2015 agenda', both directly and indirectly. Interestingly the post-2015 period is also primed to countenance greater private sector involvement in the realisation of the world's newly-(re)animated development objectives. While the cases discussed in this paper, particularly in relation to the Girl Effect, indicate that this may not always be in the best interests of gender equality and female empowerment, as Prügl (2015:627) levels, this should not necessarily be regarded as negative, with the challenge being for scholars to 'better understand the conditions under which neoliberalised feminisms provide openings to challenge oppressive power relations'.

CONCLUDING COMMENTS

In the cases discussed in this paper, the translation of essentialised and unproblematised assumptions anchored in traditional 'feminisation of poverty' thinking into the 'feminisation' of anti-poverty initiatives do not seem to have constituted an unqualified success. Indeed, instead I would argue that there is little convincing evidence to suggest that goals of 'female empowerment' and gender equality are by any means assured by dragooning women and girls into efforts to solve world poverty.

Part of the human rights agenda is the ability to make choices, but despite the ambitious and inspiring rhetoric embedded in

contemporary forward-looking flagship policy documents such as that by UN Women (2015) and their catchy call for ‘Planet 50:50 by 2030: Step it Up for Gender Equality’, given the partial and remedial thrust of on-the-ground interventions thus far, it would appear that women and girls are not being empowered to make any choices other than those which tie them ever more inextricably to serving others. As summarised by Cornwall and Edwards (2010:2), empowerment as framed by development agencies means that this is often pursued under conditions ‘that are not of their own [women’s] choosing’.

Rationales for female involvement in CCTs, microfinance, and ‘Girl Effect’-type initiatives appear to be deeply rooted in a range of reactive gendered essentialisms, in which there seems to be insufficient political will to transform inequalitarian gendered responsibilities for livelihoods, to challenge male power and privilege, or to destabilise socially and geographically inequitable macro-economic structures (see Chant, 2008; Cornwall, 2014; Johnson, 2005; Zuckerman, 2007). Current policy responses to the ‘feminisation of poverty’ require even more time, effort and obligation on the part of women and girls which drives home the argument made by Elson (1999:13) nearly two decades back that women are an ‘over-utilised not an under-utilised resource’ (emphasis in original).

When gendered norms and relations continue largely unaddressed except in the form of being co-opted and exploited, then disparities are arguably prone not only to reproduction, but also to intensification. This brings to bear the crucial paradox identified by Molyneux (2007) that female-only policy interventions have probably played a part in the resilience of traditional gendered norms. In CCT programmes this includes the reinforcement of maternal altruism; in the context of microfinance, the all-too-frequent scenario where men

command the economic resources garnered by women (Chant, 2014), and in relation to ‘investing in girls’, gender-uneven expectations and dividends for the future. Indeed, if the vogue for the types of anti-poverty policies which have been pursued to date continues it might well be anticipated that claims upon younger generations of women will multiply further, not least on the part of fathers, spouses and sons who have so far been largely and conspicuously sidelined from formal gender-transformative initiatives. Indeed, the pressures on young women might be particularly intense where populations are masculinised as a result of cumulative legacies of female marginalisation and sex-selective abortion, not to mention female infanticide.⁶

In this light, the proposals of UN Women (2013,2015) and the UN Open Working Group (2014) for the SDGs would certainly be a positive and productive place to start re-thinking policy, particularly if there is openness to inputs from feminist mobilisations outside formal institutions. As highlighted by Cornwall and Edwards (2015:7) in their critical analysis of ‘Beijing +20: Where now for gender equality?’, new arenas of feminist engagement are opening up with the digital economy and in many respects are providing a more enabling environment for global and grassroots collaborations in which ‘...dominant discourses can be vigorously contested, and spaces created that defy the stale stereotypes and essentialisms that are so much part of the mainstream development discourse’. Although the development industry and its ever closer alliance with neoliberalism may not have done much so far to rid the world of trenchant gender stereotypes and persistent inequalities, taking more of a lead from feminist thinkers and activists, and from women and girls at the grassroots, may help to ensure that the post-2015 agenda achieves the transformative objectives to which, in rhetoric, it aspires.

