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Gender, masculinities and development: the case of the Colombian microenterprise plan

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GENDER, MASCULINITIES AND DEVELOPMENT: THE CASE OF THE COLOMBIAN MICROENTERPRISE PLAN

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List of abbreviations

ALD	Asociaciones de Acción Comunal (Associations for Local Development)
ASOMMETAL	Asociación de Microempresarios Metalmecánicos (Association of Metal-mechanical Microentrepreneurs)
ADECUERO	Asociación de Microempresarios del Cuero (Association of Leather Microentrepreneurs)
ASOMICON	Asociación de Microempresarios de la Moda y la Confección (Association of Clothing Microentrepreneurs)
CDP	Centros para el Desarrollo Productivo (Centres for Productive Development)
CEPAL	Comision Económica para América Latina (Economic Commission for Latin America, United Nations Agency)
CONAMIC	Cofederación Nacional de Microempresarios de Colombia (Colombian National Federation of Microentrepreneurs)
CONPES	Consejo Nacional de Política Económica y Social (National Council of Economic and Social Policy)
COOPCENTRAL	Central Cooperativa para la Promoción Social (Central Financial Cooperative for Social Advancement)
COOPMUJER	Cooperativa de Mujeres para el Desarrollo Integral (Women's Cooperative for Integrated Development)
CORPOSOL	Financial Colombian non profit development organisation
CSOs	Civil Society Organisations
DANE	Departamento Administrativo Nacional de Estadísticas (National Department of Statistics of Colombia)
DNP	Departamento Nacional de Planeación (National Department of Planning
F-NPDOs	Financial Non-Profit Development Organisations
FS	Fundación Social (Social Foundation)
GAD	Gender and Development

IDB	Inter-American Development Bank
IAF	Inter-American Foundation
IFI	Instituto Financiero Industrial (Industrial Promotion Institute)
INDECOL	Instituto Nacional de Educación Cooperativa no Formal de Colombia (Specialised Non-Formal Education Institute for Social and Cooperative Development of Colombia)
MC	Corporación Mixta para el Desarrollo de la Microempresa (Mixed Corporation for the Development of Microenterprise)
NCC	National Constitution of Colombia
NGO	Non Governmental Organisations
NGDO	Non Governmental Development Organisations
NMP	National Microenterprise Plan
NPOs:	Non-Profit Organisations
NPDOs	Non-Profit Development Organisations
MEs	Microenterprises
METs	Microenterprise entrepreneurs or micro-entrepreneurs
MG	Micro Global
OIT	Organización Internacional del Trabajo (International Labour Organisation, ILO. United Nations Agency)
PREALC	Programa Regional de Empleo para América Latina y el Caribe (Regional Employment Programme for Latin America and the Caribbean, United Nations Agency)
SEPAS	Secretariado de Pastoral Social (Diocesan Secretariat of Social Pastoral of the Catholic Church)
UN	United Nations
UNAIDS	United Nations Programmes on AIDS (Acquired Immune Deficiency Syndrome)
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
WID	Women in Development
WWB	Fundación Women's World Banking Colombia

Declaration

No part of this thesis has previously been submitted for a degree at this or any other university.

Statement of Copyright

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Abstract

This study explores men's gender identities in development. It develops an analysis of gender power relations in households as economic units by considering gender as a social identity not limited to women and exploring the gendered character of men's work in development. The analysis focuses on three urban programmes from different development organisations involved in the National Microenterprise Plan in Colombia. The thesis examines changing expressions of masculinity and gender relations of power in households in which couples are working in family microenterprises, and one of the members has access to credit or other services. The labour market context, characterised by male job losses, has led many men to find in family businesses an alternative form of work. This process has brought about greater female participation and changes in gender identities.

Gender relations are analysed in terms of both the division of labour in micro-economic activity and the contracts couples make around housework. The directly connected nature of the two types of work in family businesses allows different configurations of gender relations from those stemming from general patterns of paid work. The thesis analyses those elements that reveal changes in gender power relations such as control over money, access to property, etc., and discourses constructed around them. These elements are seen as a result of a cumulative process, which in some cases impacts on and is a consequence of women's self-empowerment and emerging masculinities. The changing nature of the gender division of labour in home-based businesses facilitates the negotiation of gender norms. The thesis examines for the three case studies the challenges that they pose to bringing men and masculinities into development.

Acknowledgements

This thesis could not have been undertaken without the support of three women. Janet Townsend, whose encouraging supervision (above and beyond the call of duty) and friendship made the whole project possible. My mother, Nora Duque, who gave me valuable insights into the position of women. And Omaira, my wife, whose support, work, time and love, has allowed me to focus on my PhD and complete it on time. Additionally, she and our children have provided me with the inspiration and enthusiasm to complete the project.

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I am grateful to the staff of the three organisations featured in this thesis. They provided me ample information and supported me whilst I was in the field. In addition, I shall always be indebted to the women and men of Bogotá, Cali and San Gil for 'letting me in', and cooperating with my research so openly and generously. Additionally, the support during my fieldwork in Bogotá from my friends in the *Departamento Nacional de Planeación* and Boris Orduz proved invaluable. The funding for the research was provided by the *Instituto Colombiano para la Ciencia y la Tecnología*, COLCIENCIAS.

Preface

When I was recruited by the National Department of Planning (DNP) in June of 1986 to assist in the co-ordination of the National Microenterprise Plan (NMP), I was interviewed by María Consuelo Niño two weeks before I started; she would be my future boss. She was kind, relaxed and looked very unlike a 'woman executive'. The day I began work in my new job I went directly to María Consuelo's office. Her secretary, Leonor, whom I later called Leito, did not know what to say to me when I asked for María Consuelo. Leito could not answer, but went for Aura who was to be a closer colleague and one of my best friends. Aura told me in her direct way: "María Consuelo was murdered".

María Consuelo was really the person, with Jaime Carvajal and the IDB officials, who gave birth to the NMP in 1984. She was the co-ordinator responsible to the government for the NMP, being chief of the Employment Division of the Social Development Unit of the DNP. She had been an outstanding student who after her marriage took an MPhil in Japan and learned Japanese. María Consuelo gained the confidence of the NGOs during the first years of the Plan and succeeded in getting them to work together in a public programme at a time when the public was seen as opposed to the private.

Her murderer was her husband. He killed her after a quarrel in her car, with the knife that she brought for Leito's birthday cake, which she had made herself. After the horrible act, he went to the police in the same car to give himself up. The police were shocked at his pride in the act. Some years later he was given extended leave from the prison for 'good behaviour', as he used his skills as a computing engineer to systematise the prison administration. The couple had a son aged six. María Consuelo's mother and sister took him to live in the USA to escape his father. Aura, María Consuelo's best friend, told me that he liked to have control over all her movements and could not bear that she earned more than him or her professional success.

Colombia

Caribbean Sea
Maracaibo
Caracas
Georgetown
Valencia
Guyana
Suriname
Venezuela
Paramaribo
Medellin
French Guiana
Bogota
Cayenne
Cali
Galapagos
Islands
Colombia
Quito
Ecuador
Guayaquil
Manaus
Andes
Piura
Peru
Amazon
River
Belem
Fortaleza
Trujillo
Lima
Moraba
Recife
Pacific
Ocean
Brazil
Ica
Bolivia
Brasilia
Salvador
Tacna
La Paz
Belo-Horizonte
Santa Cruz
Kilometers 800
Miles 500
Chile
Salta
Paraguay
San Paulo
Rio De Janeiro
Andes
Mtns.
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Falkland
Islands
Chile
Rio
Gallegos
Stanley
Tierra
del Fuego
Cape Horn

The islands of Malpelo,
Providencia, and San Andrộs
are not shown.
Santa
Marta
Caribbean
Sea
Barranquilla
Cartagena
PANAMA
Coveñas
0   150   300 km
Turbo
0   150   300 mi
Cúcuta
North
Pacific
Ocean
Medellín
VENEZUELA
San Gil
Ibagué
BOGOTÁ
Buenaventura
Cali
Tumaco
Mitú
Pasto
ECUADOR
BRAZIL
Amazon
PERU
Leticia

Source: Departamento Nacional de Planeacion, Division de Sistemas e Informacion, Santafé de Bogotá, Colombia, 2000.

OVERVIEW OF COLOMBIA

- **Area:** 1,138,910 sq. km
- **Population:** 39,709,422
- **Capital:** Santafé de Bogotá
- **Language:** Spanish
- **Religions:** Roman Catholic 90%
- **Currency:** Peso ($2,000 = 1 US$, 2000)

Population under poverty line in 1992			6.2 millions	(18.8%)
Urban		1.9 millions	(9.9%)	
Rural		4.3 millions	(31.2%)	

	1965	1975	1985	1995
Illiteracy	26.5%	17.7%	12.2%	9,1%
Primary education	54.7%	79.4%	87.8%	91.8%

	1970/90	1994	1998	1999
Real GDP Growth :	3.5%	4.5%	0.5%	1.2%
Unemployment rate:		8.2%	18.0%	19.5%
Inflation rate:		22%	16.7%	13.0%

Source: based on DNP (different sources and WWW.dnp.gov.co).

CHAPTER 1:   INTRODUCTION

"Many men still think that they can dominate as in the past, a long time ago, where the man was the boss in the household, but today it isn't so. Now women have so much value, they do well, that situation no longer exists. To me, in my home we boss equally, she like me, in whatever matter... to me that *machista* stuff no longer exists, that is finished" (Luis Eduardo, a man aged 30, market place of San Gil, Colombia, August 1999).

"When it has to be done, it has to be done. I have seen many [men] whose missus has gone to work and they stay at home cooking. Today this is the situation, the woman is getting jobs and men don't. For that reason there are times that men have to stay at home cooking and looking after the children" (Jorge Eliecer, a man aged 40 in home-based microenterprise, *El Distrito*, Cali, Junio 1999).

But not all men are the same because look at my neighbour, he told me 'I admire you because you work and contribute to the expenditure, but I have to give everything to my wife'. He has bought her machines, he has paid for her courses and she hasn't wanted to learn. Then, there are many kinds of women and men, those who contribute and those who don't help at all" (Edemira, woman with home-based microenterprise, 37 years, San Gil, Colombia, August 1999).

1.1   Bringing men into development

Attention has recently been drawn to problems in development associated with men's identities. Nordic countries have highlighted issues relating to men and gender equality not only in their internal agendas (mainly around parenthood) but at the global level through their aid agencies[1]. The United Nations Development Programme (UNDP) created the Men's Group in Support of Gender Equality in 1999 to complement its on-going efforts to improve gender equality[2]. Collaboration has arisen between this group and UN agencies (UNICEF, UNDAW, etc.) in their particular fields. A growing men's activism has been expressed in recent conferences sponsored

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[1] Conference on male issues within the framework of the Nordic Council of Ministers, in preparation for UN World Conference on Women in Beijing (Division for Gender Equality, 1999).
[2] See www.undp.org/gender/programs/men/men-csw.htm.

by UNICEF in Asia (Katmandu, October 1997) and Africa (Namibia, February 2000). In Latin America men's activism around gender topics has also appeared in Nicaragua (Montoya, 2000), Mexico and other Southern countries (Chant and Gutmann, 2000). This new interest has partly been a reflection of the activism of predominantly heterosexual men against dominant forms of masculinity in some Northern countries (e.g. Canadian White Ribbon Campaign, antisexist groups in United States, British left men's groups). The main area where extensive work has been done is violence against women, with some influence in other issues such as fatherhood and reproductive health.

In tandem with this process of the global recognition of men's place in gender, a debate has opened (mainly in England and by women scholars) on men and masculinities in Gender and Development (GAD) (see section 2.1) about whether or not men's identities and relations as gendered subjects have an appropriate place in GAD agenda (Sweetman, 1997; Cornwall and White, 2000). The new focus poses important challenges to GAD given its theoretical, political and practical implications[3].

GAD thought has been constituted on the basis of socially and historically constructed relations between women and men (Moser, 1993; Razavi and Miller, 1995). Nonetheless, men have been largely dismissed from GAD discourse. This recent incorporation of men and masculinity in the concerns of development research and practice is a reflection both of real changes in patterns of gender around the world (Castells, 1997) and of the evolution of GAD thinking (Chant, 2000a). This last process is related to some important considerations. The first is that men also have gender identities. The need in my view is to distinguish men's gender as an aspect of their identity, not to return to centring on men and ignoring gender as an aspect of power relations and social differentiation. Secondly, continuing to work only with women has allowed development organisations to overload women and to leave aside uncomfortable issues associated with the 'private' life of relations between men and

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[3] There is a significant debate on masculinities in recent writing on reproductive health in low-income countries, and on issues such as female genital mutilation (UNAIDS, 2000; Greene, 2000; Silberschmidt, 2000; Wassef, 2000. For the case of Colombia see Viveros and Gómez, 1998).

women (Sweetman, 1997). Third, some of the work that has been written on and by men could be seen not only as self-seeking by men, but also as lacking the critical edge evident in feminist work (Cornwall, 1997). WID/GAD have posed their arguments with some essentialist and constructivist claims in their political struggle and advocacy based on a dualistic view of sex and gender (Baden and Goetz, 1998) which is still pervasive (see sections 2.2 and 8.1).

Most of the authors in this debate, while raising many questions concerning the new challenge, maintain that both women and men can gain from the active involvement of men in GAD. They reject the simple equation of men with power and recognise the complexity of social relations in which multiple dynamics of power and resistance exist between men and women, and within each category. Others, raising further questions, offer a sceptical view. They call on men to engage politically as women have done, differentiating motivations between men working in development from the North and South (Pearson, 2000). As I show above, many men in both hemispheres are informed by a politics that inscribes the personal in work against sexism. But certainly a danger of reversion exists in which the new focus could reinforce structures of inequality (White, 2000). The excitement of looking again for the 'other' (men), lost 'half' in gender analysis could displace the central relational and power elements that define masculinity and have made it a property not exclusive to men. There is then a need to have sharp debates in GAD, with inclusive ideas, at a moment when GAD 'comes of age' but most of the development industry remains gender blind or pays mere lip service to gender. 'Masculinity' could be an opportunity for many development organisations to challenge the big and small strands of power relations and to repoliticise gender in development.

Many studies of men and masculinities have privileged men's experience of powerlessness, obscuring the pervasive social aggregate power of men over women. This thesis will bring forward men's experiences as men in development programmes, together with those of women, without presenting the former as the more important. Taking a case study of the gender impacts of the National Microenterprise Plan (NMP) in Colombia, it will analyse the common fund of men's power in different

settings (both material and cultural), describing ways in which individual men are both privileged by men's collective power and made to feel powerless by their experience of (hegemonic) power and of (economic and cultural) vulnerability. The thesis will explore specific realities of men's power and different ways in which they subvert it, without ignoring men's pain (e.g. section 6.7). I shall examine the complex and contradictory experience of power between women and men, and amongst each. The thesis seeks to set up an analysis of gender relations in development accountable to feminists.

1.2   The National Microenterprise Plan case study

Although the initial purpose of my study on the National Microenterprise Plan (NMP) in Colombia was far from considering men and masculinities, I changed the focus in the course of the research as I met some of the challenges of placing men and masculinities in discussions of gender and development (see section 4.1). Programmes involved in the NMP were in need of gender analysis because Colombia being the Latin American country with the longest tradition in microenterprise programmes (since the early 1970s from both public and private initiatives, see section 3.5), Colombia's programmes have not been deconstructed in relation to gender and have only recently incorporated an explicit concern for women. Additionally, the dominant studies and discourse in Colombia have been from the 'Ohio orthodoxy' (Hulme and Mosley, 1996) with their emphasis on financial discipline and sustainability[4].

The NMP received the first loan, for its micro-credit component, given by the Inter American Development Bank in Latin America in the 1980s and has remained over the last seventeen years a *sui generis* scheme of collaboration between civil society, the state and international development organisations. However, since its beginning, it has had a strong gender bias. The hidden character of gender relations, together with the power of established interests (Chapter 3, Part Two), have meant that gender not only continues to be a minor issue in local policy and practice but that programmes

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[4] A body of literature has been published in Spanish by ACCION International and other US-based development organisations. See Otero (1986/88/90/92), Stearns and Otero (1990), Stearns (1990), Berenbach and Guzmán (1993), Rhyne and Otero (1992), Rhyne and Rotblatt (1995), among others.

are still damaged by this lack of awareness. The thesis seeks to shed light on the question of how unwrapping gender and masculinity can lead to a better understanding of development programmes as they are experienced and shaped by those who are targeted by such programmes, and thus contribute to engendered development, and, in particular, to programmes in the NMP.

The incorporation of men and masculinities is to give understanding of men's involvement (directly or indirectly) in programmes carried out by development organisations. However, such insights need to be connected with further power relations in the whole of society, if 'to bring men in' is not to be limited to 'poor men'. The analysis of *who* is 'doing' development also counts. Civil society is the concept that I have chosen to make these connections (Chapter 8, Part One). To put this concern differently, this approach to men and masculinities in development will seek to directly address the interrelations of power dynamics between the household and civil society without obscuring broader economic and political differentials between men and women. In Colombia, women have increasingly participated in productive activities at home and elsewhere, and they make up the majority of the people involved in microenterprise programmes. However, their ability to participate in and lead such programmes is related to women's economic, social, and political disadvantages, and to their capacity to forge new social and cultural norms and values in society.

The thesis will embrace men's contradictory experiences of power with an emphasis on diversity and difference. Although considering the common issues of women's subordinate place in gender relations and gendered power in low income communities, it also has the deliberate purpose of moving beyond this to identify the potential that enables many men to challenge dominant forms of masculinities in this specific Colombian context. However, the findings could have broader implications for the debate about placing men and masculinities in Gender and Development thinking and practice.

In the case of the National Microenterprise Plan in Colombia, answers are sought to these questions:

- What new configurations arise in gender divisions of labour and gender relations in households with micro-businesses where one member is involved in a microenterprise programme?
- How are masculinities configured and how have they changed among different groups of working-class men linked to microenterprise?
- How are men's and women's gender identities and power relations shaped by the occupation of different spaces and how do they interact within households and with civil society organisations in different cases?
- How have different agents of civil society engendered development programmes, what are their gendered characters, and what are the limitations and benefits which would be posed for each agent in embracing a gender agenda which brings in men and masculinities?

These are the main questions that the research on which this thesis is based approached through the research process. They will be the subject of each chapter, albeit to different degrees. The recent literature on men and development relates to topics such as health, violence and a few others. In contrast, microenterprise and microfinance programmes being among the most widespread development programmes around the world, my research is based on case studies of these programmes. I set out to explore the gender impact of the NMP in my own country. The NMP I already knew well: the hidden and most intractable facet of gender in and around it proved to be masculinities.

1.3 Thesis outline

The purpose of this thesis is to provide a gender analysis of microenterprise programmes (all within the Colombian NMP) incorporating men as subjects of multiple identities. My intention is to encourage gender-aware policies that may enable development organisations to overcome gender bias, stereotypes and

prejudices in both gender 'blind' projects and women's or 'gender' projects. In Chapter 2, drawing on different academic disciplines, I explore the main concepts and theoretical frameworks necessary to undertake this purpose. In Chapter 3, Part One, I provide a framework for understanding and analysing civil society in Colombia; Part Two sets the background of the National Microenterprise Plan in order to put the case studies in context. Chapter 4 outlines some methodological challenges in researching gender and masculinities and the methods I used in conducting the research. Chapters 5, 6 and 7 present the three case studies selected for this research in the cities of San Gil, Bogotá and Cali, respectively. In each chapter in Part One, I describe and analyse the relevant civil society organisation, its origin and profile, developmental approach, relations with the National Microenterprise Plan, and gender character. Part Two analyses gender power relations and masculinities for each case. Chapter 7 extends this analysis further to a third part, in order to give a more detailed examination of aspects impinging on gender power relations in a case where specific research opportunities were available.

Chapter 8 draws together an analysis of the three case studies in two main areas. In the first, I examine the interrelationship between civil society and the politics of 'bringing men' into development. In the second, I discuss the need to draw out a more complex picture of gender domination, particularly in microenterprise programmes given the new possibilities that households as economic units open up for the gender division of labour. In Chapter 9 I draw some general conclusions from the research and identify related areas which would take this topic further.

CHAPTER 2:   GENDER, MASCULINITIES AND DEVELOPMENT

2.1   Gender and microenterprise programmes: missing masculinities

Many studies in the academic literature, particularly over the last decade, have explored the relationships between microenterprise[5] programmes and gender relations. Most, however, examine programmes which target only or mainly women, and which are particularly common in South Asia and Africa. Current debates attempt to bring together two central points: appropriate models for poverty-targeted microenterprise and women's empowerment. The debate about women's empowerment in these programmes has taken place around microcredit's role in strengthening women's economic position, increasing their ability to contribute to the family's income or their involvement in major household decisions, and giving them experience and self-confidence in the public sphere. Most of the work differentiates between targeting women and addressing gender relations, pointing out that increasing the numbers of loans to women does not necessarily improve women's position or empower them (Kabeer 1994; Goetz and Gupta 1996; Mayoux 1998a/98c/99).

These debates are part of the conceptual shift between Women in Development (WID) and Gender and Development (GAD) discourses (Razavi and Miller, 1995). In low-income countries WID advocates the allocation of development resources to women to support their productive role and their integration into the economy as a means of improving their status. The main argument was set (and to some extent still is, section 7.1) in terms of economic efficiency and women's contribution to the development process (within and beyond the household). By improving access to technology and credit, women's productivity would increase and impact positively in economic and social returns. The emphasis on women's productive roles supposed that women's subordination would be overcome through this economic framework. As Razavi and

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[5] Although most of the literature refers to these programmes as micro-finance or micro-credit, I call them microenterprise because they usually involve not only credit but also other services (training, commercialisation, group formation and so on) and encourage entrepreneurship. Another reason is that in Colombia they are normally so called.

Miller (1995) point out, this was a reaction against previous development models that identified women in their roles as wives and mothers. They stress that "[A]lthough an analysis of women's subordination was at the heart of the WID approach, the essentially relational nature of their subordination had been left largely unexplored" (p. 12). WID "treats women's marginalisation in development virtually as an oversight, something that can be remedied by efforts to better incorporate them in the market economy" (Folbre, 1995, p. 3).

Although the concept of gender has been used in many frameworks, it is basically a social concept and as such is defined and reshaped geographically and historically. The concept evolved in English-language feminist thought, to emphasise the non-biological bases of the social relations between women and men. Thus, gender refers to the relational character of women's and men's position in society. Gender approaches have identified limitations in the impact of microenterprise programmes on the conditions of women's subordination. The main argument is that access to income and work does not necessarily represent an improvement in the position of women as the changes will depend on social structures and processes. To end women's subordination is more than a matter of reallocating economic resources, for it involves redistributing power.

As Naila Kabeer (1994) points out, the argument that women are likely to exercise greater decision-making power in households if the programmes (mainly credit services) provide access to income encouraged WID advocacy for greater access to credit for women in development. "In practice, however, while these efforts may have succeeded in generating access to income-generating projects for women, few have transformed their position within the household" (p. 225). The concept of power implicit in the WID approach is a narrow view of 'power over'. This kind of power allows some people to have control or influence over others and as such, is an instrument of domination. Thus, greater decision-making power in households is merely to share in some decisions, e.g. household expenditure, but not in other, non-observable decisions in and out the household.

"A broader view of power would focus not only on the enactment of decisions, but also on exclusion of certain issues from the decision-making agenda, so that they are suppressed from being 'decisionable' (Giddens, 1979, p. 90)... This 'power over' (as Lukes terms it) inherent in the implicitly accepted and undisputed procedures within institutions which, by demarcating decisionable from non-decisionable issues, systematically and routinely benefit certain individuals and groups at the expense of others (Bachrach and Baratz, 1962)" (Kabeer, 1994, p. 225).

The concept of power as relations of dominance falls into the definition of power as the "ability of one person or group to get another person or group to do something against their will" (Rowlands 1997, p. 9). This kind of power is described as 'zero-sum', that means that the power is limited or while one person (the dominant) has more of it, the other (the subordinate) has less. This conception of power as dominance has led to a misunderstanding of the feminist approach as a 'competitive' action to gain power. Jo Rowlands makes this point clearly:

"When power is defined as 'power over', then if women gain power it will be at men's expense. It is easy to see why the notion of women becoming empowered is seen as inherently threatening, the assumption being that there will be some kind of reversal of relationships, and men will not only lose power but also face the possibility of having power wielded over them by women. Men's fear of losing control is an obstacle to women's empowerment" (p.11).

This conception of power leads to an understanding of the position of women in society as people lacking power, as victims. The feminist movement in Latin America did resist discussion about power for a long time, saying as 'feminists we are not interested in power' (León, 1997).

According to Kabeer (1994), two other levels of 'power over' have been developed in feminist thought rooted in the work of Lukes. The first is that the assignment of domestic responsibilities to women is 'so deeply institutionalised in household rules and practices that it appears non-negotiable'. And the second is that male power is not only a purely interpersonal power, but also is implicit within the rules and practices of different social institutions. Furthermore, this institutionalisation of male privilege has not necessarily appeared as a conflict.

"It [the power] prevents conflicts between dominant and subordinate groups from becoming manifest by shaping wants, needs and preferences in such a way that both accept their role in the existing order 'either because they can see or imagine no alternative to it, or because they value it as divinely ordained and beneficial'. Power relations may appear so secure and well-established that both subordinate and dominant groups are unaware of their oppressive implications or incapable of imagining alternative ways of 'being and doing' " (Kabeer 1994, p. 227).

Understanding power in a context which is broader and more socially embedded than the conventional focus on individual decision-making would suggest, implies that empowerment has to be centred in 'the power within', which has been defined as "the spiritual strength and uniqueness that resides in each one of us and makes us truly human. Its basis is self-acceptance and self-respect which extend, in turn, to respect for and acceptance of others as equals" (Williams, 1995, quoted in Rowlands, 1997). Jo Rowlands, talking about empowerment with women's organisations in Honduras, found that "[m]ost outside observers referred to aspects in this category ['inner' psycho-social processes] as being the most significant area of change they perceived. Involving self-perception and the undoing of 'internalised oppression', this category appears to be central to processes of empowerment" (p.111).

Rowlands perceives empowerment as a dynamic process that involves a multitude of different elements and, in order to show how they interact, she creates a new model where the various elements of empowerment are categorised into three groups: 'contextual' or 'material', being part of the environment in some way; 'structural', in terms of the nature of the organisations and their activities; and 'inner' psychological or psycho-social processes. She distinguishes between three levels of empowerment: personal empowerment, where the core values are in self-confidence, self esteem, sense of agency and sense of 'self' in the wider meaning of *dignidad*; collective empowerment, where the core values are in group identity, sense of collective agency, group dignity and self-organisation and management; and empowerment within close relationships which depends on personal empowerment and also "on the development of the individual's abilities to negotiate, communicate, and defend his or her rights (overtly or covertly)" (p. 119).

In order to understand women's economic decision-making, it is necessary to have a broader analysis of power relations. A gender analysis needs to provide a sensitive reading of the intricate social relations through which women and men live their lives. The allocation of resources to women can enhance women's status or place them in a more vulnerable position (Goetz and Gupta, 1996; Hashemi *et al.*, 1996, Mayoux, 1998a). Microenterprise programmes, as other development interventions, could impinge on the multiple dimensions of power reshaping gender relations. Programmes interact with the socio-economic and cultural context in which they are placed and their effects depend not only on these but also on the way particular women and men may experience them. It seems that addressing gender power relations requires more than just involving women in the programmes.

Razavi and Miller (1995) ask, if redistributing resources between men and women will involve conflict, losses for some and gains for others "how will men be convinced to re-negotiate power relations, given the pervasiveness of the gender system so well documented by the social relations analysis [in GAD]? Although this theme is not fully developed in the literature, perhaps one way of overcoming this dilemma is to focus on the dynamic nature of social relations" (p. 31). Rowlands (1997) also points out:

> "If empowerment of women is a gender issue, there is a need to tackle the corresponding task with men that will contribute to reducing the 'obstacle' of *machismo* (or its equivalent in other societies) and open up the possibilities of change in gender relations. This work has not had much recognition to date, and is very rare in the design of development programmes. ... At a workshop on women's empowerment in Mexico in 1995, a major theme identified by women from grassroots organisations and from NGOs was the need to work with men to raise awareness and generate a commitment to change"(p. 132).

Peasant women in Mexico talking about self-empowerment, ask 'what shall we do with the men?' and recognise the improvement of relationships with them as the next step. They said: "'It isn't enough to work with women, and for women to know their rights'; 'It's vital to give men a chance and a space to think'; 'The question is, how are networks going to develop among men so that they can give each other support in changing themselves?'" (Townsend *et al.* 2000, p. 169). According to these claims, it

seems to be necessary to build a masculine critique of gender relations in development programmes. Men's gender identities have not only been dismissed from microenterprise programmes but also from Gender and Development analysis. Writing in and of UK, Peter Jackson (1990) argued that geography has generated its own feminist critique of patriarchal gender relations, and added:

> "But there is a little guidance in any of this literature for men who wish to challenge the patriarchal assumption of male supremacy and themselves adopt more emancipated, less oppressive, forms of masculinity. In general, it has been easier for such men to voice our support of feminist imperatives rather than to work through the contradictions of our own experiences as men" (p.199).

There is a need to bring in men's gender identities, which are increasingly under scrutiny in development practice and research. The new analysis of men and masculinity should take seriously how everyday life affects development outcomes, and should suggest some of the challenges that this involves for existing approaches to work on gender issues. The new concern of development practitioners with masculinity has arisen because of increased awareness that women's empowerment must be complemented by change for men if it is to be sustained (Rowlands 1997; Sweetman 1997; White 1997; Townsend *et al.* 2000).

2.2   Men and masculinities

Over the last decade, studies on masculinities have gained increasing presence and academic interest. They have provided theoretical frameworks that enable new researchers to analyse a wide range of topics about masculinities (Hearn and Morgan eds. 1990; Brod and Kaufman eds. 1994; Connell, 1995; Mac an Ghaill ed. 1996). The new interest in masculinity has taken its place within a "broader context of the cumulative effects of the globalisation of capital and communication systems, the changing nature of labour processes and new work technologies, the collapse of manufacturing and the accompanying suggested feminisation of local labour markets,

changing family forms and an increasing range of contradictory representations of men and masculinity" (Mac an Ghaill 1996, p. 3).

The recent growth of interest in the study of men and masculinities has come from different sources and provides the main concepts in theorising men and masculinities. Firstly, as Cornwall and Lindisfarne (1994) point out, women's studies was never only about women. "[T]he scrutiny of men, as men, must also embrace prior studies of women and femaleness and locate discussions of masculinity in the history of gender studies" (p. 28). The feminist critiques of men's unfairness and privilege need to be largely acknowledged in the theorisation of men and masculinity, given women's experiences of men's domination. In the case of development studies this source has been direct. The conceptual shift from Women in Development to Gender and Development has given us conceptual, practical and strategic reasons to incorporate the missing 'other half', although this second shift towards considering men's identities and relations as gendered subjects has raised new challenges (Sweetman ed. 1996; Cornwall and White eds. 2000).

Secondly, apart from the set of critiques of gay studies which forcefully brought attention to the concepts of masculinity, there has been a growing literature of men's studies made by men. Most of these studies have developed a critique of men from a pro-feminist or anti-sexist orientation. Feminist and pro-feminist studies on men are important sources of theorising men and masculinities. These studies consider men and masculinities as specific object of theory and provide the necessary framework to work on men, masculinities and development.

Together with the concept of gender, a number of concepts need to be specified. First and most evidently, there is the concept of 'men'. The category of 'men' is usually taken for granted in everyday life but also in many gender analyses. 'Men', like 'women', are a social category. But theoretical problems arise when these categories are conflated with those of 'male' and 'female'. The most common academic usage is by contrasting male as sex, and men as gender. But given that most men are males and that the term male(s) is frequently used to refer to people who are men, the two

categories tend to become interchangeable. The importance of the sex-gender distinction has been central in Gender and Development theory. However, as Kaufman (1994) points out, "Even those feminists who accept the sex-gender distinction often use the term *gender* when what is meant is *sex* – as in 'the two genders' and 'the other gender' when in fact there are a multiplicity of genders, as suggested in the concepts of femininities and masculinities" (footnote 5, p. 161).

Theoretical problems derive from the popular notion of 'socially constructed gender and biological sex' in much of gender discourses. This notion rests on the embedded dichotomy male/female, men/women. As Cornwall and Lindisfarne (1994) point out, the constructionist position not only limits understandings of how the body is itself socially constructed, but also "obscures the extent to which attributes associated with men and women in any particular setting overlap and are mutually constructed" (p. 36). They added later:

> "[T]hough in any particular setting there would seem to be a contingent (indexical) relationship between the gendering of individuals and the sexing of bodies, this relationship is in no sense fixed. In short, we would emphasise the importance of Gatens' insistence on taking a critical view of the *alleged neutrality of the body*, 'the postulated arbitrary connection between femininity and the female body, masculinity and the male body' (1983: 144)" (p. 38).

The second concept that needs to be analysed is 'masculinity'. Hearn (1996), after twenty years of using the concept, expresses deep concerns about the way it is used "as a shorthand for a very wide range of social phenomena, and in particular those that are connected with men and males but which appear to be located in the individual" (p. 203). And later, he adds this statement: "Masculinity seems to hold sway over men, just as sex roles did in earlier formulations. Barbara Ehrenreich noted how the 'male role' became an explanatory cliché in academic and popular accounts of men. It is possible that 'masculinity' is suffering the same fate (McMahon 1993:691)" (p. 207). These concerns have been a reaction against the use of the concept (and its consequences in theory and gender politics) by both sex-role studies of masculinity and what has been called 'men's studies', especially as developed in the 1980s. Such a reaction has also been clearly voiced by feminist anthropologists in the extensive

critique made by Cornwall and Lindisfarne (1994) from which has derived their now well-known statement: "In appropriating the personal, there has been a tendency to forget the political and ignore the vested interest many men have in resisting change" (p. 34).

Briefly, in the case of sex-role studies on men, they are helpful in describing some elements in the construction of men's identities, but are not instructive in analysing power, contradiction and change (Carrigan *et al.* 1985). Kaufman (1994) put it clearly:

> "Discourses on gender have had a hard time shaking off the handy, but limited, notion of sex roles. Certainly, roles, expectations, and ideas about proper behaviour do exist. But the central thing about gender is not the prescription of certain roles and the proscription of others –after all, the range of possible roles is wide and changing and, what is more, are rarely adopted in a nonconflictual way. Rather, the key thing about gender is that it is a description of actual social relations of power between males and females and the internalisation of these relations of power" (p.144).

Masculinity is briefly defined "as a shorthand for the indications, the set of signs, that someone is a man, a member of the category of men" (Hearn 1998, p. 18). Masculinity is the theoretical concept that links men, gender and power. As a socially constructed concept, it exists in a plurality of forms. Carrigan, Connell and Lee (1985) emphasise that the 'male sex role' does not exist. It is impossible to isolate a 'role' that constructs masculinity and another that constructs femininity. Masculinity is constantly reconstructed in relation to social, political and cultural developments. The concept of multiple masculinities has been used to refer to different kinds of masculinity, often related to the temporal, spatial and cultural diversity of realities. As there are a multiplicity of masculinities in any sociohistorical context it is therefore preferable to use the term 'masculinities' where this is grammatically appropriate.

Collinson and Hearn (1996), writing about multiple masculinities and workplaces, point out that specific forms of masculinity are constructed and persist in relation both to femininity and to other forms of masculinity. "Different masculinities are embedded in relations of power, and particular forms may be characterised as 'hegemonic' or 'subordinate' in relations to one another (Connell 1995). In turn these

masculinities are not fixed, but continually shifting" (p. 66). Masculinities have also been reflected in the signifier of fatherhood. The literature distinguishes three distinct roles of men as fathers: as biological father, as economic providers for the family; and as 'social fathers' (Engle, 1997). In both Northern and Southern countries men have been actively ignored or overlooked by agencies set up to help families on the fringes of society and some projects have remained intact with an anti-men ethos (*The Guardian*, 1999; Chant, 2000b). The reconstruction of masculinity in fatherhood in relation to social, political and cultural developments is therefore a contested terrain and subject to instability, change and multiple expressions (Westwood, 1996).

The concept of 'hegemonic masculinity' (Carrigan *et al.*, 1985; Connell, 1987/95) emphasises that many variations on concepts of 'masculinity' exist within and between societies. This challenges the idea that gender identity is natural, unchanging, and 'given'. In each community, particular forms of masculinity will be widely perceived as the most 'desirable', and as 'real' masculinity. Connell, borrowing the term from Gramsci's analysis of class relations, defined the term as "a social ascendancy achieved in a play of social forces that extends beyond contests of brute power into the organisation of private life and cultural processes" (Connell 1987, p. 184).

It is important to highlight here some additional points. First, a hegemonic masculinity does not necessarily wield the most power in a national context. Hegemony means it is specific, culturally constructed and, in this way, is 'culturally ascendant'[6]. Second, there is resistance to that which is culturally ascendant. Hegemonic masculinities are continually contested by those they subordinate. One could reject or conform to hegemonic roles or even create a unique discursive niche of masculinity[7]. Third, despite the challenges posed by such individuals to traditional or hegemonic masculinity, they do not necessarily undermine existing power relations (Willott and Griffin, 1996). Fourth, power relationships exist between men of different classes, races and abilities, in addition to the power relationships which exist

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[6] It is important to note that Colombia is a multi-cultural country.
[7] Willott and Griffin (1996) have demonstrated this last case for unemployed working-class men in England.

between men and women (Heard and Collinson, 1994). As Sarah White (1996) highlights, certain men benefit more than others, since gender identity cross-cuts other forms of social differentiation, including race, age, and economic class. While some women may benefit from their position in a patriarchal society, some men are disadvantaged.

Having introduced the above concepts, I am going to consider some important elements in the use of those concepts in a gender analysis. Firstly, the use of the concept of masculinity/masculinities must not divert attention from other social divisions and power relations. They take part in the fluidity of reality and their separation is only analytical. On the contrary, masculinity needs to be also a way of understanding broader power relations. Second, the emphasis on men and masculinities should not mean forgetting women. To bring men's gender identities into Gender and Development may cause collapse if we fall into the same shortcomings that currently justify much new interest in men and development: a single focus on either women or men. This is analytically inconsistent given that masculinity is not a property of men. Masculinity as a gender concept is also about women. Third, masculinity needs to be a way to connect both the personal and the political, the individual and the institutional (Cornwall and White, 2000). Masculinity/masculinities are then relational concepts that can connect nature and culture, the psychic and the material life, men and women and, specifically, development and gender.

The other concept that needs to be considered here is 'patriarchy'. This is a concept from the feminist tradition that also connects men, gender and power. As a system of men's dominance, it is generally used to emphasise the social structure of gender relations and oppressions between men and women. It helps in understanding social structures underlying both institutional inequalities and everyday action. In its conception as public patriarchy, where men's power is located in the public domains, its significance lies in understanding men's domination in institutions and organisational lives (Hearn, 1992). There has also been great attention to the presence of multiple sites and structures of patriarchy which has led to talk about different

'patriarchies' or patriarchal structures in the arenas of work, family, the state, violence, sexuality and culture (Walby, 1990). All these sites of social relations might be seen as social bases of the 'gender class' of men. Similarly, the concept of 'patriarchal dividend' has been created to explain the advantages that materially and ideologically all men gain from the socially structured character of their dominance (Connell 1995). Patriarchal arrangements of power have been a critical area of concern in development (Folbre, 1994).

The debate about unity and differences between men and masculinities, or between hegemonic and non-hegemonic forms of masculinity, is similar to some extent to that of 'patriarchies'. However, the emphasis of the concept of patriarchy is in the structural unity of all men, making reference to the collective power maintained through the assumption of hegemonic forms of masculinities to draw attention to the relations of power between men and women. This, to some extent, obscures relations of power between different men. Rather, the concept of masculinities is more appropriate in incorporating gender power relations among men, given other social divisions and hierarchies. Despite the patriarchal dividend, in the development field, most men remain disadvantaged economically and politically. Masculinities then come to play a very important role in Gender and Development.

> "People's everyday experience of inequality, and differential access to resources, can be located politically without reintroducing ideas of essentialised, gendered 'whole persons'. Individuals embody many different subjectivities. Though hegemonic discourses of masculinity may suppress, they never totally censor, contradictory subjectivities. In focusing on the subordinate variants of hegemonic masculinities, we challenge the authority of hegemonic formations" (Cornwall and Lindisfarne 1994, p. 45).

2.3   Masculinities in Latin America

The increasing academic interest in men and masculinities noted above has recently been reflected in Latin America. Most of the studies have come from the discipline of anthropology. The first set of studies has provided an increase understanding of male sexuality and unravels the construction of homosexual men's identities (Lancaster,

1992; Carrier, 1995; Lumsden, 1996; Nencel, 1996; Prieur, 1998). They have explicitly dismantled an assumed homogeneous category of men and have connected the diverse representations of male sexuality with their implications for relations of power. Another set of studies has provided analyses important to understanding men's gender identities among different groups of men and places in the region (Wade, 1994; Brusco, 1995; Gutmann, 1996; Krohn-Hansen, 1996; Melhuus and Stølen, 1996; Mirandé, 1997; Archetti, 1999; Viveros, 1999, Escobar-Latapí, 1999; Fuller, 2000). They have set out to increase our understanding of hegemonic masculinities and defined the main elements in the constitution of masculinities in the different configurations of the domestic and public domains. A few works have made links to development policy in the region (Kaztman, 1992; Chant, 2000b). All of them have regarded men as gendered beings, paying attention, albeit to different degrees, to the relational character of the constitution of masculinities and their dynamic nature.

One of the most significant outcomes of the literature on men and masculinities in Latin America is the diversity of identities that they provide. Critiques of related discourses in the North have appeared, for these studies stereotype representations of *machismo*. Matthew Gutmann (1996), working with men in Mexico City said: '... widely accepted generalisations about male gender identities in Mexico often seemed egregious stereotypes about *machismo*, the supposed culture trait of Mexican men that is at once so famous and yet so thoroughly unknown' (p. 12).

Peter Wade (1994), studying gender, sex and violence in the North and West Coasts of Colombia, has used two concepts of masculinity which are central in these regions to analyse men. The first one is that of men as 'nomadic', which is recognised by both men and women, and means moving from one woman to the next, changing partners. This characteristic, rooted in real patterns of male mobility and with the process of becoming a grown male, is connected with the image of the man as "*mujeriego* (womaniser, philanderer), engaged in the sexual conquest of women even when based in a relatively stable conjugal union", and a man as "*hombre parrandero*, the fun-loving drinker and dancer who is always ready to party with his male friends and stay up all night, drinking rum, listening and dancing to music, telling jokes and stories"

(p. 117). The second concept of masculinity is that of the 'good father', which is in close relation with the father as a provider. Although this last concept is similar in the case of Northern countries, its intertwining with the first produces a specific framework for the analysis of the coastal regions of Colombia as well as similar Caribbean cultures (Krohn-Hansen, 1996).

Wade's anthropological study contributes to the understanding of the cultural construction of a 'hegemonic masculinity' in those specific contexts. Although he does not give accounts of deviant expressions that challenge 'culturally ascendant' masculinity, the central concepts draw attention to gender conflicts.

> "As men and women constitute through their lives subjective positions of masculinity and femininity, they deal with these concepts as central defining forces - discourses and practices - which they know and recognise. But they relate to them, and hence to each other, very differently, and in ways strongly influenced by unequal gender relations of power. Men take a positive attitude towards the image of man as nomadic *parrandero* and *mujeriego*. Being, or claiming to be, like this is a strong basis on which to negotiate a masculine position which is seen as prestigious by other men, and to some extent by women as well. Being a 'good father' is also approved of by men, but if it undermines representing oneself, and being seen by others, as *parrandero* and/or *mujeriego*, then it can easily be seen as a sign of weakness" (p. 118).

The tension between conflicting concepts of men based on different sets of discourses and practices has been the framework of analysis of many studies of masculinity in Latin America[8]. It allows writers to develop the ambivalence and contradictory character of masculinities and the diversity of their expressions. Opposite notions revolving around responsible/irresponsible, settled/nomadic, are used to examine men's identities in different arenas (Krohn-Hansen, 1996; Mirandé, 1997; Archetti, 1999; Viveros, 1999; Chant, 2000b; Fuller, 2000). As Krohn-Hansen puts it, "[a] good deal of men's constructions of male identity can be understood as continuous attempts to strike a viable balance between these two sets of moral ideals" (p. 116). Viveros (1999) analysing the construction of masculinity from the life-stories of

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[8] According to Krohn-Hansen (1996), Peter Wilson's classic study *Crab Antics* in 1973 "was one of the first analyses to focus on how masculinity in some Caribbean societies is produced in tension/balance

young and middle-aged men from middle social sectors of two urban areas of Colombia, defines the terms *quebrador* (womaniser) and *cumplidor* (responsible) as the central elements in the constitution of masculinity in both groups of the two cities. The responsible man is defined as a good worker, close father and economic provider. She argues that the construction of a strong and well-founded masculinity depends on the right balance between these two values. Although this study has to some extent a flavour of sex role analysis, being rather uninformative in analysing power relations, it provides central insights into men's identities in urban Colombia.

