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**The ambiguous figures of social enterprise: gendered flexibility and relational work among the iAgents of Bangladesh**

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### **Abstract**

Trained by social enterprises as objects and instruments of development, women such as Bangladesh's "iAgents" adopt the gendered flexibilities implied by new entrepreneurial livelihoods. Switching among multiple roles, entrepreneurs defy familiar structures of expectation and appear as ambiguous figures. "Social enterprise" thus incorporates the morally perilous results of gendered flexibility and the contradictions between emergent ethical discourses and their business logics. Market-driven enterprise becomes an inescapable feature of development and produces "the social" as a site of capital accumulation and organizational expansion for the development elite. It also offloads the risks of manipulating social relations onto the poor entrepreneurs of poverty capitalism, who are often unable to translate between market-based moral repertoires and local community notions of sociality and ethical personhood.

[Bangladesh, social enterprise, financial inclusion, gender and development, relational work, ambiguity, flexibility]

## **The ambiguous figures of social enterprise: gendered flexibility and relational work among the iAgents of Bangladesh**

Arriving to deliver a healthcare information session for housewives, hosted by her aunt in a nearby village, the iAgent enters the homestead in the role of a niece, inferior in social status but welcomed.<sup>1</sup> While she and the others there exchange news about relatives, someone gives her a plate of the cold rice and vegetables that the family had eaten for lunch, a meager fare common among the area's poor and landless households. As the session begins, she now inhabits the respected position of knowledgeable NGO worker. Someone presents her with biscuits and tea, the offering made to high-status guests.

But participants soon complain that she has not brought anything to give them. As the session ends and she tries to sell health services or solar products, she slips into the status of a hawker by pushing her wares and having to explain why recipients must pay for these items. People push and shove to take turns standing on her digital weight scale and make such a clamor that she cannot possibly require them to pay for the privilege. As she packs up her equipment and rides away, men comment on the indecency of a woman on a bicycle. Disheartened, she reflects that she neither spent quality time with her aunt nor provided a service that people valued, and she failed even to earn any money for her trouble.

Who, or what, is an iAgent: a close relative, a respected NGO extension worker, a lowly hawker, or a deviant female? Development institutional efforts to brand her as an "iAgent entrepreneur" fail to resolve these substantive confusions. This snapshot, a common scene in the everyday lives of iAgents, touches on the intense ambiguity central to the experience of being an entrepreneur of poverty capitalism.

Based on 15 months of ethnographic research and participation in everyday life (2013-2014) among 40 iAgents in two districts in northwestern Bangladesh, this article illuminates how emerging economic arrangements in development assert new and ambiguous social positions, relations, and agentic potential for their impoverished participants.

### **The flexible female entrepreneurs of poverty capitalism**

Poverty-alleviation and development practices increasingly center on the idea that social entrepreneurship, “appropriate” technologies, and access to formal finance engender empowerment (especially for women) and thus societal improvement. Hewlett Packard’s e-Inclusion project trains “electronic entrepreneurs” to provide e-health, e-education, and e-government services in Costa Rica (Schwittay 2011); Solar Sister builds a female salesforce to bring clean-energy technology to off-grid areas in Uganda (Davies 2014); and the iAgent Social Enterprise Program extends technology-based information services via young women on bicycles in Bangladesh (Huang 2016). These “social-enterprise” and “financial-inclusion” programs emerge from corporations seeking new markets at “the bottom of the pyramid” (as advanced by Prahalad 2006), NGOs aspiring to financial sustainability, and governments outsourcing social services. Considered by the World Bank to be “the business of doing good” (Tinsley 2016), many social-enterprise models claim to tackle poverty through market mechanisms, pursuit of profit, and low-cost but advanced technologies in the hands of women entrepreneurs, who are cast as both agents and objects of development.

Yet rather than appearing as local heroines, lifting their communities out of poverty one client at a time, these new entrepreneurs of poverty capitalism are shown – in the emerging literature on the anthropology of finance-at-the-margins – to be unruly, ambiguous figures from

both community and organizational perspectives (Kar 2013; Schuster 2014). They defy familiar structures of expectation and provoke moral anxiety. Revealed through the travails of Bangladesh's Information Agents, or "iAgents," the intense experience of ambiguity is a primary product of social entrepreneurship and is also a resource used by project actors in the relational work of negotiating social recognition and power. The "flexible" identity of the woman entrepreneur produced by social-enterprise programs not only enables opportunities (more for the organization than for the women) to mobilize "the social" for capital accumulation but also causes her to appear as an economic actor of ambiguous moral and relational quality.

While the burden of ambiguity encumbers primarily the new entrepreneurs of poverty capitalism, the rapidly shifting development paradigm – from donor- to market-driven models – also implicates local and national development elites. Contestations within Bangladeshi NGOs over how best to respond to donor/investor pressures to achieve financial sustainability and profitability threaten NGO middle-class social positions and also cleave along epistemological and disciplinary lines. Adherents of the older patronage-based moral economy of development (based on donor giving and project funding) and of newer market-based social-enterprise models (based on the selling of information and services) both reference the social good in their distinct and (seemingly) incompatible moral projects. Yet, the transition from the one to the other is anything but complete. Rather, the market model continually draws on and refers back to patronage logics to establish itself in hybrid form while denying the relations that constitute it.

The project here is to trace not only the differences between these models (of normatively disciplined gender roles versus entrepreneurial subjectivity; of donor- versus market-driven development) but also the fraught processes of models-in-motion that assert competing moral projects and knowledges about the social good. People struggle to reconcile divergent temporal

cycles and moralities of exchange, accumulation, and social reproduction (Parry and Bloch 1989).

Market-driven development models entail a complex array of pursuits that engage the moral and the social to generate flows of investment and profit. “Social enterprise” thus incorporates two sets of processes. First, social enterprise is a set of economic activities that compels poor people continually to rearrange their social identities and relationships around market imperatives. The (often gendered) flexibilities implied by an entrepreneurial subjectivity and produced by institutional practices cause subjects to appear in their communities as morally ambiguous figures who take on many roles and switch among them.

Second, social enterprise is an ethical discourse, business practice, and engine of profit among the development elite. Similar to “fairtrade” (Dolan 2007), “corporate social responsibility” (Gardner 2012; Rajak 2011), and “financial inclusion” (Schwittay 2011), social enterprise is as much a project of moral selving as it is an economic activity. The unstable relationship between moral and business imperatives produces ambiguous figures, in terms of the ways that entrepreneurs are portrayed in official representations and in terms of numerical indicators produced to show the “success” of poverty-entrepreneurship programs. The opportunistic use of varying representational narratives and business practices generates contradictory sets of expectations for entrepreneurs and destabilizes the nature of their relationship with the social enterprise.