ACKNOWLEDGEMENTS

Sincere thanks are due to Agnes Andersson-Djurfeldt, Sarah Bradshaw, Andrew Byerley, Alice Evans, Jasmine Gideon, Katherine Gough, Naila Kabeer, Cathy McIlwaine, Maxine Molyneux, Caroline Moser and Jane Parpart for their helpful comments and suggestions for reading in earlier drafts of this paper.

NOTES

1. Concerns about the statistical basis of a 70% female share of world poverty in 1995 were first raised by Marcoux (1998a,b), and have also been followed-up by Klasen (2004). Both scholars have rejected this benchmark estimate as untenable.
2. I am especially grateful to Caroline Moser for raising the issue about the relative power of the World Bank vis-à-vis other international organisations such as UN Women, and Naila Kabeer for her advice and inputs on this matter.
3. http://www.weforum.org/pdf/AnnualReport/2009/social_backlash.htm (accessed 23 Feb 2015).
4. Maria Eitel (2012) 'You think you know me? It's all about the Day of the Girl' (<http://www.impatientoptimists.org/Posts/2012/10/You-Think-You-Know-Me-Its-All-About-the-DayoftheGirl>) (accessed 1 March 2015).
5. I am particularly grateful to Sarah Bradshaw for drawing my attention to the parallels between discourses on gender and the environment with those on gender and poverty.

6. Thanks are due to Agnes Andersson-Djurfeldt for drawing attention to the likelihood of even greater pressures on women in the context of societies where men constitute the demographically majority population.

REFERENCES

Agyei-Mensah, Samuel; Owusu, George and Wrigley-Asante, Charlotte (2015) 'Urban Health in Africa: Looking Beyond the MDGs', *International Development Planning Review*, 37:1, 53-76.

Antrobus, Peggy (2004) 'MDGs - The Most Distracting Gimmick', in Women's International Coalition for Economic Justice (WICEJ) (ed.) *Seeking Accountability on Women's Human Rights: Women Debate the UN Millennium Development Goals* (New York: WICEJ), 14-16.

Arend, Elizabeth (2010) Critique of the World Bank's Applying Gender Action Plan Lessons: A Three-Year Road Map for Gender Mainstreaming (2011-2013). Mimeo (Washington DC: Gender Action).
http://www.genderaction.org/publications/2010/critique_road_map.pdf (last accessed 7 March 2015).

Arora-Jonsson, Seema (2011) 'Virtue and Vulnerability: Discourses on Women, Gender and Climate Change', *Global Environmental Change*, 21: 2, 744-51.

Bali Swain, Ranjula (2010) 'Impacting Women through Financial Services: The Self Help Group Bank Linkage Programme in India and its Effects on Women's Empowerment', in Sylvia Chant (ed.) *International Handbook on Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 594-8.

Benería, Lourdes (1991) 'Structural Adjustment, the Labour Market and the Household: The Case of Mexico', in Guy Standing and Victor Tokman (eds.) *Towards Social Adjustment* (Geneva: ILO), 161-83

Bibars, Iman (2010) Gender and Poverty in Egypt: Do Credit Projects Empower the Poor and the Destitute?, in Sylvia Chant (ed.) *International Handbook on Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 581-6.

Blumberg, Rae Lesser (1995) 'Introduction: Engendering Wealth and Well-Being in an Era of Economic Transformation', in Rae Lesser Blumberg, Cathy Rakowski, Irene Tinker and Michael Monteón (eds) *Engendering Wealth and Well-Being: Empowerment for Global Change* (Boulder: Westview), 1-14.

Bradshaw, Sarah (2008) 'From Structural Adjustment to Social Adjustment: A Gendered Analysis of Conditional Cash Transfer Programmes in Mexico and Nicaragua', *Global Social Policy*, 8:1,188-207.

Bradshaw, Sarah (2015a) 'Engendering Development and Disasters', *Disasters Special Issue: Building Resilience to Disasters Post-2015*, 39:1, 54-75.

Bradshaw, Sarah (2015b) 'Gendered Rights in the Post-2015 Development and Disasters Agenda', *IDS Bulletin*, 46:1, 49-65.