In answering the question 'why are men so irresponsible?' in lower-class urban sectors, Kaztman (1992) suggests that it is due to "a marked imbalance between the objectives defined by the prevailing culture for adult male roles in the family, on the one hand, and the access to legitimate means for fulfilling them, on the other" (p. 80). This article was original in asking such a question and depicted an important landscape in the decline of the patriarchal family. But to explain the 'negative' side alone of the opposing notions of masculinity is to ignore the ambivalence and contradictions that men face in rejecting and being compliant with hegemonic forms which involve elements of both sides: the responsible (provider) and irresponsible. Certainly man's primary role in adult life has normally been that of breadwinner and his decline has perhaps brought about the so called 'crisis of masculinity' elsewhere (Westwood, 1996; Willot and Griffin, 1996). But the emphasis on economic constraints could be another kind of 'gender trap' (Jackson, 1996) in men and development issues, if we try to keep men more responsible, leaving power relations untouchable. Additionally, "[t]here is a problem of class bias in the argument, since it is always likely to be the working-class man who has a greater tendency, according to this logic, to display 'negative' *machismo*" (Varley and Blasco 2000, p. 7).

Studying work and masculinity among urban men in Peru, Fuller (2000) concludes that work "is also represented as a masculine space *par excellence* because it is where the male accumulates the social, symbolic, and productive capitals that are their contribution to their families: it allows [them] to gain recognition from their peers and

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between two sets of discourses – those on womanising and drinking... and domestic stability" (footnote 19, p. 131).

guarantees their predominance over women" (p. 15). She argues that the impact of the structural adjustment programmes has destroyed the work model of the life-time plan in favour of that of the small entrepreneur, which in practice means casual workers who need the contribution of each family member in order to subsist. "Although this has profound consequences that affect the self-esteem of men in the popular sectors, it has not led them to question the hegemonic model of masculinity" (p. 16). Throughout this thesis I shall explore emerging masculinities and my own thinking and experiences working with small entrepreneurs in urban Colombia.

2.4   Masculinities, informal economies and false dichotomies

Studies of masculinity in Northern countries have revealed the importance there of paid work as a central source of masculine identity, status and power. Wages and salaries are connected not only with the concept of the breadwinner but also with that of the workplace as within the 'public sphere'. Collinson and Hearn (1996), in studying the conditions of the domination of men and masculinities in various workplaces, highlight that '[T]he dominant masculinities in the home complement, albeit often in difficult and contradictory ways, the masculinities of employment' (p. 67).

The spatial separation between men and women has been described in terms of the 'public' sphere being associated with men and masculinity; the 'private' sphere with women and children, femininity and domesticity. This separation is entrenched in power relations, which are expressed as the 'private' subordinated to the 'public'. The dualistic conception has served to legitimate and reinforce asymmetric gender power relations and has been strongly criticised by feminists for ignoring the importance of such unequal social relationships (Fraser, 1995; Bowlby, 1999). In reality, the public/private dichotomy is deeply flawed, as I shall explore (chapters 5 and 7). Although one can recognise that this dichotomy and the terms themselves enjoy extensive use for analytical distinction rather than for description of social reality, they embody a particular view that reinforces such a dichotomy. In this thesis,

therefore, the terms will be used to illustrate that such representation of separate spheres is false.

Examining social movements in Latin America, Tessa Cubitt and Helen Greenslade (1997), argue that a need exists to move beyond the false dichotomy of public and private spheres which reinforces essentialist views of women's social and political identity and the simplistic equation 'public man/private woman'. Jeff Hearn (1992) in surveying the major approaches to public patriarchy (the way in which patriarchy is formed with respect to the public domain, and the public-private division), points out:

> "The division of society, ideologically and materially, into public and private domains is itself a particular form of power. The separation of private and public domains is part of patriarchal society and malestream discourse, and as such subject to anti-dualist, feminist, and postmodernist critiques. As a consequence, one broad direction for analysis, deconstruction, and change involves attention to cultural and discursive meanings and lived experiences -not as some collection of free-floating subjectivities but as material gendered existences" (p. 45).

The dichotomous scheme of public-work/private-home is still more unsatisfactory when applied to the informal sector in Southern countries[9]. Not only are most of the economic activities of this sector based on self-employment (in small businesses or microenterprises) and thus remunerated according to performance, but also, in many cases, the workplaces are attached to the home. The constructions of masculinities and of relations of power are then shaped through this context. But in these cases, instead of the power relations being undermined, they may be fostered by this juxtaposition. When micro business in the informal sector employs relatives (wife, children and others) the figure of the father may overlap those of the 'boss' or 'chief'. However, there are many ways to contest (Chapters 5 and 6) and even deeply alter such relations of power (Chapter 7).

Income that emerges from family business is not based only on the work of the 'owner' but also on that of other family members. This challenges the link with the

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[9] The formal/informal dichotomy can of course be equally misleading. It is used here (as in Latin America) in its broadest sense to distinguish the small, less secure and less regulated economic activity as 'informal' (see section 3.5. and 3.7).

concept of the 'breadwinner'[10]. In this case, the control over resources is often wielded by the man, given the division of labour and the structure of power relations. Among the discursive representations that contribute to creating and recreating the sense of gender identity in both women and men, the partners or wives in Colombia may refer to the owner-husband as *el patrón* (the lord or the boss). Masculine identities are constructed here in relation to the 'culturally ascendant' or hegemonic masculinity that comes from the formal sector, which is also fostered by certain discourses[11].

It is paradoxical that while in the informal sector it is commonplace to witness an overlap between the workplace and the home, new technology in the formal sector in the North has also allowed some men, as well as women, to earn at home. In this respect, Collinson and Hearn (1996) comment: "The domination and erosion of the private sphere of home by the public world of paid employment is likely to increase as new technologies and corporate concerns with the reduction of cost and overheads results in greater homeworking and teleworking, where distinctions between domestic and occupational task become increasingly blurred and difficult to manage" (p. 67). In neither case does spending more time at home necessarily mean having increased family time. It seems that new mainstream economies demand more of the domestic time and space of workers in both core and peripheral economies. By contrast, some groups of unemployed men, reinforcing their sense of masculinity, make a "highly conscious effort to retain a clear psychological and symbolic separation between the spheres of paid work and home" (p. 67).

Another important element in the construction of men's identities in the informal sector is 'entrepreneurial' skills. An adult man, in order to provide sustenance for himself and his dependants (if any), needs to create his own business in the informal sector if there is no place in the labour market for him (see above Fuller, 2000). This has been known in Colombia as the economics of *rebusque* (looking for money in whatever activity). To go out and make a cash livelihood is not only associated with becoming a businessman and with the 'culturally ascendant' masculinity that comes

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[10] Additionally, the concept of men as lone breadwinners has been long challenged (Gonzalez de la Rocha, 1994).

from the formal sector mentioned above, but also with a sense of independence, wiliness, 'toughness', and the occupation of the outside world. The concept of the man as nomadic, that really comes from a more rural context, appears here in urban culture again as *rebuscador*. This concept is associated with being a 'wheeler dealer' which is seen as prestigious and a person who has made good deals is called *berraco*[12] or *tenaz* (tenacious). Although these terms could be applied to women they have been more associated with masculine identities. Similar identities have been found in the UK among middle-class insurance sellers, used to reinforce their power and status (Collinson and Hearn, 1996). The encouragement of a more *macho* and entrepreneurial approach to producing and selling appears to have been reinforced by the discourse of microenterprise programmes (see section 6.3).

Cultural constructions of social spaces in the informal sector of Colombia are deeply gendered. But the masculine and feminine connotations of such spaces are also strongly reshaped as women occupy new spaces. This not only makes dichotomous conceptualisation inappropriate but makes masculinity a fluid set of scripts that are mainly associated with men but can be 'occupied' by women. Masculinity is then that set of cultural scripts associated with being a man, that can be used, exerted and altered by women, and which can become hegemonic when they are used to exert power.

2.5   Bargaining approaches

For the purposes of this research, it is necessary to identify those ingredients that strongly affect relations of power and therefore help to strengthen or undermine existing forms of masculinity. These ingredients will help us to understand how power relations represent a potential arena to be renegotiated within the household. I shall use for this purpose the bargaining approach. Although no model provides a complete account of the complexity and dynamic process of reality, I consider that the bargaining model of the household (Sen, 1990), provides important concepts and

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[11] As we will see (sections 3.8 and 6.3), some local development organisations employ a discourse of developing management skills, with masculine connotations, that enhances the status of the microenterprise owner by using implicit or explicit models or patterns from the formal sector.

insights into understanding gender relations in the household and has advantages over other approaches (Doss, 1996; Kabeer, 1995/98).

To give a brief sketch, bargaining approaches have been built on the critique of the unitary neo-classical models of household decision-making. They argue for the need to look inside the household and examine power relations and decision-making processes within it. They assume that household members do not necessarily share the same interests nor are resources always distributed fairly. They also assume that members make up a household because it is to their advantage; therefore individuals will leave the household if they gain from doing so. Sen (1990) goes further and argues that traditional models fail to account for perceived interests and contributions to the household. For him, gender norms and identities shape opportunities and choices inside and outside the household.

Sen (1990) emphasises cooperation and conflict within the household. Cooperation is assumed to tend to occur if the gains from cooperation outweigh the gains from separation, and a process of bargaining determines how the gains from this cooperation are allocated between household members. Members with the greatest bargaining power are likely to get better outcomes, and that power is positively related to the minimum welfare level ('threat point', 'fall-back' or breakdown position) that individual members would enjoy, even if cooperation did not happen or were to break down. The bargaining power of the different household members depends on: (1) their breakdown position, (2) the perceived value of their contribution, (3) their perceived interest, and (4) their ability to exercise coercion, threat and outright violence.

A general shortcoming in the bargaining models is that they are outcome-oriented, rather than process-oriented. This restricts understanding of processes of conflict and cooperation and of how perceived interests and contributions are shaped and negotiated (Kabeer, 1995). New studies have extended the bargaining approach beyond the household to the interlinked arenas of the market, the community and the State, but have incorporated in particular the complex range of qualitative factors that

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[12] A *berraco* is an entire male pig, a boar.

might determine bargaining power such as social norms and social perceptions (Agarwal, 1997). Agarwal (1994a/94b/97) elaborates on Sen's approach and argues that perceptions of self-interest and responses to perceived contribution may be more complex than Sen suggests. She argues that responses to perceived contribution are not the only possible notion of legitimacy, and needs may also be important in ensuring a solution which favours the individual with the most need. She notes:

> "The overt appearance of compliance ("cast our eyes down") need not mean that women lack a correct perception of their best interests; rather it can reflect a survival strategy stemming from the constraints on their ability to act overtly in pursuit of those interests (e.g. "we do not have any money of our own"). Hence although I agree with Sen (1990: 126) that "it can be a serious error to take the absence of protests and questioning of inequality as evidence of the absence of that inequality," I would add that it can equally be an error to take the absence of *overt* protest as the absence of a questioning of inequality. Compliance need not imply complicity" (1997, p. 95).

This theoretical background will be useful in the qualitative understanding of how aspects of ownership of assets, control over money, social perceptions and norms, perceived contribution, perceived family and self-interest impinge on power relations in households where one member is involved in a microenterprise programme in Colombia.

2.6   Experiencing development

> "By using uncritically such a loaded word [development], and one doomed to extinction, they are transforming its agony into a chronic condition. From the unburied corpse of development, every kind of pest has started to spread". (Esteva 1992, p. 6)

'Knowledge', the way that I thought I understood what I was seeing, grew out of both my understanding and the reality of poverty. If I got one clear idea out of my degree in economics, it was that without growth no other goal would be possible. Lively debates at the beginning of the 1980s were about the appropriate model, but the ground was already set: poverty as the problem, and 'development', the solution. The former could not be separated from a gender, ethnocentric, and class conception, and the latter was linked itself with the terms with which it was formed: growth, evolution,

and even, revolution. The source of 'knowledge' (mainly economic theories) came from the historical experience, views, and realities of others, and was created within articulated relations of power (Escobar, 1995).

Two approaches had a Latin-Americanist imprint, which theorised about development and by which we were disappointed in the 1980s. These were the structuralism of CEPAL (Economic Commission for Latin America) and dependency theory. The first, formulated in the 1950s, created the centre-periphery conception and set the industrialisation strategy based on import substitution. Although CEPAL provided a more complex and 'structural' view of development, with a greater concern for social aspects that strongly challenged contemporary theories, development relied on capital accumulation and technical progress, that is, on economic growth. "Its fate was to be absorbed into the power grid of the dominant discourse" (Escobar 1995, p. 81). Latin American dependency theorists were another challenge to the dominant frameworks of development, arising from Marxist political economy in the 1960s and 1970s. However, they uncritically adopted the same language of those they opposed, with the dualistic classification of developed/underdeveloped and in recognising the problem of 'poverty' and the need for structural change and general/centralised 'development'.

The 1980s have been called 'the lost decade' (PREALC, 1990). The 'structural adjustment process' dismantled many previous achievements in the name of development and dragged in alternative ways of thinking and practice ('another development', 'human-centred development', 'integrated development', among others). The apparatus of knowledge and power was too well embedded to be changed, and Fals Borda's (1970) seminal ideas of participatory action-research, unfolded one decade before, remained marginal. The National Planning Department of Colombia, set up at the end of the 1960s, was the central local institution of the public development apparatus. I joined it at the end of the 1980s. Although the 'quest for a unified approach to development' had been discussed for so long (UNRISD, 1980), we defined the 'social development goals' *after* establishing the macroeconomic goals (and with successive cutbacks) and the projects for women, indigenous communities,

the disabled, and other 'minorities' were grouped in one office and left in the last corner.

The way in which the development apparatus made women visible was then through the same logic as with 'other problems' (environment, habitat, etc.): not through a 'unified approach', but through a new department, a new expert and a budget allocation. Women in Development entered into play. The production of knowledge about women was set in an institutionally constructed reality that was consonant with the conceptualisation of development already operating in hierarchies of power. Women's 'problems' were also colonised by development.

In 1990, the United Nations Development Programme published the first *Human Development Report* (UNDP, 1990). It emerged as a synthesis of conceptual achievements of previous decades and paid due consideration to attempts to measure and analyse socio-economic development. Although human development is presented through an 'internationally comparative level of deprivation', which incorporated the yardstick of income per capita, it came out as a viable alternative to conventional economic growth models, income poverty approaches and the basic needs approach, which had prevailed during the 1980s. As its main inspirer (A. Sen) put it ten years later, "[t]he crude index spoke loud and clear and received attention and through that vehicle the complex reality contained in the rest of the Report also found an interested audience" (UNDP 1999, p. 23). It later encompassed critical elements of gender and development (UNDP, 1995).

The Gender and Development approach emerged in the last half of the 1980s to address the causes of gender inequalities and existing power relations. Although GAD frameworks claimed to include the voices of women from the 'Third World', this was challenged very early on (Sen and Grown, 1987). Further feminist work on development has criticised the ethnocentric biases of previous frameworks, emphasising the importance of race, class, and the place-specific contexts of gender relations (Goetz, 1991; Momsen and Kinnaird, 1993; Parpart, 1993; Radcliffe and Westwood, 1993). The 1990s have also been marked by steady growth in attempts to

integrate the practice of participatory development with theories of gender, with a new emphasis on diversity and the politics of difference (Guijt and Kaul Shah, 1998; Cornwall, 1998). More recently, men and masculinities have been incorporated in gender and development analyses (Cornwall and Lindisfarne,1994; Sweetman, 1997; Cornwall and White, 2000).

Micro-finance programmes have became a global development industry as was evident in the Micro Credit Summit held in Washington in early 1997 and its use of global media to spread a particular approach to poverty alleviation (Johnson and Kidder, 1999). Programmes have spread out within the ideological trend that gives centrality to the market, proclaimed and supported by the development apparatus of multilateral and bilateral donor agencies. The highly standardised answer to poverty has obscured the true complex nature of poverty, denying cultural diversity and disregarding the ways in which particular poor women and men work to survive. Assessments are usually made in term of 'performance indicators' given by the growth of their activities. However, the development agenda of the global industry is constantly contested through the complex interrelationships between people's own strategies for the use of micro-finance to further their perceived interest and global policy. The diversity of outcomes and the questions raised about the usefulness of the programmes as a strategy for poverty alleviation (Rogaly, 1996; Mosley and Hulme, 1998; Mayoux, 1998a/1999) give strong evidence of such subversion.

This thesis will show that there is not a single 'development agenda' through which powerful agents impose their will. Instead I argue that there are multiple agendas which converge and diverge in an overlapping and dynamic process of asymmetric power relations. Organisations, groups, women and men change and are changed by interactions with contradictory outcomes.

CHAPTER 3: CIVIL SOCIETY, THE NATIONAL MICROENTERPRISE PLAN AND THE LABOUR MARKET IN COLOMBIA

Part 1: Civil society in Colombia

To study the gender effects of the National Microenterprise Plan (NMP) it is necessary to understand the Non-Profit Development Organisation (NPDO) phenomenon in Colombia because the Plan works mainly through these organisations. The framework of analysis within which the NPDOs will be examined marries two approaches, regarded here as complementary. The first approach is more descriptive, taking a perspective that suggests that NPDOs are just a part of the non-profit sector. The second approach is more dynamic, and argues that NPDOs are part of the concept of civil society. The basis of this argument is that NPDOs answer to different interest groups and this, in turn, determines their developmental approach, and the features of their micro-enterprise programmes. Furthermore, these features will be a central focus of analysis in determining the gendered consequences of these programmes.

3.1 A descriptive framework

Any attempt to identify non-profit organisations encounters several difficulties. The term "non-profit sector" itself has only recently gained currency in social science literature and is rare in everyday language in the UK. There is a wide range of organisations identified as part of the non-profit sector. In countries of the South[13], where an important part of the non-profit sector has effectively been called "Non Governmental Organisations" (NGOs), the non-profit term may in fact usefully broaden the focus of attention by making it clear that there is a much wider array of organisations with which NGOs share many crucial common features. Accordingly, this section will begin with an analysis of the two terms.

In line with the international community at large (Edwards and Hulme, 1992; Rifkin, 1995), the South has observed a growth of NGOs, which play an increasingly important role in local communities. Despite the wide use in the public arena of the term 'non-governmental organisation', it is not an appropriate definition or name for the group of organisations that it attempts to denote. Yet producing a clear definition of this term and also the range of organisations it incorporates is problematic. The difficulties arise largely from the diverse use of the term, the various definitions given to it, and the characteristics used to define the concept of NGOs.

To take the term "non-governmental organisations" literally would be to include all organisations that are institutionally separate from government. Though some definitions of this term exclude businesses, they include every type of association, both formally and informally constituted. The lack of precision in these definition makes it more difficult to research the organisations as a sector.

These limitations do not imply that the term "non-governmental organisations" has no historical connotation. Rather the historical connection in Latin America seems to have stemmed initially from multilateral organisations (e.g. UNDP, World Bank, etc.) which took the term NGO from British usage to describe partners in those countries following different development paths. But the term has been changing to incorporate indigenous associations with very different origins. As Leilah Landim points out for Brazil, the term has connotations there which are quite political in order to identify different kinds of organisations which became NGOs as a result of the process of democratisation:

> "This diverse set of constituencies, endowed with a set of ideas clustering around the 'participation' and 'organisation' of the poorest segment of the population, developed and implemented numerous activities at the grass-roots level across the country within a general perspective of the structural transformation of society from below" (Landim 1997, p. 340).

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[13] The South is defined as countries which have traditionally received international aid (Fowler, 1994. Footnote 2).

A more useful term may be the American 'non-profit sector'. The Johns Hopkins Comparative Non-profit Sector Project has formulated "a common language and concept of the 'non-profit sector' that could guide systematic data-gathering on this sector cross-nationally" (Salamon and Anheier, 1997). There are five key features which this project has recently identified in their structural-operational definition of the non-profit sector. The entities that make up the sector are: [1] Organised - the organisation has some institutional reality to it; [2] Private - institutionally separate from government; [3] Non-profit-distributing - not returning any profits generated to owners or directors; [4] Self-governing - equipped to control their own activities; [5] Voluntary - involving some meaningful degree of voluntary participation. This definition, which arose from a comparative analysis of selected countries around the world, allows an appropriate identification of Non-Profit Organisations (NPOs) and a better understanding of their 'institutional reality'. The scope of the sector includes both types of organisation, the formally and non formally incorporated.

In the three sector model, if the state is regarded as the first sector and the market the second, the NPOs can be described as the third sector of society (Fowler, 1996). This framework is useful in describing the types of organisation that are to be examined in this research. The trinity model stems from the traditional division of society between public and private organisations; here the latter are divided into profit and non-profit organisations. In the case of the South, profit organisations, properly the market, are made up of two large components: the formal and informal economies[14] (See Figure 3.1). This market structure is important not only for the composition of the third sector (NPOs) but also their activities in microenterprise programmes. Furthermore, interaction between the two sectors is profuse and they influence each other. Julie Fisher, cited by Rifkin (1995), makes this point clearly:

> "Local populations often have little choice, say Fisher, but to develop alternatives to the market. These substitutes often metamorphose into market activities. The setting up of microenterprises, co-operatives, and intervillage trading networks is often a precursor to establishing a rudimentary market in a

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[14] The informal economy is here defined by non compliance with one or more legal requirements such, for exemple, non payment of taxes and non compliance with formal social security requirements. This is the case of most micro-enterprises.

region or an entire country. Fisher says that what you have in the third world is the third sector promoting the private sector on a massive scale. The gains made from the market sector are often used, in turn, to finance the continued expansion of third-sector activity" (Rifkin 1995, p. 283).

These two types of production interact with each other in complex and context-specific ways, forming a dualistic reality which is not consistent with how a developed country can appreciate the model of the three sectors.

Figure 3.1.1   Society in the North
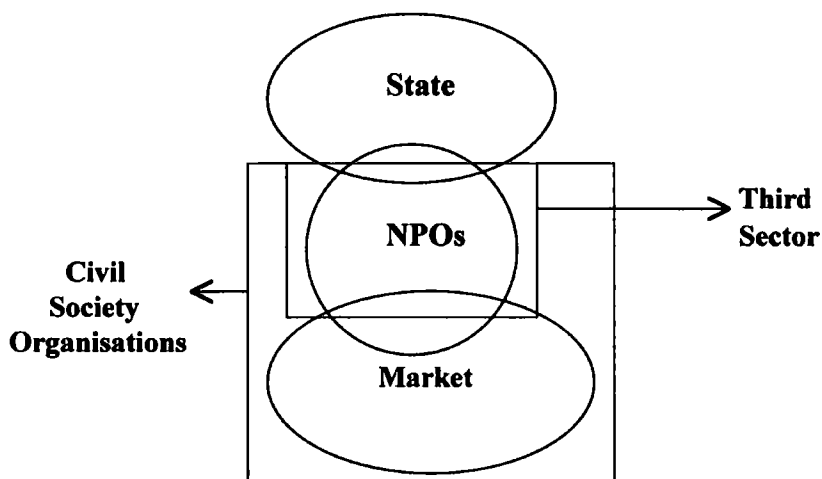
Figure 3.1.2   Society in the South
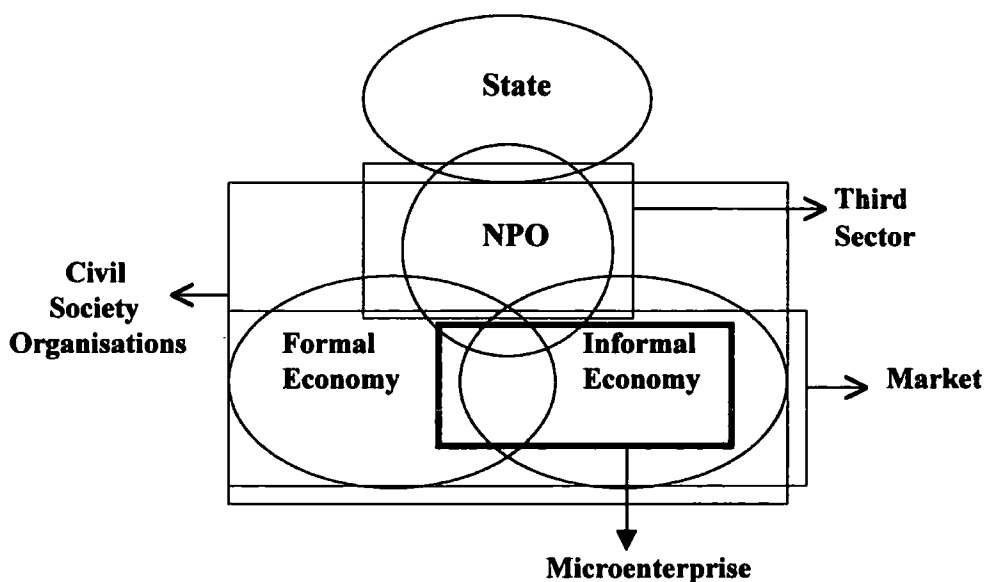
3.2   The Colombian context: the non-profit sector

Information collected in 1994[15], permitted the calculation that there are in Colombia more than 100,000 non-profit organisations (NPOs), which could be grouped in more than fifty categories according to their statutory purposes. Although informal or non-formal associations also exist, they are not important in the NPO universe. Although there are some difficult procedures to obtain legal recognition, a separate legal framework has been created to permit juridical persons to exist. The opposite is often found: many associations exist legally but not in reality. In any event, the organisations included in the NPO universe for this study must fulfil the key features identified in the structural-operational definition provided above, which means, amongst other factors, that organisations can demonstrate an institutional reality where legal incorporation is not available, such as some degree of organisational permanence, rules of procedure and so on (Salamon and Anheier, 1997).

The most important group of associations, nearly half of all NPOs in Colombia, are the associations for local development -ALD - or neighbourhood associations (*juntas de acción comunal*), which exist for members of rural and urban communities and have spread through the poorest areas over the last 35 years. They obtain their legal recognition from their local authority through a simple process. Their political importance is very much as organisations which mediate between citizen and state in order to satisfy needs for local development. This mediation is often produced through the patron-client system (clientelism) in which these organisations have been immersed and for which they are widely known. Clientelism is defined as a system of relations of dependency with vertical and reciprocal alliances of individuals exchanging services and favours, where a powerful patron, with political access to some state agencies, seeks public services for the client, who in return gives political support to the first. Despite this political feature, the ALDs have played an important role in the organisation and development of local communities and in some cases have

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[15]   DNP (1994c). Survey carried out through all departments and municipalities and some public national institutions.

gained autonomy and a capacity to use local power in bargaining, which has still not been assessed in addition to their contribution to development.

Following in importance are educational associations. All private establishments of secondary and post-secondary education in Colombia are legally defined as non-profit organisations and registered with the Minister of Education. They cover around 60% of secondary and 50% of post-secondary education, in the traditional divide between public and private education. However, despite a large number of educational organisations being registered as non-profit establishments, this feature has no practical relevance for their behaviour which is similar to that of the market. In the health sector the same tendency may be recognised where some large, non-profit hospitals, the clients of which are from middle and high income sectors, become increasingly like commercial organisations.

Peasant associations have grown up through their historical struggle for land and, in some cases, during the implementation of public rural programmes as functional organisational components of the latter. Despite dramatic relative decrease in the rural population over the last fifty years, peasant associations remain politically important to government objetives of national self-sufficiency in food, and, because of military confrontation in the countryside, the control of drug crops and the new environmental programmes.

Trade unions, another component of the non-profit sector, number about a thousand in Colombia, grouped in regional federations and three national confederations. They have several historical origins, particularly communist influence in the thirties and the Catholic Church in the forties and fifties. Their coverage of population decreased during the decade of the eighties when they went from about 15% of the labour force in 1982 to 9% in 1990. However, they remain strong in key public services (education, health, electricity) and, traditionally, manufacturing industry. Their growth has been limited by that of the informal economy and they have failed to establish important links with the associations of the latter.

Co-operatives are non-profit organisations, sharing special legal status with another group of organisations (pre-cooperatives, mutual associations, workers' funds and co-operative auxiliary institutions), which make up the so called solidarity sector or solidary economy. The solidarity sector has shown greater conceptual development and generally includes those organisations that have associative characteristics. Recently, a definition of the sector has been legally adopted in accordance with the following terms[16]: availability of an entrepreneurial organisational structure; participation as an associative objective or performing as its primary economic activity within the market for goods or services; establish an associative link based on notions of solidarity and responsibility; include as part of the basic rules for performance of the association or of its applicable legal regulations the absence of profitability. A wide application of these criteria allows the inclusion of 30,000 organisations in the solidary sector. A restricted application includes 10,500 associations, specifically identified under the co-operative legislation.

Another group of NPOs are those non-profit organisations which Fowler (1997) named "Non Governmental Development Organisations" NGDOs, in other words, those claiming to work in development and aiming to benefit others, and termed here Non-profit Development Organisations - NPDOs. A pioneer census developed in 1992 and 1993 in Colombia for the Social Foundation (*Fundación Social*, 1993), using a broad definition of "non-governmental organisations", found 52,500 organisations[17]. Amongst these, 5,500 'social benefit' organisations were identified as particularly engaged in services or socio-economic, cultural, and political development. The National Directory of "NGOs" comprises this last group, which seem properly to make up the NPDO universe in Colombia. The Social Foundation recorded more information for a sample of 1,410 NPDOs, which were classified by institutional form, identifying three subsectors: self-development; support, service and accompaniment; and interinstitutional co-ordination and representation. The first group fits the category of community-based organisation or grassroots organisation. In the second group are those NPDOs that promote or work directly with marginal

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[16] Project Law 078 of August 1996, Congress of the Republic of Colombia, Congress gazette No. 344.
[17] If this census had included the ALDs the number would have been similar to the previous one.

communities. In the third group are the federations and other second and third level organisations. During the last two decades the NPDOs have grouped in several regional federations and one national organisation which include the most important NGOs in the country: the Colombian Confederation of NGOs.

Many NPDOs arose as mechanisms of political expression in the face of the crisis of the political parties, seeking new spaces for participation and developing alternatives. This group saw important growth in the last two decades[18]. They may be classified by their areas of political and social activity, such as: environment, human rights, community promotion, economic development, and lobbying and advocacy. The NPDOs have become an important source of work for certain groups of middle-class professionals, especially in the context of their new role as public contractors and agents of the system of international co-operation.

NPDOs in Colombia continue to be a vast array of organisations of multiple origins and purposes. One of the most important legal forms is the Foundation, which has been created for a group of people, or one or more companies, or a combination of these, to provide funds for a specific purpose. A small but important group of foundations has been created by major economic groups and private firms to relieve the living condition of the poor in their area of influence, as well as to avoid taxes. This group of organisations was involved in the NMP and wielded considerable bargaining power by concentrating public state resources. I will show in the second part of this chapter how this group of NPDOs has shaped the Plan over the last fifteen years limiting its scope and framing its gender nature.

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[18] Colombia has been called a 'limited democracy' and until 1991 many civil rights were suspended.

3.3 Civil society: framework of analysis

A broad debate has taken place internationally about civil society and some of its key issues in relation to market and state (Clayton, 1996; Macdonald, 1997). One of the most important points is the model of the three sectors, which has been criticised as untenable in theory, devoid of history and irrelevant to societies in the South (Trivedy and Acharya, 1994). In this thesis, I will use another definition of civil society without rejecting the three-sector model. I think that this model is useful to locate and identify non-profit organisations as an array of organisations with different economic, social and political interests.

Civil society has often been defined in opposition to the state and is therefore a political concept. It involves every kind of non-state organisation and covers both the non-profit sector and the market. It "is the realm of autonomous groups of people articulating different interests and convictions that exist outside of state institutions" (Cox, 1997). In other words, it includes a wide range of organisations which had different historical, legislative and social origins. These shape economic, social and political webs amongst classes, ethnic groups, regions and so on, with different interests and conflicts. Thus, civil society is the arena where interest groups express themselves in relation to the state. "Hence to define civil society in a way that ignores fundamental conflicts of interests is to betray a clear lack of understanding of the basic inequalities that pervade the social fabric" (Trivedy and Acharya 1994, p. 18).

In this approach, market-oriented commercial organisations are argued to be part of civil society for two reasons. Firstly, the political roles of industrial associations and firms in general are prominent. In particular, they have played a decisive role in the NMP. Secondly, as Fowler (1996) points out, the heterogeneous and dualistic economy highlighted above and its interaction with the non-profit sector means that there is no theoretical justification to exclude such organisations from the definition of civil society. In many ways it is possible to argue that the development of the market created civil society, and the limitations and contradictions of the former had been expressed by the latter. In the same way, the concept of the state stems from and "is

entrenched within the concept of civil society. Civil society is as much a precondition as a product of the modern state" (Trivedy and Acharya, 1994. Page., 57).

In a dualistic market it is not unexpected to find a 'formal' component of civil society trying to strengthen an 'informal' one, in alliance with the state or not. But the limitations and contradictions of the market (unemployment, poverty, inequity and so on), which are expressed in particular ways in the informal sector, have been addressed by powerful actors from the formal sector in their own interests. On the other hand economic globalisation[19] has produced in the labour market a sector of skilled workers closely integrated with capital and a larger, peripheral sector, less secure and more segmented by gender, ethnicity and geographical location.

> "To cope with the excluded and potentially disruptive, the institutions of global governance have devised instruments of global poor relief and riot control. Humanitarian assistance (the poor relief component) has become a top priority of the United Nations and a major activity of a vast range of non-governmental agencies" (Cox 1997, p. 58).

This is the broad context in which development programmes must generate employment and income. In the South, NPDOs have done this particularly through microenterprise programmes. At the same time, the globalisation process has undermined the traditional potential for trade union organisation and reshaped civil society[20]. "The old civil society was formed in large part around interest groups like industrial and professional associations. More recently, these older components of civil society have been diluted by a greater emphasis on 'identities' defined by religion, ethnicity, and gender; and also on 'locality' rather than wider political authorities" (p. 66).

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[19] Globalisation signifies to Cox (1997) a "growing connectedness and interdependence on a world scale" (pag. 49).
[20] For Cox (1997) civil society "is the realm of autonomous groups of people articulating different interests and convictions that exist outside of state institutions".

3.4   Discourses of civil society in Colombia

The concept of civil society came to be important during the last decade in economic, social and political analysis in Colombia. Among other factors, it was invoked for the process of reinsertion of certain armed groups into civil life as a result of the amnesty negotiated with the government in 1990, but civil society has above all been reinforced in the new Constitution (1991) with the creation of new spaces for citizen participation. The concept of civil society is different for each of the main agents involved in the public arena, such as the government, international agencies, academics and the non-profit sector. The new Political Constitution of Colombia also provides some concepts in relation to civil society.

Among non-profit organisations in Colombia there exists a self-defined category of "civil society organisations" (CSOs), or third sector. From the opening words of the Technical Secretary of the first *Forum of Civil Society Organisation* (1995), Inés de Brill, it is possible to infer that Colombian CSOs understand civil society as that group of organisations which is different from both state and market, that is to say the array of non-profit organisations. She said:

> "One of the biggest challenges to civil society organisations is to design co-
> ordinated strategies to promote sustainable development with equity; this
> implies that the CSOs, the government, and the international agencies must
> work together because if we act together in a co-ordinated and coherent
> manner, we shall be able to achieve better results and to overcome the
> antagonism between state, civil society and market" (In Rojas and Pradilla,
> 1996, p. 3).

This statement expresses the concern of the "CSOs" about the ways in which agendas are set for collaborative work and strategic alliances with other sectors, and situates their activities within the wider society. This is one of the challenges to the NPO in civil society (Edwards and Hulme, 1994). To identify a strategic alliance is to identify interest groups, the essence of civil society. Additionally, the adoption of "CSOs" as a cognitive category of self identification for a diverse and important group of

organisations points to a process of the recent creation and recognition of a common identity.

The Inter-American Development Bank (IDB) is an important actor in Colombia. Like other international development agencies, it has special concerns about civil society in the countries of the region. In its Eighth Replacement of Capital in 1995, the Bank established the aims of working with a more comprehensive development approach that would consolidate economic reforms and, at the same time promote domestic socio-economic integration, the modernisation of the state and the strengthening of democratic institutions and civil society. The IDB has embedded in its development strategy a broad concept of civil society, which is explicitly defined as "all activities of all citizens acting individually or collectively, in the economic, social and political fields" (IDB, 1996).

The Bank argued that there is underway in the region a strengthening of civil society in terms of its autonomy and activism and the responsibility of the firms, social and political organisations and citizens who act in the economic, social and political arenas. Thus, this wide definition of civil society involves all activities outside the state. The strengthening of civil society, in the Bank's terms, takes place in the context of two great changes. Firstly, there prevails in the region a new development strategy that gives the market a more important role in the allocation of resources. And secondly, the region has made a transition towards democracy. As a consequence of these two factors, the economic reforms and the democratic regimes, there is a substantial change in the role of the state, which requires a modernisation process to become efficient. This new role of the state presupposes the strengthening of civil society as the other side of the same coin.

> "The modernisation of the state cannot be limited to its institutions without the strengthening of civil society, which is a process complementary to change in the role of the state. Special attention should therefore be paid to the specific measures which enable the citizen, individual or collectively, to play a bigger economic, social and political part" (Idem, p. 6).

The Bank's definition of civil society is in line with its particular development approach in the Americas. This approach is important in the micro-enterprise programmes in Colombia which have worked with IDB financial resources.

The National Constitution of Colombia (NCC) approved in 1991, explicitly contains the classical division between the state, society and the family (NCC, Art. 46). It proclaims the political organisation of the country as participative and pluralist, among other fundamental principles (Art. 1). In the chapter about the forms of democratic participation, it also includes the type of association which the state should promote as a democratic mechanism of participation.

> "The state will contribute to the organisation, promotion and training of the professional, civic, trade union, community, youth, non-governmental charitable or common benefit associations, without harm to their autonomy and with the aim that they will be a democratic mechanism of representation in the different spaces for participation, harmonisation, control and vigilance of public management that will be established" (Art. 103).

Thus, the Constitution gives an important democratic role to many forms of association and commits the state to promote such associations as are outside the market. This is the universe of NPOs. The term of NPO was also introduced explicitly in the Constitution to ban state grants to NPOs giving to the state the power to contract directly with NPOs, to secure increased accountability (article 355). The Constitution points to those non-profit organisations which have development purposes and are here called non-profit development organisations (NPDO). Thus, in the terms of Robinson (1997) the new economic agenda where the NPDOs increased their role as public contractor organisations, has explicitly been facilitated in Colombia on a constitutional basis.

In the academic world an approach to civil society similar to those provided above can be found. Rodriguez (1991) has analysed the relations between civil society and its components with the state in Colombia and has studied in particular the coffee interest group in Colombian civil society, using an approach which essentially raises the fusion between private interest and public decisions. From this perspective, the

country has moved from a traditional society, made up of isolated communities, to become a civil society, composed of multiple associations. Interest groups must multiply in Colombia under different forms of association. In some cases these interest groups become pressure groups when their number of members, the social class of their members, political leverage, economic power and level of organisation are significant.

Interest groups, whether associations or families, are a heterogeneous universe of organisations. Rodriguez asks if every association is an interest group and why interest groups are to be organised as non-profit organisations. "From the sociology of law, the moral personality is a legal fiction" he claims and maintains the idea that there is no contradiction between the rationality of commercial associations (corporations) and some non-profit organisations – e.g. foundations.

Part 2:   From local NPDOs to National Plan

Microenterprise programmes have become one of the most important activities of non-profit development organisations (NPDOs) in low-income economies. Studies of these programmes have generated discussion about their effectiveness in the reduction of poverty, the sustainability of their financial models, and appropriateness of institutional designs, among other issues, documented in NPDO case studies and in comparative analyses worldwide (Hulme and Mosley, 1996; Johnson and Rogaly, 1997; Mayoux, 1998a). Although the literature has highlighted the importance of the relationships of NPDOs with states and donors (Edwards and Hulme, 1996), there is a lack of analysis of microenterprise programmes from a planning perspective at the national level, because few cases exist.

Colombia is the country with the strongest tradition of microenterprise programmes in Latin America (Stearns and Otero 1990). In 1984, the government grouped NPDOs working with microenterprise into the National Microenterprise Plan (NMP), with the support of the Inter-American Development Bank (IDB) and the objective of articulating an economic and social development policy for the urban informal sector. Loans under the Plan range from a few hundred to several thousand dollars. The Plan was exceptional in the collaboration at national level between states, civil society and donor agency, in the leading role of private capital, in the large number of NPDOs (86 in 1998) offering training and in its urban bias; only now is the Plan beginning to work in rural areas in non-agricultural activities.

Part 2 in this chapter examines the NMP and the NPDOs involved, drawing attention to the relations between NPDOs, market and state. It is argued that since 1984 the mainstream NPDOs in the Plan have limited its potential by adopting inefficient models which serve their own interests. This leading characteristic of the Plan at all stages has meant that, despite Colombia's important tradition of microenterprise programmes, the impact of the Plan has always been limited by the models adopted, which have also shaped their gender bias.

3.5   The urban informal sector in Latin America

The confluence in Latin America of rapid urbanisation, the first phase of demographic transition and capital-intensive industrialisation, gave rise, especially during the 1970s, to the "informal sector". The emergence of the urban informal sector produced a rich body of literature and many schools of thought seeking to explain its presence and expansion, its position within the social and economic structure of each country and its relationships to the formal sector.

The Regional Employment Programme for Latin America and the Caribbean (PREALC), and the Economic Policy Commission for Latin America (CEPAL), both United Nations agencies, published a series of economic studies during the 1980s, which have led to an understanding of the sector. These analyses focus on the labour market, the evolution of labour supply, salary and income profiles, the persistence of excess in the offer supply over absorption by the formal sector and the scarce availability of capital, as explanatory variables for the informal sector. The relationship between the formal and informal sectors remains part of these analyses, identifying complex links and interdependencies (PREALC, 1981; García, 1982; Tokman, 1987; Klein and Tokman, 1988; Infant and Klein 1990).

Other studies explored the role of the informal sector in reducing costs for the formal sector, especially by reducing wages, emphasising the subordination of the first to the second (Moser, 1978). An important approach at the end of the eighties, when more importance was being ceded to the market in both academic and political arenas, identified the informal sector as a key manifestation of entrepreneurship restricted by excessive state regulation which forces the sector outside legal frameworks (De Soto, 1988). Promoted by the Institute for Freedom and Democracy in Peru, this approach sought the elimination of state controls over entrepreneurial activity to enable the economic development of the sector. Such approaches were the object of important critical analyses (OIT, 1990; Tokman, 1990).

Contrasting perspectives on the informal sector in Latin America not only enriched understanding and theoretical analysis, but also showed the need for new methodologies and forms of intervention. The experiences of a few NPDOs in the region then became the basis of public policy interventions in the urban informal sector and of the range of programmes in different countries, some of which date from the 1970s. At the same time, international agencies increased their presence and intervention in the region through credit and technical assistance (Stearns and Hill, 1990).

3.6   Antecedents of the Colombian Plan

Colombia has an important tradition in both public and private sectors of support to microenterprise (ME). In the mid-1970s, some NPDOs initiated urban microenterprise programmes to relieve unemployment and generate income. From the public sector, the National Training Service provided management training to small businesses in poor communities[21]. All the programmes concentrated on training. At that time, microentrepreneurs[22] were characteristically people with technical skills from previous employment, but lacking even minimal management tools (Birkbeck 1977, DNP 1984). Therefore, it was appropriate to provide training in accounts and basic principles of business administration. New NPDOs appeared in different cities setting up such programmes. Rapid population growth and urbanisation in Colombia during the seventies, strongly affected the urban labour market (Chenery, 1986). Urbanization developed from 38% urban in 1951 to 70% in 1990[23]. The labour force (economically active population) grew at an average of 5.3% per year 1976-1986, creating the conditions for such programmes in all the big cities.

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[21] The *Servicio Nacional de Aprendizaje SENA* (National Training Service) began the Promotion of Popular Professional Urban and Rural Programmes (PPPU and PPPR), at the beginning of the 1970s. The PPPU was directed at the small businesses of the urban informal sector (Arboleda, 1997).
[22] "Microenterprise entrepreneurs" would be more correct than "microentrepreneurs", as Arboleda points out (1997), as "what is small is the company, not the owner" (p. 40). However, I will use in Chapter 6 the last term as a translation of the popular usage of the word *microempresarios* in Colombia.
[23] According to DNP projections based on the Census of Population of 1993, the total population of Colombia in 1998 was 40 million people (DNP, 1998b).

From 1984, the National Microenterprise Plan was created to co-ordinate the NPDO microenterprise programmes. Its main objectives at this early stage were to standardise criteria for services, avoid duplication and increase coverage (DNP, 1984). The NMP was a government attempt to relieve unemployment, which had steadily increased during the first years of the eighties[24]. Although some NPDOs already had a credit component in their programmes, the greatest achievement of the Plan was to provide credit resources on a large scale to microenterprise. Credit was identified as a leading factor in microenterprise development, because of the constraints for MEs on access to formal credit. However, NPDOs did not directly develop the financial component of the Plan; instead, one public bank and one private financial institution participated in the Plan by adapting their services to lend to MEs under special agreements with NPDOs. As will be seen below, this was both a great advantage of the Plan, and a source of its limitations.