The double entendre of the article’s title thus refers first to the multiple activities, roles, and identities entrepreneurs juggle to carry out their daily social-enterprise activities. Second, it refers to the multiplicity of ways in which the social enterprise represents the (stylized or quantitative) “figure” of the entrepreneur’s potential to achieve institutional and societal

objectives.

This dual analysis of social enterprise reveals the socio-structural features and relational effects of poverty capitalism (the set of ideologies and practices that espouse the use of markets and pursuit of profit for alleviating poverty). A picture emerges that concerns both the on-the-ground realities and the broader political economy of social enterprise as a concept and as an organizing model for development policy. Although cultivated by social-enterprise programs, gendered flexibility (and the relational work women undertake to stabilize their livelihoods, relationships, and self-image) often increases the precarity that characterizes the lives of low-income women. These risky effects are among the many ways in which market-driven programs throughout the world are unable to challenge – and instead often exacerbate – structures of power and inequality (Elyachar 2005; Karim 2011; Schwittay 2011).

### **iAgents' ambiguous livelihoods**

The iAgent Social Enterprise Program was created in 2009 by Technological Innovation for Empowerment (TIE), a Bangladeshi NGO with dozens of projects across the country, ninety employees, and an operating budget of two million United States dollars. The program mobilized the compelling image of young Bangladeshi women from poor villages trained to serve as social entrepreneurs.<sup>2</sup> iAgents came from formerly “middle-class” families (below the poverty line but still able to support poorer kin) that had fallen further into poverty due to loss of land and social fragmentation. In their recruitment efforts, staff members tapped into the desires of these families to reclaim their former status.

Equipped with internet-enabled laptops, digital medical equipment, and multimedia content on topics including family planning, legal rights, agricultural techniques, and hygiene,



women selected as iAgents learned to travel by bicycle to provide access to information to marginalized villagers. These young entrepreneurs charged villagers a small fee for some services and earned a token “honorarium” from the NGO for performing others. iAgents hoped the income would be sufficient to support their families and relieve the burden of dowry payments from their fathers.

The first generation of iAgents was recruited under TIE’s NGO pilot project. Fully subsidized by grant funding, these first cohorts received their training and equipment for free. Then, in order to scale up the program across the country, TIE established a private limited company and partnered with a national bank to extend commercial loans so that all future iAgents could pay for their own training and equipment. This transition – from NGO and social support to “social enterprise” and speculative investment – reflects the broader global trend of the increasing financialization of development.

To recruit iAgents, TIE targeted young women who were enrolled in two-year degree colleges. Their female relatives performed household and microcredit labor, and their male kin engaged in sharecropping and day labor. iAgents were educated and unmarried, had not previously needed to work outside the home, and were keenly aware of the status positions of their families. Although the 2000s saw an increase in women performing outside work (in garments, construction, and NGOs), such activities signified a family’s poverty and harmed women’s social possibilities. While pursuing higher education and formal employment (such as school teaching and NGO administrative work) was increasingly accepted for aspiring middle-class young women, working “in the field” was not. Riding bicycles over tough terrain and selling services not for a salary but for fees stigmatized iAgents for violating *purdah* (women’s seclusion) norms. The job cast them as hawkers or as NGO workers exploitatively turning a

profit on goods meant to be provided for free. Yet social-enterprise programs increasingly targeted women, and their NGO-like appearances mitigated the concerns of families about status and engaged their hopes for upward mobility.

TIE's representations of iAgents, found on its Facebook page and website and aimed at external audiences, paint a less ambiguous picture of transformation. The official narratives often feature Rahela, an exemplary iAgent in one of TIE's pilot locations:

People used to speak badly about Rahela for being a girl who wanted to go to school, and her own father used to curse her every day. But after she became an iAgent, everything changed. From a shy, scared little girl, she became a confident, independent, and empowered young woman. People who used to criticize her now looked at her with respect. TIE's iAgent social enterprise is designed for creating more Rahelas with these stories full of achieved dreams. All the other Rahelas out there spread their wings. An iAgent's superpower is information. At every moment, there is an iAgent out there – created by TIE – who is bringing information services by riding her bicycle to people in villages who are deprived of opportunity. (iAgent Facebook page, 17 November 2014.)

The image that accompanies this text depicts a young woman who appears as the protagonist in a comic strip. The cartoon iAgent stands alone on a hill with a large sun framing her figure. Her eyes are closed, and her hands rest on her hips in a confident posture. Icons of a bicycle, laptop, mouse, modem, mobile phone, and camera shoot toward her from the sky. The caption reads, "Justice League of America has Wonder Woman, and Bangladesh has iAgent. iAgents are the Superheroes of Bangladesh."<sup>3</sup>

The confident casting of iAgents as popular heroines failed to trickle down from organizational understandings to community ones. The people closest to the young women in

question – parents, neighbors, and classmates – and even the resident anthropologist and the iAgents themselves were the most uncertain about the identity of an iAgent. “No idea. She’s my cousin’s daughter,” was a common response, meaning an undefined distant relative. “She showed us videos about early marriage. Sometimes she makes the machine hold our arms so tightly that we can hear our hearts going *pshh, pshh* [from the blood-pressure cuff]. She should get married so she can stop this nonsense.” “She works at that NGO,” someone else chimed in. “They help us during the flood season.”

The people most distant from the lives of actual iAgents held clear but differing notions about their role. According to a senior manager at Yamada Corporation, a major Japanese electronics giant, “iAgents are freelance consultants. They sell information and knowledge necessary for life in rural areas.” The head of a prominent human-rights foundation asserted, “iAgents are 100% social workers. They selflessly look after the most marginalized people in society.”

The sharp transition from undifferentiated village girl to independent and powerful young entrepreneur, which TIE asserts is the linearly caused effect of its intervention, is significant. The definitiveness of this act of shape-shifting contrasts with actual iAgent experiences, which are marked by continual misunderstanding of their social role. It is precisely this ambiguity that enables the enterprise to function. The uncertain nature of the iAgent’s role in the community and her relationship to the umbrella organization (TIE) enables potential partners and resource-givers to hold such definitive and yet different ideas of the iAgent, ideas that TIE crucially needs to attract and retain their patronage. Ambiguity is what enables social-enterprise models to obscure their dependence on patronage politics, despite their rhetoric of market rationality.

iAgents occupy an ambiguous structural position simultaneously as agents and objects of

socioeconomic change and the establishment of rural markets. The ways in which these often-contradictory subject positions also change contextually and temporally have important implications for notions of empowerment and the stabilization (or not) of dignified livelihoods for women. As iAgents perform (or reject) the flexible subjectivities expected of them by the enterprise, they must navigate competing models of expectation placed on them by their village communities. They struggle to reconcile what it means to be a successful relational person when they are meant to emulate the stripped-back social model of the self-maximizing entrepreneur.