Bradshaw, Sarah and Linneker, Brian (2014) *Gender and Environmental Change in the Developing World*, Working Paper, International Institute of Environment and Development, London (<http://pubs.iied.org/pdfs/10716IIED.pdf>)

Brickell, Katherine and Chant, Sylvia (2010) ' "The Unbearable Heaviness of Being": Reflections on Female Altruism in Cambodia, Philippines, The Gambia and Costa Rica', *Progress in Development Studies*, 10:2, 145-59

Brydon, Lynne (2010) 'Post-Adjustment, Post-Mitigation, 'Post-Poverty'? The Feminisation of Family Responsibility in Contemporary Ghana', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 117-22.

Calkin, Sydney (2015) 'Post-Feminist Spectatorship and the Girl Effect: "Go ahead, really imagine her"', *Third World Quarterly*, 36:4, 654-69

Casier, Bart (2010) The Impact of Microcredit Programmes on Survivalist Women Entrepreneurs in The Gambia and Senegal, in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham/Northampton: Edward Elgar), 612-17.

Chant, Sylvia (1994) 'Women, Work and Household Survival Strategies in Mexico, 1982-1992: Past Trends, Current Tendencies and Future Research', *Bulletin of Latin American Research*, 13:2, 203-33.

Chant, Sylvia (2008) 'The "Feminisation of Poverty" and the "Feminisation" of Anti-poverty Programmes: Room for Revision?', *Journal of Development Studies*, 44:2, 165-97.

Chant, Sylvia (2012) 'The Disappearing of "Smart Economics"? The World Development Report 2012 on Gender Equality: Some Concerns about the Preparatory Process and the Prospects for Paradigm Change', *Global Social Policy*, 12:2, 198-218.

Chant, Sylvia (2014) 'Exploring the "Feminisation of Poverty" in Relation to Women's Work and Home-based Enterprise in Slums of the Global South', *International Journal of Gender and Entrepreneurship*, 6:3, 296-316.

Chant, Sylvia (2015) 'Niñas en el Desarrollo: Desafíos, Logros y Precauciones en la Epoca de "Smart Economics"' ('Girls in Development: Challenges, Celebrations and Cautions in the Era of "Smart Economics"'), in Maria Dolors Molas Font and Aroa Santiago (eds) *La Infancia en Femenino: Las Niñas - Imágenes y Figuras de la Filiación* (Barcelona: Icaria Editorial).

Chant, Sylvia and Gutmann, Matthew (2000) *Mainstreaming Men into Gender and Development: Debates, Reflections and Experiences* (Oxford: Oxfam).

Chant, Sylvia and Sweetman Caroline (2012) 'Fixing Women or Fixing the World? "Smart Economics", Efficiency Approaches and Gender Equality in Development', *Gender and Development*, 20:3, 517-29

Cobbett, Mary (2014) 'Beyond "Victims" and "Heroines": Constructing "Girlhood" in International Development', *Progress in Development Studies*, 14:4, 309-20.

Cons, Jason and Paprocki, Kasia (2010) 'Contested Credit Landscapes: Microcredit, Self-help and Self-determination in Rural Bangladesh', *Third World Quarterly*, 31:4, 637-54.

Cornwall, Andrea (2000) 'Missing Men? Reflections on Men, Masculinities and Gender in GAD', *IDS Bulletin*, 31:2, 18-27.

Cornwall, Andrea (2014) 'Taking Off International Development's Straightjacket of Gender', *The Brown Journal of World Affairs*, XXI:1, 127-39.

Cornwall, Andrea; Edström, Jerker and Grieg, Alan (2011) (eds) *Men in Development: Politicising Masculinities* (London: Zed).

Cornwall, Andrea and Edwards, Jenny (2010) 'Introduction: Negotiating Empowerment', *IDS Bulletin*, 41:2, 1-9.

Cornwall, Andrea and Edwards, Jenny (2015) 'Introduction: Beijing +20 - Where Now for Gender Equality?', *IDS Bulletin*, 46:4, 1-8.

Cornwall, Andrea and White, Sarah (2000) Men, Masculinities and Development: Politics, Policies and Practice. *IDS Bulletin*, 31:2, 1-6.

Economic Commission for Latin America and the Caribbean (ECLAC) (2004) *Roads Towards Gender Equity in Latin America and the Caribbean* (Santiago de Chile:ECLAC).