The Plan opened up a larger sphere of acting than the regional approaches of each NPDO and was a vehicle to strengthen the weaker NPDOs and to promote co-ordination. The Plan identified appropiate NPDOs and built bridges with universities and other national institutions. A research fund and an initial information system were created. What contributed most to understanding of the informal sector and microenterprise in large cities was the introduction of a module on the informal sector in the National Household Survey. The state created a framework for long-term action. The Plan's main financial resources have come from IDB loans. During the last fifteen years the Plan has grown and become more complex, through four government terms, and several evaluations and restructurings. The most important political tool of the Plan was the Monitoring Council, a mechanism for participation, discussion and decision-making on which NPDOs and public institutions were represented. The Council became the arena where NPDOs met and built a common identity in the early years of the Plan, holding three annual meetings. In 1993 a new institutional arrangement incorporated the complexity that the Plan had developed

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[24] The unemployment rate level reached a historic peak in 1985 (15%) through economic recession and the fiscal adjustment introduced in 1984 (Chenery, 1986).

during the eighties. The NMP achieved wide geographical coverage in the 1990s (see Table 6.6.1 and Map 3.6.1).

Map 3.6.1

Colombian National Microenterprise Plan
Percentage of Municipalities involved by departments in 1998
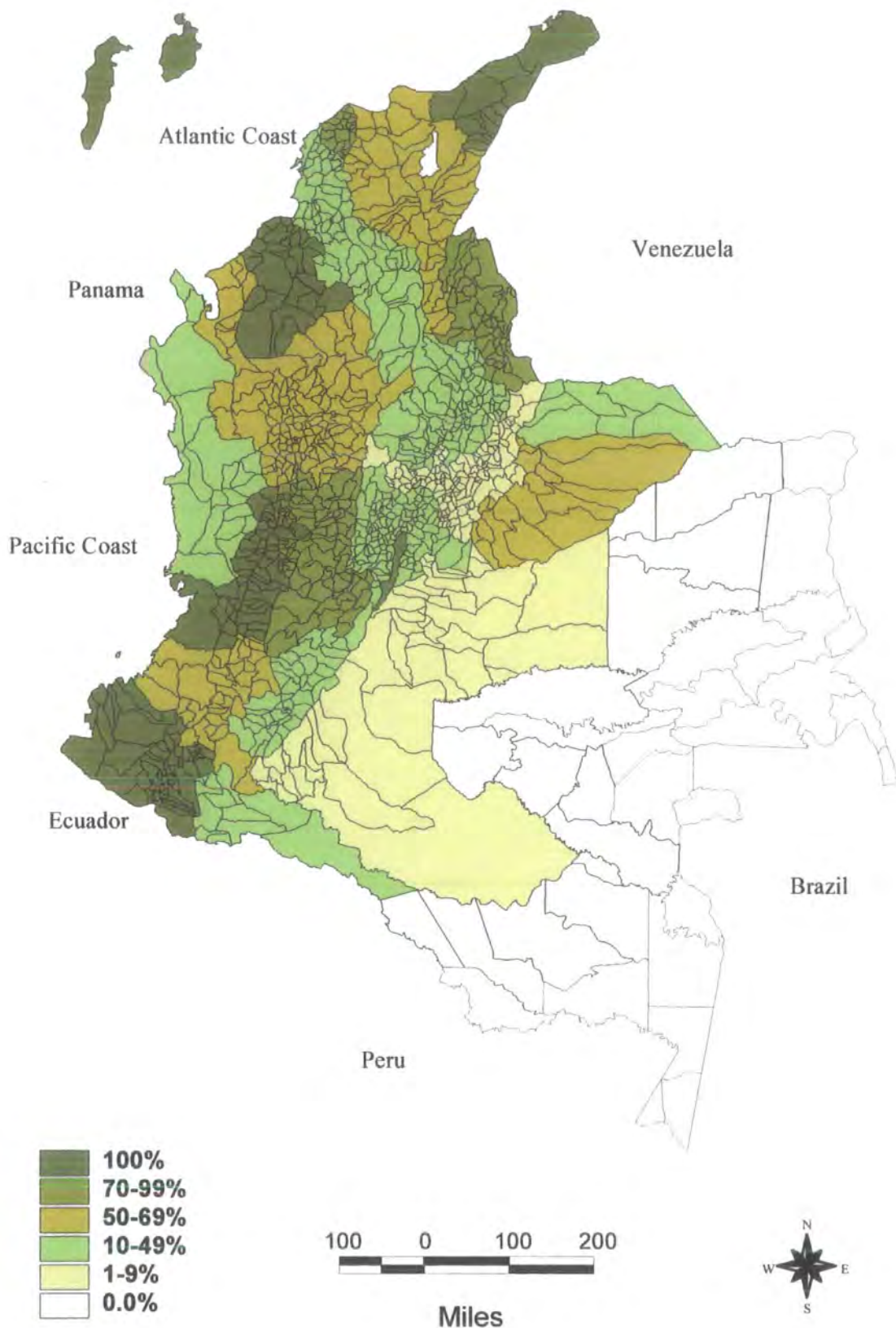
Atlantic Coast

Venezuela

Panama

Pacific Coast

Ecuador

Brazil

Peru

■	100%
■	70-99%
■	50-69%
■	10-49%
■	1-9%
□	0.0%

100   0   100   200

Miles

N
W   E
S

Table 3.6.1
National Microenterprise Plan. Geographical Coverage
(1995 -1998)

DEPARTMENT	Total Municipalities	Coverage No Munic.	% Coverage Department	National Coverage	
				%	% acummulated
NARIÑO	62	62	100	6.0	6
VALLE	42	42	100	4.1	10
CORDOBA	26	26	100	2.5	13
RISARALDA	14	14	100	1.4	14
GUAJIRA	10	10	100	1.0	15
SAN ANDRES Y PROV.	2	2	100	0.2	15
BOGOTA D. C.	1	1	100	0.1	15
CALDAS	25	24	96	2.3	17
ATLANTICO	23	22	96	2.1	20
NORTE DE SANTANDER	38	32	84	3.1	23
QUINDIO	12	10	83	1.0	24
TOLIMA	47	33	70	3.2	27
MAGDALENA	21	13	62	1.3	28
CESAR	24	14	58	1.4	29
CAUCA	38	22	58	2.1	32
ANTIOQUIA	124	68	55	6.6	39
CASANARE	19	10	53	1.0	40
CHOCO	20	6	30	0.6	32
BOLIVAR	32	9	28	0.9	41
HUILA	37	10	27	1.0	42
SANTANDER	87	16	18	1.5	43
PUTUMAYO	11	2	18	0.2	43
SUCRE	24	4	17	0.4	44
ARAUCA	7	1	14	0.1	44
CUNDINAMARCA	114	13	11	1.3	45
CAQUETA	15	1	7	0.1	42
BOYACA	123	7	6	0.7	46
META	28	1	4	0.1	46
AMAZONAS	2	0	0	0.0	46
GUAINIA	1	0	0	0.0	46
GUAVIARE	4	0	0	0.0	46
VAUPES	1	0	0	0.0	46
VICHADA	1	0	0	0.0	46
TOTAL	1035	475			

Source: Based on *Corporación para el Desarrollo de la Microempresa* CDM, Santafé de Bogotá, Agust1998

3.7   Microenterprise in Colombia

In Colombia, the broad definition adopted by the Plan (mainly for access to credit) is that an ME is an economic unit that employs ten[25] or fewer workers and has assets below US$60,000. Under this definition, MEs make up half of all urban employment, including the great majority of self-employment and a quarter of dependent or salaried workers. Most MEs are in the commercial and service sectors, with about 15% of them in manufacturing (DNP, 1994). MEs are present in all sectors but concentrated in leather and clothing, furniture, metal-mechanical, food processing, electrical and mechanical repairs, personal and communal services, hotels and shops (DNP, 1988).

This wide definition of ME overlaps with the statistical definition of the informal sector (DANE, 1986), which includes family labour, domestic service, self-employment (other than of professionals or self-employed experts) and, again, owners and workers enterprises employing ten or fewer workers (Table 3.7.1). The informal sector is characterised by MEs, though not wholly composed of MEs. MEs are a heterogeneous group ranging from survival activities to small profitable businesses.[26]

In Colombia, MEs yield 22.3% of the urban Gross Internal Product and 49.2% of national urban employment (3.5 million workers). In 1994, in the ten leading cities 1.5 million businesses were microenterprises, of which 79% were one-person, 17.4% of 2 to 5 workers and 3.1% of 6 to 10 workers (López, 1996). Studies on Colombia's urban informal sector have centred on MEs, seeking to explain their dynamics, scale and sectoral distribution, degree of legal marginality, types of labour and multiple interrelationships with the formal sector (Misas, 1985; López *et al.*, 1986; Londoño, 1986; Corchuelo *et al.*, 1989; López, 1996).

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[25] Mead and Liedholm (1998) point out that 'the term microenterprise is normally used to refer to the smaller end of the Micro and Small enterprises MSE range: enterprises with 10 or fewer workers' (p. 72).

[26] Not all informal activities fall under the objectives of ME programmes. Domestic service and itinerant workers, such as street sellers, are the targets of other initiatives. Street sellers have been a particular object of urban improvement programmes and management of the public space. Though some NGOs have worked with ambulant sellers, this was marginal during the eighties. During the nineties have been incorporated in microcredit programmes.

Table 3.7.1

Structure of the urban employment in Colombia
(Ten main metropolitan areas, %)

	1984	1994 Men	1994 Women	1994 Total	1998 Men	1998 Women	1998 Total
A. SALARIED WORKERS	61.0	64.9	60.8	63.2	60.3	58.3	59.4
1. Microenterprises	18.6	21.4	17.9	20.0	20.4	17.9	19.3
2. Medium and large enterprises	31.1	35.7	33.2	34.7	32.3	30.4	31.5
3. Public sector	11.3	7.8	9.7	8.6	7.6	10.0	8.7
B.INDEPENDENT WORKERS	30.0	34.4	26.6	31.2	38.6	29.4	34.6
1.Self-employment	24.9	25.1	22.6	24.1	30.4	25.3	28.1
a.Not professional or technical	23.2	23.1	21.1	22.2	27.4	23.2	25.6
b. Professional or technical	1.7	2.1	1.5	1.8	2.9	2.1	2.6
2. Employers	5.1	9.3	4.0	7.1	8.3	4.1	6.5
a. Microenterprises	4.3	7.9	3.6	6.2	7.2	3.7	5.7
b. Medium and large enterprises	0.8	1.4	0.4	1.0	1.1	0.4	0.8
C. OTHER EMPLOYMENT	9.0	0.7	12.7	5.5	1.0	12.3	6.0
1. Domestic service	6.0	0.1	10.5	4.3	0.2	9.7	4.4
2. Family workers	3.0	0.6	2.2	1.2	0.8	2.6	1.6
TOTAL INFORMAL SECTOR	55.1	53.0	55.2	53.9	56.0	57.1	56.5
TOTAL FORMAL SECTOR	44.4	47.0	44.8	46.1	44.0	42.9	43.5
TOTAL EMPLOYMENT	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Based on the DNP-DEI, National Household Survey DANE, June each year.

A double occupational mobility exists between the formal and informal sectors. One flow is long term and linked to the life cycle of the workers: the young begin work in the informal sector as wage-workers in microenterprises; with work experience they can get jobs in the formal sector. Many return at the end of their productive lives to the informal sector, using their savings from formal-sector employment to set up microenterprises of their own. The other mobility is short term and linked to the dynamics (through the economic cycle) of the two basic components of the informal sector. The first component is characterised by survival-level MEs, of very low productivity, lacking barriers to entry; it is anti-cyclical. The other has greater productivity, with barriers to entry, and is pro-cyclical. The survival MEs absorb workers (redundant to the formal sector) during recessions and relinguish them with

prosperity. Inversely, the informal subsector of greater productivity expels workers in recessions and draws them in as the economy grows. Most of the survival MEs are led by women (DNP, 1994).

3.8   Phase 1: The developmentalist model

The Plan grew up within a developmentalist model already in place led by the Carvajal Foundation which in 1976 set up a microenterprise programme in Cali, based on experiences since 1972 in Bahía and Recife in Brazil, and with the advice of Action International, AITEC (Corchuelo *et al.*, 1989). The Foundation is funded by the Carvajal Group, one of western Colombia's leading economic actors. The premise was that small businesses are held back by ignorance of management and sales, given the highly empirical training of the small entrepreneur. Basic training in business skills would therefore give microenterprises the chance of entrepreneurial takeoff. Thus, a training package was designed with basic accounting, costing and forward planning, supported by advisory visits to the microenterprise. This approach seemed to promote the growth of small businesses in the image of the donor company. MEs with growth potential constituted the target group and still constitute it for many Colombian NPDOs. Private companies not only created NPDOs which shaped work with microenterprises in Colombia but still fund many of the most powerful NPDOs in the Plan.

From 1981 this model would receive the financial support of the IDB. Special funds for soft credit from the Small Projects Programme were channelled directly to the Foundation to strengthen it institutionally and to provide loans to MEs. Loans were for 15 years, at 1% interest per year, in Colombian currency, without devaluation and with 7 years grace (Arboleda, 1997). In Latin America this was the first time that institutional credit resources were channelled to ME, traditionally excluded from formal banking. Though important, the credit was strongly tied to training, since "if the route of credit is taken without good training, no positive effect can be

achieved"[27]. By the time of the creation of the Plan in 1984, the IDB was already working directly with 14 Colombian NPDOs, after a campaign by the Carvajal Foundation and the Bank through the Chambers of Commerce in the main cities. The difficulties for the IDB in working directly with so many organisations led it to find a way for the NPDOs to access resources directly, which gave rise to the NMP[28].

The first CONPES document[29] on the Plan said: "The NMP will have to prioritise those [microenterprises] that by their internal conditions and relations with the rest of the economy play an important role in the development of the country and offer greater possibilities for growth. Equally, the actions will be directed to microentrepreneurs with developmental potential, that is to say, those that through the strategies that are outlined below could, through creative action, render microenterprises more dynamic" (DNP 1984, p. 8). Thus, a developmentalist model was in the Plan from the beginning. With the first results, the contradiction became apparent between the great body of microenterprises, on behalf of which the policies were legitimately proposed, and the modest coverage achieved by the NPDOs because their programmes were designed for a limited target group. The Plan held in this phase a strong male bias by leaving most of the women's survival activities apart, not to mention those biases integrated into the programmes.

Under the first few years of the Plan, IDB money still went directly to NPDOs. A loan was agreed between the IDB and the government under which the loan was made to the state-owned Bank of the Republic, which channelled the resources to MEs through other formal financial institutions using their normal guarantee policies. This was Micro Global I (MG I), the first such loan for MEs in Latin America, operating from 1988 to 1991 and comprising US$7 million with a national counterpart of US$3 million. Any loan to a microenterprise was conditional on the owner taking basic training courses and being advised by an NPDO. This forced co-operation between the

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[27] Jaime Carvajal (1984), lecture in the Club of Rome: "The management of the small: bases for entrepreneurial deployment", cited in Arboleda (1997), p. 102. Jaime Carvajal was the most influential person in the birth of the NMP, as president of the Carvajal Foundation, proprietor of the large company of the same name and personal friend of the President of the Republic of the time.
[28] Interview with Fernando Palacios, IDB official, September 1998.

NPDO and the financial institution, the NPDO being occupied exclusively in the selection, training and advising of potential borrowers. These NPDOs were financed by donations from local companies, international donors, that part of the training costs paid by the beneficiaries, and subsidies taken from half of the interest paid by the recipients.

Despite great efforts, the NMP coverage was reaching only four per thousand of Colombia's microenterprises (Table 3.2). The loans were mainly (73%) directed to financing fixed capital, which ignored the fact that a principal requirement of MEs is working capital and contributed to the relatively high average size of the loans (US$ 3,100). Credit was conceived as an instrument for the modernisation and growth of MEs according to developmentalist models of finance, and directed to the more successful microenterprises.

In addition to denying the needs of the great majority, the model was costly and inefficient. This model of the Plan caused the top tranche of MEs to adapt to the conditions of the formal financial system, not conversely, while its implementation lay with NPDOs. They were responsible not only for basic training and advice, but also for help in designing investment, risk evaluation and follow-up of loans. The failure to require the banks to undertake this last task precluded their confronting the real world of this new group of clients. The banks compensated for their ignorance by demanding rigid guarantees. Guarantees were given, direct or indirectly (co-debtor), by real guarantees or by guarantee funds. The financial intermediary did not have much to lose.

An evaluation contracted by the IDB, found that "the comparatively high incomes obtained by the institutions [financial] and the organisations [NPDO] participating were financed through income from interest and, in fact, due to the low rate, through the declining capital of the financial resources" (Zeitinger 1993, p. 21). The

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[29] The National Council of Economic and Social Policy - CONPES, created in 1968 is the senior government policy arena. The National Department of Planning (DNP) acts as its technical secretariat.

developmentalist model has been expensive due to the overlapping of functions and to compulsory training answering little to the needs of the MEs.

During this first stage of the NMP, a structure was consolidated under which support to MEs was funded from direct subsidies channelled to NPDOs that, at this stage, took half the interest paid by borrowers. This model underpinned power relationships which stemmed from the nature of the principal NPDOs involved. Most of these had been created by large national companies under the particular conformation of Colombian civil society. With an identity and cohesion facilitated by the Plan, these NPDOs would retain the strongest influence and would cause their interests to prevail in later stages of the NMP in the name of the microentrepreneurs. These interests would also prevail against women.

Table 3.8.1

Overview of the NMP (1984-98)

		NPDOs	FFI	SFI	Trained MEs (Thousand)	Advised MEs (Thousand)	Number of loans	Average loan ($)
Phase 1	1984-87	20	2	-	42	33	8,500	-
	1988-90	45	6	-	44	22	4,000	3,100
Phase 2	1991-94	51	9	35	123	69	(*) 39,000	(*) 335
							6,300	3,100
Phase 3	1995-98	86	11	76	277	113	70,000	(Table 3.3)

FFI: Formal Financial Institutions; SFI: Semiformal Financial Institutions: (*) Loans through groups.

Source: Based on DNP (1994), Arboleda (1997) and IFI (1998).

3.9   Phase 2: Financial NPDOs and the diversification of the Plan

In 1990 a new credit line was negotiated with the IDB, the Micro Global II (MG II), of US$14 million with a local counterpart of US$6 million. Unlike MG I, under MG II the banks were authorised to lend to financial NPDOs who would act as financial intermediaries outside state control of the financial system (as semiformal

intermediaries), granting credit directly to MEs. Together with this novel element came an important opening up to new approaches, including group credit under which a group guarantees repayment of loans to its members[30]. This innovation met resistance from some NPDOs, but since 1988, the NMP had already opened up its procedures in response to pressure from the co-operative sector and some NPDOs (DNP 1988).

The groups' guarantee programmes had their antecedents in credit based on collective guarantees in the 1970s in several countries, such as Fedecrédito in El Salvador, the Working Women's Forum (WWF) in India and the Grameen Bank in Bangladesh. In Latin America these were supported during the 1980s by the International Agency for the Development of the United States of America (USAID) and in particular by ACTION International, an American NPDO[31]. In 1991 there were estimated to be in Latin America some 120 programmes with some US$80 million outstanding as loans to groups. Programmes affiliated to ACTION International reached about 60,000 borrowers to a total of US$39 million (Berenbach and Guzmán, 1993). The principles of such group loans were initially set out in the report from a seminar in Bogotá, Colombia, by 20 NPDOs from five Latin America and Caribbean countries (Otero, 1986). In Colombia five NPDOs working with groups set up the Association of Solidarity Groups in 1983, which had 21 affiliated NPDOs in 1998, some combining both approaches. Their presence in the NMP and in MG II between 1991 and 1994 was significant.

Another important change under the MG II was to guarantee positive interest rates in real terms, although still below market rates. The post-credit costs of training and advice were met in the first case, not with a percentage of the interest as in MG I, but with direct public subsidies, delivered to the NPDOs according to the number of beneficiaries trained and to the percentage of them that obtained credit. Although the contract under MG II with the IDB did not including training to credit, Colombian

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[30] This approach is called in Colombia *grupos solidarios* (solidarity groups).
[31] Other supportive international agencies have been Private Agencies Collaborating Together (PACT), UNICEF, Catholic Relief Services (CRS) and the International Centre for Research on Women (ICRW), among others.

institutions demanded that an NPDO participating in the Plan be certified to give credit, which maintained the link between training and credit as under MG I.

Two mechanisms were thus developed under MG II to reach two populations. The first, directing individual attention to those MEs with greater growth potential, was especially concentrated in manufacturing, and executed by the bulk of those NPDOs that gave birth to the Plan, which basically offer training and advisory services; the second, the group guarantee approach, has a target population of subsistence microenterprises, one-person enterprise, concentrated in services (especially retailing) and most of them led by women, and was conducted by financial NPDOs. Some NPDOs have worked simultaneously with both approaches. Within these two main approaches, each NPDO has specific features according to its approach, region and target group.

Even though a discount mechanism was defined in the payments received for training and advice, according to the degree of delay in repayment, so that they stimulated repayment by the clients, this mechanism did not operate in practice. No consolidated national information exists on such delays, since this has been the concern of the banks relating to each NPDO and the different guarantee funds. Official data are fragmentary and unreliable and the information system of the NMP lacks data on delays. According to Zeitinger (1993), using direct information from some financial intermediaries, the body which lent most under MG II (Popular Financial Corporation, CFP, with 40% of all credit between 1991 and 1994), had in October of 1992 a delay portfolio of 19.4% of the volume and 37.7% of the number of loans. Considering only those loans without a grace period, this would be 22.3% and 49.1%. The difference between the volume and the number of credits shows the concentration of delay among the smallest credits affecting more women than men. About three-quarters of the loans made by the CFP (individual credits) were assured by the guarantee funds, especially by the National Guarantees Fund, a public entity. The loans needing support were the smallest. Thus the principal risk of the Plan credit system is not to the banks but to the guarantee funds. These funds, like the banks, judge the borrowers on documents prepared by the borrowers and the relevant NPDO, without any other

link. The growth in credit, given this relationship between banks, NPDOs and guarantee funds, caused some intermediaries to issue credits "blind"[32].

The privileging of the fulfilment of institutional political objectives caused the guarantee funds to enter a process of decreasing capital, which has required the permanent injection of new resources. In looking to link the financial sector to the microenterprise credit service, the government found itself, on the one hand, assuming the losses of that service and, additionally, directly subsidising training and advice that appeared inefficient, at least in terms of the impact on credit, but which gave the NPDOs the chance to increase their activities.

The high levels of delay affected both groups of NPDOs, whether lending to individuals or to groups. CORPOSOL, the biggest NPDO working with groups, was liquidated in 1996 with the loss of some US$20 million. Curiously, I found no document on this other than in the press, and no bibliographic references. From 1991 to 1994, CORPOSOL (then ACTUAR- Bogotá), handled 62% of the credits to groups and 27% of the amount. In the 1990s CORPOSOL became highly significant through impressive growth, supported by large resources from the National Government, the IDB, the Spanish Government, the European Community, USAID and ACTION International in Colombia, among others. According to newspaper archives and an interview with a senior ex-member of staff, the massive placing of credits, the combination of lines of credit (housing, microcredit, marketing) and the investment in headquarters and non-profitable assets[33] led CORPOSOL gradually to increase the interest rates (almost to the levels of informal lenders) and the intermediate margin to cover its capital requirements. This caused a high delay rate that prevented CORPOSOL from meeting its commitments to commercial banks, from which it obtained most of its resources. The non-refundable resources from international co-operation and those from contracts with the Mixed Corporation (a government body) were diverted to cover snowballing losses (*La República*, 1996). CORPOSOL reports

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[32] Some banks with very rigorous management of the granting and follow-up of credits had acceptable levels of delay. This is the case of the *Caja Social de Ahorro*, today *Banco Caja Social*, that, without operating with a guarantee fund, in 1992 had delays of over 30 days on only 6.4%. (Zeitinger, 1993).

falsified figures from different borrowing donors. Two years later, no-one has been held responsible for the embezzlement of these resources, designated originally for the poor and mainly for poor women.

In this second stage of the NMP the interests of the largest NPDOs again prevailed. In negotiations with other institutional agents to continue requiring training for credit and to obtain direct subsidies from the state, they could increase their activities in the original scheme as well as in the group scheme. As in the previous stage, it was practically impossible to put in place a system of impact evaluation within the NMP. The indicators only measured the coverage of the different components, without enabling mechanisms of control and evaluation of or by the NPDOs. Evaluations were thus limited to global studies based on household surveys, making it difficult to evaluate the relevance, quality and sustainability of the programmes (e.g. Corchuelo *et al.*, 1989).

3.10   Phase 3: Depletion of the models and new alternatives

During 1993 and 1994, important changes were outlined in the policy of the NMP in order to tackle the limitations that were apparent. These changes in the Plan would be introduced in Micro Global III (MG III) signed with the IDB in April of 1995. In 1993 the credit policy was restructured with three important decisions (DNP, 1993). The first was to end training as a requirement for credit since this was generating procedural delays, unnecessary costs and conflicts between banks and NPDOs over responsibility. The second was to free the interest rates in order to increase the intermediate margin with the aim of attracting national resources to the financial intermediaries and reducing the concentration on large loans. The third was to convert the National Guarantees Fund into collateral for second-floor regional private funds to share the risk and to facilitate greater access to credit.

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[33] The president of CORPOSOL received a salary equal or greater to the president of one of the large national banks, in addition of other non-salary benefits.

Under this framework the government that took office in August 1994 defined an aggressive policy of supporting microenterprise with three broad strategies (DNP, 1994). The first was a comprehensive credit strategy that "guaranteed wide availability and adequate and rapid access to resources of credit and financial services to microenterprise in cities and towns for all non-agricultural economic activities, by means of a centralised rediscount plan, to which the whole institutional financial sector and other agencies such as saving and credit co-operatives and NPDOs that support the microenterprise sector will all have access" (p. 4). The body responsible for co-ordinating this strategy through a programme called Finurbano, was the Industrial Promotion Institute (IFI), a body for public financial development that acts as second floor banking, and which contracted the MG III with the IDB.

The second strategy was the development of a National Programme of Technological Services to integrate the different services that NPDOs and the state had developed over the years. This programme includes entrepreneurial training services, technical training, Centres for Productive Development (CDP), marketing and information services (especially about suppliers and sub-contracters). This second strategy, which separated off financial services from entrepreneurial training, was facilitated through the co-financing of projects and new institutional organisation at the NMP. This third strategy created the Mixed Corporation for the Development of Microenterprise (MC), charged with contracting out work to NPDOs specialising in nonfinancial services (Caro *et al.*, 1994). The MC was set up with strong NPDO participation, some state bodies and a thin representation of organisations and microenterpreneurs, to coordinate the Plan with the IFI. From 1995, the Ministry of Development contracted with the MC to devote large public resources to the National Programme of Technological Services.

For the comprehensive credit strategy, MG III was drawn up for US$30 million from the IDB, with a national counterpart of US$20 million, and the National Guarantees Fund was recapitalised at US$13.5 million. In 1997 the Government completed an evaluation of the NMP 1994-98 (DNP, 1997), which reported 101 formal and semiformal financial intermediaries participating in Finurbano. This was possible

because Finurbano allowed co-operatives and financial NPDOs not monitored by the Banking Superintendency (a state financial regulator) to bid for contracts to disburse credit to MEs, because of the advantages presented by such bodies. The government took this decision on realising that with the formal intermediaries alone, the goals of the NMP would not be reached (Decree No. 533 of 1995). Such a financial opening to unregulated bodies is rare among the IDB's programmes for microcredit and constitutes a Colombian peculiarity (Diagram 3.10.1).

Diagram 3.10.1

MG III (1994-1998)
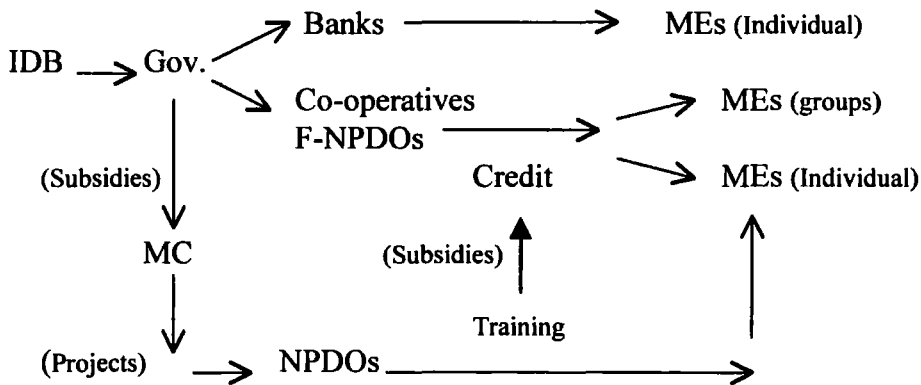
In addition to MG III, Finurbano took on the outstanding portfolio and revival of MGs I and II. From Finurbano's beginning in 1995 to August 1998, some 70,000 loans were disbursed to a value of US$150 million (IFI, 1998) without considering other sources. Around 50% of the loans had guarantees. The revival of the National Guarantees Fund permitted the setting up of 11 regional funds with wide coverage, which achieved the redistribution of risk between local agencies, financial intermediaries and final beneficiaries. The success achieved resulted from the opening of Finurbano to the semiformal financial intermediaries (Table 3.10.1).

Table 3.10.1

FINURBANO Programme (1995-98)

	Amount Disburse (%)	Loans (%)	Average loan ($)
Semiformal Institutions			
Co-operatives	33	16.4	4,437
	40	76.2	1,098
NPDOs			
Formal Institutions	27	7.4	7,849

Source: Based on IFI, FINURBANO (1998).

Between 1995 and August of 1998, the MC (by co-financing) served 216 projects with 86 NPDOs, reaching 277,400 beneficiaries with different kinds of training and advice to 112,840, in nearly all urban areas of the country. US$48.2 million were invested in entrepreneurial training programmes, technical training and advice, marketing and information systems. 49.3% of their resources were provided by the MC, an investment far greater than any previous level[34].

A consultant's study for the IDB (IPC, 1998)[35], establishes that, unlike the regulated intermediaries, most of the semiformal bodies operate their financial services without recovering their costs and with large subsidies, which brings seriously into question the sustainability of Finurbano financial services and defeats the original objective of the policy. In spite of this, a few NPDOs operate with explicit criteria of sustainability, covering the costs of their financial activity. The five NPDOs linked to Women's World Banking (WWB, present in five cities of Colombia), which lent out 2.7% of the outstanding portfolio of Finurbano, are one example. According to the report (1997-98) of the Colombian Association of Entities Affiliated to the WWB, the five NPDOs had that year a portfolio of 39,817 loans outstanding, to the value of

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[34] Statistics and financial information obtained directly from the Mixed Corporation.
[35] This report is unpublished; material used here is from a draft version.

US$17.7 million, including resources from the banking market. Their clients are from the poorest strata of the population, 71% are women and the average credit is US$460 (WWB, 1998) (see section 7.1).

In addition to intermediate credit institutions, co-operative financial organisations also participated in Finurbano, using the public subsidies scheme of the Mixed Corporation directly or through NPDOs. Their present participation in the NMP was seriously affected in 1998 by the greatest crisis ever in this subsector. Inadequate control and monitoring of the co-operative financial subsector, which grew faster than the banking sector during the nineties in vertical model lacking in participative democracy (DNP, 1995), rendered crisis inevitable[36]. Corruption and embezzlement of public funds by a few co-operatives generated a serious crisis of trust, aggravated by the massive withdrawal of public resources[37], which provoked panic among savers and, through a "domino" effect, caused a liquidity crisis. Thirteen important regional co-operatives have now gone into liquidation, while others are in the process of merging and those large co-operatives which survive will now be under the control of the Banking Superintendency. For the smallest, a special co-operative superintendency has been created. The role of the sector in the NMP has been reduced and its future participation is seen as threatened (see section 5.4).

If the foundations of the broad coverage of the NMP's financial services are not sustainable, the situation of its nonfinancial services is no more encouraging. The Executive Board of the Mixed Corporation has fourteen members, seven from public bodies and seven from unions, NPDO associations and other private bodies. One such association groups the most important NPDOs in the Plan: those created by large companies and economic groups, most of which had developed new versions of the 1980s model, although among them a great variety of styles exist and some simultaneously work with groups. The other association groups the co-operative NPDOs and those already working with groups before the failure of CORPOSOL.

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[36] As an official of the National Planning Department I participated during 1996 in the preparatory commission for the institutional reform of the sector. Congress only approved the draft law of June of that year, in August of 1998 (Law 454) after the crisis erupted.

These two associations represent most of the NPDOs that contract with MC. They participate, together with two public entities (The Ministry of Development and IFI), in the Technical Adjudication Committee, which decides on the projects put forward by the NPDOs. Thus, the NPDOs are judges and applicants in the allocation of subsidies, which affects transparency in the allocation of resources, and in follow-up, evaluation and control. The entrepreneurial training services and other nonfinancial services are defined according to the interests of the NPDOs, which do not necessarily coincide with the real needs of the target population. The evident of this is that the great majority continue to concentrate on traditional courses of entrepreneurial training, ruled by inertia and the search for greater coverage[38]. The relevance, flexibility and quality of the services are seriously affected. Gender training has been absent so far.

The need of NPDOs to fulfil the goals in their contracts with MC has meant that about half of those attending courses and workshops are not members of the target group (they are unemployed, students, formal sector workers, etc.)[39]. This affects the dynamics of the training groups as the contents are designed for entrepreneurs. The direct delivery of subsidies to the NPDOs prevents the state from recognising the real costs and, therefore, the necessary level of subsidies. This generates not only a problem of relevance and quality but inefficiencies in resource allocation and, additionally, internal inequity in subsidies between NPDOs. An NMP study (Parra, 1994), at the moment when the NMP had decided to decouple training from credit, identified the weak motivation of the users towards training (as their interest was in the credit) and the noninnovative attitudes of NPDOs providing the service. Some NPDOs seek and practice new alternatives, but most only request greater resources from state and donors. The draft of the National Development Plan 1998-2002

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[37] This government decision (Decree 798 of 1998), was without doubt hurried and made the crisis worse.
[38] 70% of the value of CM contracts are for entrepreneurial training, 14.3% for marketing support and 15.7% to the Productive Development Centres (technical training and technological services). Those NGOs belonging to the more important companies and groups of the Colombian economy execute the largest projects.
[39] Information from the interview with officials of IDB and DNP, verified with trainers of an NGO that completed three contracts with the CM between 1995 and 1998.

submitted to civil society organisations for discussion[40] (DNP, 1998a, p. 358) looks for the introduction of subsidy differentiated according to demand to achieve an entrepreneur truly motivated to take the training for its intrinsic benefit. A new stage seems to have opened for the NMP in 1999 without clear consideration of gender as an important topic.

3.11   Conclusions

The evolution of the National Microenterprise Plan in Colombia has been examined through its credit component, with some excursions into nonfinancial services, among other issues[41]. Each of these has evolved and has been articulated into policies of support for microenterprise in different government plans.

The three schemes developed by the NMP have shown both continuity and change over fifteen years, overlapping in some periods. The main institutional force for continuity came from IDB as both credit and multilateral agency. In second place, the government has kept MEs as a permanent preoccupation since 1984. In third place, the NPDOs are a heterogeneous group of organisations of different origin and profile, but dominated by those NPDOs linked to large national companies. This seems to have generated a historical limitation in approaching the interests of microentrepreneurs and especially women.

Microentrepreneurs and their organisations, the fourth and in theory most important institutional agent of the Plan, have been the least relevant in decision-making. From the beginning of the Plan some agents of the state and NPDOs have wanted to strengthen the organisation of the MEs, but this has not been of central interest to the mainstream NPDOs. The Colombian National Federation of Microentrepreneurs (CONAMIC), supported by a few NPDOs, was created in February of 1986 on union lines. It currently groups eight federations and eighty tiny associations in 50 cities

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[40] According to the Colombian Political Constitution of 1991, the National Development Plan must be delivered to the National Planning Council (a civil society organisation) for comment before going to Congress to be made into Law.
[41] Other concerns have existed, such as social security, legal framework and, most recently, 'women'.

(Arboleda *et al.*, 1993). CONAMIC is far from offsetting the decisive weight of NPDOs in the Plan. Of 216 contracts of the Mixed Corporation only two were with ME organisations. During the fifteen years of the Plan NPDOs have "represented" their interests.

To make entrepreneurial training a requirement for credit during the first two stages of the Plan (1984-90 and 1991-94) not only fitted a development strategy that gave a leading role to training, but met the needs of NPDOs. Resources for NPDO services originated in the first stage as a percentage of the interest rate and, in the second, as direct subsidies from the state. During the third stage (1995-98), despite the separation of training from credit, a link returned in a camouflaged relationship among the NPDOs with the largest allocation of MC subsidies. Such subsidies permitted the continuation of nonsustainable credit services (by financial NPDOs) and nonfinancial services little adapted to clients needs, without flexibility. The NPDOs' interest in their own growth through expanding their role in the NMP has let to inefficient resource allocation and a reduction in one of the most important collaboration between state and civil society in Latin America. The leading role of Colombia in Latin America during the 1980s was lost in the 1990s[42].

A study aimed at widening and improving financial services to women and funded by the IDB (Bonilla, 1994), identified that women-run microenterprises were smaller, with more shared property and more home-based than those of men. This study maintained that women's MEs are secluded to the domestic realm given the double role performed by women, which limited their entrepreneurial scope and their development, and therefore put them at a disadvantage to apply for credit. The formal requirements of financial institutions were identified as the obstacles that women faced to get access to credit. This situation drastically changed with the incursion of the financial NPDOs in the second phase of the Plan and their developments in the second half of the 1990s. The first official evaluation of the Plan shows that women's MEs were likely to have better access to the Plan's services, including credit (Cabal *et*

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[42] This was evidenced in a meeting of microenterprise programmes in Latin America, which I had the opportunity to attend in Bogotá in June 1998 (Solares de Valenzuela, 1997; Querejazu 1997).

al. 1998). Thus, the roots of the discrimination were not in the lack of financial and other services.

Although the NMP has heterogeneous agents with divergent institutional interests and identities, the Plan (IDB, government bodies, NPDOs and CONAMIC) has certainly been male dominated. Interests of powerful men from hegemonic organisations have prevailed and have been historically convergent in configuring the feature of the Plan. Class, gender and institutional interests have played a role and have made women just clients, and of 'women's issues' an 'added' topic to be tackled, at best, with suitable services. Although the government introduced an explicit formal policy of equity to pay specific attention to women in income and employment generation programmes and to their better insertion in the labour market (DNPb, 1994), gender as a dimension in relations of power has been ignored. After describing how this research was designed and conducted, and considering some methodological issues, I will examine in the following chapters relations of gender and power among people and some NPDOs involved in the Plan.

Part 3

3.12   'Male displacement' in the labour market: the new context of households in Colombia

The recent transformation of Latin American economies has witnessed a complex and contradictory impact on the position of women and men within both the labour market and the household. This process has been widely documented in Latin America (Radcliffe, 1999) as well as in some groups in Colombia (Meier, 1999). This section briefly describes how women are a growing part of the labour pool in Colombia, and how the feminisation of the labour force has been a prominent feature of the recent economic restructuring which has brought about what I called 'male displacement'. It sets out the bases for the analysis of gender relations in the groups involve in microenterprise programmes.

Greater participation of women in paid work in Colombia, whether in the labour market proper (waged) or in direct production of goods and services (self-employment), has been established, since the late 1970s, and is associated with low rates of fertility, demographic transition, urbanisation and expansion of educational services, among other factors (Chenery, 1986). All the indicators traditionally used to describe the labour market reflect this process, as pointed out in more recent local studies (Henao and Parra 1998; Tenjo and Ribero 1998). Thus, women represented 36% of the urban employed population in 1982, but 44% in 1998. Colombia currently has the highest rate of female labour participation in Latin America (Table 3.12.1).

Table 3.12.1

Labour participation rates in Latin America

Countries	Men	Women
Argentina	77	39
Bolivia	75	46
Brazil	82	45
Colombia	74	51
Chile	75	37
Costa Rica	74	37
Honduras	80	44
Mexico	79	36
Panama	74	43
Uruguay	74	46
Venezuela	80	39

Source: CEPAL, Panorama social de América Latina, Santiago de Chile, 1995

This process has also been reflected in the UNDP's Gender-Related Development Index. Disparity between men and women in Colombia lessened dramatically between 1985 and 1995, and the UNDP inequality is now explained almost totally by differences in income participation (Table 3.12.2). However, the improvement has been unequal since gains in the Human Development Index (HDI) through increased gender equality were offset by increasing inequality in income distribution. Colombia can no longer be considered a highly developed country (an index equal to or above 0.8), and is now located as a country of middle human development, going from an HDI of 0.82 to 0.67[43] (DNP, 1998).

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[43] In 1991, the income of poorest 10% in Colombia was only 1.3% of the total; the richest 10% has 39.5% (DNP, 1998).

Table 3.12.2

Colombian Gender-Related Human Development Index - 1985/95

Year	Life expectancy		Literacy rate		Educational enrolment rate		Income participation		GDI
	Men	Women	Men	Women	Men	Women	Men	Women	
1985	63.9	71.0	12.0	13.5	52.5	51.5	1.5	0.5	0.646
1995	65.8	73.6	8.9	8.9	64.2	66.0	1.3	0.7	0.827

Source: DNP (1998) p.117. Based on population census, household survey and DANE.

Nevertheless, although male rates of participation and employment[44] remained at levels higher than female rates, the gap between them has been reduced dramatically. Thus, the participation gap went from 34.2 points in 1982 to 22.7 in 1997 and that of employment from 33.5 points to 23.6 in the same period. Women occupied 57% of new employment generated between 1991 and 1997. This 'feminisation' of labour markets is also typical of other high and low income economies.

The other face of feminisation, male job loss or 'male displacement'[45], has reduced the gap between female and male unemployment rates as male unemployment has increased more than that of women. Greater absorption of women into labour markets is not itself a negative phenomenon, on the contrary, it may be the most important factor in achieving gender equity. It is the way in which it is produced and the consequent male unemployment, which have brought about the exacerbation of domestic violence (Profamilia, 1998).

In the case of informal employment, the feminisation of labour markets is related to what has been called the 'feminisation of poverty', characterised in the literature by

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[44] The participation rate is the percentage of people of working age who are economically active. The employment rate is the percentage of people of working age who are in employment.

[45] Male job loss includes the actual displacement of men by women (e.g. in the civil service and financial sector), relative loss due to structural shifts in the economy, and differential growth where "women's" jobs have expanded more than "men's".

women-headed households. In Colombia, poor households are often described as women-headed, with high dependency, low educational levels and children not in school (DNP, 1998b). The reality varies among regions and among poor households. Women-headed households represent 28.3% of non-poor urban households, 28.4% of poor households, and 37.9% of households in extreme poverty (Acevedo and Castaño, 1998). However, women-headed households are not the majority among the poor nor necessarily the poorest of the poor (Lopez, 1998; Chant, 1998).

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Methodological challenges in researching gender and masculinities

This research raises methodological questions already explored in discussions of research in human geography (Cook and Crang, 1995; McDowell, 1992; Eyles and Smith, 1988). Gender is now accepted as a relevant social category in the exploration of social phenomena, when it used to be ignored in favour of categories such as social class. Concepts of gender have been developed by and used for feminist research. What is actually relatively new in this research is gender research by a man outside the 'west'. This raises some methodological questions if I take into account the epistemological contribution of feminist research to social thought (Layder, 1994; May, 1997; Williams & May 1996) and the growing research on men in the 'west' as gendered beings (Hearn and Morgan 1990; Brod and Kaufman 1994; Mac an Ghaill 1996).

I became involved in 'women's issues' as an economist and public servant working on 'special' programmes in the labour market policies in Colombia (work training, microenterprises, cooperatives, among other issues). A central topic of my concerns was the massive incorporation of women into paid labour as well as into the urban informal sector (Pineda *et al*, 1991). Working with grass-roots organisations and NPDOs in a UNDP's project between 1992 and 1995, we - a male team - did not know how to deal with women's 'problems', and some women's NPDOs used an anti-male discourse that we rejected. Later, working in the National Department of Planning (DNP), I sporadically participated in the coordination of the equity policy for women (DNP, 1994) because none of the senior staff members (mainly men and economists) knew about such an uncomfortable topic. Then, and without any previous reading, I understood how broad and pervasive were the women's issues which I grossly identify as 'gender'. This led me to link the main programme for the informal sector in Colombia (the NMP) with gender. At that stage I looked to support women's issues and to fill a vacuum among policy makers.

In the early stages of the research project, I spelled out some of the research questions, which were methodological, ethical and practical. "How can I carry out gender research in a way which limits my own male bias? Could gender, as a concept of feminist research, be used to analyse social relations from a male point of view? Could I share the privileged epistemological position of feminist standpoint theory? Could I have the detachment, as a Colombian man, to analyse subordinate gender relations among the communities involved in micro-enterprise programmes within the *machismo* of a Latin context? Could I be detached in an institutional context where I have identities, feelings, commitments, and so on?" (Pineda 1998, p. 1).

The process I underwent in researching gender was a process of personal engagement where my identities and self were not just 'managed' in order to facilitate the research process. They involved, shaped and, to some extent, changed myself. Research on gender located me as a gendered, embodied and emotional being. It made me realise about my own identities in exploring 'others', and how that exploration was also a journey through myself. The study relies upon the interactions and relations between me and the others (respondents, wife, supervisors, etc.). This work has also been a reflective process of 'ethnographic self' (Coffey, 1999).