The term “ambiguity” captures the dilemmas iAgents face when their activities present new opportunities but also cast them in unfavorable light within their communities. While flexibility is perceived in many contexts as a cultural model of behavior with positive connotations (for instance within the masculine, lower-class, ex-slavery Caribbean experience; Freeman 2007), women in Bangladesh are expected to occupy a role in society enmeshed in firm ideas of family honor, which resides in the virtue of the family’s women. The danger of losing honor, according to orthodox views, requires control over women and often their confinement to the domestic sphere (White 2012). While the term “flexibility” does account for the space iAgents find to perform varying roles and gain some short-term advantages, it does not express the morally perilous terrain onto which iAgents are cast. To deal with this ambiguity, iAgents must undertake the additional burden of intense relational work to assert the positive value of their activities. While flexibility is a concept relating to the gendered subjectivities of poverty entrepreneurship, ambiguity is the morally loaded end result and discordant lived experience.

### **From NGOs to social enterprises: Bangladesh and global development models in transition**

The role that NGOs played in rural development in Bangladesh evolved with changes in global,

regional, and local political economies, and thus the current movement toward market-driven solutions needs to be situated within this broader history. A diachronic perspective also reveals Bangladesh's long-standing preoccupation with "model-building," a process by which a combined set of development solutions is tested in one location and then "scaled up" to solve problems on a national (and often international) level. These development models orient national policymaking, even as they pass from the public sector (such as the Comilla Model, headed by a Pakistani development practitioner in 1955 to pilot rural cooperative-microfinance and community-development programs) to the non-governmental sector (such as the BRAC and Grameen Bank models of microcredit, popularized globally by Muhammad Yunus since the 1980s), and thence to the private sector (such as the iAgent model). These cases also show that the development ideologies of entrepreneurialism and market participation are not only foreign-imposed liberalization principles but are also strongly rooted in a local culture of experimentation.

The post-liberation-war period of the 1970s and 1980s saw the first boom of indigenous, grassroots NGOs and marked their entrenchment as a main channel of resources for rural areas (Feldman 2003). Primarily funded by international aid, these post-war NGOs initially focused on relief and rehabilitation (following the 1974 famine, 1988 floods, and 1991 cyclone, among other crises) and gradually turned toward community and economic development. By the late 1990s, Bangladesh boasted 23,000 registered NGOs with 20 million rural women clients, covering 78% of all villages (Lewis 2011; White 1999). Following trends among international donors, these organizations adopted an increasing awareness of the role of gender in social inequality. The focus on women gradually shifted from population control and family planning to income generation and skills training (Feldman 2003).

Early leftist efforts to empower the poor – referencing historical struggles for social justice and political transformation among oppressed groups – were met with resistance by patriarchal and class-based authority (Karim 2011). The term “empowerment,” emptied of its political content in the 1990s by liberal development paradigms, grew to be associated with individualized processes based on the assumption that social and political advancement arises from participation in competitive but “inclusive” markets (Cornwall and Eade 2010). The 1990s were years of global market deregulation, and NGOs – rapidly becoming the community face of neoliberalism (Hardt and Negri 2001) – became central to processes of privatization. These non-state actors produced “state-like” effects and engaged in governance activities in Bangladesh (Hussain 2014). The nature and role of the NGO, as a shadow state, displays at once the features and behaviors of development aid, governance, markets, and patronage structures (Karim 2011).

Social enterprises and other market-driven models of development are thus not radically new forms but are continuous with changing donor and NGO priorities. These market experiments often involve the same parent organizations, as in the case of TIE, a Bangladeshi NGO that introduced the iAgent model first through a donor-driven framework and then transitioned it to a marketized one. Models of helping the poor by providing goods and services transform into “helping the poor to help themselves” (Stirrat and Henkel 1997, 73). Not freely given, the “development gift” “creates a series of problematic relations, frequently ambiguous in terms of their meaning and often paradoxical in terms of their implications” (Stirrat and Henkel 1997, 69). NGOs shift globally from social development to profit-making financial intermediation (Elyachar 2005; Otero 1994), and poverty increasingly pushes families to send their daughters into these programs.

### **Flexibility and ambiguity in poverty capitalism**

The rendering “flexible” of time, capital, labor (Chong 2012), bodies (Martin 1994), subjectivities (Urciuoli 2008), citizenship (Ong 1999), and family structures (Stacey 1990) is central to contemporary global capitalist orthodoxy (Freeman 2007). The entrepreneur, as neoliberalism’s quintessential flexible actor (Bourdieu 1998; Gershon 2017; Rose 2006), is a figure expected to adapt fluidly to multiple economic activities, embody risk-taking subjectivities, and move easily across social and spatial boundaries.

In the development context, flexibility and entrepreneurship are gendered. Institutional practices of establishing creditworthiness in microfinance organizations, for instance, produce flexible feminized borrowers who must accept informal, precarious work and juggle family obligations with outside economic activities (Schuster 2014). Women must struggle to offset the negative readings or stigmatized aspects of their activities by engaging in intense “relational work” (Zelizer 2012; applied in this context to the micropolitics of enacting flexibility) to meet gendered structures of expectation regarding women’s domestic labor (Cattelino 2010). Entrepreneurial flexibility can offer new opportunities and pathways to upward mobility but also throws middle-class aspirations of respectability into question. The new figure of the female entrepreneur – neither lowly hawker nor elite family businesswoman – is an ambiguous character, a “shadowy figure in the cultural imagination” (Freeman 2007, 261).

The growing trend in encouraging entrepreneurship entangles women enrolled in development projects as well as other intermediaries such as loan officers, extension workers, and consultants. These people exert intense physical, emotional, and relational labor to mediate incompatible ethical and business logics as well as to ethicize their work, which is often viewed with suspicion by the community.