Edström, Jerker (2015) 'Undressing Patriarchy in the Male Order Development Encounter', in Michael Flood and Richard Howson (eds) *Engaging Men in Building Gender Equality* (Cambridge: Cambridge Scholars Publishing), 71-84.

Elias, Juanita (2013) 'Davos Women to the Rescue of Global Capitalism: Postfeminist Politics and Competitiveness Promotion at the World Economic Forum', *International Political Sociology*, 7, 152-69.

Elson, Diane (1989) 'The Impact of Structural Adjustment on Women: Concepts and Issues', in Bade Onimode (ed.), *The IMF, the World Bank and the African Debt Vol 2: The Social and Political Impact* (London:Zed), 55-74.

Elson, Diane (1991) 'Structural Adjustment: Its Effects on Women', in Tina Wallace with Candida March (eds) *Changing Perceptions: Writings on Gender and Development* (Oxford: Oxfam), 39-53.

Elson, Diane (1999) *Gender Budget Initiatives*. Background Paper (London: Commonwealth Secretariat).

Elyacher, Julia (2002) 'Empowerment Money: The World Bank, Non-Governmental Organisations, and the Value of Culture in Egypt', *Public Culture*, 14:3, 493-513.

Federici, Silvia (2014) 'From Commoning to Debt: Financialisation, Microcredit, and the Changing Architecture of Capital Accumulation', *The South Atlantic Quarterly*, 113:2, 231-44.

Feitosa de Britto, Tatiana (2007) *The Challenges of El Salvador's Conditional Cash Transfer Programme, Red Solidaria*, Country Study 9, Cash Transfer Research Programme, International Poverty Centre, Brasilia (<http://www.ipc-undp.org/pub/IPCCountryStudy9.pdf>).

Garikipati, Supriya (2010) 'Microcredit and Women's Empowerment: Understanding the "Impact Paradox" With Particular Reference to South India', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy*. Edward Elgar: Cheltenham/Northampton, 599-605.

Geleta, Esayas Bekele (2013) 'Microfinance and the Politics of Empowerment: A Critical Cultural Perspective', *Journal of Asian and African Studies*, 49, 413-25.

Gender Equality Observatory of Latin America and the Caribbean (GEOLAC) (2013) *Annual Report 2012 - A Look at Grants, Support and Burden for Women* (Santiago de Chile: GEOLAC)
<http://www.cepal.org/publicaciones/xml/5/50235/GenderEqualityObservatory.pdf>

Gideon, Jasmine (2014) *Gender, Globalisation and Health in a Latin American Context* (New York: Palgrave Macmillan).

Gideon, Jasmine and Porter, Fenella (forthcoming) 'Unpacking "Women's Health" in the Context of PPPs: A Return to Instrumentalism in Development Policy and Practice?', *Global Social Policy*.

Goetz, Anne Marie and Gupta, Rina Sen (1996) 'Who Takes the Credit? Gender, Power and Control Over Loan-use in Rural Credit Programs in Bangladesh', *World Development*, 24, 45-63.

González de la Rocha, Mercedes (2001) 'Private Adjustments: Households, Crisis and Work', in Alejandro Grinspun (ed.) *Choices for the Poor: Lessons from National Poverty Strategies* (New York: UNDP), 56-74.

González de la Rocha, Mercedes (2010) 'Gender and Ethnicity in the Shaping of Differentiated Outcomes of Mexico's *Progresa-Oportunidades* Conditional Cash Transfer Programme', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham: Edward Elgar), 248-53.

Grosser, Kate and Van Der Gaag, Nikki (2013) 'Can Girls Save the World?', in Tina Wallace and Fenella Porter with Ralph Bowman-Jones (eds) *Aid, NGOs and the Realities of Women's Lives: A Perfect Storm*, Rugby: Practical Action Publishing, 73-87.

Guérin, Isabelle (2006) 'Women and Money: Lessons From Senegal', *Development and Change*, 37:3, 549-70.

Herselman, Stephné (2014) 'Creating Meaning Through Microfinance: The Case of the Small Enterprise Foundation', *South African Review of Sociology*, 45:1, 45-65.

Hickel, Jason (2014) 'The "Girl Effect": Liberalism, Empowerment, and the Contradictions of Development', *Third World Quarterly*, 35:8, 1355-73.