The research process helped then, although partially, to answer some of the methodological questions and to transform others. First, when I began on the literature review, I found myself confronted by of a substantial amount of work on 'men and masculinities' carried out by men. This was totally new to me. This not only gave me the opportunity to broaden my research horizons but also gave me a sort of male identity in reading what other men had written. However, the literature on men and masculinities did not make the above questions easier but, on the contrary, made them more difficult for me in both the personal and theoretical dimensions.

The research process was a journey through myself in criticising my own understanding and my personal and professional experience. This is related to changes in my own life course but also raises personal dilemmas - am I able to sustain pro-

feminist ideas in a male working environment? How much can I contest and to what extent can I comply? How much of myself should I share? How does my research relate to my home life? How much of myself and the positions of power that I hold change as a heterosexual, professional, middle-aged man, a husband, a father with two children, and a Colombian?

These questions are very closely related to the theoretical and political rationales for studying gender and masculinities. The development of a politics against patriarchies by men is entirely problematic because we are located as powerful within patriarchies (Hearn, 1994). But this location may be personally and socially contested in discourse and practice. I think that confrontation of patriarchies must be undertaken mainly in daily and social practices and discourses, in relation to women and feminist theory. To be gender aware must needs be furthered by deeds. As men, we can achieve knowledge about ourselves in the critique of our position of power in gender relations, which is mainly but not exclusively given in terms of gender (class, race, and so on) and with women. As men we also need to acknowledge what kinds of relations we hold with other men as men, workers, owners, fathers, etc. In changing patriarchies we not only change relations with women but also make men different by men and as men.

Models for the research process offer a logical progression from theoretical background to fieldwork and results (Layder, 1993; Marshall and Rossman, 1995; Creswell, 1994). In reality, my research follows a more untidy, reflexive and interactive process (going forwards and backwards). Nonetheless, from an overview of those models it is possible to clarify certain aspects of the research process.

It seems that there is broad agreement that feminists have searched for 'methods that are consonant with their values and aims as feminists, and appropriate to feminist topics'. But, 'there is less agreement about whether there are particular methods that are peculiarly suited to feminist investigations' (McDowell 1992, p. 106). The argument from feminist standpoint theories that women, as victims of patriarchal society, come to occupy a privileged epistemic position, seems highly naive today.

The argument is that 'women's knowledge comes from a position of being the subject of domination' and, as a consequence, men's knowledge is limited and distorted by their position of dominance. Women have the potential to acquire less distorted knowledge and to achieve objectivity from their epistemic privileged position (Williams and May, 1996). However, objectivity seems to have another and more appropriate meaning in feminist thought:

> "The production of feminist knowledge is grounded in feeling. So far from feelings being seen as mere subjectivity, something to be overcome in the search for objectivity, they are seen to be a source of knowledge" (Griffiths 1988: 135, in Williams and May 1996: 126).

Thus, feminist thought has provided an important critique of the existing dichotomy in western social thought between reason (male) and emotion (female), between value judgements and an 'objectivity' which considers objectivity to be achieved by disregarding the role of feelings, where 'mind becomes disembodied'. Such positivist objectivity, defined in terms of the researcher's detachment from feeling as well as from the social world, does not exist. "So, in contrast to this masculinist Scientific stance which has spuriously claimed a cool, calm and collected detachment for the heroic fieldworker... many have argued that researchers should conceptualise themselves, as well as the people they study, as variously positioned (by intersections of class, gender, sexual, ethnic, {dis}abled, generational, national, local and other identities), interconnected, and capable of changing, as well as being changed by, the societies in which they/we live" (Cook and Crang 1995, p. 7).

This argument additionally resolves the initial dilemma of the feminist standpoint. If the knowledge of women comes from their experiences of oppression, we need to show how experiences of being female are different from those of class, ethnicity, nationality and so on, 'which may also be part of men's "experience". In other words, there exists the possibility that the desired objectivity may collapse into a relativism which is indicative of forms of postmodernism, including feminism' (Williams and May 1996, p. 130; see also Goetz 1991 on this problem).

But women's experiences not only permit the end of a dualism between feelings and reason, but also introduce the issue of the dualism between the individual and society. The question is how the everyday world (women's as well as men's experiences) is organised by and tied to larger social processes. "[T]he question of the 'decentring of the subject' has arisen both with structural (Althusser, Poulantzas) and post-structural thought (Foucault). In these cases, too, the individual subject is replaced by a focus on the social construction of subjectivity" (Layder 1994, p. 208).

Personal gender identities and relations must to some degree be affected by the social contexts in which they are constructed, but individuals are capable of both resisting and complying in the face of cultural and structural guidelines and pressures. The social construction of subjectivity may be analysed not only via social contexts, but also through the cognitive state of individuals. There are, and should be, different, complementary ways to understand the same problem. There is no single way to break 'the myth' of the individual as the centre of meaning and action, and, on the other hand, the myth of 'social exclusivity' (Layder, 1994). It is possible to build 'inter-subjective truths' situated in specific space and time. "It is the ways in which people make sense of the events around them, and render these 'true' in their own terms, that is most revealing about how their/our lives are embroiled in large social, cultural, economic and political processes. Therefore, stories told in the research encounter are not simply to be regarded as means of mirroring the world, but as the means *through which* it is constructed, understood and acted upon" (Cook and Crang 1995, p. 11). This thesis is a journey in understanding how individuals construct and reconstruct their lives and make and remake society, and how society shapes and reshapes their social lives.

4.2   Research setting

4.2.1   Methods

I decided to adopt semi-structured interviews as the main, more appropriate research vehicle to grasp qualitative aspects of gender relations, given the restrictions imposed

by time and mobility constraints. Although I planned to conduct group interviews I was able to do so in only one case; constraints of time, space and communications rendered group interviews so difficult to carry out. Group interviews also present difficulties to one working alone rather than in a team. I wanted also to be able to draw on my own previous experience as an NPDO practitioner in income-generation programmes in Colombia. The research provided me the space to reflect about such experience, although few of these thoughts are included in this work. Participant observation was both a means to this reflection and a source of additional data.

One key decision, made for both personal and methodological reasons, was to undertake my fieldwork in two phases, September-December 1998 and June-August 1999, with a period of time in the middle to analyse the field data, redesign the second phase of field work and draft relevant chapters. This proved effective because, on the one hand, this led me to reassess the research and, on the other, it allowed me to submit to each NPDO a draft of the profile of the organisations and its work that I had managed to sketch during that time. These profiles were personally handed to the head of each organisation in Cali and San Gil, and to a second-line head in Bogotá. In the first two cases I held special meetings to receive feedback.

After examining the relevant bibliography on gender and micro-finance programmes, I drafted two different sets of guidelines to conduct semi-structured interviews. The first was to explore the identities and practices of the NPDO staff and to know each micro-enterprise programme in depth. The second set out to examine gender relations within households/microenterprises linked to the programmes. The first guide was tested and adjusted during the first phase of fieldwork, a period in which I conducted all the interviews with NPDO staff members. The second guide was redesigned for the second fieldwork phase after pilot interviews conducted in the first. This adjustment was decisive in introducing the exploration of men's identities.

During my second fieldwork journey I was helped by writing an article in Spanish about the NMP, published that year (Pineda, 1999). This helped me in two ways. Firstly, I felt a strong obligation to make my work of direct relevance to the NPDOs

and informants. The article was a product of my first journey which I could share with them. It was welcomed, especially by NPDO staff in the three cities, and by micro-entrepreneurs in Bogotá. Second, it gave me an entry to interviews and discussion about the Plan, especially with ASOMMETAL in Bogotá. In the same way, I hope to present the whole of my work to them, not only as a gesture of mutuality, but also because to some extent they are participants.

4.2.2   Selection of the NPDO case studies

Having participated in the co-ordination of the National Microenterprise Plan during 1987-88 as a staff member of the National Department of Planning, and working again in this public body between 1995-97 on other issues, I was in a privileged position to approach the Plan and the NPDOs involved in it. The first step that I undertook was to conduct interviews with senior staff of the national and international bodies involved in the NMP. This proved vital in understanding the main current topics of policy, in getting updated data on the Plan, in the selection of the NPDOs, and in getting quick access to the heads of the NPDOs. Specific guidelines were prepared for formal interviews with the Inter-American Development Bank (IDB), Industrial Promotion Institute (IFI), Mixed Corporation for the Development of Microenterprise (MC), and National Department of Planning (NDP).

Before I left England, three different NPDOs were selected, all within the universe of NPDOs involved in the NMP. This selection sought to meet basically two criteria: cultural diversity, using different regional contexts; and programme diversity, associated with different configurations of civil society and contrasting development approaches. These criteria were important not only to the research questions posed, in terms of the effects of diversity on configurations of power in gender relation and on masculinities, but also to the methodological approach of examining how people build 'inter-subjective truths' situated in specific space and time, as discussed above.

On the ground, however, and after being updated about the Plan, all three NPDOs initially selected were changed, while keeping the same criteria, and therefore, the

same cities. In San Gil, I had chosen INDECOL within the SECOOP group (see sections 5.1 and 5.3) and conducted some interviews there, but when I realised that it was inactive I changed it for COOPMUJER which, being also part of the SECOOP group, presents remarkable advantages in its membership and issues of women's agency (section 5.4). In Bogotá, a NPDO had been selected from the co-operative sector, but given the crisis in which this sector was immersed when I arrived in 1998 (see section 3.10), the NPDO's development programmes had abruptly stopped. Then, I chose immediately to work instead with Fundación Social which, albeit very big, presented a specific microenterprise programme with a long tradition.

In Cali, I had originally selected *Fundación Carvajal*, which played a leading role in the inception of the NMP (see Chapter 3). However, I decided to work with WWB Colombia instead, for three main reasons. First, the most important component of the NMP is credit, which has been the thread line of its evolution. Carvajal Foundation's work with microenterprise proved to be focused on training, with no credit component. The approach of WWB Colombia is within the paradigm of financial self-sustainability (Mayoux, 1998a), and it is one of the financial NPDOs within the Plan, which have become increasingly important since 1994.

Second, WWB Colombia is currently seen as the most promising NPDO working with micro-credit in Colombia. This was clear from my interviews with the IDB and NDP. Additionally, WWB Colombia was highly relevant from a gender point of view. It has pioneered the National Programme of Women-Headed Households since 1990 and, in recent years, has linked micro-credit and 'gender' policies in the poorest urban communities. Third, WWB Colombia is not a large NPDO with a diversified set of programmes like the Carvajal Foundation, so from a methodological perspective it is more feasible to examine.

I realised, after my fieldwork, that those NPDOs finally chosen gave the diversity which I was seeking, representing in this way the heterogeneous composition of the NMP, while being very important in their own terms, and, in many ways, close to my own sympathies. The criteria, however, had their costs given constraints in terms of

time and money. The financial costs incurred from travelling long distances between cities, settling in three times, etc. led me to undertake paid work in related topics during my fieldwork in order to fund it. This work was in many ways useful to the research.

4.2.3   Selection of micro-entrepreneur informants

The NPDOs were all very generous in giving me time and being open to my scrutiny. They provided me in each case with the necessary support to access their target population. However, this population was very different in each case, which affected my access to them and my decisions about selection of informants. While in Bogotá and San Gil a phone call, a reference from the NPDO or an encounter with some informants was enough, in the case of WWB, their support in transportation and access to the *barrios* and households of *El Distrito* was decisive, given the high level of insecurity (see section 7.5).

In the second period of fieldwork, I began with WWB (chapter 7). After conducting interviews with the top officials, I selected two out of their seven agencies (five are located in Cali and two in other cities of the region). The first agency selected was La Casona (in *El Distrito*) because *El Distrito* is the largest and poorest area of Cali (and also one of the country's largest and poorest settlements). The second was in Palmira, a city with three hundred inhabitants, some 25 miles west of Cali. Palmira has some urban areas, which, although smaller than *El Distrito*, display similar socio-economic conditions. I conducted the interviews in these two agencies and areas to contrast them. However, both agencies ran their programmes similarly and clients did not present social and cultural differences as groups. For this reason I do not, in Chapter 7, separate the analysis between these two places, though the Chapter relies mainly on informants from Cali.

Interviews were conducted with fieldworkers (credit analysts) and clients of WWB in both *El Distrito* and Palmira (see Table 4.2.3.1). During the first period of fieldwork clients were selected opportunistically. In the second period, although 30 per cent of

WWB's clients are men, all the interviewees were selected from households in which the credit was in the woman's name. These households were selected by asking fieldworkers for households where couples were cohabiting and the head was the woman. All the households met the first condition and most the second. In this second period, I not only conducted the bulk of interviews that provided me with qualitative data on these couples, but also managed in most cases to interview both members of each couple. All were heterosexual with children. I tried to conduct these interviews individually, and succeeded in most cases.

Within this design, the purpose was deliberately to choose those households headed by women with male partners; this has immediate methodological consequences. Firstly, the group did not necessarily typify the population of female-headed households; it was deliberately selected to address the aim of the research through a qualitative analysis. Secondly, although half the poor people in *El Distrito* are black, only two out of five selected were, both because of the credit programme's limitations in reaching the poorest (mostly black) and because credit analysts tended to remember longer-term and more successful clients. Thirdly, although I was also looking for unsuccessful cases, this was difficult to achieve because they also tend to fail as clients and frequently to change place of residence, which made it difficult to analyse gender conflict and violence among this population. Nonetheless, the data collected allowed cross-gender analyses with migrant origins, race/ethnicity, and age.

The initial fieldwork design was to conduct two group interviews in one of the case studies, one with men and one with women, but I managed to conduct only the one with women in Cali. It was not possible to bring the men together owing to limitations of time, place, and communication. Their willingness to participate was not an obstacle. The collective interview with women was conducted by a professional woman I already knew. She was from a local NPDO and had working experience in *El Distrito*, who I selected following methodological guidance for the construction of confidence between women. Although some in-depth information from the participants in key questions was missing, the interview yielded some valuable information on women's opinions.

I then moved to Bogotá. In the case of Fundación Social, the microentrepreneur informants chosen were members of ASOMMETAL, one of the three microentrepreneur organisations supported by the Foundation (see section 6.3). The criteria for choosing this association were that it was better organised, more successful and was made up of men. The interviews were conducted not only with some members, but also with some of their wives and daughters. Qualitative data was also collected from visits to ASOMMETAL office together with informal talks with other people involved in the microenterprises.

After the first contact and meeting with some members of ASOMMETAL's executive board, visits to the home-based workshop business were arranged individually by appointment, using the association's directory. The circumstances of these microentrepreneurs caused many appointments to be cancelled or postponed which, together with time lost and transport difficulties, caused the number of interviews to be lower than I intended. ASOMMETAL members are among the less-poor and their businesses while still micro and informal, are closer to formal business. Such people have been the main target population of traditional microenterprise programmes in Colombia.

I then moved again to San Gil where informants were all members of COOPMUJER and/or their male partners (chapter 5). After interviews with the Cooperative manager and some women leaders, interviews were conducted individually by appointment. Unlike Bogotá, in San Gil interviews were less difficult to secure, which is reflected in the better coverage. In a few cases I interviewed other members of the households and people from the town. Particularly useful were informal talks with young people there, though I realised this only after analysing the data.

As will be discussed in section 5.7, I categorise microbusinesses in San Gil in three groups, for analytical and descriptive purposes. There are home-based economic activities, microbusinesses outside the home, and market stalls. This typology emerged from the analysis and does not correspond to any previous model. Nor does it

fit in with the other cases. Household socio-economic conditions and gender relations vary according to these categories.

Table 4.2.3.1

	Sept.- Dic./1998			June Aug./1999					
	Male	Female	Subtotal	Male	Female	Subtotal	Male	Female	Total
Semi-structured interviews conducted during two phases of fieldwork									
SAN GIL: SEPAS-COOPCENTRAL (COOPMUJER)									
Director of SEPAS	1	0	1				1	0	1
Senior staff of COOPCENTRAL	1	0	1				1	0	1
INDECOL staff	0	3	3				0	3	3
Women's leaders				0	4	4	0	4	4
Other men				2	0	2	2	0	2
Sub-total interviews	2	3	5	2	4	6	4	7	11
Microenterprise									
Home-based				1	4	5	1	4	5
Outside home				3	3	6	3	3	6
Stalls in markets				6	3	9	6	3	9
Sub-total interviews				10	10	20	10	10	20
Number of couples									3
Number of households									17
BOGOTÁ: Fundacion Social									
Top Staff	3	1	4				3	1	4
Professional staff	5	2	7				5	2	7
ex-staff	1	0	1				1	0	1
Sub-total interviews	9	3	12				9	3	12
Micro-entrepreneurs				8	4	11	8	4	12
Number of couples									2
Number of households									10
CALI: WWB Colombia									
Top staff	1	4	5				1	4	5
Office coordinators	1	1	2				1	1	2
Fieldworkers	5	4	9				5	4	9
Ex-fieldwork	1	0	1				1	0	1
Sub-total interviews	8	9	17				8	9	17
Home-based micro-entrepreneurs									
Cali	4	4	8	8	8	16	12	12	24
Palmira	4	3	7	7	3	10	11	6	17
Sub-total interviews	8	7	15	15	11	26	23	18	41
Number of couples									
Cali			1			5			6
Palmira			1			3			4
Sub-total			2			8			10
Number of households									
Cali			7			11			18
Palmira			6			7			13
Sub-total			13			18			31

4.3   Other methodological and ethical issues

In Banden and Goetz's terms (1998, p. 21-22), I am certainly one of the 'new players' entering the field of gender who were attracted by the way in which gender became a more mainstream issue in development (albeit very relevant in Colombia). But unlike most of these new players, I hope to be accountable to feminist research, to look at gender relations of power in the maintenance of gender inequalities, and to link the research effort with a pro-feminist emancipatory project which, I believe, is also desirable for men. In consequence, this commitment is problematic because 'new male players' are appropriating feminist concepts for men's transformatory projects of themselves, for their 'liberation' as oppressors.

The position of being a Colombian researcher doing PhD work in England has led me to think about some issues and write about them for English readers, which otherwise I would not have done because they were 'obvious' to me (not to mention difficulties with the English language). This, at the same time, showed me the extent to which knowledge is culturally constructed. Although most methodological problems in research are very widely shared, some suggestions about research methods and the way in which some scholars preach about how to conduct fieldwork in 'developing countries', illustrate the problems of the research community from developed countries. For instance, how to deal with local cultures and beliefs, translators, and so on, was irrelevant to me. This literature and teaching certainly has, in some respects, a neocolonial bias (Tuhiwai, 1999).

An important ethical aspect to be highlighted was that of respect for the participants in the research, women and men. In this sense, ethical decisions taken through the research were concerned with what was right, not only in the interests of the research project, but also in the interests of those who were participants in it. Thus, ethical decisions were based upon 'principles' rather than 'expediency'. That meant taking interviews slowly, retreating when there was rejection, going further where rapport and trust developed.

Given the nature of research enquiries, where the boundary between private and public life is blurred and the range of spaces and behaviours to be respected as private are problematic, the protection of privacy was a major issue. In this sense, I followed the measures endorsed by professional associations, which have the protection of privacy as a major purpose. They are the principles of informed consent and of anonymity and confidentiality (BSA, 1992).

Acknowledging the power-knowledge relations between interviewee and interviewer, I was more attracted to writers who do not deny the existence of such unequal relations. "[I]n building an alliance, despite the unequal power relations inherent in most interview situations, 'both interviewer and interviewed try to come an understanding of what is taking place around them' with the intention of 'developing the trust that allows people to share their experience and feelings in a safe and supportive atmosphere'" (McDowell 1992, p.110).

Although the assurance of confidentiality has been pragmatically introduced as a factor in negotiating with potential subjects for their participation, I found that most of my interviewees were very keen to speak, even without any suggestion about confidentiality. Then, even if the validity and reliability of the information are likely to be better under a promise of confidentiality, it is the trust built up which assures them, especially in a context where scientific practices are not known and norms are commonly transgressed.

All the critiques made here of NPDOs are mediated not only by their own limitations, but also by the difficult situation they must face to work in Colombia. I sometimes needed to rewrite paragraphs about NPDOs in order to present, albeit with a critical view of their approaches and programmes, a just assessment of their contributions. The critiques reveal the complexities of their task, and seek to challenge unexamined assumptions and, I hope, to illuminate future actions.

All interviews took place in Spanish. Where interviews and documents in Spanish are cited in the text, they are cited in the author's English translation and have been

submitted to correction by a native English speaker[46]. Citations from interviews are sometimes identified using a fictitious name for the respondent and will be cited as they were recorded on the Spanish-language interview transcript. Owing to the relatively small numbers of fieldworkers interviewed in Cali and Bogotá, their names and places are withheld to avoid possible identification. The quotations from interviews, which are cited in this thesis, have been selected as symptomatic. They capture or express points or attitudes, which were characteristically held by some of the interviewees. Place and date of interviews are given in Table 4.2.3.1. Where Spanish terms are used they are in Italics and translations are given where necessary.

4.4   Homophobia: a further note

Sometimes when someone asked me what I was studying, I just gave a simple answer: I am doing work on gender. The reactions were various among both men and women. Women's went from interest and respect for something novel, or supposed to be because of being the object of a postgraduate degree, to lack of interest. Among men who had some idea of the topic, NGOs' professionals, acquaintances or other, they acted with precaution keeping their distance or staring me with greater intensity, I could read their minds: "He must be a queer". When I was explaining to a director of a local NPDO about my work in masculinities she suddenly expressed her sympathy towards the gay movement and her open mind about sexual orientation.

I wondered what was it about my research on gender that made men think I might be gay or, in a different way, made a woman think the same if I do research on masculinities. Is it supposed that support for gender equity implies losing something inherent as a man, or a lack of the more 'essential' features that define a man as a 'real man', his heterosexual character? Is it supposed that support for gender equity implies having lost that kind of power for which many men compete and most women claim in a man, that defines manhood and which no 'real man' is willing to lose? It seems that the homophobia I identified among men is an expression of their fears as men and that such fears are related to the need to yield the power that privileges men over

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[46] I am very grateful to my supervisor, Dr. Janet Townsend, who has overdone this task.

women and no 'real men'. Gender equity appears to some extent as a process where men have to give up their 'natural' condition of men rather than the power that privileges them and disadvantages women. I understood then that homophobia is part of the barrier that makes men cautious about gender equity. Biases are various. An economist friend who was doing PhD studies in England and knew that I was thinking about studying gender sent me a message: "Don't go there to study gender with those birds, all of them are mad".

CHAPTER 5: SEPAS-COOPCENTRAL: CHANGING CIVIL SOCIETY AND PATRIARCHIES

This chapter analyses gender relations in the Andean town of San Gil and particularly in households where women are members of a cooperative with a micro-finance service linked to the NMP. The main argument is that recent historical configurations of civil society in the locality have shaped new forms of gender relations, weakening traditional forms of male domination. Broader socio-economic changes and women's irruption into 'public' spaces have impinged on patriarchies through the mediation of a network of organisations which in turn have given particularities to such changes. Women's visibility and access to economic resources give them a better position in gender power relations, but men have also contested and changed patriarchies in 'private' and 'public' domains.

The first part of the chapter briefly analyses the historical inception of NPDOs in the region and the role played by the Catholic Church, NPDOs developmental approach and their links with the NMP, and the emergence of women's organisations. The second part analyses the relationship between the construction of men's identities and place, and how San Gil functions as a space for the negotiation of gender relations. It shows the diversity of these relations as an expression of changes in gender geographies. This diversity is analysed around different types of microenterprises, categorised according to the connections between the business location (home-based, external, and market stalls) and the gender division of work. The connections between male power in 'public' domains and everyday lives of domestic division of labour in household and micro-business will occupy a significant place in the analysis of gender power relations and men's identities. It shows how patriarchies are reproduced and contested by men and women where both are acting as structure and agency, rendering social life complex and diverse. For details of the interviews on which this chapter is based, see section 4.2.

Part 1:   SECOOP: A Social and Cooperative Movement

5.1   Origins

Colombia is a highly regionalised country and for historical reasons gender also has a regional dimension. There are oppositions between the 'expressive' and 'sexualised' men of the coastal regions (with higher common law unions) and the 'discreet' and 'surreptitious' Andean men, between the 'matriarchal' women from the western colonisation and the 'submissive' women from the southern Andean region, etc. Regions, cities and the geography of culture are important aspects of thinking about gender and development in Colombia. Cultures are geographically specific phenomena and can only be approached as immersed in real-life situations in time and space (Crang, 1998). The descriptions given here (see also section 6.3 and 7.5) look at how different regional and local cultures make sense of space, how ideas, practices and norms shape gender relations and how these relations interact with multiple identities through which people recognise themselves and others.

The group SEPAS-COOPCENTRAL (SECOOP) is a specific regional movement made up of about 230 lay cooperatives and 50 social organisations of mainly peasant origin in the provinces of the South of Santander, in the Eastern Andes of Colombia, and with its centre in the town of San Gil. These organisations are supported today by nearly 2,300 Catholic lay groups. The population of the region reaches some 500 thousand inhabitants, in 52 municipalities over three provinces, with an area of 4,230 square miles. Unlike what has happened in most of the rest of the country, the structure of the population in this region has seen little change over the last 30 years (65% rural). Most of the rural population are land-poor smallholders and sharecroppers who live from agricultural activities, cattle, handicraft and marketing. The topography of the region is very diverse and ranges from the tropical rainforest to the *páramo* (area high above the tree line). Located on the slopes of the eastern mountain chain it presents a variety of soils, climates and landscapes that permit diversified economic production. The main urban centres are San Gil, Barbosa and Vélez, which make up the *Guanentina* province.

San Gil is a town of 32,000 inhabitants located 320 miles to the north east of Bogotá (see Map 1). *Sangileños* have a particularly sense of regional identity which is a result of specific local economic and political historical processes. *Guanentina* province takes the name from the *Guanes*, one of the indigenous communities who occupied the region and were reduced because of their resistance during the conquest and colonial processes[47]. In this region there also took place in 1781 *La Revolución de los Comuneros*, a rebellion against slavery, peasant submission and to defend *Resguardos* (indigenous land) (Mansilla, 1990)[48]. Women and men in the region are characterised by themselves and others as brave people, strong and tough workers, and protective of their families. San Gil has traditionally been an agricultural-based society, but developed during the post-war period two medium-sized industrial companies which declined in 1990s creating severe unemployment. Pita-fibre and tobacco have been the main agricultural activities, but commerce and services dominated in the urban area.

In one corner of its central square, in front of the Cathedral, is the office of Father Ramón González. He has been the visible leader of SECOOP, a peasant union and economic cooperative movement which emerged from the social action of the Catholic Church over the last 36 years. Father Ramón, as he is called by everyone, returned to Colombia in 1963 after studying sociology and cooperativism in Italy and Canada[49], and he was appointed Director of the Diocesan Secretariat of Social Pastoral[50] (SEPAS) of the Socorro and San Gil Diocese. "When I went to study I knew what I was going to do when I returned. I was studying to come to work in the social arena". His degree thesis in Rome, entitled *Rural Sector and Economic Development*,

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[47] Unlike what happened in others Latin American countries, for instance Perú and México, in Colombia Spanish conquers did not find one indigenous empire but many, which made the domination process difficult and led to greater miscegenation (conversation with Fernando Duque, Colombian historian).

[48] *El Comun*, the peasant regional confederation of SECOOP, took its name from the revolutionary authority of the *Comuneros* Revolution and people from the region are also known as *Comuneros*.

[49] Father Ramón González studied Pastoral Sociology in the International Institute of Sociology of Rome and Social Leadership in the Coady International Institute of San Francisco Javier de Antigonish University in Canada.

[50] Initially it was called *Acción Católica*. This was not just a change of name but a deeply alteration in the Church view after Second Vatican Council in 1959. *Acción Católica* was the strategy of the Catholic Church in Latin America during the 1950s "to organise militant lay groups to carry the

was the basis of his pastoral work. It proposed an educational framework for peasant leaders. "After the education, we went to the organisation. The education must come through organisation so that it is converted into action, if not, education falls on deaf ears". Father Ramón added:

> "We began with saving and credit cooperatives because in reality I saw them as the first requirement for liberating the poor. The only body that gave credit at that time was the Agrarian Bank, which lent to landowners. The landowner took the loan and lent to the sharecropper, then the peasant was always dependent on the owner of the land because he didn't have the means to guarantee a loan. Then I saw that it was the key point of that moment and therefore we began with cooperatives of saving and credit" (Father Ramón).

The call of the Second Vatican Council in 1959 opened up the discussion in the Catholic Church on social topics and contemporary politics. Events around the world, particularly the Cuban Revolution in the same year, generated a new social and political scene in Latin America in the 1960s, to which the Catholic Church presented several reactions. The best known has been Liberation Theology, "a theology that starts out in a particular political context and set of social conditions - those of the Catholic faith and the poor in Latin America - and goes on to formulate a critique that challenges both society and church" (Linden 1997, p. 5). In the Colombian political context of the 1960s, characterised by the sprouting of new armed revolutionary groups, González's cooperative proposal represented one option for social action by the clergy in this region, less radical than the 'structural' critique encouraged by liberation theology[51]. Cooperativism represented a 'third' option between the polarised forces during the period of the cold war. "We concentrated on cooperativism as our utopia to produce a political, cultural and religious change in looking for a society of solidarity". In the long-term, this option presented more visible results.

The first diocesan meeting on social pastoral issues in San Gil in 1964, gave birth to what today is called the Central Financial Cooperative for Social Advancement,

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Church's influence to the schools, the universities and the factories, places where communism was perceived as gaining a foothold" (Macdonald, 1997, p. 9)

[51] Father Ramón visiting Louvain University in Belgium, had the opportunity to exchange ideas with the priest Camilo Torres who was studying sociology in that university. Father Camilo died in 1966 as a *guerrillero*, marking a historical moment for Colombia and the Catholic Church.

(COOPCENTRAL) (see photograph 5.1.1, Appendix 2). In 1968, on the occasion of the first visit of the Pope to Colombia and Latin America, the Diocese agreed that in each Parish a cooperative should be constituted: there were 55 parishes. "Then there began to appear cooperatives for production, then some for marketing, but as sections of those of saving and credit, and finally all kinds appeared, people understood and every initiative became a cooperative", said Father Ramón. COOPCENTRAL now groups together 230 lay cooperatives. The group SECOOP shows today a very diverse economic and organisational structure that groups formal entities as well as informal community groups (See Table 5.1).

Father Ramón recognises now, thinking of what he conceived 36 years ago, that the industrial and commercial parts of the country have also been developed and that the regional economy has been left behind. "We aren't going to compete technically and economically with United States, Japan or Europe. But we have achieved a situation where the savings of the poor don't go far away from our communities, that they remain in the same groups of people that produced them" (cited in Fajardo and Ardila 1997, p. 30).

Table 5.1.1

Social and Cooperative Movement			
SEPAS-COOPCENTRAL (1999)			
	Founded	**Members**	**Services**
Sepas (Socorro y San Gil)	1963	75 Parishes	Direction, social promotion, and education
Programmes:			
Life, Justice and Peace Delegation	1989	N.A.	Peaceful solution of conflicts
Agro-ecology and Environment Unit	1976	N.A.	A variety of projects
Urban development Unit	1992	N.A.	7 housing projects
Communication Unit	1977	20 local radios	Radio broadcasts
Independent Organisations			
Finance sector			
Coopcentral	1964	230 cooperatives	Financial services
Employees' Co-op. of Co-op. Sector	1983	2,000 employees	Consumption, Savings and credit
Coopmujer	1988	3,350 women	Saving and credit
Saving and credit cooperatives		120,000	Saving and credit
Informal community funds		12,000	Credit
Marketing sector			
Central Co-op. for foods marketing	1987	12 cooperatives	Agro-commercialisation
Marketing centres of Pita fibre Union	80s	20 centres	Pita fibre commercialisation
Education and training			
Social Leadership Institute	1971	N.A.	Informal leadership training
Agricultural Institute for Adult Peasants	1972	2,200 students	Adult secondary agro-education
INDECOL	1985	N.A.	Org. and Development Training
Foundation Cooperative University	1992	1,038 students	Formal education
Social Foundation Coopcentral	1994	N.A.	Cooperative training
Social organisations			
EL COMUN	1983	28 organisations	Social guild representation
Pita fiber Producers Union	1980	8000 producers	Social guild representation, training
Landless Peasant Association	80s	16 org 2650 peasants	Social guild representation, training
Trade Union Agricultural Workers	80s	5 org., 550 workers	Social guild representation, training
Craft producers Association	90s	5 associations	Commercialisation
Sharecroppers Union	1981	83 members	Social guild representation.
CONCERTAR	1998	22 organisations	Social guild representation
Tobacco Producers Association	1981	300 producers	Social representation, training, etc.
Women Association for a New Society	1984	750 women	Promotion, training and credit found
Regional Youth Association	1986	2,000 young people	Promotion, training and credit found
Others small grass-root organisations	1990s	19 organisations	
Other organisations			
Social Publishing Foundation	1987	N.A.	Publishing services
Audit of Cooperatives enterprises	1986	N.A.	Audit and fiscal control services
Municipalities Co-op. for Development	1990	14 municipalities	Regional development
Community Radio La Cometa	1997	14 institutions	

Source: Based on Sepas-Coopcentral, El Común, Concertar and Unisangil, various secondary and personal sources.

5.2   The development approach: overlapping discourses

SECOOP has been a provincial and regional project. This meant, first and foremost, that it has grown with its own identity and as a reaction against exclusion by the centres of decision making and accumulation: "We thought that it was possible to encourage 'self development', among other things because it was the only way that we had, since in any case we were outside of the so-called 'national development poles' of the national planners" (González 1996, p. 6).

The second characteristic of the SECOOP project is the role given to the community leaders and the organisational training provided since its inception. This allowed the forging of a participative approach, especially in the decade of the 1980s. The ground for incorporating participative approaches was prepared by the relative openness of the church at the beginning of the process. Speaking of the creation of SEPAS, Father Ramón points out: "That meant that we could have autonomy while still belonging to the structure of the church, but as an autonomous entity. That allowed us to work very widely and devote all our time to this, in the sense that in the social arena we didn't work either to get people to go to church, or get them to be Catholic or not, but to give a service. Naturally, here the great majority are Catholic. But what is social has not a religious bias, it has a spiritual bias, but not of a given church. Since the beginning we had made this very clear, and for politics too. Don't be partisan, but give sense to what is political, give inspiration to what is political". Given the tradition of political conflicts in Colombia, with strong partisan rivalries and religious animosities, this position was significant.

Like many social movements and non-profit development organisations (NPDOs) in Colombia and Latin America, during the second half of the 1980s SECOOP received a strong influence from the Human Scale Development approach[52]. In this regard, the Vice-Chancellor of the Cooperative University of San Gil points out that aside from

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[52] Manfred Max Neef has been the main author and disseminator of this approach in Colombia. His book entitled *Economía Descalza* (Barefoot Economy), published in 1987 in Spanish, had a great reception in Colombia and he has visited the country several times. See also Ekins and Max-Neef (1992).

the social doctrine of the Church and the principles and values of Cooperativism, "For the last ten years the proposal of Human Scale Development has been the other source of inspiration of the Project" (Fajardo 1996, p. 6). Thus the SECOOP project has built its own discourse and ideas based on combining these approaches, from which is postulated the search for integrated development centred in the human person. The objective 'of a new society, pluralistic and participative, in which all persons may have rights and whose structures allow the real practice of justice' overlaps with the postulates of Liberation Theology in the 1970s, the 'preferential option for the poor'. The concepts 'structures' and 'poor' still remain vague.

To make an evaluation of the scope and results of SECOOP goes beyond this work. Though some results are patently due to the level of social capital built in the past, it is interesting that the dynamic of civil society in this region has influenced the shape of government and public administration. This has been achieved not only by the presence of the group's leaders in government and public bodies, but also by the creation of two pioneer cooperative organisations within the public administration[53]. These are Coopguanentá, a group of municipalities cooperating as a regional development entity, and Acuascoop, a public service cooperative of three municipalities established for organising water provision. In poverty terms, it must be emphasised that the municipalities of the region, though with disparities between them, have fewer poor people below the level of the national average[54].

5.3   SECOOP and the NMP

Within the SECOOP group, three different entities exist, each of which takes part formally in the National Microenterprise Plan (NMP). They are COOPCENTRAL, the group financial centre, INDECOL (Specialised Non-Formal Education Institute for Social and Cooperative Development of Colombia), and COOPMUJER (Women's

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[53] The Cooperative Law in Colombia (Law 38 of 1979) allows the creation of this kind of cooperative.
[54] The poverty indicator used is SISBEN (System for the Selection of Beneficiaries of Social Programmes). This is a specific household questionnaire survey comprising sixty-two questions to measure levels of poverty and to construct a quality-of-life indicator (DNP, 1997).

Cooperative for Integrated Development). This last will be the object of special attention in this chapter.

COOPCENTRAL has taken part of the various IDB credit lines channelled through the NMP. In the NMP's schema which prevailed until 1994 (where socio-economic training given by a NPDO was a prerequisite for financial institutions to giving loans), the NPDO working with COOPCENTRAL was INDECOL. Like most of the formal financial NPDOs within the NMP[55], COOPCENTRAL has given loans from IDB lines to the microenterprises with greater capacity for accumulation, providing an average loan of US$2,500. The number of loans given from this resource has been derisory (an average of 300 per year between 1996-98) due, among other factors, to the following: First, the agricultural activities of the region are served by COOPCENTRAL through the public rediscount line designed for that sector, which has not traditionally been served by the NMP's programmes. Second, the group's own network of saving and credit cooperatives meets the main demands of their large number of members. Third, there are legal restrictions on operating sustainable financial services which give small loans and serve the poorest. Due to the flexibility allowed by COOPCENTRAL's independent resources, these not only reach a greater volume (an average of 700 credits per year), but their average amount is smaller (US$600).

As a non-profit organisation, INDECOL was created to support the organisation and development of cooperatives, microenterprises and community enterprises through training and assistance. This objective has basically been fulfilled through contracts with public bodies, which overwhelmed its organisational profile and made it dependent on them. Until 1994 it received subsidies from the NMP for microenterprise training according to the number of loans given by COOPCENTRAL. Since then it has had funding for projects presented to the Mixed Corporation for the Development of Microenterprise. Occasionally it meets the requests of few cooperatives. In November 1998, INDECOL was inactive. The Director explained to me how difficult it is to get contracts. Once the contracts appear they call the

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[55] COOPCENTRAL was the first cooperative in the country to come under the control of the Banking Superintendency. This has put formal limitations on using credit techniques to reach the poorest.

fieldworkers, who are on standby to be contracted. Some of them are now in competition with INDECOL, as well as the University of San Gil and the most recently created Foundation COOPCENTRAL.

The limitations on formal financial entities channelling credit to the poorest has caused SEPAS to create its own credit fund, which is informal and directed to the poorest. Father Ramón describes it thus:

> "We who are involved in the work here start with the person who has an idea, who are people who generally have some experience. We have a fund that is for the poorest, at an interest equal to inflation. We don't put this fund in either COOPCENTRAL or the cooperatives, because there it doesn't fit within the regulations. We have this fund here [SEPAS offices]. It has a committee, which is made up of social workers... If a person is getting on well, then we try to get a cooperative to lend to him or her. But we make them see that the problem of the poor is that they don't dare to run risks. Here the poor person is very honest, and doesn't take the risk of not being able to pay. If they don't have money or anyone who will lend to them, they cannot go forward. Then we join with them to take the risk together. That fund is for the poorest of the poor, that is the policy... For the poor-poor, the only way of keep them going is either clear subsidies, or joining them in the risk of being poor. In this we have had much success" (Father Ramón).

SECOOP has structured its financial services through various components whereby two main target populations are reached. First the rural poor, the poorest, are reached through small saving and credit cooperatives and informal funds, and second, the urban poor are reached through NMP's credit lines given by COOPCENTRAL (mainly to male members) and COOPMUJER (to women). Both have supported family businesses and associative groups of production[56]. The individualistic approach that has prevailed in the NMP's programmes in Colombia has not signified a contradiction with SECCOP's cooperative principles. The confrontation between the two approaches occupied an important space in the national discussion on development programmes in the 1980s, especially between large NPDOs

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[56] The associative groups are very different from credit guarantee groups like the Grameen Bank scheme in that they are formally or informally a business unit where the associated members put up some capital and labour. They usually take loans in the name of one of their members when they are informal.

(microenterprise supporters), and the cooperative sector (the driving force of the solidarity economy). In this regard Father Ramón points out:

> "For us, the family is itself an enterprise. Parents, children are all in it together, working for the family. So we started from there and all the families were integrated in a cooperative, a cooperative of microenterprises... We didn't talk of microenterprise. We spoke of family, *vereda* [small rural district], province and cooperative. When microenterprise became fashionable, we discovered that we were doing microenterprise. When we work with the family or in small groups of peasants working together for marketing, they are called community groups, and have credit funds for the group's members, and they are associative microenterprises. The same in agro-industrialisation by groups of families or in urban microenterprises" (Father Ramón).

The discussion between cooperative and microenterprise programmes over[57], the assumption present in both is that different family members have the same interest. This supposition implicit in most of the NPDOs in Colombia has been questioned in only a very few cases. Under this assumption women become 'allies' in development and gender equality seems to be subordinated to other 'development' objectives. SECOOP shared this assumption for a period, which was broken by women mobilising and raising gender awareness, creating a complex scenario in which a new pro-women agenda was incorporated.

5.4   SECOOP and gender: the emergence of women's organisations

> "Here in our region, in the *comuneras* provinces, there is a very strong *machista* culture. It was the man who made war... and it is he who manages the money... That *machismo* exists but it seems that an individual woman doesn't feel it in the sense of submitting herself or if she accepts it, she has been a part of that culture. We observed that and we also took it from that point of view. Not so much in terms of women's oppression, when we studied the phenomenon in the year 1975. Women aren't bringing to development what they could bring, because they cannot join in a meeting, they aren't the managers of cooperatives, and so on... then we said what we need to do is to put women in, to gain an important ally in the process of development and change. We took it more from that point of view, than from that of oppression of women by men. That's how it was in that moment. Then we established a criterion, that we wouldn't do anything unless 40% of

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[57] As is shown in Chapter 3, Part Two, both sectors have become different interest groups within NMP and the approaches remain debatable especially around the marketing and organisational microenterprise programmes, among others.

those involved were women. That was the first step. Today we find the converse, that the majority are women, actually there is very strong work by women. The fact was that later we realised ourselves that there was real oppression and that women had to be liberated and really enabled to take part, and we have begun to work more seriously in getting women organised, over the last twelve years" (Father Ramón González).

The department of *Santander*, which *comuneras* provinces belong to, has been characterised as a strong patriarchal society. Virginia Gutiérrez de Pineda and Patricia Vila de Pineda (1992), in their empirically based work conducted in the second half of the 1980s, made an extensive analysis of the patriarchal society of *Santander*. Their book entitled *Honor, Familia y Sociedad en la Estructura Patriarcal. El Caso de Santander* (Honour, Family and Society in the Patriarchal Structure. The Case of *Santander*), constitutes a pathbreaking work in national studies on patriarchy. Based on Weber's concept of honour, they described the Honour Code as the most important cultural set of values that underpins the patriarchal society and impinges on daily events as well as extraordinary ones. It has different expressions but permeates all social classes. As examples of this code, one of their female informants said: "I never let my husband and my sons sweep, cook, do what I do, even when I'm rushing... What will people think about them, they would be dishonoured and me too if I let them do it" (p. 75). Another woman pointed out: "He doesn't lose his honour if he *se la juega a la mujer* [is unfaithful], and it is even very well viewed because it is very widespread, but that the woman do that... I don't agree with that and even less that it becomes known and the man is dishonoured" (p. 77). In terms of money and business, a male respondent said that honour means:

> "Trustworthiness in business, honour in money deals, because an honourable man doesn't need to sign documents, his word is enough and has more value than all official documents. To fulfil his word he is prepared to give his life, and it has to be so" (p. 77).

In this cultural setting, SECOOP encouraged women to join women's groups through a team of women social workers in 1977. These groups took part in assistentialist programmes (food allocation), supported the creation of school meal services, received training for home-based activities, etc. Trinidad Gómez took part at that time

in the social workers team, today she is a lecturer in the Education Department at UNISANGIL. She pointed out: "the work with women started because peasant women began to demand attention, then we started to realise the need for more specific work with women. Initially there was support from SECOOP, and the work was integrated as part of SECOOP's programmes. We put some pressure on, but SECOOP supported us". Based on this work and the women's groups created, the First Meeting of Santanderean Women was organised in 1982 to discuss the social action of the Church with women. Later the *Asociación de Mujeres para una Nueva Sociedad* AMNS (Women's Association for a New Society) with 100 members, emerged and gained legal recognition in 1985. The Association's objectives were focused on gaining greater participation for women in all aspects of society that "allow her, as a Christian woman, to be an active subject of social change". Trinidad, emphasised:

> "The first element that came out in the programmes was how to find a means of economic subsistence for women and the family, and then the control over money as an element of balance in the relations between men and women... if we didn't find elements to give specific support to women, other things would become nebulous" (Trinidad Gómez).