Microcredit collection officers try to distinguish themselves from both moneylenders and banks, both of which are perceived to be violent and coercive (Kar 2013). Commission agents and organizational staff members hold different mental models of mutuality and economic action, which generates confusion about the nature of the entrepreneurial project (Dolan, Huang, and Gordon, in preparation). Mobile money agents appear to industry actors as ambiguous figures because of the shifting nature of their status between intermediaries (an infrastructural role based on existing distribution networks) and mediators (a value-adding role leveraging social relationships and trust) (Maurer, Nelms, and Rea 2013). Such a doubling of capacities generates anxieties about how appropriately to expand, monitor, and regulate the activities of these workers. The figure of the entrepreneur is therefore ambiguous not just in the eyes of family and community members but also from the perspective of organizations running projects founded on the idea of a network of enterprising local agents.

The new character of the flexible entrepreneur of poverty capitalism displays continuity with older-style development extension agents led by states and NGOs. Frontline workers mobilize intense relational work to mediate contradictory project imperatives and the priorities of target communities (Arce and Long 2002; James 2002; Mosse and Lewis 2006). As brokers, they blend and embody the roles and ideas of the state, the market, and the people (James 2011). Yet while these workers may experience ambiguity as a result of moving among different social worlds, the new entrepreneurs of poverty capitalism are expected to undergo a self-transformation process and to occupy different social personae within particular contexts. Rather than operating in distant, previously unknown service areas, entrepreneurs such as the iAgents are expected to work in their home settings, where their social identities are already well defined and where they are required to transform their existing relationships. They need to navigate the



competing models of expectation now thrust on them.

### **Ambiguous figures in the community**

iAgents had to perform intense relational work to negotiate interactions with neighbors and family members, now recast as “clients.” “Relational work” (Zelizer 2012) is the process by which people define the categories and rules of social relations and the types of economic and transactional behavior that are appropriate within each situation, which is significant especially in situations where the relation undergoes change.

New economic arrangements asserted alternative social positions for iAgents. They had to engage in relational work especially in cases where the social relationships implied by certain transactional logics were detrimental to their aspirations, sense of self, and ethical productivity. For instance, the women needed to dispel the more likely but less advantageous interpretations of them as hawkers (who were paid for their services but occupied low status) and NGO workers (whose high-status salaried employeeship also meant they could not take fees from beneficiaries). Yet stabilizing one social role proved to be difficult and not always advantageous. iAgents struggled to assert favorable representations of themselves while also setting the conditions to earn a viable income. They knew they were meant to use their “social capital” to extend their businesses, but doing so often undermined their community’s notions of appropriate behavior.

TIE designed 85 income-generating services for iAgents to sell, which covered topics in health, education, agriculture, livelihood, technology, and communication. Yet each of these services entailed a separate set of activities, incentives, and income streams, thus necessitating an array of subject positions for iAgents vis-à-vis their “clients” and therefore requiring continuous

relational work. First, clients had to be crafted out of family, neighbors, and inhabitants of nearby villages. The techniques of “customer segmentation” and group formation, which were topics of training received by iAgents when they joined, targeted villagers according to the products or services they might purchase (Dolan 2012; Applbaum 2003). Classification of customer segments, intended as a stabilizing device, was “a crucial ingredient of the performative processes that shape markets” (Muniesa, Millo, and Callon 2007, 9).

Yet instead of stability, the implementation of this composite model produced continuous flux, negotiation, and ambiguity. Villagers defied definition as consumers in the ways the iAgent model attempted to construct them. iAgents were also ambiguously rendered through the products and services they peddled and through the often conflicting relational positions these implied. The range of services an iAgent might provide in the course of a day include group-member education through digital multimedia, fast-moving consumer-goods sales, and Right to Information Act advocacy.

*iAgent Brishti's typical service day*

Brishti packed her equipment, hauled her bicycle up the embankment to the dirt road, and cycled toward her morning information session for farmers. In this weekly meeting, she showed digital multimedia on her laptop to “build awareness” about planting-and-harvesting cycles. Her group contained twenty men, including several uncles, from proximate villages. These one-hour sessions were meant to follow a pre-defined flow, but she usually skipped the formalities. “I have no direct experience in farming. It feels uncomfortable lecturing to uncles and grandfathers who have farmed their whole lives,” Brishti whispered as she proceeded straight to the video, thus allowing the technology to do the talking. As I accompanied her over the course of nine

months, Brishti regularly expressed such moments of unease.

The participants did not need to pay to receive information in these sessions, which were often attended by others who were attracted by the entertainment value. Instead, Brishti received an “honorarium” per session from TIE’s foundation partners. As iAgent project founder Rohan explained, while iAgents were entrepreneurs, they should not be allowed to gravitate only toward income-generating services. They also needed to provide education to villagers, which was the primary activity upon which TIE based its social-impact claims. Rohan realized that TIE had to offer a financial incentive for these sessions because iAgents would not conduct them otherwise.

Group meetings were a modality familiar to many villagers. For several decades NGOs had commonly provided them. Brishti in this context was understood to be a type of NGO worker, which implied she occupied a hierarchical position over members despite her inferior social status. Within the NGO moral economy in Bangladesh, patrons are expected to distribute resources or gifts to clients in an ongoing relationship (Gardner 2012). Indeed, Brishti faced difficulty when she established group sessions because, although she gave the “gift” of free information, other NGO workers and state officials offered free meals and material objects that beneficiaries had come to expect. Informational videos were entertaining, but, unlike receiving towels or a few chickens, people did not consider that they benefited from them. Instead, iAgent gifts resembled the “development gift” that, instead of strengthening social hierarchical ties, was structured ultimately to sever those ties under a market ethics of “sustainability” (Gardner 2012; Stirrat and Henkel 1997).

The ties that Brishti and her group members tried to stabilize were incompatible with one another. Group members understood that their social ties with Brishti *should* be one of NGO worker and beneficiary, in which gifts were given in exchange for compliant participation.

Members often rebelled against Brishti because the transactions violated their sense of how the relationship should work. They protested by showing up late for sessions, disrupting the flow of meetings, and demanding the food and gifts they still hoped she would bring them.

After playing a video about a technique for threshing dried rice plants, Brishti tried to sell consumer products to the farmers' wives, who had also gathered to watch. iAgents participated in a rural sales project, cloaked as a program of empowerment, developed by CARE, an international NGO, and the Bangladeshi subsidiary of Unilever, a multinational corporation. Not only could villagers purchase "a basket of impactful products," but also destitute women could transform their lives by becoming sales agents and earning a living (Dolan, Johnstone-Louis, and Scott 2012). Products included washing powder, skin-whitening cream, and shampoo, all in the single-use sachets iconic of C. K. Prahalad's (2006) globally promoted "fortune at the bottom of the pyramid" corporate social-business models. The 4,000 saleswomen across Bangladesh enabled the extension of the corporation through this "inclusive market" model but remained excluded from the benefits of corporate employeeship. iAgents looked down on these uneducated, widowed, and abandoned women who, out of destitution, relied on this sales program. Yet TIE insisted on this partnership for iAgents because of the revenue the organization could earn, which faced its own "self-sustainability" imperatives.