Hernández Pérez, Amanda (2012) 'Gender and the Constraints to Co-responsibility in the Context of Seasonal Migration. The Case of Mixtec Women and the *Oportunidades* Programme in Oaxaca, Mexico'. Mimeo, Department of Geography and Environment, London School of Economics.

Jackson, Cecile (1997) 'Post Poverty, Gender and Development', *IDS Bulletin*, 28:3, 145-155.

Jackson, Cecile (1998) 'Gender, Irrigation, and Environment: Arguing for Agency', *Agriculture and Human Values*, 15:4, 313-24

Johnson, Robert (2005) 'Not a Sufficient Condition: The Limited Relevance of the Gender MDG to Women's Progress', in Caroline Sweetman (ed.) *Gender and the Millennium Development Goals* (Oxford: Oxfam), 56-66.

Kabeer, Naila (1994) *Reversed Realities: Gender Hierarchies in Development Thought* (London: Verso).

Kabeer, Naila (1999) 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment', *Development and Change*, 30:3, 435-464.

Kabeer, Naila (2005) 'Is Microfinance a "Magic Bullet" for Women's Empowerment? Analysis of Findings from South Asia', *Economic and Political Weekly*, 29 October, 4709-18.

Khosla, Rena (2009) *Addressing Gender Concerns in India's Urban Renewal Mission* (New Delhi: UNDP).
(<http://data.undp.org.in/dg/pub/AddressingGenderConcerns.pdf>).

Khundker, Nasreen (2004) 'A Gentle Touch? Gender and the World Bank: A Critical Assessment'. Paper prepared for the event: 'Reforming the World Bank: Will the Gender Mainstreaming Strategy Make a Difference?', hosted by the Neirich Boell Foundation, Gender Action and Bank Information Centre, Washington DC
(http://www.genderaction.org/images/Khundker_GentleTouch.pdf).

Klasen, Stephan (2004) *Gender-related Indicators of Well-Being*. Discussion Paper No.102 (Goettingen: Georg-August Universität, Ibero-Amerika Institut für Wirtschaftsforschung) (<http://www.iai.wiwi.uni-goettingen.de>).

Klasen, Stephan; Lechtenfeld, Tobias and Povel, Felix (2015) 'A Feminization of Vulnerability? Female Headship, Poverty, and Vulnerability in Thailand and Vietnam', *World Development*, 71, 36-51.

Koffman, Ofra and Gill, Rosalind (2013) '“The Revolution Will be Led by a 12-year old Girl”: Girl Power and Global Biopolitics', *Feminist Review*, 105, 83-102.

Korzeniewicz, Robert and Smith, William (2000) 'Poverty, Inequality and Growth in Latin America: Searching for the High Road to Globalisation', *Latin American Research Review*, 35:4, 7-54.

Langevang, Thilde; Gough, Katherine V., Yankson, Paul W.K., Owusu, George and Osei, Robert (2015) 'Bounded Entrepreneurial Vitality: The Mixed Embeddedness of Female Entrepreneurship', *Economic Geography*, DOI:10.1111/ecge.12092.

Lemire, Beverly (2010) 'The "Housewife" and the Marketplace: Practices of Credit and Savings from the Early Modern to Modern Era', in Sylvia Chant (ed.) *The*

International Handbook of Gender and Poverty: Concepts, Research, Policy (Cheltenham: Edward Elgar), 557-62.

Marcoux, Alain (1998a) 'How Much Do We Really Know about the Feminisation of Poverty?', *The Brown Journal of World Affairs*, 5:2, 187-194.

Marcoux, Alain (1998b) 'The Feminisation of Poverty: Claims, Facts and Data Needs', *Population and Development Review*, 24:1, 131-139.

Mayoux, Linda (2001) 'Tackling the Downside: Social Capital, Women's Empowerment and Micro-finance in Cameroon', *Development and Change*, 32:3, 435-63.

Mayoux, Linda (2002) 'Women's Empowerment or the Feminisation of Debt? Towards a New Agenda in African Microfinance'. Paper given at One World Action Conference, London, 21-22 March (<http://www.oneworldaction.org/Background.htm>).

Mayoux, Linda (2006) 'Women's Empowerment through Sustainable Micro-finance: Rethinking "Best Practice"'. Discussion Paper, Gender and Micro-finance website (<http://www.genfinance.net>).