In response to 'women's practical needs' for credit and economic support, AMNS in 1988 created the Women's Cooperative for Integrated Development (COOPMUJER). It is a legal, private, non-profit entity with a social mission, created under a cooperative agreement, as defined in Colombian Cooperative Law. COOPMUJER defines its vision as the promotion of "equality and dignity for women making them agents of social, political and economic change which the country needs", and its mission as "to involve Colombian woman in cooperatives, developing in her the habit of saving so that, on her own initiative, she will encourage family enterprise and microenterprise" (COOPMUJER 1998, p. 2). One of the leaders of AMNS, pointed out:

> "Then we started to work in microenterprises. It was hard because the region was embedded in an assistentialist process. But women started to respond in raising awareness, taking the microenterprise as their own family, their own household, to understand that the microenterprise wasn't something outside but

inside home, and if we take the microenterprise as an enterprise of everybody, everybody has to contribute, not only in the economic [productive tasks] but also in the daily tasks of the house [reproductive tasks], to avoid that burden falling only on women" (Martha Rendón).

COOPMUJER was then one means to support the meeting of other long-term 'women's strategic needs'[58]. Today the Cooperative has two offices, in San Gil and Bucaramanga (the province capital) with 2,150 and 1,200 members, respectively. The members are microentrepreneurs or informally self-employed, working in clothing, footwear, milk products, handicrafts, market stalls, doll making, small shops, beauty products, etc. Half of them have had some years of primary education, 30% some years of secondary education and 20% some technical or university education. One of the most important features of COOPMUJER's governance, as a cooperative organisation, is to prepare members to participate each year as delegates to the General Assembly and members of the board[59]. It encourages members to participate in various committees (credit, education and solidarity) in order to create opportunities for developing leadership skills and learn more about the cooperative. The direction and management of COOPMUJER is the responsibility of the General Assembly, the board of directors, and the manager. The General Assembly is the highest authority. Through the solidarity and education funds, established according to cooperative law, COOPMUJER gives training activities to its members on various topics and meets their emergency needs. The cooperative has a staff of 19 full-time workers, only two being professionals.

In COOPMUJER, as in any other cooperative, savings come before credit. The first requirement to obtain membership is to have a least 25 percent of a minimum monthly salary in capital shares (e.g. US$40 in 1997). These shares are paid annually depending on COOPMUJER performance. Once a member's minimum share requirement is fulfilled, she can open other current and fixed-term deposit accounts.

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[58] This is an implicit assumption of women leaders, using the concepts provided by Caroline Moser's work, which have had a strong influence in feminist development practice in Latin America. In this regard Caroline Sweetman (1998) pointed out that the use of 'women's gender *needs*' rather than *interests*, abets in the conflation of the word women with the term gender and in ignoring men as gendered beings in gender analysis.

[59] This is quite limited, given that only 65 percent of members were able to participate in the General Assembly in 1998; the other 32% were not up to date with their dues.

Competitive interest rates are maintained, close to the commercial rates available from financial institutions. COOPMUJER, like most of the cooperatives in Colombia, uses the individual lending methodology. It links savings to loans to determine the maximum amount a loan applicant may borrow. However, the final loan amount is determined by the applicant's debt repayment capacity. To request an initial loan, a member needs a minimum period of affiliation (as is common in cooperatives). COOPMUJER is what is technically known as a closed-bond cooperative, that is it serves only its female members[60].

The cooperative is affiliated to COOPCENTRAL and obtains resources from the NMP through the cooperative EMPRENDER, an 'umbrella' organisation within the NMP which allocates financial resources to small NPDOs[61]. COOPMUJER has adopted the traditional system of personal and real guarantees, according to the level of the loan, which limits its coverage of the poorest female population. It has two credit lines, the first for micro-entrepreneurial development (with lower interest rates) and the second, for free investment (consumption), both with loans for different periods and amounts. In 1998, COOPMUJER had an arrears rate above 30 days of 14% (portfolio expired/total outstanding portfolio) and a total outstanding portfolio of US$900,000.

Although COOPMUJER has its own resources through the saving services, it relies heavily on the NMP's resources which impose serious constraints. In 1997 savings provided only 37% of its capital. COOPMUJER faces problems meeting the needs of its members in a flexible way, given that it has to work within the framework required of NPDOs within the Plan. First, COOPMUJER has to work with acceptable operational and financial efficiency indicators which have led it to charge interest rates that are high enough to cover all costs without relying on subsidies. That means, it has to operate within the 'financial self-sustainability paradigm' (Mayoux, 1998a).

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[60] In my opinion, one of the most important causes of the recent cooperative crises in Colombia was that many were opening up their common bond in order to grow, losing their membership identity, in the process.
[61] Although EMPRENDER was created with the idea of supporting groups' guarantee programmes (Berenbach and Gúzman, 1993), some of its NPDO members give loans individually as COOPMUJER does.

Second, the Cooperative has had to target its membership on the populations and micro-businesses that assure high repayment rates. This has resulted in COOPMUJER's members being totally urban, creating a schizophrenic situation in this women's organisation. While the social organisation (AMNS) is mainly rural, the female economic organisation (COOPMUJER) is mainly urban. Not one of my women informants who was a member of COOPMUJER also belonged to AMNS.

COOPMUJER was going through a difficult situation in August 1999. First, the national economic recession affected local activities, which impinged on the volume of members in arrears. Second, the cooperative crisis and the enactment of the new Cooperative Law to cope with this situation (see section 3.10), will force COOPMUJER in the immediate future to be capitalised or to fuse with other cooperatives. In this respect one of the women leaders emphasised:

> "We don't want to give up our experience. The Law says that if we don't fulfil the requirements we could merge with other cooperatives or create a new one. Our objective is to retain our independence and to be able to respond to women's needs. Then we have thought of becoming not a saving body but only a credit intermediary. If we don't take deposits we will be able to have autonomy and become a financial NGO" (Alba Rosa, member of COOPMUJER's board of directors).

Part 2:   Women at Work: Reconstructing Patriarchies

Part 2 draws attention to how men's gender identities in San Gil have changed by 'modernising' their perception about women's labour participation and so reconfiguring gender relations. This process has produced a replacement of 'traditional' patriarchal relations with a new form of gender relations, incorporating the presence of women's social and political visibility as well as their economic contribution. Women's income-generation activities and pro-women financial services have been positive factors in pushing such a process at the level of the household; nonetheless, these factors have also been functional to the emergence of new patriarchies. The mutual inter-relation between women's economic, social and political participation and gender relations of power in 'private' and 'public' domains have been characterised by the diversity in gender relations of power, which are themselves an expression of changes in identities and society. San Gil has been the place of these changes but also the space that impinges on and is shaped by them.

The relationship between the construction of men's identities and place has been studied in a growing body of work on geography of masculinities (Jackson, 1991; Massey, 1995; Shepherd, 1998). This focus reflects a new interest in the study of multiple masculinities by considering the construction of men's identities in different places. This case illustrates how San Gil functions as a space for the negotiation of masculinities and gender politics. It also suggests that the key stimulus to the changing gender geography of the town has been women's irruption in spaces of work, education, and social and political arenas. Although important aspects of pre-existing masculinities have become increasingly questioned, many others aspects of male identities remain tied to the local patriarchal legacy.

5.5   Local identity and the men of San Gil

I have already described how SECOOP was built as a local movement which has shaped the economic, social, cultural and political landscapes of the locality. We saw how SECOOP defined its original developmental approach in opposition to the

centres of power and development. Place and culture in San Gil are also particular means through which people exert differentiation and build the 'self' in the dynamic relation between the hierarchical and oppositional construction of places, the 'margin' and the 'centre' (at regional, national and international level), and horizontal ones (other towns, regions and countries), making geographies of power into important elements in local identity. Thus, the cultural construction of the local identity is not only a process related to regional or national phenomena but also to larger and global connections. Globalisation has been identified as the driving force in the construction of new identities and in the challenge to the patriarchal family, which is both an economic and cultural phenomenon (Castells, 1997). It has also been suggested as a process framing the reconfiguration of masculinities and shaping the changes in women's lives in different places around the world (Mac an Ghaill, 1996; Connell, 1998; Laurie et al. 1999).

Male interviewees in San Gil talked a great deal about what it means to be *Sangileño*, to be born and grown up there. These expressions of pride are obviously stronger in adult and elderly men. They are especially proud of speaking about how they have participated in the development of what is today the municipality, and this underpins their sense of belonging and identity. The network of associations, cooperatives, and the local structure of civil society has been an important way through which they have constructed their identity, which is also part of their identity as men.

A 60 year old man who works part time with his wife, a COOPMUJER member, in the family business (a small clothes shop managed by her) devotes the rest of his time to what he called 'community service'. He has participated on the board of directors of different schools, associations and charities; "At the moment I belong to the board of El Hogar San Antonio, where orphan girls come from the *Magdalena Medio* [a region of army conflict] when they are between 8 and 14 years old. I'm also one of the directors of the Football Referees College of San Gil" (Humberto). He was able to help his son, who is 28 years old and is living with him and his wife, to get a job in the municipality because he 'knows many people there'. He is proud of devoting his services to the locality, an attitude that his son has inherited. He stated that over the

last four years the family business has not made a profit, but the economic contribution of his son has helped very much.

Men's time allocation in 'public' domains needs to be seen in terms of the conditions shaping that allocation. A range of different activities, including not only participation in different kinds of associations but also attending meetings, funerals, etc., are part of widely accepted social behaviour for men in San Gil. These activities are both a long term male investment and a reflection of men's sociability. Getting a job for a son or a loan from a cooperative is certainly facilitated by membership, friendship and/or political networks. Men's reciprocity takes place in relations of patronage, membership or friendship. Networks are also a way of building identities which are related to the value of 'co-operation', but most of all to the sense of making the town better, of 'doing development'.

The local cooperative development model of San Gil is strongly underpinned by this male notion of co-operation, in its formulation as 'in union there is strength' which implies the capacity both to shape the future and to dominate nature. It is seen as superior to notions of femininity. Strength, progress and transcendence, notions identified and constructed as masculine, were the elements that underpinned the cooperative movement initially led and made up by men, a movement constructed as a male body. The peasants' grass-root cooperatives were established by men in the 1960s under the notion of being independent and of making progress, based on the local legacy of peasant and indigenous struggles (see section 5.1). But in the 1980s women's groups appeared and adopted some of these notions, occupying (to some extent) 'public' domains and changing the configuration of traditional patriarchies. As we will see later, traditional male notions around development became, to an extent, feminised through a process of 'domestication' of the 'public' domains by women.

In the main road just outside San Gil there is a big sign that says: SAN GIL OASIS DE PAZ (San Gil oasis of peace). When I asked a young lawyer who was a public servant, if it was true, he said: "Well, San Gil has been characterised for being a peaceful town, very quiet, you can go wherever you want without a problem; as long

as you don't hurt anybody you won't be in trouble. Everybody comes relaxed to San Gil. However sometimes there are situations; a certain uncertainty has been noticed, worries; there has been kidnapping, blackmails, it isn't so much an oasis of peace. But it continues to be the most peaceful city in the country" (Raul). I found nothing to validate this belief, except in the tranquillity of the people in the locality. To think that the place is safe makes it less insecure. In a national context of high insecurity to assert such a local feature is part of the local identity.

Although many young men whose families can afford university studies for them in the provincial or national capital do not return (especially before the creation of the local university), those who do, create a particular discourse around the expensive and stressful life in the capital and their love for their town. They also refer to local women as being more beautiful and with better values than those in large cities. Discourses and cultural beliefs are not only somehow attached to the locality but are actually constitutive of it.

5.6   Women's new place

The strong presence of women in 'public' domains is the salient ingredient in the reconstruction of local patriarchies. Men's discourses about this new presence is both a reflection of women's economic and political participation, and a constitution of such participation not only because of the need for women's income brought about by the economic constraints but because of the way in which discourses shape women's public insertion. Women have engendered local politics partly as a result of the social dynamic of the SECOOP movement. This gendered process, both economic and political, has been a way through which some men have confronted existing patriarchies and women have taken a new place in social arenas, within the household and in society at large.

Taxi drivers and shoeshine men are prime informants about 'public' life and ethnography in Colombia. In San Gil, shoeshine men are up-to-date about what is going on in the municipality. They are located in the central square, the core of the

'public' space in the town, and polish the shoes of many public servants, politicians and visitors. One of them maintained that although he has never been in the capital he would not change *Sangileñas* women for any other, and that now he also has some women among his clients. Like most adults here, he has witnessed changes in the town. The irruption of women into 'public' domains has a prominent place in these changes.

Opinions among men about women's participation in the labour market and in the 'public' sphere are very diverse and contradictory and are themselves an expression of change and the construction of new discourses. Talking about women's participation in the labour force, one young man who lives with his mother (a COOPMUJER member) and has a technical degree in education, said:

> "We mustn't see so much the economic side as the social side. Look, for example, how women's liberation has created the absence of the mother at home, and most of the men work, and then what is going to happen, family disintegration. Woman going out [to work] is going to generate some conflicts in the family, some absences which are going to have effects now and in the future. Then I don't see it as good [women's labour participation], I see it from the household point of view. A job with a family microenterprise at home, it is good. In a household where the woman is always going out, it tends to destabilise... for the man it is more common, and the children accept more that absence, they aren't going to notice his absence as they do with the mother's; it is something natural" (Helmer).

This extract not only draws attention to the common tendency to 'naturalise' gender divisions of labour and the segregation of women in a domestic domain, but also indicates how women's homebased microenterprises are functionally accepted through new patriarchal arrangements[62]. A man who works with his wife in a homebased lithography business, expressed a very different opinion. He pointed out:

> "Women are a tremendous labour force... what women needed was to leave behind the limitations that they had, and somehow the *machista* concept of society. Unfortunately many women haven't developed their potential. But today a woman is required to be as able as any other person" (Victor).

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[62] Additionally, it is also commonplace to point out women's liberation as the driving force of women's enrolment in the labour force, a discourse that obscures the function of such enrolment in the profitability of the private sector, given the gender gap in wages and salaries.

From the talk of local people about change some points are clear. First, the defence of 'traditional' cultural values is expressed by many young as well as older men; these expressions are diverse and contradictory, creating both continuity and change, acceptance and confrontation. Second, such values are related to gender relations and have important gendered implications in the configurations of new local expressions of patriarchy. Third, women are usually seen by men, as well as by themselves, as bearers of tradition and family values, and the representation of femininity plays an important role in the cultural construction of the local identity (e.g. the notion of beauty above). Fourth, everyone has an opinion on women's participation in the labour force, so that discussion immediately produces confrontation around relations and representations. This process frames women's microenterprise activities and microfinance programmes.

The construction of gender discourses and local identities is not only a process related to local phenomena but also to large and global connections. The media has also played an important role in this process, as evidenced here by one of my interviewees, talking about women's labour participation:

> "It has been a way to help in the household in economic terms, but on the other side, it has led to a loss of values ['family values', spending more time with children]. You can also notice that women have been involved in serious problems, you see women on TV, newspapers, women are involved in everything, in violence, in assaults, in everything. This makes one lose, somehow, that respect for women that we used to have before. Now they are involved in everything. We recently saw that a woman was sentenced to death in the United States" (Humberto).

Men's opinions about women's participation in economic, social and political life are related to their life course, the extent to which the family needs the women's income[63], the educational background, values about the appropriate work for women, the anxiety about sexual control, and so forth (including, of course, the immediate context in which they were speaking). Opinions depend on the individual experience through

which each man has constructed his gender identity and ideology, but most of all, they reflect the changes that have happened in recent years.

Women have recently participated in political arenas in San Gil, gaining increasing visibility in 'public' domains and breaking into traditional male-dominated elected bodies. There were, for the first time, three independent women candidates during the last local elections for the city council, and one of them gained a seat in the council. Although women's participation in the different bodies of the state remains nationally low, they have certainly gained more room in public power (DINEM, 1997) being 11% of members of Parliament, 28% of judges, 14.6% of county councillors and 5% of mayors (Table 5.2). The Law of Quotas was recently approved which guarantees that at least 30% of senior civil servants must be women (El Tiempo, 1999). These achievements were facilitated by the New Political Constitution of 1991, which enacts equality of rights between men and women and aims to promote women's participation in public posts and decision-making[64].

Table 5.6.2

Women participation in public elected bodies			
	1991 %	1994 %	1998 %
Parliament			
Senate	7.3	6.8	10.3
Chamber	6.8	11.0	11.4
	1993-95	1995-97	1998-00
Regional bodies			
County Councillors	10.1	11.4	14.6
City Councillors	5.2	9.7	10.3
Source: National Women's Network. Cited in El Tiempo (1999).			

[63] Although in the urban area of the municipality most people are above the poverty line (see footnote 52) they belong to low income households and the income disparities are low (rich families live in the big cities).
[64] The feminist movement developed lobbying and advocacy among the female members of the National Assembly during the discussion of the Constitution. This was extended to male members "who at the end were more committed" (Villarreal 1994, p. 41).

In San Gil women's political participation has engendered local politics (the locus of 'public' domains) in discourses and practices creating new femininities and feminising 'public' spaces. One of the male councillors pointed out:

> "We see women in politics as something essential, they have many ideas, so much intelligence. I think that it is practically needed that they participate. I think that it will not take long before women take power in this country if things go on as they are. Women are characterised as being, somehow, more responsible. They are less easily bribed; they have made progress in that field in which many men have failed. They are more reliable because they manage things as they do at home" (Jacobo).

In other words, men's opinion, and to some extent women's, maintained that women have brought to politics certain qualities from the domestic realm. Men see women's participation in political arenas as both potential and limiting, the first as the exception and the second as intrinsic. When women's political performance succeeds or creates political sympathy, women are praised partly in terms of personal characteristics, where their qualities as wives, mothers and housekeepers are associated with such success. But when they fail or are critiqued for whatever reason, statements are usually made in terms of gender, 'because they are women'. These male perceptions (and to some extent women's) also have their counterpoint in men's compliance with social change which has brought about gender equity somehow, creating possibilities where 'it will not take long before woman takes power'. Women's anxieties about gaining power and confronting both traditional and new ideologies are the other side of men's compliance and rejection in losing such power. Women's presence in 'public' space and their contradictory discourses play a part in the deployment of local patriarchies and identities. Local patriarchies in the 'public' domains are sustained not only by men, but also, to some extent, by those women who have some power and receive benefits using a range of discourses notions of both femininities and masculinities to further their interest.

If women's participation in the SECOOP social movement has engendered politics, the women's struggle has itself become more political. This is reflected not only in women's participation in local elections but also in the internal confrontation of male

leaders' exercise of power within the SECOOP social movement. The smaller social organisations (Youth, Tobacco Producers and Women's Associations) of SECOOP led the first programmatic and organisational division of the movement against the authoritarian and bureaucratic style of male leaders of EL COMUN. They created a separate organisation called CONCERTAR in 1998 (see Table 5.1).

Two things were brought forward by this process. Firstly, gender politics became, and appeared, more political than gendered. Discourses emerged as confrontation between 'traditional' and groundbreaking positions. Participation of male organisations in the new federation disguised the implicit gender character of the process, not because gender issues in politics are a matter of women alone, but because of the multiple social character of such confrontation which involves the construction of alternative paths in development. Secondly, the gender character of the process was not only given by the confrontation between women's and men's notions of politics but by the confrontation of 'traditional' masculinities by men, especially young men. Gender politics are just as much men's concern as women's, and the challenging of specific male power in organisations, which were partly and blurrily gendered, was implicitly a confrontation of 'traditional' masculinities. As a male member of the Youth Association said: "They think that they can manage the organisations like they boss at home" (Rodrigo). Men also confront patriarchies in 'public' domains, which requires the collective support of other men to create alternative ways of being a man in social arenas. We can turn now to examine, in detail, how local patriarchies deploy this process at the level of microenterprise and domestic life.

5.7   Space and division of work

It is not easy to establish the links between male power, in 'public' domains and everyday lives, and the domestic division of labour. Male power, patriarchy, is neither generalised nor determining. Women and men in San Gil both make use of new and old masculinities and the corresponding femininities to accommodate the social changes which impinge on the dynamics of gender relations. Unlike the case studies in later chapters, my respondents' microenterprises in San Gil are not all home-based

businesses. Male and female workers take on different identities in the activities they perform within the home (reproductive) and in the business (productive), but these identities are also shaped by the location of the business. I identified three kinds of microenterprise among COOPMUJER members: home-based business, microenterprise external to the home and, within the latter, market stalls.

This classification is crucial in understanding gender relations of power in San Gil. First, the way in which women and men engage in these economic activities is a reflection of their social background and position. Second, the type of business is mainly related to the way women and men are linked with other social spaces. For women it means the level of self-empowerment achieved in such a link, and for men it is related with the way in which they reproduce or contest patriarchies through peer groups, associational life, kinship, and other social arenas. Third, the gender division of labour is differently configured in each kind of micro business impinging in diverse ways on power relations. We will see in detail all these elements for each kind of microenterprise.

5.7.1   Home-based microenterprises

Women's home-based microenterprises are usually one-woman businesses and include many kinds of minishops, dressmaking, hairdressing, etc. These women are separated, widowed or married, and perform both economic and reproductive activities in the same place. Unless they constitute a single household with their dependent children or relatives, they usually perceive their contribution as a 'helping resource' to those provided by male family members. The overlapping activities in space and time obscure the amount of economic work they do and contribute to the invisibility of their work. The low profitability of their businesses and the instability of their earnings as well as the way in which women invest their money (on a daily basis) in family needs, contribute to obscuring women's economic contribution. Men, if any, often work outside and insert their income in more visible issues and defined expenses. However, life course, labour market and family arrangements can substantially alter this picture.

In San Gil, men over fifty usually find it difficult to get a job. Many have been self-employed in activities where they have accumulated knowledge and experience. In the absence of economic growth, they become economically inactive and their source of income falls; pensions and social security are also usually absent[65]. This was the case for some of my informants. A COOPMUJER member who worked at home with her sewing machine, dressmaking to order for neighbours, friends and acquaintances, contributed to the family income but was not the household breadwinner; neither was Silverio her husband (who had been without a job for one year). They now basically depended on their daughters' contribution. His last job was on a short-term contract as supervisor in a house building project. He built their unfinished house in which they were living with his father and his two grandchildren: "The children are living here because she works [his daughter] and they study nearby, so they don't pay transport by living here", Silverio said.

There are two ways through which men have coped with this situation as workers, husbands, fathers and citizens, but also as men, in the gendered character of their relations with wives, children, friends and neighbours. First, by adopting more cooperative attitudes at home, and second, by participating in the 'public' domains of civil society; both fronts support each other. The life course, and the changing expectations that it carries, certainly help in encouraging more cooperative attitudes, but masculinities may also change according to values and family attachments in the face of changing economic circumstances. Silverio maintained:

> "Nowadays we have to, as we say here, *echar por la calle del medio* [literally, keep to the middle of the road; it means to adapt to change], looking for a way to get some money, because we can't think of anything else. To me it is very important that many of us have to ally with our wives, to help them with whatever they need to provide for our survival... We have been lucky with our daughters, because they are good workers. The first works at a bank, the next one works with the government and the other one is working here and has two children. Their support has been important in this moment of crisis... I've been nearly 14 years in the volunteer fire service... this participation is really an

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[65] In 1995, 42% of the Colombian population did not belong to any system of social security (DNP, 1995a), and only 22% of people over 55 years received a pension (DNP, 1995b).

incentive, it's a way to relieve distress... we are 30 men, all volunteers, it's a way to help the community, to provide a service and somehow to overcome this situation" (Silverio).

The homosocial place of the voluntary fire service certainly provides the space to sustain manhood injured by the loss of the role of provider, 'to overcome this situation'; but this is produced in a way that underpins new attitudes at home. Men's involvement in male organisations is not merely a means of reproducing patriarchies, they are also spaces where men's encounters and subjectivities (happiness, enjoyment, pleasure) doing 'community service' are reconstructed. Men said, and women too, that they do things that they did not do before. Another man pointed out:

"You can't explain. There were good moments when we could afford to pay someone else to help [domestic service], but for the last ten years and because of the crisis, we have had to do everything for ourselves... everybody helps, I wash up and sweep, I like to help... the children help too and we teach them that they must do it for everyone's sake" (Humberto).

Although the spatial juxtaposition of home-based business and housework could be disadvantageous for women, their contribution becomes more visible on both fronts when men carry out domestic work and notice the burden, even when they only do some of it. Men became supportive not only in domestic chores but eventually in things relating to the business, providing the delivery service, buying materials and even in selling or production, in order, as my informant put it, 'to help them with whatever they need to provide for our survival'. Similar features were found in home-based activities in Guadalajara, Mexico, where female *maquila* (outwork) workers "often mentioned that in busy periods, when there was great pressure to complete subcontracting work, their husbands did help them with cleaning and cooking" (Miraftab 1996, p. 75).

A striking feature of men's identity in this group is the relationship between household co-operation and men's participation in 'public' domains. 'Public' domains have been identified as the prevalent space for male domination in modern patriarchies and their relation with 'private' domains has usually been described in terms of fostering gender inequalities (Walby 1990, Hearn 1992). However, the character of 'public' domains

not only shapes household power relations but could also impinge on them for more positive outcomes, making room for a diversity of private and public configurations, changing the face of such patriarchies. The development of civil society networks based on principles of co-operation and solidarity certainly helps to undermine hegemonic forms of masculinity, especially those fostered by globalised media and deployed by centres of power. Although the Catholic Church and religion have traditionally played an important role in supporting local patriarchies (Guitiérrez de Pineda and Vila de Pineda, 1992: pp. 117-26)[66], less attention has been paid to the ways in which faith and religious practices have contested traditional patriarchies, as well as the way in which expressions of the Church have addressed some aspects of public patriarchies. I argue that, in San Gil men and women have to some extent subverted traditional forms of masculinity through practising principles of co-operation, given that such principles entail notions of equity; even, to an extent, gender equity.

Men's participation in civil society organisations, even when these are spaces of male homosociability (as in the voluntary fire service discussed in the case above), is undoubtedly a means of reconstructing masculinities. But this happens in ways that do not necessarily underpin traditional forms, creating new expression as well as new hegemonic forms. Spaces of socialisation are usually constructed in terms of social services and common benefit, which push men towards 'good' behaviour, given the nature of their social commitment. This behaviour is related to being a good father and a helping husband, even in situations where men are not the breadwinners and the main providers. 'Public' spaces within civil society are also the way through which some men, as my informant put it, 'relieve distress', that is to say, the way they can face the threat to their masculinities imposed by social changes, and so, a way to change such masculinities.

Younger husbands of COOPMUJER members are also adopting similar patterns to cope with women's economic participation and family constraints in the dynamic of

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[66] Studies of *Marianismo* have occupied an important place in gender analysis in Latin America. Religious faith has also configured urban space in San Gil (see photograph 5.7.1.1, Appendix 2).

gender relations in different domains presented by local social changes in San Gil. I shall now analyse that process through an examination of microenterprises localised outside the home. Subsequently I shall focus on market stalls.

5.7.2 Microenterprises outside the home

Unlike women's home-based businesses, which are usually one-person, in San Gil microenterprises outside the home are often family businesses that can employ the couple. The spatial separation between business and home prevents women performing domestic activities (with the exception of child care)[67] during working time and makes their productive contribution clear. Women have more say and a perceived contribution; gender relations are more equitable on the two fronts, business and household. Microenterprise ownership is shared and control over money is accountable to both, but usually the woman manages the cash. In the cases of married women whose husbands do not work in the microenterprise, they have total control over it. In this context micro-businesses are more profitable and some households can afford domestic service, liberating microentrepreneur women from most of the household chores. Most of the couples were under forty with young children.

As part of the SECOOP legacy there are some associative microenterprises, which are set up by a group of people, relatives or others, who have brought together capital and labour, formally or informally. This tradition developed in Colombia throughout the cooperative movement and is regarded as one of the most autonomous popular answers to unemployment and poverty, and an aid to the development of democratic agency (Guitiérrez and Murillo, 1991; Uribe Garzón, 1995). I conducted interviews in three associative microenterprises outside the home. Margarita, a member of an associative group, has a well-stocked grocery shop. She pointed out: "It was like a fashion ten years ago, like a culture where we liked to do everything in associative groups and at that time there were many groups working and producing. We had a hard job because it isn't easy; you must raise consciousness as a group, you must

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[67] Parents usually take their children to the business after nursery or school, if they were either.

clarify responsibilities, and you must define rules very clearly. To turn that into practice isn't easy". She added later:

> "We started a group of four women and a man, we started to work with a loan from SEPAS and another from COOPMUJER. To start with a loan is very difficult because we didn't have any money. We had difficulties because we appointed a man as co-ordinator and he failed, so we had to take him out... the last thing that he did was to sell the business leaving us without anything... but finally we managed to get the project afloat" (Margarita).

Member's participation in associative work depends on personal conditions and availability of time given that they combine group work with other jobs or education. Arrangements about work remuneration are made according to contribution. Gender division of labour does not follow stereotypes and seems to conform to the practical needs of the members. Two brothers, their wives and their sister make up one associative family group running a small restaurant; each one participates according to his/her condition. They take decisions by unanimous agreement or by vote. The sister said: "My brother is in charge of preparing meals and running the kitchen, and the others take shifts and do the shopping. I am in administration because I studied accountancy... Now, at the moment, we don't have a proper salary, because our dream is to improve the business and to have two places in the future. I'm devoted to the business, the other brother does less but he doesn't receive any salary" (Judith). She was the breadwinner in her household (husband and three children). Her husband (who was not a group member) was studying and working part-time in the regional Youth Association. They were both 34 and their elder daughter was 6. They shared domestic chores. She added confidentially:

> "My husband's attitude has surprised me a little because we're in a *machista* environment anyway. After we took on the business he started to cook, for example, something that he never did before. If he has to be in the kitchen he does it, if he has to clean he does that too, and for him it isn't difficult. It's a stage that he's overcoming and I think it's a very good experience because he's breaking that prejudice... sometimes we make jokes about it" (Judith).

Women's participation in family microenterprises, associative or not, has taken place thanks, to some extent, to SECOOP and COOPMUJER programmes. Credit and

training services have not only given women access to resources and enabled them to participate, but have strongly affected gender relations. Changes in these relations have been mainly produced through co-operation, impinging on local patriarchies where, at least in the households involve in the programmes, many men have found new ways to be men. Jokes are one of the most gendered cultural expressions in Colombia and elsewhere; using them to portray a man who performs 'women's work' does not necessarily mean embarrassing, annoying or upsetting him by putting at stake his identity as man. Jokes can be a way of breaking norms and 'socialising' new roles, helping men in the process of contesting social patterns that they can no longer fulfil. I found that this process of socialisation is also the way in which 'private' issues became 'public' making the distinction between public/private domains deeply blurred and socially constructed.

The first take-away food shop (hot dogs, hamburgers and beverages) in San Gil was set up by a couple when they got married fifteen years ago, "We got married on the 29th of July and on the 30th we opened the business" (Juan). They have a teenage son and two daughters. The husband had never cooked before but now he is the one who cooks in the business kitchen; his wife manages the money and serves clients. He has created a particular discourse in taking on the new gender division of labour as well as in confronting traditional patriarchies. He said:

> "I like the kitchen, the art of gastronomy is wonderful. My friends sometimes say to me 'you in the kitchen!' I tell them that this is my work and to work is not dishonourable... Once I went out with my friends for a drink and to play pool, but I had to get back to work. Then my friends told me, 'you are the boss in your house', and sometimes you give in to their comments, and then I had problems with her, but we always talk, we have a chat... I don't let them influence me because it is my business, because the friendship is apart from the business" (Juan).

Peer pressure is one of the most important ways through which patriarchies are reproduced in everyday life and one of many social encounters that sit between 'public' and 'private' spheres. It is also an obstacle that many men find to releasing the burden that implies what it is to be a man and to accept social norms that demand they take a position of power in gender relations. Personal agency is constrained by

patriarchies, but the former also alters the latter. Male domination is not necessarily matched in a domestic division of labour in straightforward ways. It is in the arena of men's interaction with women where re-negotiation of power relations might change men's gender identities, but this re-negotiation is possible because women are also strengthened by their own social presence in 'public' spaces. I argue that one of these spaces is, specifically, the women's microenterprise programme which has engendered development in San Gil and changed household relations.

Some of the COOPMUJER members are hairdressers. One of them has a business two doors from home. Her husband is also self-employed and has his workshop at home. He is a cabinetmaker and works to order, which gives him flexibility in his use of time and so the opportunity to attend to domestic needs. They have two small children (three and one) and have been married five years. Her business, the more profitable, has been equipped with cooperative loans, and employs another woman; many of the clients are men. She can usually afford domestic service, but if not, he is the one who takes on the housework given his work flexibility. She keeps her one-year old son at the shop with her most of the time. She pointed out:

> "I have to work until late, 8 or 9, and the maid goes early, at five. Then he stays at home, gives them [the children] their meal, puts their pyjamas on, gets them to sleep and waits until I arrive. He never complains because I arrive late. On Sundays, when I work until 2 or 3, he cooks and takes care of the children. We have never had problems with this... He never worries because I talk to many men, because this is the kind of work where you have to be sociable with the clients because they will or won't come depending on how you treat them. I don't have any problem at all with him" (Mery).

Another female microenterprise activity in San Gil is handicrafts. Pita fibre production has been an indigenous activity for centuries and the region had 8,000 producers unionised in the 1980s (see Table 5.1). Curití, a village ten minutes from San Gil, is, traditionally, a place of pita-fibre handicraft-producers. Some are COOPMUJER members. All the activities associated with handicraft production have traditionally been female; however there have recently been some changes in the gender division of labour and men are now performing some activities. The commercialisation of the products, the attention given by public programmes to the

sector, the appearance of small handicraft-producer associations, and male unemployment, are all related to men's participation in this activity. Today many men are weaving and women owners hire men because they are stronger in handling the heavy loom (see photograph 5.7.2.1, Appendix 2). In the same way, the process of *descarmenar* (combing the fibre), a traditionally male activity, can now be performed by women. A young, single man who migrated to the village and set up his own workshop said: "I was working seven months as an apprentice and I learned a female trade, spinning, which is something that was forbidden for a man in this country" (Daniel).

5.7.3 The market place: a gendered space

Among COOPMUJER members there is a group of 70 women who sell fruit, vegetables and other groceries on family stalls in the market place. Cooperative membership and loans enabled them to partially reduce their dependence on moneylenders charging high interest rates[68]. A stall is profitable enough to yield a livelihood for a family. Work on market stalls is usually decided by family tradition and can be carried out by both women and men. I found three men who had been there for 31, 34 and 40 years. Some of their married sons also run their own stalls. Changes in gender relations and men's identities need to be subtly observed in the market place, given the great continuity in the gender division of labour and family tradition. The market place is a special gendered space where 'public' space and family labour and life are juxtaposed.

The market place occupies two blocks, each with around forty stalls. The market place in San Gil, and elsewhere in Colombia, is stereotyped (and somehow characterised) as a cultural niche of illiterate, gross, rude people. It was, traditionally, an open place where peasants came down to the town to sell their products one or two days in the week; over time it became permanent. Some of the oldest families still have their house in the countryside. The cultural notions that traditionally associate rural with

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[68] Loans from moneylenders can reach 10% per week whereas those from COOPMUJER are around 3.5% monthly.

'low' culture and urban with 'literate', and the cultural shock of peasant migration partly explain stereotypes around the market place. One trader woman there, said: "What happens in the market is that you have to be *guache* [vulgar, rude] because people treat each other very badly, people are used to speaking in a bad manner, they don't have so much culture" (Ines).

People in the market place work from 6 a.m. to 2 p.m. Unlike home-based microenterprises, there is neither spatial juxtaposition of productive and reproductive work nor time devoted to both at once. In many cases both husband and wife work on the stall, but when the man gets a job or a more profitable activity it is the woman who runs the stall. A few men run the stall alone. During busy days (weekends and Mondays) both need to be at the stall but the rest of the week one alone can cope with clients, which gives flexibility, to one or the other, to leave the stall during working time. Men usually liase with suppliers, and although among young couples women have a strong say in decisions, men are the ones who control the business. The better off couples in the market are those that are able to buy in produce from other distribution centres around Colombia and retail to other stalls. One man said: "I usually bring the load from Bogotá on Thursday, I go by bus and come back on a lorry... on Friday I sell in other towns... the rest of the week I'm here, selling" (Espedito).

Peer groups and masculinities are analytically best understood and defined by the inter-generational construction of men's identities in the market place. I talked particularly with six married men under forty (see photograph 5.7.3.1/2/3/4, Appendix 2). The first relationship that these men established when they talked about their fathers was 'work', which is the most visible but also the element through which identities are strongly related. All made some idealised reference to how their fathers showed or induced them to enter the world of work and how they became good workers, a role that they try to retain. "I started to work helping my father when I was six... Now I give my son [12 years] some stuff to sell. The profit from that is for him, then with that money he buys things for himself", one of them emphasised. However, he added: "But I try to be careful to avoid emphasising money too much. If he likes

money too much, as happened with me, he won't devote enough time to studying" (Espedito).

The inter-generational gap is not only related to the demographic transition (from an average of 9 to 3 children in two generations of three families), the urbanisation process (moving from a more rural to a more urban environment) and access to education (from 3 to 8 years average), but also to the values, practices and behaviours involved. One man from the younger generation, talking about why he left home after finishing primary school to go around doing different things, said: "I went away because of the difficulties there were at home. I wanted to study, I liked to study but my dad has been so careless all his life, and I saw that my mum suffered so much to pay the school fees and I did primary school but in secondary we didn't have money for uniforms, then I went to work in Bogotá" (Ramón). And he added:

> "He wasn't a drinker, the problem is that he was such a womaniser... and although I took after him in many things, I thought about things and drew the conclusion that we were deprived of many things because of him... But to be honest, he never was *machista*, aggressive or beat my mum. He was careless but very tolerant with us... I go out with many women, but since I got married five years ago I've changed... to have a relationship outside marriage requires money and the situation doesn't permit it " (Ramón).

Machista is a term used in Colombia by women and men, to describe male behaviour especially that associated with physical violence against women, and with the traditional practice of male control over women as, for instance, forbidding women to work, study or go out. That is, the term relates to an extreme expression of hegemonic masculinity[69]. Inter-generational gaps are also given in such terms and men's opinions about polygamy are now less compliant. The point here is that there is a clear shift in younger men's identities in relation to those of their fathers. This shift is also related to new femininities and to the eruption of women into 'public' arenas. In that way another man talking about women's work pointed out:

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[69] Other authors have also found similar usage in Latin America. See, for example, Fuller (2000) and Brusco (1995).

"Today I think that it 's very normal [that women earn more than men], to me that's normal because they know how to work and they do it well. When she isn't the one who can provide for the house he is... There are some men who really *la montan* (he dominates her), who are *machistas*, but nowadays there isn't the difference... Many men still think that they can dominate as in the past, a long time ago, where the man was the boss in the household, but today it isn't so. Now women have so much value, they do so well, that situation no longer exists. To me, in my home we boss equally, her and me, in whatever matter... to me that of *machistas* no longer exists, that is over" (Luis Eduardo).

This optimistic perception is based on both personal experience and women's social visibility. Men have certainly adopted more open attitudes about women's participation in decisions and most women and men interviewed in San Gil stated that they take both daily and important decisions together. Although there is also a more sharing attitude to domestic work, men's involvement in it is very limited, with a few exceptions. Men usually claimed that they can do whatever is needed because they have faced moments when they have had to do it and so they have learned it, whether as children helping their mothers or while doing military service[70]. The flexibility in working time on the stalls allows women to go out by themselves when necessary and, for those that take part in participative bodies[71] of the cooperative, to take the time off to attend meetings. Some men complain about women going out to visit friends and leaving them alone on the stall for long periods.

The working week for people in the market place finishes on Monday, so on Tuesday they work fewer hours or take the day off. After finishing work on Monday men usually go to the *café* or to a bar for a drink. I also met them in the *café* located to one side of the market place. These encounters are the main social space through which men from the market place construct their identity as a male body and relate to hegemonic masculinities. These are the spaces where each member is backed by the collective and can enhance his status as a man, the immediate space that constructs the social presence of male power which strongly mediates gender relations within the household. Meetings in the tiny market-place *café* are the first link in the chain of

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[70] Contradictorily, military service is not only the place where men learn to 'be a man' especially through the assertion of aggressiveness, but also where they learn to perform 'women's work'.
[71] I call participative bodies those made up by lay members whether they are elected or not. These are the board, the control committee and the consultancy committees (credit, education and solidarity).

overlapping spaces of male domination in 'public' domains. But they are not only geographically and temporally located but also fully gendered by both their homosocial character and the close presence and surveillance of wives.

The absence of one member of the group of friends from one get together led to the comment *lo tienen castigado* (she's keeping him at the stall as a punishment), "because he was so drunk two days ago and he couldn't work properly yesterday" (Rolando). Women recognise drinking as a male weakness with which they have to cope to encourage moderation in men. This moderation is an expression and a synthesis that men and women make around conflictive notions of masculinities in discourse and in practice. On the one hand, women prevent men from drinking (and men avoid friends) because this is the way family income gets squandered but, on the other hand, women (and men) recognise drinking as a socially accepted way of 'being a man' which they have to put up with. One woman, despite her complaints about her husband going out drinking, said: "I don't like it but I tolerate him. I tolerate him because next day he returns to normal" (Ines). Moderation is then the synthesis of co-operation and conflict in gender relations, in the former as being a good worker alongside the woman (and its derivations, good husband, father, etc.), and in the latter as irresponsible and easily led by friends. Oppositional notions of masculinities as responsible-irresponsible, provider-drinker, good father-womaniser, and so on, have been found central to notions of masculine identities in other regional settings in Colombia (Wade, 1997; Viveros, 1999. See section 2.3).

Women's involvement in stall businesses gives them knowledge about almost everything. Although people do not keep accounts, the stall's contribution to the family budget is often well defined and known. It then becomes more difficult for men to hold back money and divert it into drinking. Arguments usually arise around drinking because "a penny that he spends on a beer is a penny that we need at home" (Ines). Male irresponsibility is closely associated with the peer group, which needs to be avoided by men in order to be responsible and not to waste money. However, the peer group also exerts attraction over a man because it entails the social expression of his identity as man and because it is the space where he gets the collective power

which makes him grow in stature as a man. The peer group is the immediate connection between the individual man, and his presence in the social life of male power in the 'public' realm. For that reason, men's avoidance of peer pressure is one of the cornerstones of rejecting hegemonic masculinities. But men are trapped in the contradictions of being a man. On the one hand, being 'persuaded' by peers is the way of becoming socially male and, on the other, to avoid the peer group is to deny manliness given that alternatives are individually and not collectively available. Agency is possible, but at the cost of social isolation.

The unity of the male body cannot obscure differences among men in peer groups. Status and personal power are closely related to assertiveness, entrepreneurial skills and the economic condition of members. This status is represented, in the better off member, by the use of gold, jewels and certain kinds of dress (for instance, a fine hat) as well as some eccentricities[72], used to enhance his power through the embodiment of these symbols. One of the men does not have a stall but is a wholesaler who distributes products by credit to market stalls. His personal, aggressive way of exerting pressure on women and men for repayment is regarded by him as the only means he has to keep people from falling into debt. When he ordered a drink, he said: *'una cachona para un barón'* (a strong beer for a real man). Another man ordered a soft drink and is the subject of jokes as 'he's getting older', 'belongs to another religion', etc. It is always possible to contest attitudes, but without the social support of other men such performances can hardly become alternative ways of being a man. Individuals can exert agency, whether creating a particular discourse of divergence or through conflict with hegemonic masculinities. This is when some men face gender subordination.

5.8 Control over money and gender impacts of credit

The degree to which women actually control cooperative loans, savings and money is high even when they share control over the business. However, the degree and kind of

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[72] The appropriation of some 'feminine characteristics' is part of this assertion of difference and status. The man with most 'status' within the group has one fingernail long and painted.

control that women exert is differentiated and gender relations of power need to be analysed according to the three kinds of micro-businesses described above and in terms of the spatial configuration of business and home. This classification of businesses not only facilitates an analysis of relations between 'public' and 'private' domains but is also important because it relates to ownership of assets and control over the business itself. In this section I am going to briefly analyse power relations around control over money in terms of the financial services given by COOPMUJER.

The availability of a specifically pro-women financial service in San Gil must be seen as a positive contribution that the women's movement and SECOOP brought about which has challenged gendered conditions of access to productive resources and opportunities. However, the separation between women's social organisation and women's economic opportunities (women's association and cooperative) makes women less able to sustain great achievements in challenging gendered conditions, especially in confronting patriarchies. This key factor in meeting women's 'strategic' interests has been difficult to face by the local women's movement but, in the long-term, affects ownership of more profitable businesses and more equitable control over them in both individual cases as well as in general terms. Even when women have gained an important position in sharing control over family businesses this achievement, associated especially with inter-generational changes (education, urbanisation, media, etc.), needs to be underpinned and accompanied by social support if they are to be sustainable in breaking gender inequalities.

5.8.1   Home-based microenterprise

As has been discussed in the previous section, home-based micro-business obscures the amount of economic work that women do and contributes to the invisibility of their work. The injection of credit into these activities usually tends to be considered as a way to underpin women's traditional role in domestic domains and as a form of perpetuating women's subordination in household relations (Kabeer, 1994). This structural view conceals not only how many women have gained a certain status within the family, sometimes as independent producers and providers of a valuable

cash resource to the household economy, but also how men adapt and contribute to this process. I argue that other factors such as life course, labour market and particular family arrangements strongly affect this process, especially men's engagement with 'public' domains. I have already shown evidence of how men's links between 'private' and 'public' domains may have a positive influence on gender relations in such households. Now I will turn to a negative example of these links.