Brishti was trained to engage in simple market exchange, in which she would supply her fellow villagers with products for their standardized retail value in cash. The relationship was modeled to be equal and transactional, with debts canceled as soon as cash and products exchanged hands. Yet in Bangladesh, the vendor-customer relationship is often built around credit and delayed payment, and the temporality of the loans iAgents had to take to purchase their products conflicted with the temporalities of these customer payments.

Gender relations also inhibited Brishti. “Men take products from my bag while saying that they will pay later, but they don’t. So I give the products to my father and brothers to sell, but then they keep the money.” Despite diminished potential personal income, Brishti and her fellow iAgents resisted product sales because its closest local analog – rather than the high status of an NGO worker – was the lowly status of a hawker or peddler. “People tell me that selling goods in public spaces is unsuitable for girls because it damages our reputations,” Brishti explained, “and it will be hard for our parents to find husbands for us.”

After lunch, Brishti cycled to a distant village to provide Right to Information (RTI) Act services, which were meant to encourage transparency and good governance among state officials. Brishti needed to identify people who were entitled to receive state subsidies (such as old-age pensions and disability grants) but who were denied or unaware of these entitlements. “I have to submit requests for information from public offices, such as, ‘For how many people are food-subsidy cards available in Lalpur subdistrict in 2014, how many remain to be distributed this year, and what are the requirements for getting one?’” If a needy family was refused a card, the family could return with the written response to the iAgent’s questions to show that cards were still available, that the family had fulfilled the criteria, and that it would not need to pay any “fee” (that is, bribe) to the officer for the benefit.

Here, people were classified not by livelihood-based profiles as in the group sessions, but as citizens “excluded” from the state who needed the authority of documents to make claims. In their role as conjurers of these papers, iAgents were key actors in creating information not just as a public good, but also as a market with its own supply-and-demand dynamics. As TIE officers explained, the role of the iAgent was to stimulate the demand side as a market signal for supply to follow. TIE’s partnership with the Bangladesh-based human-rights foundation, which had

funded the initial iAgent pilot project, also provided honorariums to iAgents for each form submitted.

The RTI “awareness-building” session, taking place in a village where Brishti had previously led groups for housewives, followed the same format as the farmers’ session she had just conducted. Yet people viewed Brishti as an extension of or broker to the state. People demanded handouts and complained about infrastructure (such as village roads and latrines) that local officials had promised but not delivered. People made these demands tentatively and nodded sheepishly each time Brishti remonstrated that she did not provide such services, which they already knew from three years of experience with her. Yet this fact did not stop them from making similar claims on her each time she visited in the capacity of RTI work. If she was going to assume the role of intermediary for government services, they in turn saw fit to make the counterperformance of supplicant to the state.

People understood iAgents who provided RTI services through the relational schema of state-extension agent to citizen. This relationship invoked deep mistrust, accusations of corruption, and belligerent demands. “The RTI program became impossible for us,” another iAgent explained, “so we informed TIE that we won’t participate any longer,” an action TIE regarded as unacceptable given its obligations to the foundation that commissioned the program.

Trying to reconcile the relational schemas of the different services with the contrasting external perceptions they provoke was exhausting for Brishti. While people routinely relate with one another in varying ways across contexts, in this case the social expectations invoked by the multiple roles of the iAgents often contradicted one another. Brishti’s ability to manage all of these varying types of work hinged on her ability to adopt a flexible entrepreneurial subjectivity, which cast her locally as an ambiguous figure.

To the extent that iAgents could determine how they spent their time, they gravitated toward activities that generated the most profit while encoding status markers such as the use of digital equipment or the connection to foreign funding sources (rather than customer fees). Had iAgents been fully autonomous, they might have focused entirely on activities that enabled them to engage with people on terms that increased their status and sense of aspirational self as well as earned them a decent living. Yet iAgents were forced to perform *all* the services TIE instructed them to do, which resulted in the relational contradictions discussed above and thus necessitated extraordinary relational work and flexible self-presentation.

#### *Transforming social relations in the family*

iAgents experienced difficulties in navigating relationships due to the multiplicity of services they provided. Yet the idea of *any* work outside the home for many women in Bangladesh, regardless of the type, was a source of conflict within families (Rinaldo 2014; White 2012). Each stage of becoming an iAgent was fraught with ambiguity, from misunderstanding the nature of the work when they first joined, to an initial liminal social role, and to the multiplicity of activities.

As a form of *chakri*, or stable salaried employeeship, NGO work was considered prestigious and often acceptable for women, who used their salaries to support their families and who were seen as possessing respectable forms of social knowledge. The allure of being able to obtain *chakri* was how TIE initially advertised the position. Yet not until after the applicants had undergone training did TIE tell the women that they would be entrepreneurs and would need to make an initial financial investment. TIE deliberately blocked this piece of information in order to attract applicants and secure acquiescence from their parents.

Appropriate dress was an issue of concern for iAgents, who faced resistance from family members and local Muslim religious authorities about their activities outside the home, on the grounds that they violated *purdah* norms. For women in Bangladesh (as elsewhere), clothing was a key marker of age, status, educational level, financial standing, religious belief, and livelihood. iAgents took care to wear the long, thick coat that was part of their uniform, despite the difficulties it added to cycling in intense heat and humidity, in order to assert not only their professionalism but also their modesty. They avoided working in their own and proximate villages when they began the job, and they walked with their bicycles until they were sufficiently far away, which contradicts common development knowledge that one's "social capital" (that is, one's kin and neighbors) is a desirable resource to use in the beginning stages of entrepreneurial work.

To secure the acceptance of parents, iAgents spent most of their earnings on the household, including siblings' school fees, gifts of clothing, and even building a new dwelling. While TIE's model expected iAgents to advance their independence by investing earnings in their businesses and personal consumption practices, iAgents knew that the best way to improve their social standing was to exceed the social expectations placed upon them. iAgents learned that helping non-kin for free incremented their status and legitimacy but also complicated their attempts to earn an income to redistribute. They said they constantly felt tugged by the contrasting moral imperatives of entrepreneurship and altruism.