Mohamed, Fauzia Mtei (2010) 'Money as Means or Money as End? Gendered Poverty, Microcredit and Women's Empowerment in Tanzania', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy*. (Cheltenham/Northampton: Edward Elgar), 563-8.

Mohanty, Chandra Talpade (1991) 'Under Western Eyes: Feminist Scholarship and Colonial Discourses', in Chandra Talpade Mohanty, Ann Russo and Lourdes Torres (eds) *Third World Women and the Politics of Feminism* (Bloomington: Indiana University Press), 51-80

Molyneux, Maxine (1984) 'Mobilisation Without Emancipation?', *Critical Social Policy*, 10,4:7, 59-75

Molyneux, Maxine (2001) *Women's Movements in International Perspective: Latin America and Beyond* (Houndmills, Basingstoke: Palgrave).

Molyneux, Maxine (2006) 'Mothers at the Service of the New Poverty Agenda: Progres/ Oportunidades, Mexico's Conditional Transfer Programme', *Journal of Social Policy and Administration*, 40:4, 425-49.

Molyneux, Maxine (2007) *Change and Continuity in Social Protection in Latin America: Mothers at the Service of the State*, Gender and Development Paper 1 (Geneva: United Nations Research Institute for Social Development) (www.unrisd.org) (accessed 31 July 2008).

Moser, Caroline (1989) 'Gender Planning in the Third World: Meeting Practical and Strategic Gender Needs', *World Development*, 17:11, 1799-825

Moser, Caroline (1993) *Gender Planning and Development: Theory, Practice and Training* (London: Routledge).

Moser, Caroline and McIlwaine, Cathy (2004) *Encounters with Violence in Latin America* (London: Routledge).

Nike Foundation (2009) 'Girl Effect: Your Move' (<http://www.girleffect.org/media>) (last accessed by Koffman and Gill, 2013 27 September 2010).

Noh, Hyejin and Kim, Kyo-Seong (2015) 'Revisiting the "Feminisation of Poverty" in Korea: Focused on Time Use and Time Poverty', *Asia Pacific Journal of Social Work and Development*, DOI. 1080/02185385.2015.1028430.

Pankhurst, Helen (2002) 'Passing the Buck? Money Literacy and Alternatives to Savings and Credit Schemes', *Gender and Development*, 10:3, 10-21.

Parpart, Jane (2015) 'Men, Masculinities and Development', in Anne Coles, Leslie Gray and Janet Momsen (eds) *A Handbook of Gender and Development* (London: Routledge), 14-23.

Plan (2009) *Because I am a Girl: The State of the World's Girls 2009. Girls in the Global Economy. Adding it All Up*, London: Plan, (http://www.ungei.org/resources/files/BIAAG_Summary_ENGLISH_lo_resolution.pdf)

Prügl, Elisabeth (2015) 'Neoliberalising Feminism', *New Political Economy*, 20:4, 614-31.

Prügl, Elisabeth and True, Jacqui (2014) 'Equality Means Business? Governing Gender Through Transnational Public-Private Partnerships', *Review of International Political Economy*, 21:6, 1137-69.

Rankin, Katharine (2001) 'Governing Development: Neoliberalism, Microcredit, and Rational Economic Woman', *Economy and Society*, 30:1, 18-37.

Razavi, Shahra (1999) 'Gendered Poverty and Well-Being: Introduction', *Development and Change*, 30:3, 409-33.

Resurreccion, Bernadette P. (2011) *The Gender and Climate Debate: More of the Same or New Ways of Doing and Thinking?* Asia Security Initiative Policy Series Working Paper 10, MacArthur Foundation/S.Rajaratnam School of International Studies, Nanyang Technological University, Singapore
http://www.rsis.edu.sg/wp-content/uploads/rsis-pubs/NTS/resources/research_papers/MacArthur%20Working%20Paper_Bernadette.pdf

Roberts, Adrienne (2015) 'The Political Economy of Transnational Business Feminism: Problematising the Corporate-led Gender Equality Agenda', *International Feminist Journal of Politics*, 17:2, 209-31.

Roy, Ananya (2010) *Poverty Capital: Microfinance and the Making of Development* (London: Routledge).