One of the COOPMUJER members with a clothing business at home became the household breadwinner, not because of her husband's unemployment but because of 'his *machismo'*. "He became unemployed and invested the money he received from compensation in a bad business. Unfortunately there are men who don't accept women's advice, then he did what he wanted and he lost everything... it has been hard for me, I had to face the situation practically alone... this crisis has meant the destruction of the family, he comes here to sleep in another room, he wakes up and leaves and that's all" (Virginia). And she added:

> "This is because of the *machismo*, the *machismo* of this region. It is what they say and no more. They don't value women's work. What I contribute is not important for him. They spend money on what they want; spending out there with their friends... I don't know what business he does, who he mixes with" (Virginia).

This man's engagement in public life is based on a strong division between 'public' and 'private', so that in social life he is simply a man, invisible among men, unburdened by family commitments, and taking advantage of the public male support system. His life outside is unknown, anonymous. This state of affairs allows him to exert male power within the household in its pristine condition, backed by the 'public' sphere. In contrast to this male power, his wife lacks such a social support; the patriarchal character of society puts her at a disadvantage. So she, like many others, did not enjoy the same fulfilment as other women, a situation certainly dismissed by the financial service alone. The invisibility of women's economic contribution is not only due to the low profitability of their businesses, the instability of their earnings and the daily nature of women's expenditure, but especially to their social isolation. Savings and credit services allowed her to face the economic consequences of

machismo but not the *machismo* itself, which has brought about the 'family destruction'. 'He comes to sleep, he wakes up and goes away' is something that she had to resist alone, without social support to enhance her self-esteem and confront patriarchies.

But if the finance development programme to some extent aids the reproduction of patriarchies, targeting women alone can make for further difficulties in confronting social male power. Social support needs to be brought alongside men, not only to help them face economic changes but also to create virtual links between their 'public' and 'private' lives; to make them visible as patriarchs and allow them to confront for themselves the effect of economic changes on the household as well as on themselves as men. Economic decline and unemployment are not only constraints brought by society at large, but opportunities for men to exert new agency in their lives. Differences among men are one of the most important bases on which to challenge hegemonic masculinities. There are many men who do not enjoy having a submissive, dependent wife and, although the scope of their contested pattern is limited and problematic, their willingness to adopt new relations could be an invaluable source in challenging hegemonic masculinities. One of my female respondents expressed a particular view when talking about home-based activities:

> "I know the case of one women who is also a dressmaker, she works so hard and the only thing that her husband does is to take her money for drink. She has to have her money under lock and key, to hide it... The men generally said that 'her contribution is small', when everything that we get is for the household... But not all men are the same because look at my neighbour, he told me 'I admire you because you work and contribute to the expenditure, but I have to give everything to my wife'. He has bought her machines, he has paid for her courses and she hasn't wanted to learn. So, there are many kinds of women and men, those who contribute and those who don't help at all" (Edemira).

A supplementary service to bolster self-esteem, leadership and social development in COOPMUJER members could be suggested. However, two aspects need to be considered with reference to financial services. Firstly, as has been argued by other researchers (Goetz and Gupta, 1996; Mayoux, 1998a) when credit is invested in conventional home-based women's activities, the impact on gender roles is usually

minimal given the low profitability of such activities and women's ascription to domestic division of labour. Secondly, the size of the loan available from COOPMUJER depends on women's length of membership because loans are given according to the amount of capital share accumulated over time. Yet loans usually depend on her business skills in urban activities. So, to break this vicious requires services which enable women not only to supplement and complement in the home, but to engage in more risky and more profitable businesses outside it. The urban environment provides a context where opportunities are given by market niches. Based on the cumulative experience developed by SECOOP in the region, associative groups could be a means through which entrepreneurial women could develop businesses beyond family arrangements, and thus enable them to contest patriarchies more easily.

5.8.2   Microenterprise outside the home

The spatial separation between business and home makes women's productive contribution more visible and gender relations tend to be more equitable on both fronts, business and household. Men are usually more sharing and more open to women's participation in decisions. Business is really the glue that bonds the couple, especially when both work in it. Key elements in the configuration of a more gender equitable model are not only the alteration, to some extent, of the gender division of labour (e.g. men cooking), but particularly the initial conditions with which marriage and business are set up. Similar standards of education, women's confidence in 'public' space and life, similar family support, equal levels of starting capital, and the availability of financial services for women all contribute to the emergence of new gender relations as well as new masculinities. These new masculinities are not a consolidated cultural phenomenon, institutionally backed and socially visible. They are contradictory and fragile.

Men, in some cases, dominate the most important economic transactions (for instance, buying inputs), and bank accounts and book cheques are in their names. Women acquiesce in this for two reasons. First, it may be viewed as a positive attitude in

helping their husbands to sustain their masculine identities, which are fed from both traditional and new expressions. The symbolic expression of 'provider' is the masculine issue at stake in this arrangement. Second, it may be viewed as recognition of the patriarchal character of social relations, in that having men deal with some institutions can bring certain advantages for the business. But these arrangements around division of work, in family as well as associative businesses, are also related to personal and family identities where each member has the option to decide. One man pointed out:

> "I say one thing, if one gets married it is to create an enterprise and to keep it afloat. It's one single enterprise made up by several members where everybody participates... I don't care if my wife manages the cash, if she is doing well, it's OK. I manage the bank accounts, she manages the cash machine, but I am the one who pays the bills, the debts, the children's school, buys the inputs, I manage all those things in the same account. She is a little more spendthrift with money, she accepts it and prefers that I manage the accounts" (Juan).

Control over money, whether by the woman or the man, depends on the context of women's increased economic participation. Who manages and controls money is not necessarily an expression of power, although power could be practically and symbolically exerted through it. In sporadic cases when women's loans are directly invested by their husbands, these men bear the liability for repayment. Negotiations around gender divisions of work are trade off processes where 'you manage but I control'. Women's business awareness (how to run it: knowledge of input costs, profits yielded, etc.) is the key product of their business involvement and the way through which they can exert control. But it is co-operation, rather than conflict, which provides the input and outcome of successful businesses and relations; in other words, co-operation, as an attitude which can cope with and work towards gender-equity, is pivotal in the potential for development. Conjugal stability seems to be an important reflection of women's and men's identities in a context of a strong Catholic tradition. For many men in San Gil and elsewhere, where microenterprise has a wide presence, to be a man also means 'to get married, to create an enterprise and to keep it afloat'.

5.8.3 Microenterprise in the market place: the significance of market stalls ownership

Stalls at the market place, when women and men work together, are usually recognised as shared property, as part of the family assets. However, they are usually in men's names and men control the business. Although women and men state that they take decisions together, men have the stronger voice, due to their contact with suppliers, knowledge of weekly prices, and control over money, even when women manage the cash. They have usually bought the stall from a brother or relative, especially in those cases where stall holding is a family tradition. Stalls in the market are limited and ownership is somehow attached to family members. In some cases, stalls have been bought with a woman's cooperative loan. "We took the decision together [to take the loan], the loan was to buy the stall. We started from nothing and thanks to God we can get a little house, and we are paying the mortgage crawling [with difficulty] (Manuel)", said a man whose father and older brother have stalls too.

Stall ownership is an important element in shaping gender relations of power, but the availability of financial services for women has certainly given them a better position within the household. It has given them a say in the stalls and has strengthened their bargaining power. One man said: "Both [take decisions], yes because we take the loans in her name, the loans from COOPMUJER, anyway I have to ask for her consent because she is the one who has the account" (Espedito). To ask women for permission does not hurt men's identities for various reasons. On the one hand, the amount of credit awarded to women through COOPMUJER is a small proportion of the total amount of loans, which have been disbursed by formal and informal financial institutions of SECOOP. Equally, male attitudes in terms of financial services to women are positive in the sense that they are seen more as complementary to those available in the market to men, rather than as encroaching. In urban areas of Colombia there is not much danger that excluding men from credit opportunities may intensify gender conflicts, especially as credit is not given but rather has to be paid for, and with interest. In San Gil, although credit services can introduce some tensions within the household, it has helped men's appreciation of women. One woman said:

"When he started to travel to Bogotá [to buy products] it was because I took a loan of 5 million [US$2,500] from COOPMUJER and he took 5 from COOPCENTRAL, because he is a member there. Then we started to fetch for ourselves the products which before we bought from intermediaries" (Ines).

On the other hand, the repayment process is part of the couple's agreement and tensions are seen to be resolved through co-operation and commitment[73]. This is partially explained because people's standard of living and the relative profitability of the stalls allows them to undertake repayment. However, the general decline of the economy has affected the stalls and some borrowers have instalments in arrears. The man from the couple discussed above, said: "This year we are delayed in one payment in COOPMUJER because the market is not good... before, for example, we would bring 10 or 15 boxes of *lulo* [a tropical fruit], today we brought just 4 and there is still some left" (Espedito). This shows both men's knowledge about loans and their commitment to repayment. Having control over money, husbands supply the instalments on a monthly basis. So, the extent to which women have control over loans is related to the extent to which they participate and have control over businesses and also to what I have called here 'women's business awareness', both analysed above.

In some cases couples prefer COOPMUJER loans to support working capital, because they are small and relatively more accessible than loans from other financial institutions. In the case above, both sources of capital participated in equal terms as working capital to provide a big boast in overcoming intermediaries. But the COOPMUJER credit service does not meet all the needs for working capital of micro-business in San Gil, given the conditions and requirements for a loan (making them inflexible in terms of both time and amount). As was shown in a previous section, the cooperative has, in recent years, faced serious constraints in sourcing capital. As the cooperative member pointed out: "Today a loan is much more difficult. It takes 3 or 4

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[73] Women working in home-based activities face the most difficult conditions of repayment given the low profitability of such activities, but even in this case they have learned to manage the credit and succeed as borrowers. However, these findings have to be taken with caution as a generalised conclusion, especially taken into account that there were no inactive members of the cooperative among my respondents.

months to get a loan and they are smaller". Although this is also a matter of the financial model adopted by COOPMUJER, which they must face in the short-term, for this kind of micro-business it certainly means that women's loans are the smallest, which puts women at a disadvantage in accessing capital[74].

Power relations in households and family businesses are mediated by social norms and values. In the two generations of families whom I know in the market place, none has a stall with a visible woman boss. The identification of men as household head and provider is part of the socially acceptable way in which families pass on the stalls. Social norms are played out here in the way in which entitlements and perceptions are negotiated through the interplay of power relations. Men are clearly identified as household heads, despite the increased perception of women's economic contribution. Co-operation is then a way through which couples succeed under the rules established by society. New relations and new patriarchies are being established and many women are happy to have achieved some space that their mothers could not enjoy. Gender relations in households where men work on the stalls alone take a more traditional form and men's work is no different from a paid job. I do not analyse those cases here.

In the first phase of loans received by the older generation of women (over sixty) it was common for them to conceal loans. One of them pointed out:

> "I was the one who took the initiative, because at that time the manager was Mrs. Trinidad and she invited us to a meeting... They gave very small loans then. I didn't say anything to my husband, and when he realised it he said '*ahí verá si queda mal*' [you'll regret it if it goes wrong], but I didn't care because I've never 'lost my face' [always pay back]. We invested that money here. The first one that I got was for six months, then I went back again and again to take bigger ones, so the last loan was for four million [US$2,000]" (Rosaura).

Women's business awareness and access to cash provide a way to meet their family and personal needs and to enlarge their immediate perceived interests (as something different from those of men and children). One woman, aged 34, highlighted this:

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[74] Although women might have access to other formal financial institutions too, there is a kind of

"As a woman, one draws [money] somehow for her own things, sometimes when the gas has run out in the house and because I need my things. Sometimes I save some money... but he manages the money. I manage some of it but not large amounts. There are always some expenditures at home but I do not ask him for everything".

5.9   Conclusions

In this chapter I have addressed the effects of a micro-finance programme on gender relations of power in San Gil. Such effects are strongly mediated by recent broader socio-economic changes and women's increasing social, economic and political participation, which impinge on inter-generational identities and behaviours, and by the local configuration of civil society. The multiple organisations of civil society, supported in this case since their origins by the Catholic Church, have been sites where many people, especially adult men, have constructed their identities, reshaping the gender geography of the locality. Men's participation in organisations of civil society has been a means to reconstruct masculinities in ways that do not necessarily underpin traditional forms but create new expressions as well as alternative forms.

The analysis here of the multiple connections between 'public' domains and everyday lives to the division of labour in micro-businesses and in the domestic realm has sought to explain gender relations of power. This not only challenges the ideological separation between 'public' and 'private' realms but also questions this division as part of the implicit assumption in micro-finance programmes. The dichotomous conceptualisation between 'public' and 'private' arenas have been under increasing scrutiny in gender analyses where it is seen as a discourse that reinforces essentialist views of women's social and political identity (Fraser, 1995; Cubitt and Greenslade, 1997; Bowlby, 1999. See section 2.4).

Peer groups in San Gil, like other male social groups and cultural expressions, are one of the most important ways through which patriarchies are reproduced in every day life and one of many social encounters that interface between 'public' and 'private'

'institutional gender division' which correlates with relations of power in society.

spheres. They are also a way to accept social norms that require men to take positions of power in gender relations and to assume the privileges and the burdens that being a man implies. They have been an important source of men's gender identities and, as such, exert attraction over men because they entail the social expression of their identities as men and because groups are the space where men get the collective power which makes them grow in stature as individuals. The peer group is the immediate connection between the individual man in the 'private' sphere, and his presence in male social life. Consequently, men's avoidance of peer pressure is one of the key elements in rejecting hegemonic masculinities. Men are usually trapped in a contradictory way of being a man; on the one hand, taking part in socially acceptable ways of being a man, and on the other, avoiding their peer group to create individual alternatives which are usually not collectively available.

Gender policy needs to support male agency in meeting such alternative gender relations. Confrontation of patriarchies comes from men in all realms, but contested patterns need to be backed up to create alternative ways of being a man in social arenas. Men's groups could break norms and socialise new roles, helping men in the process of contesting social patterns that they can no longer fulfil. I found that this process of socialisation is also the way in which 'private' issues became 'public', confirming the distinction between public/private categories as socially constructed. It is the strong division between 'public' and 'private' which makes men invisible among men and able to take advantage of public male support. Such conditions allow a man to exert male power, backed by such ideological and cultural support, within the household.

Unlike this male power, a woman lacks this social support. This is the patriarchal character of society that puts her at a disadvantage. This condition is certainly not addressed by the provision of financial services alone. The invisibility of women's economic contribution in home-base microenterprises and the potential to sustain more equitable gender relations in micro-businesses outside the home are restricted by women's social isolation. As it was put in one of the cases presented, financial services allowed woman to face the economic consequences of *machismo* but not

machismo itself. Social support needs to be brought to women as well as to men to help them to create new gender relations in facing economic changes that make emerging masculinities visible and allow men to confront for themselves the effect of economic changes on the household as well as on themselves as men. Economic changes are not only constraints brought by society at large but opportunities to exert new agency in women's and men's lives.

The availability of a specific pro-women financial service in San Gil must be seen as a positive contribution that the women's movement and SECOOP brought which has challenged not only gendered conditions of access to productive resources and opportunities but also, to some degree, gender power relations within the households. The separation between women's social organisation and women's economic opportunities (Women's Association and Cooperative) certainly holds women back from sustaining greater achievements in challenging gendered conditions, especially in confronting public patriarchies. However economic opportunities need not be seen as merely an element to meet women's interests, they contribute in both 'practical' and 'strategic' ways to changing power relations. Cubitt and Greenslade (1997) conclude on this point:

> "In the lived reality of poor women, public and private spheres merge into one continuous relationship which reflect their lives in the intimate, political, material and cultural spheres. Social problems are not conceived of in dichotomous terms, nor in a differentiation between strategic and practical issues. These abstractions cannot account for a reality which is complex and diversified" (p. 60).

In search of improved gender relations, women need to achieve ownership of more profitable businesses and to reach more equitable control over them. Even when women have gained an important position in sharing control over family businesses this achievement needs to be underpinned and accompanied by social support if they are to be sustainable in breaking gender inequalities. I argue that such support needs to be constructed in dialogue with men. Co-operation, rather than conflict, is the input and outcome of successful businesses and relations. Conjugal stability seems to be an

important reflection of women's and men's identities. With regard to this, one of the women leaders pointed out:

"Men who have come into this work are either our partners, because of their affection for us, or they have a personal experience that has led them towards this work. That means, they require the life experience. For example, my husband has always been linked to our initiatives and we have been working together. They always think that if relationships between women and men go on as they are we are not going to achieve so much... We have had forums where men dared to give their opinion about gender relations... We have realised that in this discussion we have to somehow involve men and that we go further if they help us. Now, the strategies of how to involve them are not clear. There are particular experiences... The need to involve men in this discussion came out of us and our evaluation of our work" (Trinidad).

CHAPTER 6:   FUNDACIÓN SOCIAL: CLOSE TO THE NPDO
PARADIGM AND FAR FROM GENDER AWARE

This chapter aims to understand some of the gender issues prevalent among microenterprise communities supported by *Fundación Social* (FS) in Bogotá, how they have been shaped by its support and how masculinities have changed. It draws attention to the extent to which gender identities affect development outcomes and, in that way, develops a critique of the lack of a gender aware policy in FS. The main argument is that FS's development intervention with micro-entrepreneur men was a process that underpinned the construction of a new male collective identity. This new identity emerged as a fusion from their condition, ideologically and materially, as both workers and owners of the microenterprise. Cultural meanings and shared experiences through the organisational process of the micro-entrepreneurs led them to construct a particular expression of hegemonic masculinity, which reproduced patriarchal relations. These relations were characterised by a conflictive process of women's incorporation in the family businesses and complex gender relations of power as a reflection of their material gendered existences.

The first section describes the origin, profile and social values of the Foundation. It draws attention to the relevance of the FS's model in the international context of declining aid resources for social programmes. The second section analyses the evolution of FS's microenterprise programmes and some characteristics of the approaches adopted over time. The third describes some gender features of the microentrepreneurs' associations supported by FS, gender identities of FS's staff and power relations established in the programmes. The fourth section examines the lack of a gender aware policy and its effects on gender relations of power. The fifth section, based mainly on interviews conducted with male members of the Association of Metal-Mechanical Microentrepreneurs, traces the features of hegemonic masculinity in the culture surrounding the Association. The final section is focused on the lives of three separate men and how they have put at stake different aspects of their masculine identities by becoming microentrepreneurs.

Part 1:   Fundación Social: Integrated social entrepreneurship model

6.1   FS: close to the NPDO paradigm

Graciela Holguin, my wife's grandmother, was 95 when I interviewed her. She grew up in a rural area of land-poor smallholders in the east of Colombia[75]. When her mother died, her father re-married. The stepmother mistreated Graciela's younger sisters so much that they decided to run away from home. As they feared their father's reaction, the two sisters, aged fifteen and sixteen, were left by Graciela with José María Campoamor, a Spanish Jesuit Father, the founder in 1911 of what is called today *Fundación Social* (Social Foundation, FS), perhaps the most important NPDO (Non-profit Development Organisation) in Colombia. FS was built on the work of *Las Marías* (The Marys), an organisation of "humble women with an ethical and strong sense of service to the poor. They helped Father Campoamor to manage and expand his work. It is a source of pride for Fundación Social to be able to say that what we are today, and what we have been since 1911, is founded on the work and ethics of women" (Fundación Social 1998, p. 11).

Fundación Social's development model is nationally and internationally unique. Its comprehensive social intervention, principles and values seem to be close to a new paradigm that many NPDOs around the world were trying to meet on the eve of the 21st Century (Fowler, 1999). Nevertheless, given its recognition of its historic women pioneers, the absence of gender awareness in its current policy is remarkable. At some levels they are aware of the gulf between their history and their current practice, but to explain this gulf they would need to bring it to the forefront of their consciousness.

One of the main concerns that arose in the Third NGO Conference in Birmingham 1999 was the need to rethink the whole nature of NPDOs in a world without aid, in the face of global economic changes (Edwards *et al*, 1999). Economic liberalisation and the privatisation of government services as a central concern of northern

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[75] I met her for the last time in November 1998. She died in May 1999.

countries' policy over the last two decades have not only dominated the scenario in which NPDOs work, but have also shaped the nature of NPDOs themselves, through the official aid agencies. The closer association with foreign aid and governments has brought questions, amongst others, about accountability, autonomy and absence of civic roots and values (Edwards and Hulme, 1997).

As has been shown in chapter three, the most important NPDOs involved in the National Microenterprise Plan (NMP) in Colombia receive their resources mainly from private companies and the particular configuration of civil society in which they take part has made them powerful actors shaping the features of the Plan. Although different from most of the NPDOs in the world and from international funding agencies, national NPDOs share the above questions in ways which stem from their constituencies and moral principles. Fundación Social has taken part in questioning principles and values, but being apart from the mainstream of national and international NPDOs, its socially committed nature and the way in which it obtains its resources are such that its principles and values are also different in themselves.

FS comprises twelve wholly-owned companies (each self-supporting), three shareholding companies, four in which they have a minority participation, and a group of social programmes and projects (recycling and environmental, education, peace, communication, culture, etc.). The latter are funded by the profits from other parts of the group. FS has also been known as *El Grupo Social* (The Social Group, Table 6.1). In 1998 it had ten thousand employees and four million clients, with consolidated assets of US$2.7 billion. It carried out 99 social projects with 119 grass-roots organisations in 35 municipalities during that year. Despite this huge outreach, FS does not have the international exposure of other large NPDOs mainly because it does not rely on international donor funds. Its differences from other NPDOs and market corporations are striking, as FS highlights:

"Fundación Social does not belong to the enterprises, the enterprises belong to the Foundation. It is not a group of enterprises that have a foundation, it is a Foundation that has a group of enterprises" (FS 1998, p. 8).

Conceived as a project of 'social intervention'[76], FS theorised about its own identity, its identity as a subject that intervenes and its own legitimacy: "We are not just an NGO, nor a corporation, nor a political actor, but all of them together" (Fundación Social 1997, p. 7). Its intervention is based on Christian principles of dignity, solidarity and transcendence. Working in ten regions of Colombia, FS aims "to contribute to changing the political, economic, social and cultural relations in the country, from the perspectives of the poor, seeking the co-operation of all society toward this aim" (p.9).

To enhance its impact, FS prioritises three fields and four 'instruments' for its social intervention. The three fields are peace and democracy, employment and income for the poor, and organisation and participation. The four instruments are Local Comprehensive Development Projects with poor communities, the enterprises described above, Macro-flow Action (lobbying and advocacy), and the production of thought. All these actions are expected to meet its mission: "To contribute to changing the structural causes of poverty". As a non-profit organisation FS is tax exempt, but its member firms are taxed at established rates. However, the firms, which operate mainly in the financial sector, aim not only to sponsor social programmes but also to address socially relevant needs and to implement a set of values within them, which are deemed to be part of the ongoing project. A cultural project of the organisation, based on respect for the human dignity of all staff members, has promoted staff participation in management decisions as a right, amongst other principles (equal opportunities, commitment, fair pay, wider employee benefits – especially for low-wage staff, etc.). This set of values has been regarded as a management model for Colombian private enterprise, a model which has been evaluated as a social success but an unfinished project:

> "The success of Fundación Social is best evidenced by the profitable operation of its affiliated companies: their growth and expansion of operations into new businesses and across the country; their ability to attract and retain talented

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[76] FS mentions as theoretical references in the construction of its 'social intervention' approach, Arendt-Feher, Habermas and Lechner (Fundacion Social, 1997). Although I am not aware of detailed documents on its conceptualisation it is evident that all the concepts have been appropriated, discussed and defined.

managers; and their high level of staff motivation and commitment. Innovative management development strategies focus on improving the quality of life of both affiliated company staff and the poor communities targeted by the organisation's mission" (De Santamaría 1994, p. 709).

Table 6.1.1

El Grupo Social (1998)

Companies	Founded	Employees	Clients
Finance sector			
Social Bank	1911	3,172	1,000,000
Colmena Saving & Housing Co.	1974	3,112	1,300,000
Colmena Leasing Co.	1982	16	n.a
Colmena Trust Co.	1980	31	n.a
Colmena Insurance Co.	1980	618	n.a
Colmena Saving Co.	1989	16	n.a
Social security sector			
Colmena Pension AIG	1992	760	505,000
Colmena Health Co.	1992	988	580,000
Colmena professional risks Co.	1994	413	250,000
Colmena life insurance AIG	1994	n.a	n.a
Building			
Colmena Construction Co.	1974	184	n.a
Others			
TV Productions (CENPRO)	1975	89	n.a
Culture and tourism (SERVIR)	1976	81	n.a
Colmena Investment Co.	1989	20	n.a
Social programmes	1911	511	n.a
Total		10,011	n.a

Source: FS, various sources.

Note: The table does not include one shareholding business, the four companies with minority participation, and the list of social programmes and projects.

One of the new sources of inspiration for NPDOs as agents of change has been found in the paradigm of "social entrepreneurship", as an idea for development beyond aid. It is an alternative development framework in the face of a scenario where NPDO "motivations and legitimacy are coming to an end in favour of market discourse and its values. It would appear that NGDOs are about to succumb to the homogenising forces of globalisation in favour of a market-inspired model of NGDO identity and behaviour" (Fowler 1999, p. 6).

Diagram 5.1.1

Fundación Social

Integrated social entrepreneurship model

Principles and values

BUSINESSES

10,000 employees
4 million clients

PROGRAMMES

Peace, environment,
communication, etc.

Cross-subsidise social interventions

Positive social outcomes
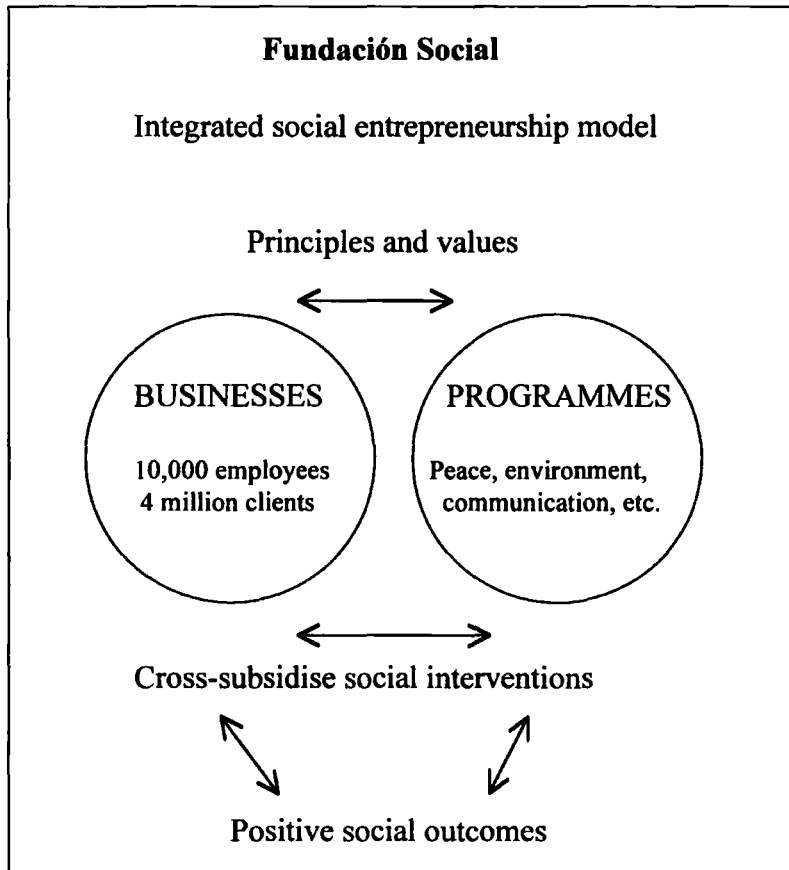
Alan Fowler points out that the term 'social entrepreneurship' marries moral values and objectives of public benefit with characteristics commonly attributed to entrepreneurs in the private sector. His working definition of the concept goes beyond creation of 'surplus'. Rather than focusing on 'profit', it aims to ensure viability for social projects in order to cross-subsidise social interventions. The concept is active "where economic aspects of an organisation's activities are designed for and do generate positive social outcomes" (p.7). Fundación Social is characterised as a case of 'integrated social entrepreneurship'[77].

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[77] Fowler (1999) distinguishes 'social innovation' and 'social entrepreneurship', and defines the latter as "the creation of viable socio-economic structures, relations, institutions, organisations and practices that yield sustained social benefits demonstrated by citizen's self-willed engagement and support". He cites Fundación Social as an example of 'integrated social entrepreneurship' (p. 7).

Certainly, as was shown above, FS's economic activities generate social benefits alongside surplus for social development initiatives. To ensure the implementation 'at home' of moral values in strategies, practices and day-to-day activities is a challenge which taxes many NPDOs (Roche and Cannon, 1999)[78]. The moral roots of FS's social entrepreneurship lie not in its business activities, nor in charity, but rather in the way in which a religious community has addressed the social problem of poverty historically. FS's moral dimension relates, and is accountable to, the Society of Jesus as well as to Colombian society at large. The Jesuits have a clear presence in the organisational structure of FS that is related not to property and management control, but to its values and moral orientation.

6.2   The social empowerment approach

FS was built on the principle of co-operation between social classes. It tries to demonstrate that capital can be at the service of the people (Querubín, 1996). Father Campoamor created the *Caja Social del Círculo de Obreros* (today's Social Bank) with capital collected from families of high social class in addition to workers' savings, to support a working-class association called *El Círculo de Obreros* (Workers Circle). Today, FS's social intervention aims to strengthen the poor as social subjects, but this intervention does not consist in seeking to bind poor people to a project defined by the elite, it "seeks to build with the poor, involving the elite, a development project that makes possible a dignified life for everybody" (FS 1998, p. 19).

Fundación Social's promotional approach has as one of its main objectives the sustainability of the processes it generates, in the sense of seeking that people, individually and collectively, gain control over their lives. In this sense, its intervention is space- and time-bound, and the fields of intervention (peace, employment, participation, and organisation) are regarded as indicators of the structural character of its outcomes. From some of its experiences in supporting grass-root community organisations it has highlighted such outcomes as the social

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[78] FS has an *axiology* policy office, which is charged with promoting the articulation of the organisation's mission in the light of viable management strategies and practice. (The Oxford English Dictionary defines *axiology* as "The theory of value").

empowerment of the organisations (FS 1998, p. 32). This concept is central to FS's microenterprise interventions in communities and is related to pedagogic and participatory methods, negotiating capacity, and the autonomy of communities.

6.2.1   The microenterprise programme

In seeking to implement its mission, FS decided to work with *empresarios populares* (popular entrepreneurs or microenterprise entrepreneurs, METs), as a strategic population, meaning the population with the greatest opportunities to reduce poverty[79]. Accordingly, they work with METs as well as with associated community leaders, teachers, young people, community 'mothers', etc. FS's intervention with *empresarios populares* began in 1983 supported by BID and under the tutelage of the Carvajal Foundation (Bedoya, 1997). They worked within the developmentalist model of the National Microenterprise Plan's first stage from 1984 until 1989 (see section 3.8).

FS's microenterprise programme worked closely with its Social Bank (*Banco Caja Social*, the first private bank to join the NMP) during that time. The Social Bank's scheme was that any loan to a microenterprise was conditional on the owner taking basic training courses and being advised by an NPDO. Today the Social Bank (SB) lends to the top range of microenterprises in an open market using some IDB-IFI resources, but mainly its own resources. Being ranked 12th out of 32 banks in the country by the Banking Superintendency (a state financial regulator) in July 1998, SB is a bank used by low and middle-income people (monthly incomes of less than US$1,580), given that 90% of its loans and savings are for and from them, and 91% of its portfolio are loans for consumption. 51% of the loan portfolio is granted in Bogotá with its population of 6.5 million people. In 1996 a total of 208,000 loans were

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[79] This definition is not in terms of the poor condition of the subject (vulnerability, isolation, etc.) but the subject's potential for development because of broader relations with other actors, which differs from an assistentialist approach to poverty (Quintero, 1996). However, such a definition is, at the least, exclusive and based only on broader economic relations. It seems that to be more rigorous about who the 'poor' are still remains one of FS's important tasks.

outstanding, reaching a loan volume of US$512 million with an average of US $2,171[80]. SB was the most profitable bank in the country in 1997 (BCS, 1998).

SB's success, in terms of achieving significant outreach and financial sustainability, has been attributed to reducing transaction costs by concentrating on an urban clientele, to relying on locally mobilised deposits to over one million clients (which reduces the need for external funds), to diversifying risk over many clients, to improving financial viability and rigour through increased competition, and to its long history of financial service provision to low and middle income clients which has allowed it to develop strong client/bank relationships[81] (Paxton 1999).

Following FS's new dynamics in the middle of the 1980s, FS's microenterprise programme moved beyond the mainstream of the NMP. It thus moved from individual training and credit to take a broader socio-political view. At the beginning of the 90s FS started to support the association of METs by economic sectors in the search for an economic and political representation of micro-entrepreneurs as social actors with legitimacy and capacity to defend their interests in civil society and with the state (Ortiz, 1991). Then, a new programme was set up, the Economic Alternative Solidarity Programme[82], based on a more comprehensive pedagogic process which tried to incorporate a wide range of initiatives in the organisations (commercialisation, technology, saving and credit, communication and training) and reduce the emphasis on credit. The approach shifted the focus from internal factors to external and political restrictions that microenterprises faced. With this shift FS made a genuine attempt to promote popular participation and organisation, thus departing from the mainstream position of the core NPDOs within the NMP.

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[80] Differing from most NPDOs in the world that target only the poor, SB has a more diverse clientele, including the poor, but also targeting middle income clients. Recognising its institutional limitations in reaching the poorest, FS set up a new microcredit project in June of 1997 called *Acreditemos* (literally 'let us accredit') after two years of preparation. This project was inspired by the experience of Bancosol in Bolivia amongst others. Acreditemos started giving loans under US$1,000 in Bogotá in 1997.
[81] SB service is mainly office-based and totally individual.
[82] This programme was implemented during a transition period (1989-1991), but was replaced by a follow up programme (1992-1998) focused on supporting the microentrepreneur organisations.

The new phase was developed by the programme without any specific link with the Social Bank. The MET organisations that emerged from the new approach created informal saving and credit funds to meet their immediate financial demands. This latest FS intervention evolved in the 1990s and incorporated new aspects. An economic-cultural dimension of *empresarios populares* was introduced to classify METs into three categories (producer, trader or dealer, and entrepreneur[83]) which allowed them to target specific services. Being time-limited (in both space and outcomes) the FS's microenterprise intervention ended as a separate programme in 1997 and entered a transitional period. The new approach of Local Comprehensive Development now integrates and reshapes all projects within social programmes.

FS's microenterprise programme supported the creation of three MET organisations in Bogotá, and others in four additional cities, following baseline studies of relevant economic sectors of microenterprise and their potential for social organisation. The economic sectors selected were the metal-mechanical, clothing and leather sectors, and in each one a MET organisation was created. FS's microenterprise programme has been distancing itself somewhat from these organisations during its transitional period since 1997, which does not mean a withdrawal of support from those projects where organisations have gained autonomy. The following sections will explore gender identities among FS staff who have supported such organisations and the METs associated with one of them: the *Asociación de Microempresarios Metalmecánicos* ASOMMETAL (Association of Metal-Mechanical Microentrepreneurs), the grass-roots organisation selected for this study.

6.3   FS staff and microentrepreneurs organisations: gender and power

Unlike the fieldworkers of WWB in Cali (section 7.4), FS's professional staff supporting METs organisations in Bogotá were an experienced and mature team when I met them in 1998. They were very well aware that they were likely to become redundant after the transition period of the microenterprise programme, which had

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[83] FS classified their beneficiaries in 1992: 70% producers, 20% entrepreneurs, and 10% merchants (Bedoya, 1997).

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already started in 1997, and was to finish in 1998. All of them had thought of alternative jobs but hoped, of course, to continue working with FS in its new approach. Their identification with and commitment to the Foundation were very strong. However, most of them were made redundant at the end of the year[84]. As we will see, the end of the programme was an expression not only of the need to give room to the new approach, but also an indication that something was going wrong.

The team (5 men and 2 women) was multidisciplinary (an engineer, two economists, two accountants, and two with degrees in business studies) and multiethnic (a variety of *mestizos*[85]). Their average time with the Foundation was four years, with the exception of the co-ordinators, and their previous employment experiences were similar, each having had around 10 years work experience, mostly with other NPDOs' microenterprise programmes. The environment was informal and open. As a former NPDO worker, I felt a certain identification with them. The team co-ordinator has an MA degree in political science and 10 years work experience in the Foundation. He talked about the scope and limitations of the organisational process of the METs in the city, and his language was the language of the Foundation. It was critical and committed, a discourse of seeking solutions to countless problems, but also one that has been mediated by an institutional culture: full of concepts, values and beliefs, that whether close or distant to reality, have their own dynamic.

The identities of the professional team were diverse, and although they worked in different areas and crosscut-projects, some of them had been particularly close to one or other of the MET organisations. One woman was the administrative co-ordinator and the other was a close adviser of clothing microenterprises. All expressed job satisfaction with FS. One of them highlighted: "The Foundation is one of the better organisations for a person who wants to work in this field. It is an entity that is concerned about workers' welfare, that is something that you must emphasise" (Pedro Antonio). Another member of the team also gave an example to illustrate his

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[84] I conducted the interviews with the seven professionals on the team and one former staff member in September 1998. When I returned in July 1999, only the regional group co-ordinator and the administrative co-ordinator were still working there.

experiences in the organisational culture of the Foundation:

> "I presented an industrial restructuring project for ASOMMETAL and the Foundation backed me in this initiative... The feedback level with the team is very good. We have to be in touch with each other to evaluate what is going on with the organisations... The situation in which the microenterprise is grounded and the great dynamic that the Foundation has, compels us to study every day, to speak with the partners. This is constantly offered by the Foundation; there is constant pressure to ensure the professional is up-to-date with what is happening... I believe that the experience that I have had here in the Foundation has been the best... There is something that I love, that there are no time boundaries to my work. But even so, I have to justify what I do. I don't have starting or closing time, what is important here is to provide a result according to your responsibilities" (Oscar).

This extract underlines the high level of staff motivation, commitment and the staff's creative environment. But some critical aspects of power relations currently being discussed in development studies also arise, both in terms of relations within the organisation, and in the relationship with community organisations (Chambers 1997). The project presented by a professional team could be good, 'accepted' and 'discussed' by the METs, but it is the kind of project that comes from the logic, interpretation and reality of the technical staff, rather than of the METs. And it is embedded in a dynamic where groups need to justify their existence in relation to the programme's institutional objectives rather than to those of the people whom they support. Decisions about projects from their inception onwards seem to be 'in the hands' of technical staff, and handed over to their 'subjects'. Furthermore, MET organisations in Bogotá were once FS projects.

The transitional closing period of the FS's microenterprise programme has also underlined internal conflicts that arise from the different dynamics in which the FS's 'economic' (companies) and 'social' (programmes) components are immersed. Long term intervention and paternalist features were difficult to sustain when, as a staff member pointed out, "this change [the end of the programme] has been approached in

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[85] *Mestizo* means a mixed-blood person. Colombian nationhood has been built under a specific notion of *mestizaje* or race mixture, which has been strongly contested (Wade, 1995).

terms of business management because now they are looking for short term outcomes... how they are going to evaluate ten years of work?" If paternalism is opposed to any process of empowerment, pushing for short-term outcomes also creates tensions with the programme's 'social empowerment approach'. These tensions are not only present in relations among development organisations elsewhere (Wallace *et al.*, 1997), but also emerge within institutional relations and through the difficulties they create in 'social entrepreneurship' organisations. Social programmes could succumb under the pressure for efficiency from the organisation's 'profitable side' if their public benefits were measured with the same devices as those used in the 'economic components'.

Gender identities of FS staff play an important role in the relations they establish with working-class popular entrepreneurs. The construction of rapport over the technical advice services given by FS is based greatly on the commonalities as gendered actors which allow them to identify with each other. Such commonalities, such gender identities, are related to the use of language, embodiment practices, dressing, and so on, but especially relate to the signals given of being a 'normal' gendered being, man or woman (heterosexual, able bodied, mestizo, etc.). I asked them, who do you prefer to work with, a man or a woman? One man on the staff answered:

> "That's a difficult question because I'd never taken that into account. For me they were equal and continue to be equal, but if I think about it... I'm going to say something that doesn't sound very professional but it's a reality and I say it as such, on the basis that I don't practice any discrimination and make no difference in working with one or the other. When you try with a man, getting across to him is much easier, in the sense that your can just talk openly to him. That means, there is a moment during the chat, while giving advice, that you swear, you say it with no problem, with confidence... because of being a man, when it's something very normal among men. It's something you take so much care about when you are with a woman. With a woman (though there are exceptions) you care more about your language, you speak politely. That's it, you can develop so much more confidence with a man... there isn't a problem if they invite you for a drink, which helps establish a closer relationship with them, while with women you can't do that" (Enrique).

It seems that gender is not properly taken into account, even when it plays a key role in establishing rapport, in the advice process, in all the services given, and in the

programmes' development and success. NPDOs have made a great deal of this omission on widely held assumptions, for instance, 'they [women and men] were equal and continue to be equal', so it is irrelevant. The sentence 'it doesn't sound very professional', is the common acceptance that gender issues are not only a matter of professional concern, but further that they are a personal matter which does not deserve institutional attention because these are personal decisions. Now, personal preference (over gender identity) can mean discrimination when one does not identify with the other, thus undermining the building of rapport and the service provision. Then, personal choice impinges on social discrimination through the gender identities of those in positions of power.

But a striking topic of this ethnographic issue is the counterpart of relations between people with similar gender identities: relations between different gender identities. The usual way NPDOs create a gender balance (if any) is by hiring people with the 'appropriate profile', meaning people who comply with dominant forms of being a man or a woman in society. This may help with gender equity but also conceals discrimination against non-dominant forms. Professional men feel uncomfortable working with micro-entrepreneur women in the clothing sector for the same reason (gender identities) that they feel comfortable working with men in the metal-mechanical or leather sectors. In the clothing sector they said it is difficult to make progress because 'they [women] have low levels of education'. Most of the board directors of the MET organisation in clothing were drawn from the few male members, who not only took control over decisions in a mainly female organisation, but also brought it to bankruptcy[86]. It is not just power relations across educational difference, but across gender. In contrast, a professional woman working with women said:

> "I've been the only women working with ASOMICON [clothing MET's organisation]. It has always been men, and like it or not, we are in a *machista* environment where I haven't talked about this kind of thing... I see it, women have told me about it, they [male staff] hadn't seen it... Unfortunately I'm saying this when we are leaving" (Adiela).

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[86] This ME organisation comprised 32 members, with 8 men. It had an informal savings and credit fund from which male members had the biggest loans; once in arrears they left the association.

However, gender relations are not a straightforward issue, which certainly made them difficult to deal with. Speaking about the usage of swear words my informant in the first extract said that there are some exceptions among women. Women can contest and adopt some male identities and aggressiveness to defend themselves and exert power over men or other women. Similarly, some male staff can enjoy working with women in more equitable relations. I found evidence of different kinds as well as of women adopting traditional male behaviours and enjoying it, as we will see later.

6.3.1   Bogotá:

Santafé de Bogotá is a city of 6.5 million inhabitants, whose growing population competes for limited jobs, housing, transport, education and health care, which have outstripped private and public provision and the possibilities of self-provision. It grew up though permanent immigration from all over the country making it unique urban centre of cultural encounters where hybrid cultures spring up constantly. The city houses a vast range of people consuming different kinds of goods, music, and leisure which form a dense and variegated cultural mosaic.

Bogotá is located in the tropical highland area of *Sabana de Bogotá*, 2,600 metres above sea level, and is the geographical, financial and political centre of power in the country. Although it is associated with multiple meanings (in terms of kinds of food, climate, football teams, opportunities, bullring, skyscrapers, churches, etc.) consecutive local governments have complained about the lack of identification of its citizens with the city (as a cause of deterioration of public spaces, crime, etc.) and have stated the need to build on it a new 'personality'. Nucleation, segregation and adaptation are constant processes among different groups. The city has configured, as a coincident reflection of the global context, two oppositing areas, the North and the South, in terms of income, meanings and culture. They interact and overlap. Microenterprise, and then the related programmes, emerge everywhere, and the informal economy constitutes one of the main 'personalities' of the urban space.

6.3.2   The MET organisations

The three MET organisations created and supported by FS during the 1990s are each made up of a tiny group of members. Although in the three economic sectors selected there could be thousands of micro-businesses, and therefore potential members, no organisation numbered more than fifty members. Thus, the Foundation's work was concentrated in a selective group of METs which received the exclusive attention of the professional team. This allowed them to obtain important benefits and achievements for the associates but also generated relations of mutual dependence. Their achievements, although specific to each organisation, are important in terms of political and social visibility, especially for ASOMMETAL[87]. However, one key and sensitive point during the transitional period, prior to withdrawal of FS's support after eight years, was how to replace the resources which had covered the cost of office rents and administrative staff. Sustainability was at stake after a long struggle in the formulation and follow up of the microenterprise programme[88].

The three MET organisations are located in the Capital District of Santafé de Bogotá. Bogotá is a city where you can find whatever you want, legal or illegal, and where the economy has been portrayed, in informal and formal sectors, as a wild market with actors deceiving and looking for the best bargain[89]. Social scientists, policy makers and NPDOs have portrayed METs as individualists, an assumption largely accepted over two decades. When I repeatedly asked why the organisations have a tiny number of members the answer was unanimous: microentrepreneurs are individualistic! "Labelling can disempower lowers and deny their complex and diverse reality" (Chambers 1997, p. 82).