The linear model advanced by TIE of social stigma turning into social acceptance thus was not fulfilled. Ambiguity and blurred relationships continued to be fundamental to the daily experiences of iAgents. Rather than efforts to stabilize one particular set of relationships and identities, the ability to switch flexibly *between* different ones was essential for iAgents to carry



out their work, but they were not always successful. While “flexibility” as a concept conveys room to manoeuvre and gain advantages, “ambiguity” expresses the lived reality of the contradictions within poverty entrepreneurship.

Taspia, who tried to convince her uncle to help her sell consumer goods, exemplifies this observation. The director of TIE’s local partner had purchased soap and detergents from a Bangladeshi company. He then forced all iAgents to take home boxes of these products and return with their full market value after two weeks. “If I sell you soap, you will not buy soap again from me until you finish the first bar. Two weeks is impossible,” reasoned a distressed Taspia, highlighting the temporal incongruities between the expected sales regime and the rhythms of actual life. Trying to overcome this problem, Taspia requested her mother’s brother to sell the items from his shop. First she employed a business-transaction logic with him. “Look at the range of products I have,” she began, carefully enumerating their qualities. “But where are the main brands?” he interrupted as he pawed through the box. “What are these? They’re more expensive. People won’t buy them.” He withdrew his offer.

Realizing that the relationality of market transactor was failing her, Taspia switched to a subordinate affective role. In Bangladesh, the role of mother’s brother implies a relationship of indulgence (Gardner 1995). Taspia emphasized the “tension” she experienced and how unfairly TIE treated her. She mentioned the suffering her mother (his sister) endured because she lacked sons, hence the pressure on Taspia to support the family. She appealed to his help rather than to his business sense. The tone of her voice changed to that of a supplicant, by using complaint and the politics of lament expressed by a person in a position of marginality to make claims on a superior (Gardner 2012; Wilce 2009). After hesitating, Taspia’s uncle agreed to purchase the items at trade price. Taspia would still have to pay the market price to the director, and she

would wind up with a loss.

This example highlights how relational flexibility is a necessity in poverty entrepreneurship but also how organizational and community logics often clash. Power inequalities within households are not accounted for in entrepreneurship models. Money, for instance, circulated unequally within iAgent families. Fathers and brothers often drew on the monthly incomes of iAgents but did not repay these amounts. This relationship was not mutual. If Rahela needed cash, she was forced to borrow it within the family according to a strict timeline of repayment. Taspia subsidized her elder sister's and nephew's cost of living, because they lived in her natal home while the husband worked in the capital city of Dhaka. Yet, if Taspia needed extra cash to register for her college examinations, her brother-in-law (who earned a handsome salary in corporate *chakri*), lent it to her with interest. Her income thus became a collective property of the household, while her access to family resources followed a commercial logic of return. Taspia's identities as entrepreneur and as daughter/sister (and the transactions these identities entailed) were evoked differently in ways that did not often operate in her favor.

Flexibility is thus a double-edged sword that enables women entrepreneurs momentarily to do their work but also diminishes their agency. These power imbalances and ambiguities not only characterized iAgents' work within their villages but also their relationships with staff members of TIE. The organization portrayed the figure of the iAgent in multiplicitous ways, and these slippages held implications for the ability of iAgents to act.

### **Ambiguous figures in the organization**

TIE established itself as intermediary between potential partner organizations and rural villagers to connect services to people and generate capital flows. The NGO did so via its control over the

labor power of iAgents. It mediated products and services, such as Yamada's solar-powered battery-recharging services iAgents delivered weekly to offgrid areas and the foundation's RTI training. It also brokered the claim, to be asserted by these partner organizations, of achieving women's empowerment and poverty alleviation. Many companies counted this aspect toward fulfilling their social-responsibility mandates.

Yet the item most crucially mediated was the *idea of the iAgent* itself. The indefinite but malleable nature of the figure of the iAgent was a key factor in uniting the diverse players and interests in the assemblage. The fact that actors were able to endow the iAgent idea with their own meanings generated discordance and confusion for iAgents but also enabled cooperation between TIE and its partners.

Maintaining the fluidity of the iAgent image was not an optional tactic for customizing a sales pitch. Rather, it was necessary for the model to function. In order to achieve the targets set out by partners (such as enlisting 2 million SMS subscribers to a USAID program within three years), TIE needed to ensure the participation of the entire network of iAgents across Bangladesh. While a primary selling point of the iAgent model was the creation of poor but educated young women as independent entrepreneurs, TIE had to control their activities and monitor their outputs closely to achieve the partners' goals.

This central contradiction formed the basis of representational flexibility and relational multiplicity in the link between TIE and iAgents. TIE needed to promote the image of women's empowerment through independent entrepreneurship while at the same time controlling a tightly managed rural-distribution network of malleable workers. The first image sold the concept of social impact and thus moral legitimacy, while the second image sold the practical means to generate revenue. TIE profited by flexibly manipulating the image of the iAgent according to

context. The entanglement of contradictory moral and market imperatives was a source of contestation within TIE but affected iAgents the most.

Practically speaking, iAgents were meant to behave like NGO workers who adhered to strict codes of regulated and controlled practice, they were also represented as independent entrepreneurs engaging in free-choice market transactions with TIE, and they were additionally expected to behave as beneficiaries of patronage who showed their loyalty by obeying the directives of their superiors. The responsibility landed on the iAgents to navigate these competing logics and the ambiguities surrounding the expectations of their roles.

Social enterprises sustain multiple representations and types of relationships through particular mechanisms, and actors must find strategies to negotiate them. People sometimes invoke particular representations to achieve objectives within a certain context but do not stabilize them for all circumstances. Rather, the enterprise works only through the ability of actors to switch among different positions, moral projects, and imaginaries of the social good.

### *Devices of organizational detachment*

During the fieldwork period, the iAgent social-enterprise model transitioned from a donor-driven NGO to a social business. While initially iAgents received their entrepreneurial training as well as their technical equipment for free, paid for by donors, iAgents subsequently were required to accept a 75,000 taka (960 USD) loan from a commercial bank. Rather than contributing to household expenses and status-making projects, the incomes of the new iAgents were tied up for years in loan repayments. The NGO-social-enterprise shift was characterized by the changing priorities of international donors (now recast as “investors”), but it also occurred through a change in leadership from Rohan Alam (the sociology-trained designer of the iAgent program

and a “village boy”) to Adnan Khan (TIE’s economics-trained and internationally minded director). Conflicts within TIE referenced contrasting moral projects among different positions within the development elite. Notions of the social good shifted from older Bangladeshi patterns of moral ordering through patronage and helping “our own poor” to recent trends in international development privileging values of self-help and individual economic rationality. These moral projects cleaved along epistemic, disciplinary, regional, and class perspectives.