Saith, Ashwani (2006) 'From Universal Values to Millennium Development Goals: Lost in Translation?', *Development and Change*, 37:6, 1167-99.

Sassen, Saskia (2002) 'Counter-geographies of Globalisation: Feminisation of Survival', in Kreimild Saunders (ed.) *Feminist Post-Development Thought* (London: Zed), 89-104.

Schwittay, Anke (2011) 'The Marketisation of Poverty', *Current Anthropology*, 52, Supplement 3, 571-82.

Shain, Farzana (2013) "'The Girl Effect": Exploring Narratives of Gendered Impacts and Opportunities in Neoliberal Development', *Sociological Research Online*, 18, 2, 9 (<http://www.socresonline.org.uk/18/2/9.html>).

Sholkamy, Hania (2010) 'Power, Politics and Development in the Arab Context: or How can Rearing Chicks Change Patriarchy', *Development*, 53:2, 254-8.

Sweetman, Caroline (2005) 'Editorial', in Caroline Sweetman (ed.) *Gender and the Millennium Development Goals* (Oxford: Oxfam), 2-8.

Sweetman, Caroline (2010) ' "A Woman and an Empty House are Never Alone For Long": Autonomy, Control, Marriage and Microfinance in Women's Livelihoods in Addis Ababa, Ethiopia', in Sylvia Chant (ed.) *The International Handbook of Gender and Poverty: Concepts, Research, Policy* (Cheltenham/Northampton: Edward Elgar), 575-80.

Tabbush, Constanza (2010) 'Latin American Women's Protection After Adjustment: A Feminist Critique of Conditional Cash Transfers in Chile and Argentina', *Oxford Development Studies*, 38:4, 437-51.

United Nations (UN) Country Team/United Nations Fund for Women (UNIFEM) (2003) *To Produce and to Care: How do Women and Men Fare in Securing Well-being and Human Freedoms?* (Manila: UN Country Team/UNIFEM).

United Nations Children's Fund (UNICEF) (1997) *Role of Men in the Lives of Children: A Study of How Improving Knowledge About Men in Families Helps Strengthen Programming for Children and Women* (New York: UNICEF).

United Nations Educational, Scientific and Cultural Organisation (UNESCO) (1997) *Male Roles and Masculinities in the Perspective of a Culture of Peace*. Report, Expert Group Meeting, Oslo, Norway, 24-28 September (Paris: UNESCO).

United Nations Open Working Group (UNOPW)(2014) *Open Working Group Proposal for Sustainable Development Goals* (New York: UN)
(<https://sustainabledevelopment.un.org/content/documents/1579SDGs%20Proposal.pdf>)

UN Women (2013) *A Transformative Stand-alone Goal on Achieving Gender Equality, Women's Rights and Women's Empowerment: Imperatives and Key Components* (New York: UN Women: New York)
(http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2013/10/unwomen_post2015_positionpaper_english_final_web%20pdf.pdf).

UN Women (2015) *The Beijing Declaration and Platform for Action Turns 20: Summary Report* (New York: UN Women)

Wilson, Kalpana (2011a) ‘“Race”, Gender and Neoliberalism: Changing Visual Representations in Development’, *Third World Quarterly*, 32:2, 315-31.

Wilson, Kalpana (2011b) ‘From Missionaries to Microcredit: ‘ “Race”, Gender and Agency in Neoliberal Development’, in Nalini Visvanathan, Lynn Duggan, Laurie Nisonoff and Nan Wiegersma (eds), *The Women, Gender and Development Reader* (London: Zed), 99-101.

World Bank (1995) *Enhancing Women's Participation in Economic Development* (Washington DC: World Bank)

World Bank (2011) *World Development Report 2012: Gender Equality and Development*, Washington DC: World Bank.
(<http://Econ.Worldbank.Org/Wbsite/External/Extdec/Extresearch/Extwdrs/Extwdr2012/0,,Contentmdk:23004468~Pagepk:64167689~Pipk:64167673~Theitepk:7778063,00.Html>)

Zuckerman, Elaine (2007) ‘Critique: Gender Equality as Smart Economics: World Bank Group Gender Action Plan (GAP) (Fiscal years 2007-10)’. Mimeo (Washington DC: GenderAction) (<http://www.genderaction.org>).