The MET organisations other than ASOMMETAL which are supported by FS, are

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[87] ASOMMETAL is the most remarkable organisation of the three. It has been the only one contracted directly by the National Microenterprise Plan to develop its own training projects (see Chapter 2). ASOMMETAL developed marketing and technological (training) projects for US$300,000 during 1992-98, and established wider institutional relations.
[88] One of the professionals pointed out: "We were so paternalist and we still are, although we are in a period of withdrawal... We gave them all that they needed. If you receive everything you make nothing for yourself. To be autonomous is not easy" (Lourdes).

ADECUERO (Association of Leather Microentrepreneurs) and ASOMICON (Association of Clothing Microentrepreneurs). To set ASOMMETAL in context, gender dimensions in these organisations will be briefly reviewed. First, ADECUERO. The leather industry in Colombia was one of the economic sectors most affected by the opening of the market after 1991[90]. In 1991, the Colombian government started perhaps the most important economic reform of the last thirty years, popularly called *apertura económica* (economic opening). This reform was characterised by the removal of import barriers, which impinges strongly on domestic industry, especially small and micro businesses. The country expanded imports from 1 million pairs of shoes (the main product of the leather sector) in 1992 to 20 million in 1997. In Bogotá, the number of micro-businesses in the sector with 3 to 5 workers fell from 12,000 to 3,000 in the same period[91].

Leather micro-businesses flourished in Bogotá during the 1980s due to an early, long-term migration of peasants and semi-rural artisans from Villapinzón and other small Andean towns. They settled in Bogotá and filled new neighbourhoods, creating a cultural niche characterised by the dynamic confrontation of traditional values and behaviours with urban life. Their distinctive identity is still evident within the metropolis[92]. Leather micro-businesses have unstable social relations set up around family tradition. Low levels of education and distinctive patterns of consumption and behaviour are characteristic, in spite of (or fostered by) the great flow of money during the good years. Many workers suffer from alcoholism and drug abuse[93]. They

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[89] Jorge Child, an important Colombian economist and journalist coined the term 'wild capitalism' to describe the behaviour of large national corporations.

[90] The global evolution of this industry has seen movement from England, once the most important producer of footwear in the world, towards the USA and Southern Europe. Thereafter the first American industry moved towards Latin America and later towards Taiwan and South Korea; from these countries towards Thailand, Philippines, Malaysia and Indonesia and most recently towards China and Vietnam, in a continuous search for cheaper labour. The Italian leather industry moved toward countries of the Middle East and South Asia like Afghanistan, Pakistan, Sri Lanka and India, and the Spanish to countries of North Africa for part of their production. Some flourished in Eastern Europe. Thus, the globalisation of the market has created strong international competition (DNP, 1998e).

[91] I am very grateful to Diego Sanchez who provided me with this information about the leather sector in Bogotá.

[92] This identification is cultural and geographical. They occupy a strip of *barrios* in the South of Bogotá, from San Benito to San Antonio.

[93] The glue used in the production of shoes is inhaled as a drug. It is very common to see homeless children, *gamines*, doing this in Bogotá.

are contracted by the week and paid piece rates. There is a place in one neighbourhood where young workers stand every Monday to wait for owners who contract them and take them off in lorries, a system that echoes rural employment practice. Domestic violence is common. One of the FS staff pointed out: "They admit, in front of their wives, that they beat them and waste the money drinking and with the chicks" (Oscar). One common practice found in a 'coffee bar' was to bet for prostitutes playing pool. Each ball is associated with one woman. Each hit costs $50,000 (US$40) and if one player pockets two or more balls, he wins the services of an equal number of women. He can share his winnings with his friends[94].

San Benito neighbourhood[95] is the centre of leather production, and perhaps the major source of pollution in the city. It is one of the last of its kind in the world. The traditional process of production uses 'heavy' chemicals that have severely polluted a nearby river, which is now biologically dead. The local authorities are still unable to cope with the dimensions of the environmental, social and political problems generated there. During the rainy season San Benito, below river level, floods and sewage overflows into it. The better-off Restrepo neighbourhood is the centre of commerce and shoe retailers and is dominated by small shops. The crisis of the 90s forced many women to go out hawking and looking for jobs in other sectors.

In the context of the drastic reduction in leather micro-businesses, ADECUERO did not have much future. The tiny group of members (20) had a weak organisational dynamic. FS prepared and ran a special training course on management for women "[B]ecause men are heavy drinkers and don't keep money for the business. So, the only possibility of business survival and growth was for women, wives or daughters, to gain control over management, to do the accounts and take charge of payments and bills" (Oscar). A pro-women approach was taken in looking for business growth, though with no agenda to question men about their attitudes or to implement gender equity. The developmentalist approach was still embedded in the 'social

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[94] The game has a sexual connotation associated with 'putting the semen in the hole pushed by the stick'.

[95] I had the opportunity to work for six months in an environmental project in San Benito in 1991 with the co-operative of leather producers.

empowerment' approach, both sharing the assumption of the household-micro-business as a unifying entity without any consideration of the different interests and asymmetrical gender power relations within it. Both approaches aimed for micro-business growth, the first through credit and improvement of micro-owner management skills, and the second through social organisation and 'empowerment'.

ASOMICON, the micro-business clothing organisation, was also very weak. Unlike the previous case, clothing micro-businesses are dispersed throughout the city. There could be more than 20,000 family units[96]. They are characteristically home-based businesses, led by women, with many of them working in the *maquila* (domestic outwork). Clothing is an easy activity to set up and has a strong gender identity, for it allows women to perform reproductive activities at the same time. Women are generally forced to join the clothing industry as outworkers to replace men's income or to complement the family budget. Women usually give a greater percentage of their income to the household pool[97]. Conflicts emerge in this context because of the greater perceived contribution of women and the time they have to devote to productive and reproductive work. In some cases, the greater contribution made by women leads to a withdrawal of contributions by men. In others, women use the power thus gained in many ways, including those of 'role' reversal. A woman on the FS staff pointed out:

"There are also cases where, because of the woman's burden and the availability of resources, she tries to look for other possibilities. There is a role-reversal, 'since I'm now the one who works, I'm going to have some fun'. That creates affective problems for her. There are women who manage to have double relationships and nobody knows about it at home. They are looking for fun, but, sooner or later, it all comes out" (Adiela).

Claudia is a senior staff member at FS involved in the microenterprise programme. She is warm and kind, but precise and confident. She was appointed as national co-ordinator of the professional team working with the MET organisations when the Foundation changed its approach. She gave a description of FS programmes with the

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[96] This figure was estimated by FS. There is no agreement about how many microenterprises there are, as most of them are unregistered (DNP, 1998d).
[97] Mercedes González de la Rocha (1994) gives similar evidence of this for the city of Guadalajara, México.

fluency that reflects her 13 years with FS. After 45 minutes in the first interview, in which we developed some rapport, I understood the origin of the simple, easy, way she communicates ideas: she was once herself a microentrepreneur. Claudia is an expression of the Foundation's co-option and promotion policies.

When she finished secondary school she set up a clothing microenterprise with her mother as a 'satellite' of another company (*maquila*). She combined her studies in economics with work in a small workshop at home. After two years the business began to produce its own products. Finding that the most difficult activity was to obtain clients, and without transport facilities, Claudia took on the job of marketing: "I think that this is not for everybody. You need to sell the product you are making, but also to sell an image of what you are. You need to feel very sure of what you are doing, and the commitments and responsibilities that you get as well" (Claudia).

Claudia married a university classmate and gave birth to her first daughter while she studied and worked. At that time she joined FS's microenterprise programme and took a loan. She took care of her daughter, collecting her from the nursery and carrying her to the workshop. This was far from home, in the house of her sister who was her new business partner, due to her mother's retirement. The microenterprise generated the family's livelihood. However, the marketing activity required her to be away from home most of the time, which generated conflicts with her husband and eventually led them to split up. The fact of having the business helped in that decision. "At that time [the microenterprise] was giving us what we needed, that began to generate conflict with him, he became aggressive, problematic, until we could not continue". She waited until he got a job. She recognises that for him it was very difficult to depend economically upon her.

Claudia not only faced the difficulties that thousands of women have daily, but also the repayment pressure that the Foundation's credit promoters were applying at that time, during the second half of the 80s. Her reaction against such pressure, and the relationship created with the Foundation, led her, once she ended her studies, to get a

job with the Foundation and then to lead the microenterprise programme for a period. She emphasised the double burden of women in productive and reproductive activities, the household burden and the subsequent pressures of paying for children's education. Then I asked if the FS has tackled this topic. She responded:

> "Yes, the Foundation has been very flexible in terms of time, topics and assistance... The same thing that happened to me happened with METs [women], the possibility of being opened up to a totally different spectrum of potential roles. One thing is that they are doing something in their house that generates income for the home, because most of the income is going to go there... and to have the possibility of discovering other ways of being interrelated with people... to have a group of persons with whom they feel that they can talk, express something and have different ideas. That is given in the training workshops. It makes them grow as people and generates conflict" (Claudia).

The institutional response was clear, flexibility in time, topic and assistance, a route which involved going outside and meeting other people. Women empower themselves, although this is not an institutional aim. But this was also a response to gender inequity, to the additional burden of micro-business activity generated for women, and to the need to adapt the programmes so that women could fulfil both those roles, productive and reproductive. The conflict was not removed from the 'private' sphere, where institutions (NPDOs) do not intervene but where their programmes have a great impact. The possibility of redefining the role of men in reproductive work was dismissed, as was the chance to tackle the conflict, although this is an important issue for microenterprise development, for the family and women's and men's well-being and, therefore, for development.

Claudia spoke about her experience at the end of the 80s. In the second half of the 90s the conflict appeared again in FS programmes, but now more openly. The absence of institutional gender awareness and policy were more visible, but the chance to make the 'social empowerment approach' comprehensive and coherent was dismissed. The next section looks at this policy gap in ASOMMETAL.

Part 2: Constructing men's social identities

6.4 The microenterprise programme: far from gender aware

> "The experience with the Foundation has been bad. They don't believe in women, they are *machistas*. So it's been hard, to be valued, to get our capacity for work recognised... they say directly 'you are a problem', they don't believe in us, we're the problem women... We've asked for help and we've received it from another foundation... That has bothered them... that someone else believes us. They say openly that they don't support women. And it's not so much monetary support that matters as that people believe in you, that you get support. The Foundation hasn't provided that" (ASOMMETAL, women's group member).

ASOMMETAL, the most meaningful grass-roots MET organisation in Bogotá, was on the verge of a collapse caused not by the progressive withdrawal of Fundación Social support, nor by the delay of its leadership project, nor by the national 'Economic Opening'. The organisation became alarmed when the group of women that they, the male executive board, had gathered to support its recreational activities, decided to become independent and to create their own board of directors. These, women, wives of male micro-business owners, did not threaten the Association's bargaining power, nor its image and institutional presence, much less its finances; they did not threaten its social 'empowerment' obtained over the previous eight work years. They did put their masculinity at stake. The threat did not come from outside, it came from within, it came from home.

This was the problem. The FS could not see the need to empower the powerless among the individuals that made up the microenterprise community. Being gender blind it saw in the decision of the women's group, a threat to the organisation. The emergence of such independent behaviour was a new problem. But the rebellion was quickly co-opted by the structural character of the patriarchal organisation.

Male members of the executive board had seen in the women's group a subordinate appendix to their purpose. They had initially seen the women's group not as assistants, nor as secretaries, still less as co-managers, they saw them in the only way they knew, as an extension of women's domestic work: as cooks, to provide their

meetings with some food and drink. But as soon as women met each other they looked to enhance their status and asked for training.

> "The truth is that they thought that we would gather for gossip and that if they were in a meeting we were going to make some *empanaditas* (meat pasties), that kind of thing, like a social event [she smiles]. Then, they first began to give us an accountancy course, when we finished the course they serenaded us and brought some flowers. But, we were developing another perspective. Most of us are businesswomen, we have learnt it very empirically... but we hadn't received a course for it. And what happened is that because we learned it in that way they don't trust us" (ASOMMETAL, women's group member).

Everything was under men's control before the women's group decided to be independent. To serenade was a lovely expression, but a masculine expression (men serenade only women, mother, wife, girlfriend, etc. in Latin America) it was also a gender expression of who gave what and, like all the romantic songs in a serenade, aimed to enhance the loyalty, and the passive and submissive role of the recipient. When the women's group decided to elect a president, this 'romantic' relationship came under stress in so far as it warranted an ASOMMETAL executive board meeting to clarify that the association could only have one president. Even now the group has a director not a president. As in households and microenterprises, the association can only have one boss; any attempt to encroach upon male prerogatives and the patriarchal *status quo* is quickly and firmly resisted, but the women's group has pushed for the negotiation of new relations of power. Such relationships have been constructed in the society as a whole and are reconstructed and contested here in particular forms. Over the last two annual assemblies of ASOMMETAL the women's group has been designated as responsible for recreational activities. Such activities have still been a way to "show them that we [women] are able to do so many things" (women's group member).

The FS's social empowerment approach, centred on the person, seems to be centred on the individual, woman or man, free of gender, regardless of whether they are in an unequal relationship with their male or female partners, in relations broadly accepted by society. The political actor, the social agent, the active subject of FS's social intervention, does not consider his/her socially constructed identity as a man or a

woman, or the political dimensions of his/her gender identity. Once the face of gender appears, the 'private' (household) becomes 'public' (association), the 'strategy', the subject of change (the *empresarios populares*) becomes a subverted agent, individual relations are politicised and social relations are individualised. Some ASOMMETAL members hindered their wives' attendance at meetings. The microenterprise and its programmes do not affect all household members equally. Women, of all ages, are disadvantaged. To develop the microenterprise, to relieve poverty or to empower organisations while denying gender inequalities serves to perpetuate structures of inequity. By route, we can relieve poverty but not inequalities, we can empower organisations and develop microenterprises but not enhance human equity.

The lack of a gender policy, at least in its microenterprise programmes, does not mean that no FS programmes target women. The Community Integration Programme, one of the former FS social programmes which included support to poor women's groups[98] linked with the public programme of 'community mothers', has been the most relevant example of pro-women FS actions. Community 'mothers' are the main agents of a longstanding public programme carried out by the Colombian Institute of Family Welfare (*Instituto Colombiano de Bienestar Familiar*, ICBF), which provides community-based, low-cost nursery care in the house of a trained mother, the 'community mother'. FS has supported the creation of some local associations of community mothers in this public programme. To evaluate the gender effects of this action and the whole of FS's social intervention is beyond the scope of this thesis.

The lack of a gender policy can be explained not only in terms of FS's historical and axiomatic roots, and in the patriarchal structure of the Foundation[99], but also in its autonomy from international donor funds, since the latter have required gender agendas in Southern organisations. The stigma attached to the feminist movement, and the wide acceptance of the idea that gender inequality would be resolved with

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[98] One former female staff member who worked several years in this programme, said: "Most of the female staff were feminist at that time but the programme failed because we interpreted their problems [grass-roots women's groups] from our ideology" (Olga).

[99] As just one indicator, in 1997, the senior staff of the Foundation (executive board and councils) numbered 24; only one was a woman. The senior staff of the twelve wholly-owned companies

greater participation of women in the labour market has helped to make a potential gender agenda a secondary issue until today.

6.5   The metal worker and the businessman: two faces of the same masculinity

The response of each ASOMMETAL member to the women's group has differed, for they have constructed their gender identities in different ways. The specific expression of masculinity through which each individual reconstructed his gender relations is shaped by particular personal features, in which we can nonetheless find stereotypical patterns of behaviour and representation. This section outlines some features of ASOMMETAL and the identities of its male members. It will focus on how discourses and practices of masculinity are constructed and reproduced among micro-entrepreneurial men, and on their dichotomous position as workers and owners.

Metal-mechanical activity is predominantly male, having greater requirements for capital and technology, and being relatively profitable among microbusinesses. This male labour force, as in other sectors with a strong microenterprise presence, has a typical working life-course[100]. Young men start as waged workers in small workshops, which may or may not belong to their families. With some experience they can get jobs in formal-sector companies, after which they usually return to the informal sector in the middle of their productive lives to set up microbusinesses of their own with their skills and savings. All the interviewees had followed this labour trajectory although some had started as micro-owners very early given their better qualifications, economic resources, or strong resolve to be independent. This typical life-course has made metal-micro-owners into 'self-made men', an image with which they strongly identify.

Learning through doing was given as an important source of pride. Although most had received training (technical) and reached relatively high levels of education (some up

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comprised 58 men and 15 women. However, in the case of the Social Bank, of more than 3 thousand employees, 56% were women.

[100] I prefer to use 'life-course', not 'life-cycle', given that the latter implies repetition (Katz and Monk Ed., 1993).

to university level)[101], it is the practical skills gained during their working lives which become a remarkable feature of their male identities. Those skills achieved through trial and error, by imitation[102], embodiment and practice have enabled them to work, to compete, to set up a business and to earn an income. But, in the same way, this knowledge achieved by practice is also an outcome of their lives as workers and men. Their jobs are associated with machines, grease, physical skills and toughness. As many of the microbusiness owner-workers emphasised, 'working with iron has been a job basically for men'.

However, a dualistic condition emerges from this reality where some central concepts draw out basic oppositions and potential areas of conflict among men. On the one hand, as workers, they identify with the workshop and long working hours[103], with sacrifice, with the 'metal-man'. But, on the other hand, as owners, they identify with public life, business, investment, decisions, command, power and risk. I wish to examine in more depth those overlapping features in ASOMMETAL members' constitution of their gender identities, and the emerging tension between these two expressions.

6.5.1 The 'metal-worker'

The microenterprise 'metal-man' is he who has the capacity, demonstrated in practice, to organise, work and produce. His social origin is the same as that of his workers (usually three or four per business), from whose position he once started. The difference is that he has managed to succeed in the long run because he has been a good worker, meaning a man who is disciplined, persistent, tenacious and without vices. He has built up the enterprise by his own cumulative work, not from inheritance. As a worker he has built a masculinity linked to ideas of sacrifice and permanence, which harmonises with values centred around femininity, domesticity

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[101] In a survey of 521 metal-mechanical microenterprises (48% in Bogotá), with an average of 7 workers per company (my interviewees have an average of 3), 70% of owners had some primary or secondary education and 30% had undertaken university studies (DNP 1998a, p. 3).
[102] The same survey found that 54% of microenterprises design by imitation and adaptation (p.8).
[103] Although very variable, since most of microenterprises work to order, workers usually work long hours. The interviewees claimed to work more than 10 hours per day.

and family. This is one reason why, at the level of the home-based workshop, they try to involve family labour, a process which is strongly gendered.

As fathers, owners seek to involve their sons in the business as workers for two mutually reinforcing reasons. Firstly, one of the economic characteristics of this type of microenterprise is low wages. Workers are employed on terms which, as regards social security coverage[104], make the businesses flexible to economic change by being able to fire workers during recessions and rehire them when demand grows. Family labour is an immediate option, which is not always available, whether because the children are small, or because education dominates family arrangements[105]. They generally work during school holidays, part-time while they are taking training courses, or after finishing high school. Secondly, one of the owners' male identities, that of fatherhood, is strongly related to giving their male children, if any, a lively image of them as honourable, dedicated and selfless workers. Male children need to learn to become good workers, as their fathers did, in the workshop, and to forge their personalities 'like the metal is forged'. They must do things as their fathers used to and sacrifice a great deal for the business, from which they are also receiving benefits. Some owners had achieved harmonious relations with their sons, but for many this had been a source of inter-generational conflict, in itself a symptom of change in identities.

The concept of '*hombre orquesta*'[106] (jack-of-all-trades) is deep rooted in the self-made man of the microenterprise world. The minimal division of labour, which characterises microenterprises, is based on the owner performing multiple activities: finding clients, buying inputs, working in all the processes of production, etc. NPDOs working in microenterprise programmes had the idea for a long time that the problem of the sector was the owner's lack of management skills (in contrast to his technical strength), which led them to base their programmes on management training courses.

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[104] Most of these microenterprises pay the minimum legal wage and some components of the social security system. Although their workers can be better off than others, this is one characteristic of their informality.

[105] These households can afford children's education in most cases but early withdrawal is possible, as well as high educational levels reached during the evening hours after work.

[106] It means literally the 'orchestra man', the man who plays every instrument in the orchestra.

Owners were forced to take accounting, marketing, cost and project-design courses, to improve their management skills and so be able to take out a loan (see section 3.8)[107]. However, not only did they find the courses outside their priorities and in conflict with their identity as 'greasy hands-workers', but the training was also viewed as an additional burden. The way in which ASOMMETAL tackled the eruption and demands of the women's group, was through management training. Despite the pervasive naturalisation and generalisation of management as male in theory and practice (Collinson and Hearn, 1996), it is interesting here how the conditions of the microenterprise (especially the lack of a division of labour) and the male identity as workers made men transfer the basic management training to their wives, given that such training would become an administrative tool, facilitating the incorporation of wives' labour in the business and leaving the main decision-making almost untouched.

Wives who are involved in the microenterprise's activities are in charge of the administrative work. They do the accounts, manage the cash, make and answer phone calls, etc. Unlike the sons, wives have fitted into the business, not only because it is home-based, which allows them to perform their reproductive work, but for two other, contradictory reasons. On the one hand, owners need their wives' labour to run the microenterprise better, especially as this is someone who they can trust to handle money. In most cases, the children have already grown up, which facilitates women's participation. On the other hand, women want to look after and expand the business as a family asset on which they have a claim and in the ownership of which they share[108]. Their control over money gives them some power, while enabling them to gain autonomy and have a say. They are generally not waged, but they can get some money for their personal needs and those of the family. Their main decisions are about minor household expenses.

The position of women, whether wives or partners, lies somewhere between a position of great co-operation, in which their husbands say 'she is my right hand', the ideal

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[107] One of the staff members interviewed pointed out that FS, at the beginning of the 90s, reported a desertion rate of 30% in its training courses and that only 15% of the people trained got a loan.
[108] According to the Family Law in Colombia women have the ownership of fifty percent of all assets acquired during a union whether this be by common law or by marriage.

secretary; and another where she decides not to work in the business because 'it turns into an all day quarrel'. In the first case, the best female position, the women gain considerable power, take part in decisions and may manage the business in their husbands' absence[109]. Generally these women have had previous work experience. The leaders of the women's group are close to this end of the spectrum. In the second case, male dominance greatly limited women's participation in decision-making, pushing them out. A man's interest in the woman's contribution is sacrificed when the latter is seen as an attempt to subvert his power. In between there are those who, never having had an open say in the business (they have subtle influence), are now happy to have access to some money, save for themselves, learn accounting, and join other women. Unlike the way in which middle-class men entrepreneurs colonise domestic life (Mulholland 1996), entrepreneurs in micro-business invade the house directly, physically and emotionally. The male entrepreneur needs the energies of wives and relatives to survive and to stay afloat in his work.

However, unlike COOPMUJER's members and WWB's clients (next chapter), the men are the owners, sign the cheques and have the technical skills. When they do not find co-operative solutions with their wives, they find a way to tackle the problem: daughters. Young, single women are present on both fronts, in administrative and productive work. In the first, young women are the secretaries (if any) in a very segmented occupational market. As daughters they face a better position with regard to rudeness and harassment in the workshop: "They treat me [the workers] with some respect because they know that I'm the owner's daughter" (Angelica), emphasised one daughter-secretary I interviewed. But also, through daughters' participation in the microenterprise male owners isolate their wives, taking them out of the business[110].

The segmented secretarial market has been challenged in a few cases. One owner interviewed said that after many problems with women secretaries he decided to hire a

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[109] The illness and death of some ASOMMETAL members makes the collectivity of male owners aware of the need to have someone who knows the day-to-day running of the business and who can replace them in their temporary or definitive absence. This persuaded them to put up with women's involvement in administrative training for the business.

man. He claimed to have protected them and placed confidence in them; "There was a very collaborative one that even cooked for me sometimes" (Roberto). Nevertheless, he also demanded that they put overalls on and work overtime for no additional pay "... because you can't wait until the next day when you're working in the microenterprise. Secretaries have to fit in the microenterprise model. If she is a secretary of another kind of enterprise, she isn't suitable" (Roberto). Subtle disguised relations of power between bosses and secretaries have been the way through which bosses have taken advantage of the women's position (Pringle, 1989).

Women have also been present in the workshop. Into this homosocial space, a few women do erupt. In so doing they face a strongly segregationist environment to which they can gain access and which they can resist by embodying and adapting some masculine attitudes. As one man told me, 'that woman was *un verdadero barón*' (a real man). Masculine notions are here used to describe some of the practices women adopt to be seen as performing 'men's work'. Their transgression of this traditionally male domain is often expressed through physical imitation of male skills and strength, as well as through various forms of aggressive play, used to negotiate relative status. Both define different ways in which women relate to the hegemonic masculinity in the workshop. The owners said that although they protect women from harassment it is difficult to have control over all male behaviour and things could always happen in relatively secluded areas of the workshop (for instance, in the changing room). This male pressure used to be so strong that it often forced women to leave and none kept their jobs for long. In addition, the boss' protection is also a way of exercising power. Metal-workshops are strongly sex segregated and competitive masculinities are dominant. For women, as well as men, attempts to reconstruct gender relations at work remain problematic.

6.5.2   The micro-owner

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[110] I have personal evidence of this in more than one microenterprise, but not from ASOMMETAL members. To put the wife out of the business leaves men free to phone other women and to get money for non-marital relations.

If, as workers, micro-entrepreneur men identify with their own workers, as owners they identify with higher class businessmen. The desire for social climbing and wealth is one of the implicit aims of entrepreneurship, expressed through emulating successful businessmen. From the lower echelons of society they learn about experience and the physical demands of work in the workshop, they dress in dirty overalls, and idealise work as ennobling sacrifice; from above, they have acquired the capacity to make decisions and manipulate others to achieve status. They go out for business meetings, participate in the annual international trade fair of the industry[111], sometimes dressed smartly in standard suit, collar and tie[112]. The authority of the manager-owner in the workshop is not usually contested, insofar it is based on experience and 'learning by doing'. This direct command of the workshop does not raise questions because he is the owner.

As owners, micro-entrepreneurs participate in 'public' domains. Microenterprise clients and suppliers in the metal-mechanical sector are mainly men. Business is the way in which men's sociability is expressed and the owners make a great deal of it. When clients and suppliers come to, or call, the micro-enterprise they always ask for 'him'; it is taken-for-granted that she (his wife, if she works in the business) does not know about the business. One women said: "When I showed the clients that I knew exactly what they were talking about, and even more than them, they made up an excuse to leave or phone back later. You know, they don't trust you" (Paulina). This is a male arena where masculinity is reconstructed every day and where women face patriarchy.

One of the main places where men encounter each other is *la tienda* (the shop), a space of male sociability where they gather for a coffee or have a drink after work. It is the closest public place to the workshop and the institution through which public life is expressed in the neighbourhood community. *La tienda* is typically a small

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[111] FS supported the participation of ASOMMETAL members in the Annual International Trade Fair in Bogotá.
[112] A course introduced by London School of Economics and Hampshire County Council in UK, to boost male assertiveness in the face of increasing competition from women at all levels in the labour market, has a quiz about how clothes, shoes, glasses, briefcase, hairstyle, etc. affect one's success (The Guardian, 1999).

family home-based shop in an open room in a corner house or in a garage. It sometimes has one or two tables. *La tienda* is itself a microenterprise in the retail sector. Over the last two decades new ones have appeared with a modern atmosphere, usually as a bakery with more tables and a greater variety of products. Although they are open to women and children at all times, some become very masculine in the evenings (especially those that sell beer and spirits), which restricts women's access, especially for those who are single and young, because of the risk of sexual innuendo and of men staring. In some shops the typical game of *sapo* (toad) takes place, on which men often bet their bar bill. I conducted some interviews there.

The street is also the place where masculinities are defined, exerted and contested. One feature of the urban metal-mechanical microenterprise is the lack of space and its multipurpose use[113]. So, the street usually becomes an extension of the workshop where part of the productive process takes place. Owing to the microenterprise's residential or semi-residential location, neighbours can complain and this can give rise to many arguments. One micro-owner said: "In our environment you have to learn to be strong, with your mouth and your hands, if you are not strong they smash you. For example, if I'm not strong the neighbours could set the police on me, because I'm working here in the street" (German). In this context micro-owners learn and need to show and display power to sustain the private use of public space[114]. Latin American cities are portrayed some times as part of a folk culture with lively streets unlike tidy European roads, but people's survival underlies the scene, as well as the power of those who can impose their will. Masculinity is then also forged in power relations with neighbours as in the reproduction of hegemonic forms based on verbal and physical force.

These facets of masculine identities are constructed in relation to the 'culturally ascendant' or hegemonic masculinity as a popular imitation of that which comes from

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[113] The technical and environmental conditions of work mean that many accidents take place for lack of protection and security conditions. Some of my informants presented problems of deafness and reported many accidents among their workers.

[114] The privatisation of public resources is a practice that permeates all levels in society. As an example, it was recently found that the money embezzled from official banks totalled US$3,800 millions over a decade (*Semana*, February 14-21, 2000).

the formal sector. It is additionally fostered by certain discourses. NPDOs sponsored by large companies use a particular discourse with masculine connotations to develop management skills that enhance the status of the microenterprise owner using, either implicitly or explicitly, models or patterns from the formal sector. They 'teach' how to become a successful man, a good producer and a good seller, how to make the business grow in the image of their donors, how to manage a loan, invest and take risks (trainers rarely take risks). These discourses dominated the NMP when many (including myself) strongly believed in the microenterprise as the cornerstone for the 'democratisation of the economy' and the solution to unemployment (see sections 3.6 and 3.7), particularly in view of the lively examples of how some of them had become middle and large companies. However, later studies showed their limitation for growth (their economic strength derives from being small and informal) and for generating employment (Lopez, 199; Cabal, 1998).

Social mobility has had a great impact on representations and real lives of the Colombian people, especially in those of the informal sector. Movement up and down the social ladder and income strata are very easy to find at all social levels. This is caused by high vulnerability in social life (job losses, institutional weakness in the face of natural events, limitations in social security systems, and violence, among others), and by opportunities such as the pervasive existence of illegal economies, not to mention education, perhaps the most important factor in long term mobility with increasing access to education over the last three decades[115]. The drugs economy and smuggling activities created the so called 'emerging class' during the eighties. Profitable and growing microenterprises have also been a means of social climbing in a context of poverty and economic growth. However, this way up the social ladder is restricted by the economic structure. The rates of microenterprise 'loss' and 'birth' are 27.5% and 20% respectively[116] (Cabal, 1998). These are indicators not only of the

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[115] This mobility contrasts, by its size and pervasiveness in all social hierarchies, with those I observe in economies with a small informal sector, less vulnerability and better social security (for instance the UK).
[116] The 'missing' rate is the percentage of microenterprises which had shut down (mortality) or had migrated during a year. The birth rate is the percentage of microenterprises which were set up during a year (Cabal, 1998).

difficulties that many microenterprises face to stay in the market and keep their jobs, but of the rate of micro-businesses going in or out of the sector.

Despite this high social mobility, the emulation of dominant masculinities by micro-owners is severely restricted by the social and economic order. Their position in the social hierarchy of classes makes many feel frustrated not only as entrepreneurs (due to do not achieving a better company status in tandem with a higher social status), but also, when they cannot personally achieve such levels, as men. Higher status is seen as an individual achievement depending on personal entrepreneurial skills, not on its relation with social processes. These are ideas that agents from the formal sector (NPDOs) and management schools have preached far too long. Ideologies around the promotion of entrepreneurial men have been found as a source of reassertion of dominant masculinities in contemporary gender politics (Connell 1993, p. 614). They took part in the wave of neoconservative regimes and neoclassical economics in the 1980s. In developing countries they are still part of the answer, to strengthen the private sector and the informal economy.

Micro-owners have for years faced discrimination from financial rules and institutions, monopolist prices of inputs, cheating clients, and their own invisibility in policy-making, let alone problems in the workshop. In this light, as manager-owners their masculinity is continually at stake. Their difficult position in the social hierarchy and thus their fluctuating social identity relate to a gendered identity that may be at times closer to the practices and behaviour of their workers, at times to those of managers of formal companies. As micro-owners they do not have leisure to spend with their children and family, to have holidays, to be caring fathers; they cannot afford class-symbolic uses of certain commodities, or to attend clubs and social meetings, or to have a nice secretary or to be detached from relations with shop-floor workers.

Micro-owners as gendered beings therefore face subordinate relations with dominant masculinities. It is hard for them to be both 'successful' men and 'good' fathers. As men they need to assert their masculinity to compete with and emulate other men's

groups, a masculinity defined in relation not only to hegemonic and subordinate forms of being a man in Colombia, but also to different forms of femininity. This process has taken place in the construction of a certain micro-entrepreneur organisation and of their social identities. I will examine this particular construction in the next section.

6.6   ASOMMETAL: the construction of a distinct male identity

Through their confederation, metal-mechanical entrepreneurs reduce the economic and political constraints they face. In this process, the confederation also becomes a sphere in which they construct a specific niche for gender identities. The tension between the overlapping masculine identities of the micro-worker-owner is partially resolved through the assertion of a social identity which adapts, reproduces and contests hegemonic forms of gender identity derived from workers and ruling men in their society.

ASOMMETAL is a space of male sociability, recognised by its members and others as a male organisation. Only two of its 49 members were women. One woman member was the dynamic, professional manager of a more prosperous business, but the owner was her father. The other was an inactive member at the time of my fieldwork. ASOMMETAL has created strong relations of co-operation and friendship among the more active members, especially those who have been on the executive board. Although there are differences between the youngest and the oldest members (e.g. the youngest being more professionalised), there is an environment of mutual respect. Members emulate this respect and prestige by displaying their practical knowledge, keeping the business afloat, making it grow and being honest. ASOMMETAL's inception and development has been shaped by FS as expressed in the use by members of ideas, terms and concepts which I had already heard from FS staff.

FS promoted the formation of ASOMMETAL, like other micro-entrepreneur organisations, to provide the *empresarios populares* with their own voice and representation, in order to overcome, within the economic and political arenas, the

main constraints they faced (Ortiz, 1991). These obstacles are mainly related to the market for inputs and products, to technology and to financial services. Since its inception, ASOMMETAL has carried out two main projects, with the support of FS and other national and international donors[117]. These projects are not only related to the economic concerns of the organisation but to the identity of its members as a social group.

The first project is to set up an industrial park in order to share technology and commercial services. My informants argued that the great investment effort they were making (in addition to that of the donors) will allow them to take the business away from home. Although being at home has some advantages, everything is mixed up and, as they have to work long hours, sometimes the noise does not let the family sleep. One said: "If you have the workshop somewhere else, things are different. The missus can stay at home in peace. So the point is to keep things separate" (Federico). Working and living spaces are usually separated in the house as, for instance, with different floors, more 'external/internal' rooms, the workshop in the garage, etc. But the overlapping nature of both kinds of work, 'domestic' and 'productive', creates noise and dirt everywhere and hazards for small children[118].

However, having the workshop outside the home has real and symbolic meanings: it is a sign of progress and modernity, emulating formal businesses; and it overcomes domestic attachment. In the first sense, the project fits the dominant model of separation between the 'public' and domestic spheres. In bringing the businesses of ASOMMETAL members together in the park they will strengthen their sense of an organisational body, a 'masculine body', and the homosociability of their business. The organisation has been an expression of male solidarity, a means of establishing close relationships among male members, which could be enhanced by the park as a geographical and economic expression. Powerful groups have built skyscrapers as expressions of male power, as phalluses; micro-capital tries to do its best in

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[117] The biggest project, an industrial park, had resources from the Spanish aid agency and the Colombian government.
[118] One of my interviewees reported that his three year old son badly burned one of his hands on a machine.

'development'. Male advisers and donors were fostering this idea, which I could also support, but I did not hear from them any mention of the impact on the family, nor of gender.

To overcome the domestic attachment is to remove noise from the home, but also to escape from the wife's surveillance[119] and the restrictions of the domestic world. Probably, some wives will continue working with their husbands, but others will not, given the difficulties in terms of distance, time and costs to continuing with both domestic chores and business administration. This separation will also impinge on men, on their habits and opportunities, having lunch outside the home and so on. Finally the project will have an impact on the businesses given the investment and risk which, in most cases, have been made in part with credit.

The second project is a Fund for financial services. Despite twenty years of microenterprise programmes in Colombia, the formal financial sector does not meet the needs of microenterprise (semi-informal NPDOs have started to reach a small part of this market, see section 3.9). The emergence of informal funds for saving and credit among the three microenterprise organisations supported by FS in Bogotá is evidence of this institutional gap. Given that Social Bank, the most important formal financial institution serving microenterprise, is part of the FS, the existence of these funds appears ironic. Although some ASOMMETAL members had loans from SB, ASOMMETAL set up the Fund to overcome the rigidity of the institutional loans in terms of their requirements, opportunities and costs. The Fund would also serve to make links and strengthen relations between the members and the association. In 1995, the Fund gave 123 loans with an average of US$700. After four or five years working for the industrial park project, it had still not materialised in 1998[120]. One of the consequences was that the Fund started to exhibit low repayment rates in that year, creating tensions between the members in arrears and the association.

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[119] I do not have evidence among ASOMMETAL members, but for some micro-owners in other sectors to have the business apart from the home means 'hands free' for sexual affairs. I knew a rare case where he set up a small room behind the workshop to save the cost of motels.

The main weakness of ASOMMETAL lies not only in the small number of members, but in having itself been an external initiative with some paternalist features, despite the awareness of FS in this regard. Without self-organisation there can be no social movement, no countervailing power in the economic and social arenas. Despite the social empowerment approach (progressive indeed in the context of microenterprise programmes in Colombia in the 90s), ASOMMETAL remained safe, since it had been given to people and not demanded by them. The withdrawal of FS support was one of its greatest challenges in the dying years of the last millennium. In contrast, the women's group rose spontaneously against an ancestral subordination of women, even without FS support, and represented a close and visible challenge to ASOMMETAL. As a member of the FS staff pointed out: "Whereas this group is only one year old, ASOMMETAL is now nine years old. If they don't take care, in the end the women's group is going to have more to show for itself" (Hernando).

Through the two projects described above and all the activities and countless meetings that they carried with them, male members built relationships and trust, co-operation and reciprocity. The friendship and reputation among members is heavily dependent on their commitment to the organisation and on being seen to reciprocate and be loyal. The social and political commitment evident among them constitutes an alternative to the absence of reciprocity in relations between them and other powerful groups, especially those visible and invisible throughout the market. Public bodies, large companies and financial institutions keep them small despite their long struggle as micro-entrepreneurs to become stable, bigger or, at least, to work just eight hours a day. It was in relation to other social actors that they were pushed to define an identity as a social group.

For a long time they have rejected proposals to merge with ACOPI (Colombian Association of Small and Medium Industry) and with the Association of Metal-Mechanical Companies from the formal sector, arguing not only that they have different interests, but that "they are a different sort of people who can't talk to you

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[120] Many problems and changes had faced ASOMMETAL in this project. One of them was that the local government was planning to build a road across the land bought to build the park.

like my mates in ASOMMETAL" (Adriano). Their social disadvantages are linked to the construction of their masculinity. However, this notion of disadvantage and inequality implies both commonality and difference. In these relations they opt to identify with their long struggle to keep their businesses afloat, with the micro, neglected brother of the business world and with those who they themselves also are, the self-made workers. They asserted their own identity. Claiming identity is power-making (Castells, 1997)

The encouragement to become a more public, political and entrepreneurial man given by FS's 'social empowerment approach' certainly helped in the construction of a specific hegemonic masculinity with the exaltation of values of participation, co-operation and solidarity. These values and discourses formed the base for the genesis and development of ASOMMETAL. The women's group also impinged on this construction, pushing them to recognise (a little) women's contribution and to 'modernise' men's attitudes towards women. The gender identity of the micro-owner-workers was consequently reconstructed within the organisation giving them a new and dynamic masculinity resulting from a number of contradictory discourses and power relations between them and other men, as well as between them and women. Power relations and discourses are not only related to the construction of masculinity within and outside the organisation, and to representations and images of men they portray (for instance the 'self-made' and 'business' men), but also to men's real economic and social domination (of women) and subordination (to other men). The FS's social equity policy dismissed the complex and multi-faceted relations of power in society as well as within organisational structures which, in other contexts, are also dismissed in gender and equity policy (Cockburn, 1990).

6.7 The separated men: or the cost of being a micro-entrepreneur

This section briefly examines three cases of individual men whose gender relations with their wives/partners had recently collapsed, and how their masculine identities and their involvement in micro-entrepreneur activities affected and were affected by such processes. It attempts to show, albeit in different ways, how they failed to

harmonise family life and microenterprise work. Unlike most ASOMMETAL members, who involve family labour deeply in the microenterprise, the three cases presented different gender arrangements where women partners were working outside both home and (male) business.

These cases give rise to many questions about how masculinities and femininities are related to each other and help to understand men's contradictory experiences of power. While women reject the masculinity of the self-made man (first case), the emergent masculinity of the home-based worker is eroded (second case), redefining lives and reshaping old and new male identities. Work and family have been a focus, but not the only one, where micro-owner-workers construct their identities as part of the process of personal choice and active involvement within, and constrained by, social change. In the first and third cases men are active members of ASOMMETAL; the second is a casual worker in another member's business. They are 45, 37 and 50 years old respectively.

6.7.1   First case

Mario is the second of five children. His father was an eminent lawyer who could afford a high standard of living for his family; his mother was a school teacher. They split up because of a powerful dispute when Mario was nineteen. Mario supported his mother and stayed with her and the youngest, disabled, sister. The other three brothers went to live with his father. His father withdrew all economic support from Mario's mother and sister. As a consequence, while Mario's brothers went to study in Europe, Mario, his mother and his sister came to depend suddenly upon his mother's salary. He said: "I'd always lived very well and then I discovered what hunger means, it was so difficult. For that reason I changed my attitude, I decided that I was going to make my own way".

Mario worked on the shop floor in different workshops and companies. His previous education, which allowed him to complete secondary education in a bilingual school, led him on to public technical education. Being educated as a young middle class

man, it was not without difficulties that he penetrated the shop floor: "I couldn't find myself, I didn't fit in at all, I felt like a stranger there. I worked with people with no education at all". Mario learned practical skills on the shop floor, but also the language, the embodiment, the jokes, and how to deal with co-workers. However, he wanted to go beyond that, to work for himself, not for others, to be independent, to be a micro-entrepreneur.

Mario has set up different micro-business and has experienced bankruptcies. When he set up a car repair workshop during the 1980s, before the economic opening up (the number of cars in Bogotá doubled between 1993 and 1995), the business was going well and he married. Like most micro-owner-workers, he used to work overtime. Not only did the nature of the work make him a 'jack-of-all-trades', but also he had to deal with the constraints imposed by the lack of working capital to meet bills and to pay workers every week. In these conditions family labour is vital for business survival and when the family is not involved in the business, it is likely to collapse.

> "I bought the workshop and had to pay the instalments, then I had to work so hard. She said, 'don't leave me alone after six in the evenings, come home early'... and finally she got another man. This is related to the microenterprise, and this is one of the prices that I've paid, I sacrificed my partner. In family life you have two possibilities, either you bring the family into the microenterprise, or you give them up... I worked from Monday to Monday, every day".

The collapse of Mario's marriage is related to his identity: on the one hand, as micro-entrepreneur, independent man, with no time to spend with his wife; and, on the other hand, as shop floor worker. She was a graduate and worked in an office, dressing smartly among well-educated people. He was dirty, smelly and greasy. The diversity and dynamics of both worlds, instead of enriching their lives, made their life together collapse. But his position as a micro-entrepreneur and so his lack of time are also related to the lack of institutional financial support to meet his needs. He said: "This small workshop is mortgaged for a loan with a moneylender, because the only money that is accessible for the micro-entrepreneurs is outside the banks. I know that I've paid this loan twice over, and it's hard".

As a man, Mario has faced throughout his life the difficulties of being a man. As a young man he not only had to define his masculinity, but cope when this definition was suddenly affected by the collapse of his family and the patriarchal power of his father, which suddenly dropped him, and his mother and sister, into poverty. He faced the hardship of his new life, and the fact of becoming the man at home, by becoming a 'self-made' man. Later, his position and identity as a micro-entrepreneur led him to fail as a partner. However, he still has some gratification, he said: "I feel proud of ASOMMETAL... it is the only body that understands the problematic of the micro-entrepreneurs!"

6.7.2   Second case

Germán set up his workshop in a room in his mother-in-law's house where he lived after he married. His business was in advertisements made from metal-sheets, a process which requires only a few tools and the design and painting process, and which does not produce much noise; he worked alone and to order. He was not a member of ASOMMETAL but some members were his clients. He lived in Carvajal, a neighbourhood in the south of Bogotá where many of ASOMMETAL's members live. He is now doing casual work in some workshops of his previous clients. I interviewed him by chance.

His wife worked outside the home as a cleaner in a hospital. Germán was the one who stayed at home, did most of the housework and took care of his daughter, who was four years old. "We can say that I did things at home and she did things outside. I was at home and I was in charge of cooking and all the things that women do. I did it for four years". They split up through violence one and a half years before the interview, when he said he had lost everything at that time. From that time onwards he has been homeless and has lived from casual work offered by acquaintances.