Rohan Alam asserted that, despite his fundamental leadership role in designing the iAgent model, he left TIE because of philosophical differences and political struggles with Adnan Khan. TIE had created neither a charity nor a business, Rohan maintained, but rather a social model, which required a combination of elements and customization.

For example, districts in Bangladesh possessed varying developmental needs, and TIE needed to train iAgents to deliver services accordingly. Yet Adnan said that any scalable model, by definition, needed to operate through a standardized “plug-and-play” approach. Rohan commented, exasperated, “What are we producing, USB drives that you simply plug in, and they immediately start operating at full capacity? No, this is a social model. It must be customized.”

Adnan assumed that people would apply training and material resources to help themselves out of poverty, and TIE’s role as parent organization was to provide the one-off training and subsequently to aggregate numerical data about recruitment figures, income and expense patterns, and numbers of clients “reached.” Development needed to break from older dependency relationships, and the onus was on people to adapt their behavior to suit the model and become responsible entrepreneurs.

Rohan, by contrast, focused on the social and structural constraints that contributed to people’s poverty and viewed the program through the lens of social work. Where Adnan saw

numerical data points, technical fixes, and economically rational actors, Rohan saw vulnerable individuals and socio-political impediments. These different formal and substantive understandings led to contradictory notions about iAgents' role in society and the production of the social good, until Rohan's departure in 2014.

Struggles over different types of development knowledge and contradictory moral projects formed a dynamic process that required aggressive translational efforts that could never be complete. The model adopted new language, representations, and the detached rationality of markets and independent actors while still relying on patronage power dynamics to compel iAgent compliance. In engineering the shift to an enterprise model, and to encourage iAgents to act like independent entrepreneurs rather than development-program beneficiaries, Adnan and his team needed to discipline their behavior and expectations accordingly. To scale up the iAgent model – from two locations and 20 iAgents in 2012 (when it was possible to know all of the individuals) to a network of 300 iAgents in 2013 and over 11,000 planned for 2017 (when they would be reduced to abstract, numerical figures) – required Adnan's rationally efficient “plug-and-play” model to be automated to the greatest extent possible.

Adnan's team introduced procedural rigidity to the iAgent model. Whereas previously iAgents communicated with the TIE employees they knew and trusted, now staff members were assigned as “designated responsible persons” for different locations of iAgents. Allocations were rotated in an attempt to eliminate the social relations of the previous era. “Who is this new ‘designated responsible person?’” inquired a perplexed iAgent Rahela. “He has never even been here before.” iAgents remarked nostalgically about Rohan's era, when their tasks corresponded to people's expectations of NGO work. Staff members now pressured iAgents to use impersonal emails, rather than personal phone calls, as the primary means of communication, and their

messages needed to move along a pre-defined hierarchy of staff members.

If Adnan's team wanted to implement a business model, it needed to shift iAgents' expectations away from continued patronage and support through grants. Before transitioning to the commercial-loan structure, TIE experimented with the idea of requiring an informal investment from iAgents for their own business start-up costs. Although continuing to operate in an NGO modality, and being externally grant-funded itself, the team decided that if iAgents put their own money into the project, they would be incentivized to work harder. TIE had initially issued equipment to the iAgents free-of-charge but later considered the items to be asset-based loans to be repaid. While gifts reinforce relationships, institutional loans render them transactional and impersonal while they retain power over the recipients.

iAgents began applying their incomes against repayment of the equipment they had received. Yet when they discovered that their laptops, medical equipment, and other items had already been financed by a grant, they became complacent about their obligations to repay TIE. They knew the money was actually a patronage gift disguised as a commercial loan. "It was a moral-hazard problem," explained Adnan. "We breached the model ourselves." He assumed that a model of market relationships needed to be installed in a fresh sphere not previously tainted by NGO-donation-type relations. He failed to realize that *any* context in rural Bangladesh where TIE could have operated would carry a legacy of an NGO-patronage moral economy, which shaped the villagers' expectations of any institution establishing activities there. Adnan began negotiating with commercial banks.

TIE employees endeavored to avoid this kind of "moral-hazard" mistake. One employee, Kabir, chastised me over the phone for asking about new projects to be implemented for iAgents. "Please be careful not to use the word 'project.' They are 'business opportunities.' The goal is to

come out of the project mindset. We are trying to communicate with the iAgents that our activity is ‘business with partners’ instead of a ‘project from donors.’ When you speak with them, please take care to use the correct words.”

“Honorariums” were also removed as incentives for iAgents to run free educational sessions for groups, but occasionally the women received “payments” from partners (even if the money was still donated to TIE by foundations) for distributing certain types of information. The insistence on using new vocabulary did not signify a change in the actual content of the relationship but was still performative. This watchful enforcement of language formed part of TIE’s efforts to reframe information in order to manipulate iAgent behaviors and to make the relationship appear to be another kind for funders. Such restyling evokes a particular type of relationship while obscuring the continued presence of others.

*“Playing along” as an iAgent act of resistance*

iAgents were meant to provide the Right to Information Act services to villagers. Yet, in order to resist directives from TIE, iAgents played along with the entrepreneurial profit-maximizing set of representations (as opposed to ones prioritizing social-work or empowerment narratives) advanced by TIE in order to derail the project.

RTI work consisted of hosting sessions, making lists of people who did not receive their government entitlements, and accompanying them to local offices to submit an application.

iAgents were supposed to receive 30 taka (38 cents) from TIE’s partner for each case.

Yet a group of experienced iAgents decided collectively not to run the RTI program because of the antagonism they faced from their clients. Rahela, Brishti, and three other iAgents jointly crafted a message, using a word processor on Brishti’s laptop, to Amit, the local NGO



staff member currently named as “designated responsible person” for iAgents:

Dear *Dada* [elder brother]. Please take my greetings. To do one RTI takes me at least three days. Going to the office and taking the group member with me will incur expenses that will not be covered by the project. If I spend the time doing my usual work, then I will be able to earn a lot more money, so why wouldn't I do that? Working on this project is not possible for me.

Rahela then circulated the text by USB drive to 10 other iAgents to have them each email it to Amit. I asked Rahela what would happen next. “Nothing. *Dada* will read it and forget about it. When someone from the TIE head office communicates with him later about how many RTIs we've done, then he will forward our email. By the time they want to do something about it, it will be too late.” By exploiting TIE's insistence that iAgents address their concerns formally by email to their local designated officer, who was supposed to move information up the chain when requested (rather than skipping the hierarchy and calling TIE directly), iAgents were able to take advantage of the elongated time that resulted in the bureaucratic process. By adhering to TIE's request that they submit individual demands, to avoid what Adnan feared would result in “group complaining sessions,” iAgents bought themselves even more time. When Amit responded to management requests for updates by forwarding the email, it would appear as if only one iAgent had faced this problem, which might delay the response further.

In this context, iAgents embodied the independent entrepreneur empowered to speak from a strong position of bargaining for what was best for them. Profit-seeking trumped the other subjectivities they were meant to display, such as community service and altruism. iAgents calculated cost-benefit as they had been trained to do, and they rationalized how to spend their time. That iAgents had achieved “empowerment” through this model could be argued in this

snapshot vignette. They had demonstrated the confidence, alternatives, and reasoning needed to stand up to their superiors and assert what they wanted.

Yet momentary triumphs may not indicate enduring empowerment. Several weeks later, Kabir from TIE replied to Amit with the message that if iAgents wanted to remain as iAgents, they were obligated to perform *all* the projects TIE sent them. They could not pick and choose, as entrepreneurs might be able to do, but instead needed to conform as dependent contract workers. Fearing the consequences of being cut off completely and lacking access to more aspirational jobs, the iAgents reluctantly agreed to continue RTI work.

Because ambiguity through flexible invocation of multiple relational logics was required for the system to work, the act of articulating just one logic proved to be effective in grinding the project to a halt, but only momentarily. Ultimately, given TIE's ability to coerce through the threat of disavowal, the iAgents' act of rebellion did not result in a better bargaining position but rather an even more oppressive one.

### **The fine line between empowerment and exploitation**

As development organizations privilege market moralities, they scale up their claims of catalyzing positive social impact. This observation returns us to the cartoon image of the iAgent as the superhero of Bangladesh. As their control over the iAgents increasingly resembled coercive authority, members of TIE promoted the opposite representational narrative of market freedom and empowerment, which enabled them to attract public attention. Such imagery may be an attempt by its TIE authors to resolve the internal morality and market tensions of the model.

Yet contradictions still appear. The iAgent superhero wears her uniform wrapped in the style of a schoolgirl – not that of her real-life identity as a college student – a representation that

infantilizes her. The iAgent-as-superhero derives her powers from external technologies that afford her access to information to distribute to people, as opposed to capacities generated from within herself. Stripped of these technologies – such as when TIE determines that an iAgent is no longer fit to participate – she is no longer powerful. In this sense, the young woman’s agency is confined within the contours of the iAgent program and persona, which are controlled by other people. The superhero image belies the actual power dynamics embedded in the model, which real-life iAgents have little ability to influence.

The iAgent model is one of many social-enterprise programs around the world that require women to take on and switch among multiple roles. While the concepts of flexibility and relational work capture the positive (albeit labor-intensive) resources that enable people to assume different mantles and gain momentary social and economic advantages, “ambiguity” expresses the morally perilous terrain onto which women entrepreneurs venture.

In the iAgent case, the experience of ambiguity appears in multiple guises. First, iAgents are selected for their poverty, upwardly mobile aspirations, and liminal state as young unmarried women. In a context where intense moral scrutiny is cast on women's propriety, iAgents’ new activities throw doubt on their social position. Second, a deliberate lack of clarity regarding iAgents’ working status (as employees or entrepreneurs?) secures acquiescence from young women and their families. Third, the services iAgents provide to community members involve varying and contradictory transactions, relations, and status markers and thus generate confusion regarding the type of figure iAgents are meant to embody. Fourth, TIE, in its transition from NGO to social enterprise, alternately invokes its relationship with iAgents as patron to client, employer to employee, and contractor to entrepreneur according to organizational imperatives, even though these relational modes have disparate political implications.

Women are required to perform different types of relational work to manage these contradictions and ambiguities, such as through juggling multiple identities; overperforming their gendered, familial roles; diminishing their voice (by acting or speaking through technology or male kin as opposed to their own authority); and using the model's rigidity to resist aspects of the program. While displaying situational agency, these actions cannot easily be identified with progressive notions of women's empowerment. Similar to capitalism more broadly, social enterprises may be effective as business practice precisely because their exploitative capacities are masked by the promise of microfreedoms.

These ambiguous effects are a direct result of the social-enterprise model in transition and the institutional practices that compel people to harness sociality for economic gain. Although experiences will differ across cultural and programmatic contexts, the entanglement of often-conflicting market and social imperatives in social-enterprise models requires continual moral management on the part of female participants, intertwined as they are among market, social-work, and community norms.

The relationship between the two ethics of donor- and market-driven development is not one of successive transformation. Instead, market-driven forms are parasitic on existing moral orders of sociality and patronage, but they do not acknowledge or nurture these relations that sustain them. In the process, they assert new moral repertoires that offer distinct and often incompatible notions of the social good. As an ethical discourse and set of business practices, social enterprise produces "the social" as a site of capital accumulation and organizational expansion for the development elite by linking together villagers, entrepreneurs, social enterprises, and partner organizations in new ways. These processes offload the risks of manipulating social relations for personal gain onto the poor entrepreneurs of poverty capitalism, who are often unable to translate between market-based moral

repertoires and local community notions of sociality and ethical personhood.

Women's intense efforts to navigate such contradictions and ambiguities thus significantly underwrite the ability of social enterprises around the world to function. The contradictory and competing forms of relational belonging mediated by financial products, communication technologies, and new measures and values often disadvantage entrepreneurs. The ethnographic case of the iAgents of Bangladesh gives texture to the social and political fabric of these ever-expanding "inclusive markets," which are built on the relational work and flexible subjectivities of young women. This examination of "social enterprise" through both the morally perilous results of gendered flexibility and the contradictions between emergent ethical discourses and their attendant business logics reveals how poor women entrepreneurs embedded in poverty capitalism projects globally are increasingly required to adopt subject positions that render them as ambiguous and unruly figures in the cultural and institutional imagination.

### Endnotes

1. The names of key interlocutors and organizations are pseudonyms.
2. While debates abound in business, management, and industry literatures about what counts as “entrepreneurship,” the significance here is the labeling of work done by participants of poverty capitalism as such, which appeals to an ethics of competitive individualism and profit-driven motivation while also obscuring other types of subjectivity and relationality.
3. The appeal of superhero imagery in development discourses is not unique to Bangladesh. The United Nations in 2016 selected (and then shortly thereafter dropped) Wonder Woman as “honorary ambassador” for women’s empowerment.

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