When they started to live together, they agreed to divide household expenditure fifty-fifty. Later she began to be the breadwinner because of Germán's difficulties in getting orders. "It was hard because I wanted to fulfil my part. At the beginning I

started to feel rejected, later I felt that she wanted to drive me away, in other words, I started to feel that it was going to finish, because she argued about everything. Then you start to lose your dignity, you feel humiliated, because they are throwing even your food in your face. I think it happened for another reason, because I had lost my dignity, now that I have been living alone I realise that, and that was good because chicks so often humiliate you so much".

Germán referred to two things when he talked about dignity: eating a meal he had not paid for, and suspecting her of infidelity. Two aspects of male identity were at stake: his function as provider and his 'honour' as a man. To lose his position as provider was difficult, but he could cope by contributing some income and doing most of the chores at home; this was a field in which traditional masculinities were contested for him during some years. But infidelity was hard, and ended in violence. He said:

> "One day she came in late and went to sleep in another room... the next day she told me that I must leave, that we had to separate. I asked her for reasons and the only explanation she gave was to call the police... I didn't have anywhere to go, I didn't know what to do, she insisted that we had to separate and I was against that, then the argument blew up... I took my daughter because she wanted to take her... but it was more what she screamed [his wife] than what I really did [beat her]... the problem was that when they put the horns on you [they are unfaithful], you go crazy".

Germán went to a family court because "she wrote everything down on paper, she wrote what she wanted, everything I'd done but not what she'd done. She even wrote things that I'd never done like beating my daughter. Then all those things became true and everything I said was used against me because my temper was out of control at that time". He was allowed to see his daughter once a week. However, unemployment and an erratic life have meant that he has not seen her for a long time. Germán's bargaining power was very weak and collapsed when they split up.

> "Two weeks after they took me out of the house, I came back for my tools and clothes and they threw some tools out through the window because they'd already sold the others. Then I went to a friend and since then I've gone from one place to another... the only thing that I've done since is to pray, to pray to the Virgin, who is the only one that asks you for nothing in exchange... Before I

liked Fathers Day, because I liked my daughter to give me something...
Sometimes I want feel like *tumbar por ahí* (to rob somewhere), but that is *para
que lo bajen a uno* (likely to get you killed)".

The symbolic reference to the Virgin is clear, she is the woman that does not betray, but also she does not demand that men provide, she is the woman who gives you everything you want without asking for anything in return. His old daily relation with his daughter was destroyed in the collapse of his marriage. Not only has his identity as husband and provider collapsed but also that as father:

> "My hope was to see my daughter every two weeks, and in the beginning I postponed it, then I went every month, later I postponed again so much that now I've already spent a year without seeing her... What I know is that as I haven't had a job, or money, I couldn't take on my responsibilities as a father, because to be a father you need to have money, if you don't have money you can't be a father... I don't know, but you lose everything. What I know is that a person who has no money, has no rights and has lost his dignity".

On the one hand, violence was reinforced and reproduced in a cycle where he was both offender and victim; on the other, fathers who are initially involved with their children may drift away when the mother begins another relationship. The discourse has been constructed in a way which reflects and reinforces the configuration of traditional gender relations and violence in society.

> "I think that women have been liberated but in the wrong way, because they are fucking you, and the family too... I believe in nothing... The way this country is, you believe in nothing... Men have two alternatives in this country: to be violent or not to be violent. The violent men want to take power over us. Those of us that are not violent, we so often want to be violent and blow up everything".

6.7.3 Third case

Abelino resigned from a company after seven years. He set up a workshop with the payoff and after completing some technical studies, an idea that he had always had in mind. He got married (a common law union) some months after starting his business. He was married for fifteen years and has a son of fourteen with Downs syndrome. He has been an active member of ASOMMETAL where he met some of his best friends.

His wife has an older son, 30 years old, from a previous relationship. She worked in a chemical company as a secretary. They split up five months before the interview.

Abelino's microenterprise enable him to pay for most of the household expenditure (food, services and the child's education). He was the one who attended all the meetings in his son's special education centre, took him there in the morning and used to go out with him every Sunday. His wife owned the house and paid the mortgage and phone bills; she cooked and took care of the child in the evenings. Unlike him, she could afford to have holidays and savings. The company, where she was working for 27 years, shut down and she received an unexpectedly large sum (US$15,000) in compensation.

The tensions that the micro-entrepreneur has at the workshop are brought home. Arguments over money were very common, and the lack of liquidity and the need for working capital in the microenterprise led him to ask for a personal loan (US$2,000) to improve the business. She refused it and, after a period of constant quarrels, asked him for a separation. His things were moved to another room, she no longer cooked for or talked to him, and she went on holiday with her son for two months. "I thought that everything would be okay, but I didn't know what she was really thinking... I didn't leave because I didn't like to leave my family. Then she realised that she couldn't get anywhere like that but had to push me out by force. So she called her older son".

The day after her son arrived from another city, the expected fight took place. "There never was any violence during fifteen years, either physical or psychological, but I was kicked out which was what I never expected. I never thought of separation, it wasn't in my plans". Abelino is now living in the small workshop where he works, far from his previous home. He visits his son once a week, but "because he asked for his dad... the kid can actually read, ride a bike, play football, he knows the names of his friends at school, he has developed well, but he misses me so much".

The need for working capital has to some extent affected microenterprises and people's lives. But gender relations and identities also impinge on the ways people take decisions about money, decisions that change such relations in a new configuration of gender relations of power, and also change development outcomes. Abelino finally pointed out: "I've thought of closing this microenterprise and going to another city and I still have that idea, but sales and everything have gone down because of the separation... it has affected me so much [he cries quietly]".

6.8   Conclusions

Gender aware policies in microenterprise programmes have been largely dismissed by FS as, I think, happens with other larger NPDOs in Colombia. National microenterprise programmes have traditionally targetted micro-entrepreneurs, men or women, under the assumption that the gender condition of the subjects is not a matter related to development, or at least, not one to be mixed with other aims. Gender matters are usually seen as something to be added to programmes or, in the best case, as pro-women actions targeting particular groups of women, rather than a cross-cut issue in all institutional settings. This gap is partly related, in the particular case of FS, to its institutional features, which give it autonomy, and therefore, limited dialogue and experience with gender-aware organisations and programmes.

In terms of FS's aims, to empower powerless actors in society and modify structures of injustice, they are required to tackle gender inequalities. FS's progressive and self-reflective profile and its people-centred development approach urge a full incorporation of gender policy, which would require it to work on multiple fronts and develop self-reflection from experience. This chapter in particular has given insights into the relevance of men's gender identities in development programmes and could help to inform a more comprehensive policy that regards men and masculinities as part of development.

I have analysed here how FS's development intervention with micro-entrepreneur men became a process of constructing a new male social identity. This new identity

emerged as a fusion of the dual condition of the metal-men as both workers and owners of the microenterprise. The tension between the overlapping masculine identities of the micro-owner-worker is partially resolved through the assertion of a social identity which adapts, reproduces and contests hegemonic forms of gender identity derived from workers and ruling men in the society. In a schematic way, and in terms of other masculinities, micro-owner-workers developed a masculinity in tension with the masculinity of subordinated groups (microenterprises' workers) and with hegemonic masculinities in the group of owners, and with the patterns of masculinity current in their life course.

The creation of social and political space through the organisation provided the context to construct a particular form of hegemonic masculinity. As a social group of men they defined the 'self' through social (and gender) relations of power which they hold, discursively and materially, with other men's groups further up or down the social ladder. Their masculinity has been socially constructed in relation not only to other hegemonic and subordinate forms of being a man in Colombia, but also to different forms of femininity. Gender relations of power with women were characterised by the conflictive and diversified processes of women's incorporation in the family businesses.

CHAPTER 7:PARTNERS IN WOMEN-HEADED HOUSEHOLDS: EMERGING MASCULINITIES. THE CASE OF WWB IN CALI

This chapter identifies new expressions of masculinity among the partners in women-headed households in the city of Cali, Colombia. These women are clients of the Women's World Banking (WWB), a financial NGO working in Cali with an individual micro-credit programme. WWB Colombia is currently seen as the most promising NGO working with micro-credit in Colombia in terms of its financial approach, which follows the international mainstream model (WWB, 1995). It has been the pioneer of the National Development Programme for Women-Headed Families since 1990, which has made possible the linking of micro-credit and gender policies in the poorest urban communities.

As I described in section 3.12, the urban labour market context within which the dynamic of gender relations between couples has taken place is characterised by male job loss and low female wages. In Cali, some men have found in women's homebased businesses an alternative form of work and survival. This process has been characterised by female leadership, relations of co-operation and changes in gender identities. This chapter raises some questions and suggestions about gender aware policy in development programmes. The new expressions of masculinity among these male, urban, informal workers provide some evidence of women's self-empowerment process and, particularly, pose questions for men about their traditional practice and the ideologies of hegemonic masculinity.

Part One of the chapter briefly analyses the micro-credit approach of WWB Colombia, its links with the NMP, the underlying elements behind the high performance of the programme, power relations and gender identities among fieldworkers, and a sketch of some of the cultural elements of the local context regarding race and violence. Part Two analyses the process of women's self-empowerment and the emergence of new masculinities exploring discourses and practices around the division of work in both productive and reproductive work. It

shows the possibilities for gender relations of power in home-based economies and the dynamics in gender geographies. Finally, Part Three explores some key elements in determining bargaining power between household members in Cali. For details of the interviews on which this chapter is based, see section 4.2.

Part 1:   Foundation WWB Colombia: the microcredit approach

7.1   Antecedents and profile

Fundación Women's World Banking Colombia (WWB Colombia) is one of five Colombian NPDOs affiliated to the Women's World Banking Network. They operate as independent organisations in five cities of Colombia and share the mission to "incorporate low-income women entrepreneurs into the economic activities of each region in order to improve their income and thus the quality of life of themselves and their families" (De Akerman, 1997).

Women's World Banking Network was created during the United Nation's Women's Conference in Mexico in 1975, by a group of women from the five continents. The network was formalised in 1979 as a private finance entity which supports low-income entrepreneurial women, who have no access to formal financial institution services, to participate in the economy of each country. The network now has a co-ordinator and service office in New York and 55 bodies affiliated in forty countries around the world.

WWB Colombia was formally created in Cali in 1982 with the aim of providing credit and other services for women. It was the first affiliate to the network in Latin America and also gave the first loan in the world within the network. An important group of regional NPDOs[121] and a local group of professional, middle-class women set up the Foundation. WWB Colombia promoted the creation of four other WWB organisations

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[121] *Fundación para la Educación Superior* (FES), *Fundación Carvajal* and *Corporación Financiera del Valle*. It also had support from private donors and technical advice from *Acción Internacional* (AITEC).

during the second half of the 1980s. All were created as non-profit organisations with legal autonomy. Through the WWB Network, WWB Colombia obtained technical assistance from AITEC International to set up the credit programme based on a group lending approach, with resources from the Inter-American Foundation (IAF). This credit approach was also implemented by the other WWB national organisations supported by the National Association of Solidarity Groups and by international co-operation[122] (WWB, 1994).

WWB Colombia began to work with individual micro-credit in 1991 as a pilot project, because of failures in implementing the previous approach and the new goal of sustainability. German Technical Co-operation (GTZ) and the Inter-American Development Bank (IDB) supported this process. The individual approach was replicated in the Colombian WWB Network in 1993, with good technical and computer support[123]. Thanks to the good performance and growth of the WWB Colombian organisations, they received a US$4 million loan from the IDB in 1994 and also began to borrow resources from the national banking system. They created the Association of Colombian Entities Affiliates to WWB in 1993 to co-ordinate activities and share experiences.

WWB Colombia's approach is designed to reach poor people on a massive scale. The Global Policy Forum of WWB set up by the international WWB Network in April 1995, which brought together leaders from public and financial institutions, banks and international agencies, sought to join forces to facilitate access to finance for millions of low-income entrepreneurs around the world (WWB, 1995). To achieve this goal the main objective would be to give financial service without subsidies. The present WWB Colombia approach accords with the policy guidelines of this international Forum. These guidelines are:

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[122] Catholic Relief Services, German technical agencies (GTZ and KFW), Calmedow Foundation and CODESPA from Spain.
[123] The firm contracted to introduce this new approach was the international consultancy Interdiszplinare Projekt Consult GmbH (IPC).

- Macroeconomic reforms are not enough to help low-income people to participate increasingly in the economy. It is necessary to complement them by taking action to facilitate access to financial services, information and markets. The first step is financial services.

- To provide financial services on a massive scale, expansion of the institutional capacity of micro-finance service delivery organisations is needed. To achieve sustainability in non-subsidised services, these entities need to fulfil performance standards.

- Performance standards are necessary in three areas: financial indicators (high levels of repayment, adequate numbers of loans per credit officer, etc.), accessibility to their target group (easy, quickly, short term and flexible loans), and commercial practices (information systems, organisational structure, business plans, etc.).

- To become sustainable, intermediate finance organisations must incorporate all the financing and operational costs into the interest rate paid by their clients. Other services (organisational, training and entrepreneurial development) must be separate from financial services, with different funding.

- NPDOs and other intermediate finance organisations would require some kind of institutional subsidy while they increase their loan volumes.

- Micro-finance institutions have to develop a growing capacity to mobilise finance resources locally (clients' savings, local banks, etc.) to be sustainable.

The WWB Colombian Network has implemented this agenda, introducing individual micro-credit in the 1990s, with international technical assistance. This micro-credit is based on criteria of efficiency and profitability in order to achieve long term viability. This approach was part of a process of change by WWB Colombia in Cali and is still a dynamic learning process. Loans are given from US$65 with an average of US$517; 82% of them are below US$650 (Table 7.1 and 7.2). The delay portfolio (more than 30 days) is only 1.2%, and 70% of the clients are women. Effective systems of accounting, operations and portfolio facilitate timely administration and reliable information, and help keep running costs among the lowest in Latin America (PSIC, 1997).

There are various products available to borrowers with a good credit record. WWB Colombia has 8 types of loan (Table 7.3). 'Better' clients are rewarded with immediate approval and disbursement, larger amounts and longer periods of repayment. They can also receive simultaneous loans if they need short-term liquidity. 80% of credits are renewals. There are no restrictions on investment in the microenterprise. Guarantees are intangible for smaller loans and based on the relationship between clients and fieldworkers, but real or based on joint debtors for larger loans.

The Executive Board is female with strong links with local banks and firms. WWB Colombia had a staff of 75 employees in 1998, 41 of them fieldworkers called "credit analysts"[124]. Most of the senior staff are men. All staff receive training, especially fieldworkers. The organisation has systems of planning, evaluation and control. Credit analysts' incentives total 30% of salary, which depends on results (outstanding portfolio, number of new credits, and level of delay) for each period. Each analyst has an average of 537 outstanding credits and gives an average of 67 credits per month (De Akerman, 1998). WWB Colombia has 7 offices, 5 in Cali and the other two in neighbouring towns, Palmira and Tulua. Credit approval is decentralised. Rapid and sustainable growth has been characteristic (Table 7.1). The success of WWB Colombia in terms of growth and sustainability is attributed to its decision to specialise in micro-credit, to adapt its organisational structure accordingly, and to exert a clear financial discipline on growth[125].

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[124] Both terms are used here interchangeably.
[125] Interview with WWB Colombia's Director, Nestor Raúl Plata, 14th October 1998, Cali.

Table 7.1.1

WWB Colombia: summary of lending activity (1995-1998)

		1995	1996	1997	1998
Number of loans	(Disbursed)	7,438	10,779	16,941	24,799
	(Outstanding)	5,384	7,741	10,985	18,812
Average loan size	(Thousands US$)	738	728	617	517
Portfolio	(Thousands US$)	2,958	4,309	5,916	8,446
	(Growth, %)	50	46	37	43
Net equity capital	(Thousands US$)	1,352	2,487	3,258	4,096
Net profit	(Thousands US$)	107	214	361	599
Number of staff		41	45	55	75
Number of loans by analyst		317	387	407	537
Number of loans by total staff		131	172	200	261
Refusal rate (%) *		34,6	36,3	34,7	33,5
Net return on equity	(%)	10,0	11,0	14,0	18,0
Operating expenses/Portfolio (%)		20,0	19,0	16,0	15,0
Arrears rate above 30 days (%)		3,5	3,0	1,6	1,2
Arrears rate above 1 day (%)		6,6	4,6	3,1	2,9
Financing income/Portfolio (%)		58,0	56,0	50,0	55,5

* Applications refused/Total applications

Source: Based on WWB Colombia (1999) and PSIC (1997).

Table 7.1.2

WWB Colombia: Portfolio Distribution by size of loans
(Loans given in Jan.-Sept. 1998)

Size range	Loans	
	Number	%
From US$65 to US$160	3,430	20%
From US$161 to US$320	5,836	34%
From US$321 to US$640	4,750	27%
From US$641 to US$1,280	2,225	13%
Above US$1,280	1,044	6%
	17,285	100%

Source: Based on WWB Colombia, 1998.

Table 7.1.3

WWB Colombia: modalities of loans

Types of loans	Main characteristic
New loan	Small amounts on the first occasion. To enable clients to demonstrate their loan management and qualifications for renewal.
Renewal	Speed of loans depends on to prompt repayment by the client.
Special renewal	Could be made by telephone and is faster than a normal renewal.
Parallel loan	Simultaneous loan to an existing one.
Seasonal loan	Given during commercial seasons related to the business.
Rotary loan	Loan quota, which clients could use totally or partially any moment they need it.
Loan for marketplace	Loans below US$325 with immediate disbursement to marketplace sellers.
SERVIMICROS loan	Assigned to buy inputs and fixed capital for clothing microenterprise affiliated to SERVIMICROS programme.

Source: De Akerman, 1998.

Apart from the moneylenders, WWB Colombia has no competition. The co-operative crisis (see section 3.10) eliminated potential competitors from this sector and formal banks do not lend to lower income microenterprises. WWB Colombia had a plan in 1994 to become a formal financial institution, not an NPDO, like for instance, Bancosol in Bolivia (Hulme and Edwards, 1996). However, this plan was postponed on the grounds that micro-credit activity does not fit into Colombian financial regulation (this has been a major constraint on setting up new and complementary services such as savings). A proposal has been made by WWB Colombia to the government to introduce changes in legislation that would allow appropriate conditions for micro-credit institutions under the control of the Banking Superintendency (WWB, 1998). Anticipating this possible transformation the Executive Director said:

> "Although we are not supervised by the Banking Superintendency and we are called non-formal, we are working as a totally formal entity... we fulfil the requirements of a Commercial Finance Company, but we are working to get flexibility of some norms to allow a special figure for micro-credit services" (Nestor Raúl Plata, Oct. 1998, Cali).

Finally, WWB was the pioneer executor of the National Development Programme for Women-Headed Families, which was a private initiative in 1990 in Cali, replicated thereafter by the State. Some characteristics in its approach need to be emphasised. First, it adopts a definition in which a woman-headed household is not necessarily that of a woman without a partner, and 49% of the programme's beneficiaries have partners. "[T]he situation of head relates, currently, to the increase of male rates of unemployment and to the precarious economic conditions of families that lead women to develop more effective survival strategies" (Espinosa and Toro 1998, p. 7). Second, the definition of the household head as breadwinner (highest income within the household)[126], reveals bias in the identification of women-headed households as 'the poorest of the poor', just because of the lack of a partner. This is an unfortunate stereotype (Chant, 1998).

In the 'New Agenda for Poverty' promoted by various multilateral organisations, programmes concerned with women-headed household are supposedly part of a trend to improve gender justice and equity for women. The theme of gender equity has been institutionalised and has survived within these programmes because it has been easier to contain it within the argument of the 'feminisation of poverty' and as a dimension of poverty than as part of a feminist vision of gender disadvantages (Jackson, 1997). Colombia follows this trend[127].

7.2   An approach based on building trust and personal relationships

WWB Colombia's micro-credit approach depends on fieldworkers. Credit is not given without a visit by the analyst to the client household and business. Usually the business is in the client's home, in a few cases elsewhere. Visits allow the analyst to establish points key to the loan decision: the existence of some economic activity (a

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[126] The definition of household head adopted by the Programme is conceptually and operationally different from that given for official statistics. This last takes the head as the person recognised as such for economic, age or other reasons. Such a definition underestimates women household heads who are married or cohabiting, because headship is identified by the respondent surveyed, woman or man. This explains in part the significant difference in the percentage of women-headed households with a male partner between official statistics and the Programme (9% vs. 49%).

microenterprise), the cash flow of this activity and of the household, the "willingness" of the client to repay, and the commitment of the other household members to the credit, especially the spouse, if any.

The first point, the existence of a microenterprise, relates to the institutional decision to support income-generation by the poor in the urban informal sector. The first requirement to become a client of WWB Colombia is to have a microenterprise that has existed for at least one year, as a means to ensure repayment on time. Although the universe of potential clients is large enough, this requirement excludes households with no possibility of setting up a microenterprise and ensuring repayment (e.g. households which depend heavily on seasonal jobs such as building), nearly 30% of poor urban households (Duarte-Guterman, 1998). This is an essential requirement to a credit programme's sustainability. The criteria also refuse those that have a microenterprise less than a year old, thus excluding the more unstable informal activities. This is one of the main reasons for refusing applicants (20% of refusals), and covers 15% of the poor. However, this last aspect seems to be flexible when there are other factors which ensure repayment. Although the micro-finance industry has recently become a global process for poverty reduction, as the Micro Credit Summit proclaimed in 1997, there is evidence of limitations in reaching the poorest (Mosley and Hulme, 1998) and the present case is no exception. WWB Colombia is growing and their clients will increase in the future. Taking into account the population size of the cities where they work and the absence of competition, the volume of loans was still small in 1998. Even so, they will face limitations to their expansion among the poorest, because a large proportion of them do not apply and others could not carry a loan; one third of the total applicants are refused (see Table 7.1).

WWB Colombia micro-credit interventions have focused on financing productive work. They will lend for working or fixed capital to support income generation but pay no attention to the potential for financing reproductive work. Improvements in cooking, health, housing, and domestic conditions are labour and resource saving for

[127] The analysis of gender relationships within poor households leads me to suggest that women-headed household programmes be extended also to women who are not household heads, where male hegemony is greater, and therefore become a programme for poor women in general (Pineda, 1999).

household members, especially women, and could have significant productivity impacts. If domestic chores are inefficient, the burden of microenterprise activity could be greater and also conflicts with time demanded by partners. However, I found that loans are used for non-productive activities in practice and fieldworkers are aware of this, as it is not really central if the client can ensure repayment. One fieldworker points out:

> "Although the loan is for the business it could be used in other ways, which are very difficult to check. What is important is that the client's repayments go well.... We used to have more applicants in September because it is the time to pay school fees, uniforms and books" (Oscar, fieldworker).

In theory, clients are required to use loans for the business purpose for which they have applied, but in fact some of WWB Colombia's loans are used for emergencies and consumption, which are relevant taking into account the reproductive responsibilities that women bear, and which enable them to cope better with illness, thefts, etc., to reduce vulnerability and to meet immediate consumption requirements. These loans become critical in terms of supporting poor people's livelihood strategies.

The second point is the link between the cash flow of the microenterprise and the client's household. Fieldworkers ask about household expenditure (food, rent, education, electricity bill, etc.) and sources of income in order to estimate the household income available to support a loan. They have a simple, quick, technique for appraising the microenterprise and the capacity of the household to bear the amount of credit required by the client. They also gather information about family members, neighbours, commercial relations and family assets (TV, etc.). This process is the first step in building a special relationship between the fieldworkers and clients as well as relations of power, as will be seen later.

This procedure implicitly recognises that the success of micro-credit service depends not only on productive returns to a particular investment, but also on family cash flow. Micro-credit can become in many cases more a family emergency credit than working capital, which contributes to the high level of satisfaction of the clients. The loan

amount is determined by the family net income available. Clients take the loan even if it does not sufficiently match the circumstances for which they require a loan.

The third point, the client's will to repay, is a subjective evaluation made by the fieldworker and "verified" in practice with the credit itself and by further visits. This criterion used by WWB Colombia is a skill gained by fieldworkers through experience. In the absence of real guarantees, estimation of client willingness is a key issue in an environment of high vulnerability and delinquency, economic assessment alone does not guarantee repayment. On verification of the repayment of the first loan, subsequent loans are then based more on knowledge and the trust between the client and the organisation built from such verification through the fieldworker. This constitutes a key point of the micro-credit methodology of WWB Colombia. One of the clients interviewed (with fourteen loans made during three and a half years) answered my question about her relationship with the Bank with "the only problem that I had was when the fieldworker was changed" (Dora).

The fourth point of enquiry is the commitment of the other household members. This commitment is formally expressed when a family member signs a guarantee based on the family assets. This is not strictly a real guarantee that would allow legal action, however it seems to have a persuasive and coercive influence as strong as legal force[128]. This member would usually be the partner, a parent or another adult member, especially an earning member if any. Considering that most clients are women, to involve their male partners or fathers is a form of recognition that WWB Colombia deals not only with an individual but also with the whole family. But implicitly, it is also in anticipation of potential conflicts between couples and is therefore a gender issue.

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[128] "Guarantee for a small loan is a statement signed by the client and his/her partner where household or business assets are pledged. This is a psychological measure... Previously the Foundation pledged assets when the client did not pay, but it was discovered that this was illegal and then it was stopped... Here we are very strict following delays as we are in giving the loan money. Follow up is daily" (Interview with Hernán, fieldworker, Oct./98).

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7.3   High repayment rate and power relations

The Inter American Development Bank has presented WWB Colombia's individual credit approach as a model of sustainability. But how has WWB Colombia achieved exceptional repayment rates? (Table 7.2). This is not a simple question. Without doubt all the factors highlighted above contribute. However, on the ground, special features stem from the way in which this individual approach has been shaped by fieldworkers.

Firstly fieldworkers gather information to allow the accurate selection of clients. Verification of the existence of a business, evaluation of the family unit's cash flow, involvement of family members in the application, names of neighbours and suppliers are all elements on which good selection relies. The loan may never be beyond the capacity of family income. The fieldworkers seem to be aware of vulnerability created by a loan and act accordingly. Asking why the Bank would deny a loan, one fieldworker said:

> "A loan is denied because of business constraints if they don't have the capacity to pay. We would be damaging them because they are getting into debt, they would have to stop doing other important things: household survival, services, to feed and educate children, to pay the loan. The aim is to make progress with the family and the business. Often the family can survive with the business but they cannot pay off the loan" (Antonio, fieldworker).

Nevertheless, evaluation also involves the fieldworker's personal perceptions. One, among others, told me: "I always pay attention to how people are organised at home, how tidy or untidy they are, whether they are telling the truth" (Diego). One of the most important levers in getting high repayment rates is to gain a strong commitment from the client to repay. Another fieldworker emphasised: "I used to be clear with a new client warning them that if they do not pay on time we will not be able to lend to another person and they will have lost the opportunity to have another loan". This procedure appears repeatedly among fieldworkers, to get as much commitment as possible from clients to repay. However, they use power as well as persuasion. One fieldworker points out:

"The main thing for us is following up clients that come into the range of fifteen days [arrears]... To these people [poorest clients] pressure must be applied... They sign a commitment of payment, although without legal validity it has its effect... One deals with them in some appropriate way. Because of the nature of the area [poor and urban], we can work on them in that way, you can put psychological pressure on them. Because of the lack of education they do not know the legal procedures of law collection and seizure, so if one speaks about seizure, they become more frightened than a micro-entrepreneur from another area, who is possibly not going to believe it. We manage a delay of 2%" (Hernán, fieldworker).

Another fieldworker said:

"Money from loans is sometimes stolen from clients. Recently a million pesos was stolen from a woman as she arrived at her house; this often happens. We have no insurance for these cases because it would be so expensive for clients. Clients have to pay, they know, this they are aware that the Foundation helps them as much as it can, but they know that the Foundation [WWB] needs to receive the payment to lend to other people. Then they pay, we do not know how they manage, but they do pay. They know that if at some time they are going to need a loan, then the Foundation will give it without any problem" (Antonio, fieldworker).

Dora, a 'good' client said:

"... When you've got into arrears they bother you so much... They begin calling you the next day, then it bothers me, it makes me ill and upsets me, because I have usually been so punctual" (Dora, client).

Esperanza a fieldworker uses this psychological exhaustion to reduce delay in repayments:

"When you begin to remind them that they are in arrears, they do not like it, they say: 'I don't want to see you anymore because every time I do, I get ill'... To reduce delay you have to be persistent. The client sometimes pays with exhaustion" (Esperenza, fieldworker).

The WWB's financial self-sustainability approach has certainly gained from knowing who is credit-worthy and who is not, and so reducing risk by screening potential borrowers. Their greater knowledge of, and close relation with, the clients reduce screening costs, just as their procedures and computerised services reduce transaction

costs. However, these advantages were learned from money-lenders (Christen, 1989) and ignore the social ties, power relations and coercion associated with the activities of money-lenders, which fieldworkers reproduce in an institutionalised way.

7.4 Fieldworkers: social motivation, repayment and gender identities

A good initial training characterises WWB Colombia once credit analysts have been recruited. The training is both theoretical and practical. This latter is implemented through the transfer of the credit methodology by a more experienced worker to new members. After two months of training they are assigned to an area and receive a set of applications. The goal of the training process is to let new members gain the necessary skills for good selection of clients and to understand the institution. Fieldworkers also receive permanent training on different subjects and have a monthly meeting to evaluate activities. In a context of scaling up, training becomes crucial for recruitment and promotion. There are six levels of credit analysts (from A to F, which is the top); every four months a fieldworker has the opportunity to be promoted depending on his/her performance. I found great satisfaction among fieldworkers in this matter.

Marta is an analyst B and is finishing her university studies. When I asked about her employment conditions, she said:

> "To be honest, I said at the beginning, it isn't right for me, why? Because when you leave university you have the idea that you are going to sit down at a desk and you never think that you have to move out, that you are going out to the field, it was something that wasn't in my thoughts at all, and I said to myself 'this isn't going to suit me, it isn't for me'. But when I arrived here, the job security offered was very good, this enterprise gives you this opportunity, it's very important... an institution like this that opens doors for you and believes in you, even with your lack of work experience, I think that is very significant. I'm very happy... The work is really hard, you have to work hard to get results, it is goal-orientated work, and it is really hard to work to goals, you are always in a hurry ... For example, you finish your workday and you have continue because you have to organise the cases for the next day and you do that at home. Then, I go to the

university from here, from the university I have to continue seeing cases or maybe wake up early...
I think that the salary is normal if one looks around at what other businesses are paying... You know that they are going to up the salary every four months depending on your performance and portfolio size. I don't think the salary is bad. Even with my friends that work in BC [formal bank]. They earn the same as me, although they work at desk jobs, but they don't earn bonuses" (Marta, fieldworker).

Lucía, who is an analyst E, is also happy with her job:

"My wage here is the same as elsewhere, and I doubled it in less than one year, and I've been here one year and eight months. I began as analyst A and now I'm E, and you earn the bonus for yourself, depending on how you work. The work is hard but well paid" (Lucía, fieldworker).

Among fieldworkers incentives seem to be effective. All want to be promoted to a higher level of the scale, which has been possible to achieve in a short time because of the institution's growth. But I also perceived a social motivation that stemmed from the particular work that they do. Hernán's words express this very well:

"You come from a university that has its prestige and I came in with different expectations, but when you begin the fieldwork, on the road, the thing is different... I remember one day, it had rained and I rode the motorbike and saw a puddle and I thought that I could cross but the motorbike went over and the water reached my knees. I stood up, and I said myself 'to have studied five years to come here to *El Distrito*, this isn't for me', I wanted to resign that day, you know, you get demoralised, but you start thinking and in life money isn't everything..." (Hernán, fieldwork).

Social motivation is common among fieldworkers. There are other expressions of it here:

"When I came into the business I saw that this was the work for me because it's basically social action. I feel very good helping people and people receive you very well and are very grateful" (Antonio, fieldworker).
"The work with formal financial entities is paper sharing, here the work is more fieldwork, so in the business, there is personal contact, it is personalised attention" (Jaime, fieldworker).
"That's what's beautiful, it's really nice to have contact with people, everyday you meet different families, encounter different histories, and suddenly when you are collecting information [they] begin to tell you things" (Marta, fieldworker).

Despite the fieldworker's social motivation, the hard work they describe does induce some to resign. One agency co-ordinator said:

"We have changed analysts, because when they get to the field it looks too hard. It isn't easy to manage micro-entrepreneurs and the type we deal with... it isn't for everybody. Three of them [fieldworkers] have resigned... even though we tell them it's hard at the induction stage, I think the word 'hard' is not enough for what you are going to experience in the field. It is hard because to place [loans] is a big, doesn't a little thing. They have to bring four or five cases every day, and sometimes they don't manage it. Sometimes people live so badly, so badly, and they [clients] don't have enough to take out a loan. For example, they go with ten applications and in the end don't get any, all are refused, then I send back more, because we have a lot of applications. If we haven't any applications it will be different" (Esperanza).

The weight of the work comes from two different jobs performed by analysts: to give and to collect loans. Diego is an ex-fieldworker who resigned because he could not reconcile these two functions. He was able to resign because he is single and lives with his parents.

"The difficulty that I faced was that the institution asked for a comprehensive analyst, that means that the person who suggests the amount of money which he regards as appropriate to lend to clients, is also the person who is going to be responsible for the clients repayment. So, this is the difficult part, because when you first go clients are open, very friendly, but when one of them is in arrears it's different. They see you as a *chepito*[129], a person who is on top of them, collecting, who doesn't let them relax, they are dealing with so many problems and we give them more" (Diego).

Marta expressed this feeling in her own way: "During the days in arrears at the end of the month, you dream only of debtors". Fieldworkers are always under pressure to have high levels of new loans, high rates of renewal, and good loan quality (high repayment or low arrears rate). This conflict which analysts deal with is borne by clients as well, in their own way, and in households it becomes gender conflict.

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[129] *Chepito* is a popular debt collector in Colombia, who dresses in a black suit and hat, and stands outside the workplace of a debtor in order to exert visible social pressure.

Alvaro expressed it clearly in an exceptional case[130], when I asked him whether clients reduce their food intake to pay a loan:

> "I think that in many cases they tell you that, yes, and I think that it really happens... it is a job where you need to have a hard heart, to say 'Look brother, what happens is that I'm under pressure...'. There are people that say 'Look, I don't have any money, I don't have enough to eat, we didn't sell well this month'. What are you supposed to answer, 'But look, you had thirty days to get the money, we have to do monthly accounts and to give a report, they are putting us under pressure, what can we do?' 'Look brother [said the client] I'm going to take that money from our food and give it to you'. Then from inside the house his wife complained and shouted [to her husband] 'Why did you get into debt, look at the pressure, they don't give us time, two days and they come and call on us'" (Alvaro).

7.4.1 Gender identities among fieldworkers

WWB Colombia's fieldworkers are proud of their mission supporting low income households and certainly have an institutional identity. However, they do not overvalue this mission. Their collective imaginary about the scope of micro-credit is not as remote as in international bodies. They struggle in the day to day life of communities and know the scope of their actions. Poor urban communities in Colombia are visited by politicians (before every election) and vendors, among others. Credit analysts are one visitor and maybe, because of their continuity, the closest and most effective. They are not powerful actors in the *barrios*[131], and the construction of their identities is complex.

I inquired about their gender identities in their micro-credit work. Hernán, who works in *El Distrito*, said:

> "It makes no difference to me; it's the same to work with women or men [colleagues]. I've worked with men and women partners. But I think that this zone is difficult for a woman fieldworker because of the risks, it's a difficult area.

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[130] In the first draft of Part 1 of this chapter handed to the WWB Colombia, they rejected this point and suggested that it is a very exceptional case.

[131] A *barrio* is a neighbourhood unit which has a cultural, historical and socio-economic identity in a town or city.

Not so much because of her physical safety, but because they are an easy target for theft.

In the Bank there isn't so much experience of men assistants, they have always been women, at least in my experience. In reception, it's good to have a pretty face, someone who is giving information, who looks after people very well. At the cash desk there are always women, although in other offices there have been men and I think they do well" (Hernán).

A female filter analyst (who carries out an initial check on applicants), said:

"Here, both women and men [clients] come, and I don't have problems; neither is preferable... I don't have problems with my colleagues because I'm a woman, none at all. I don't have difficulties as a woman. I hadn't thought about it" (Silena).

One female agency co-ordinator said:

"I've worked more with women so far, I like it better with them. Although other offices have the opposite set up, here it's different. The two women are more responsible than the men... they are more organised, their work is on time, I don't have to chase them up. Maybe it's our profile because in other places it's the opposite" (Esperanza).

When I asked about difficulties that women face, female fieldworkers said:

"I think that there are advantages, actually. I think that to be a woman gives you opportunities because, what happens? You visit a client and you are more polite and they see you as more vulnerable and they listen to you, and everything, and they are more polite with you. In contrast, you go as a man and it's different. So, I think that the fact of being a woman hasn't constrained me. Perhaps a puncture on the motorbike is a bit difficult. You have to walk for several blocks with your motorbike; in such a case I can see some disadvantages, but not otherwise" *But is it the same problem for a man?* (I asked) "The same problem, but the motorbike is heavier [for a woman]" (Nora).

"Uhh, I felt..., I said that this is a man's job, to me it seemed so hard, to go out on the streets alone... but after that, I saw and I have noticed that we women are tougher in this work, stronger than men and I fitted in". *Why had you said that it is a man's job?* (I asked) "Because it's hard, in the sense that you have to go on the streets, to make loans, or to visit clients in arrears. And you think, you might be able to do such job, and yes you can, I'm not going to be resigned and stay indoors at home... I was six months without a job... at the beginning, people told

me I should leave, but if I'd left I'd have regretted it. I think that I couldn't bear to go back to working indoors in an office" (Lucia).

7.5   Cali and Palmira: cultural diversity and exclusion

Cali and Palmira are cities characterised by cultural and racial diversity. The high interracial has led to a great mix of cultural contributions from black, white and indigenous people (see photograph 7.5.1, Appendix 2). Beliefs, music, behaviour and ways of understanding coexist and create an expressive and relational wealth that can be found everywhere. These cities have been the economic centres of a prosperous region, originally based on the sugar industry inherited from colonial farms, and later on large, prosperous manufacturing firms (producing paper, chemicals, etc.) that sprang up before and during the post-war period. Cali today has six percent of the national population and is the fourth Latin American city in the Pacific area.

Life in Cali was transformed during the seventies by women's eruption into the labour market, the decrease in demographic growth, the reduction in the numbers of people per household and in living space by house, the rise of the informal sector, changes in patterns of consumption, etc. These threads mark the transition to 'modernity'. Cali's demographic expansion derives mainly from migration. Socio-economic stratification shows the predominance of low-income strata. 56% are poor (strata 1 and 2), 28% is middle income (strata 3 and 4), and 16% high income (strata 5 and 6)[132].

The city experienced a sharp recession in 1995-1998 which gave rise to the highest unemployment rate (20%) ever experienced. This was due in part to the process of 'moralisation' of the economy and the 'submission' to justice of the drug barons of the Cali cartel. Drug traffickers created not only an important economic impact on the city but also violence, insecurity and cultural change, especially amongst young people. Paid killers, easy money, 'Miami' consumer patterns (from the economic

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[132] The socio-economic stratification is a methodology to classify urban inhabitants in six stratas to allocate subsidies in domiciliary public services. Strata 1 and 2 receive subsidies and have an urban context characterised by poverty. It takes variable forms: area of the city, footpaths and roads, gardens, public service provision, characteristics of housing (main variable), urban pollution, etc. (DNP, 1997b).

boom) and death squads appeared during the 80s and 90s in the city as well as the rest of the country. Men lost 4.8 years of their life expectancy and women 0.4 because of the violence in Cali (DAPM, 1998).

Several socio-spatial configurations coexist in the city: the north, prosperous and commercial; the south, planned and well provided; the west in the hills, more differentiated, with poor and rich neighbourhoods in close juxtaposition; and the east, extensive, marginal and poor. *El Distrito* (The District) is here, in the east. These different spaces of the city coexist with overlapping yet distinct personalities and cultural dynamics. Distance, time, language, shops, and even transportation are different. Over there, paved roads, supermarkets, churches, buses, private vehicles, taxis; over here, in *El Distrito*, dust, slang, old jeeps and horses hauling carts (see photograph 7.5.2, Appendix 2). Shops sell small quantities to meet people's restricted purchasing power: half a pound of sugar, a cup of oil, one plantain, one potato, etc.

El Distrito de Aguablanca was created at the end of the 1970s as a land invasion by some of Cali's inhabitants who had lived in *inquilinatos* (tenements commonly with a family per room). It grew with a massive, long-term migration of black people from the Pacific Coast, one of the poorest areas in the country, and later by migration from the North and Andean regions. Recently, planned settlements laid out by the state and private corporations have appeared as a strategy to stop the occupation of land close to the Río Cauca. Without these settlements, land occupation would have been much more difficult for local authorities to manage and the land occupiers would have threatened the better lands of local landlords in the south-east of the city. *El Distrito* lies below the level of the Río Cauca and therefore has some areas normally flooded in the rainy seasons (see photograph 7.5.3, Appendix 2).

Gildardo Vanegas (1998) describes the conditions, difficulties and suffering of the pioneers in *El Distrito* in their own voices. One said:

> "We arrived from Tumaco [a coastal town on the Pacific], from Nariño. We came to Cali because one relative told us that it was selling cheap plots of land and that there had been land invasions everywhere, and that we should come. There, in

Tumaco, things were so bad. If you're not a family that knows how to live off the sea, you go hungry. My husband dedicated himself more to drink than home. Whatever he got really drunk he would beat me or my children. I decided to leave him and took my three little children. I thought that even if I'm badly off in Cali, it will be much better than here... Later, by working in laundry and petty trading in the marketplace I got some money together to buy a piece of land... (Inhabitant of *El Distrito*)" (p. 50).

Three *comunas* with 41 *barrios* and a population of 400 thousand inhabitants make up *El Distrito de Aguablanca.* Its people, like its *barrios,* are young. Young people from *El Distrito* are stigmatised and associated with delinquency and violence. Gangs have sprouted and violence is part of everyday life in a context of misery branded on people's lives and their struggle for an identity. The lack of social cohesion and the role of external agents have been identified as central to social disintegration.

"*El Distrito* has been made by the capacity of its people. In *Comuna* 13, this has produced important processes of social organisation, which have arisen from the land conquest and occasional struggles for roads and public services, and some important protests about the murder of a person known in the community. However, unsuitable interventions, mediation and manipulation by politicians produce major restrictions on social mobilisation, which could have become an alternative for popular power to confront state and society. The power of clientelism from traditional politicians and even now from those who present themselves as civic leaders has reduced social organisation. The significant autonomy which characterised the first years of *El Distrito* aroused the interest of the politicians and, to a lesser degree, created the opportunity for numerous NGOs to arrive. The NGOs tried to institutionalise civic organisations, training them in movements and foundations which frustrated notable expressions of community. Without doubt, their situation has had worse consequences which are expressed dramatically in the passivity and feeling of impotence in the face of violence and those that use it" (Vanegas 1998, p. 48).

7.5.1   Race, business and violence

During the time of my fieldwork in Cali, one sensationalist local newspaper headlined the murder of a black man who had been dismembered: his head, arms and legs were cut off. In this context, I heard comments like 'who knows what he did to deserve such a death'. The daily news of violence has not only made people less sensitive to it but has also encouraged the justification and ideological incorporation of pervasive

private 'justice'. Poor inhabitants of Cali, as of other Colombian cities, face the juxtaposition of different kinds of violence. The street fights, domestic violence and muggings which belong to a more 'internal', 'traditional' expression of violence, have been exacerbated by dynamics arising from drugs, rebel groups and the forces of law and order during the eighties and nineties. In the *barrios*, the agents of violence and private 'justice' have included groups engaged in 'social cleansing' and supported by members of the police and army, by merchants who arm and pay killers, by groups once employed by drug barons, by popular militias, by the urban fronts of rebel groups, and by small criminal organisations. When I asked in *El Distrito* how people deal with these groups, nobody knows anything, not because of any fear of giving information but because they really do not know what is going on, the dynamics of different actors being so confusing. This is very well expressed by a member of the Popular Militias:

> "... Cleansing groups have created problems for us because they confuse people, because in this neighbourhood there are different forms of justice at present. There are private groups here, paramilitaries [supported by the army], private groups to service the *narcos*, or merchants, *sicarios* [assassins] who live by murder, who do a 'favour' to the relevant person. Here it is not unusual to find someone who says 'we'll give something to anyone who lifts up [kills] the man who stole my girl'. Then these things cause confusion. Things have happened here which for us are clearly murders, and have been committed on our behalf. Our public image has been damaged by the media. They try to show the Popular Militias as a factor in violence, when our share of the executions is small" (Cited in Vanegas 1998, p. 108).

What seems to be invisible to everybody is the ethnic nature of some murders. Violence, like poverty, affects all ethnicities in Colombia. But certainly, its degree and expression have differed between groups. Colombian nationhood has been constructed as a 'racial democracy', based on a national identity of *mestizaje* (race mixture) which unveils complex processes of both discrimination and tolerance (Wade, 1993). Wade has made a profound analysis of the dynamics of racial identity in Colombia, focussed on black people on the Pacific Coast. He argued that blacks have participated in two intertwined processes. Firstly, they have adapted to the values and norms of the nonblack in a context where demographic dispersal, race mixture and cultural adaptation have been and still are processes linked by the historical structures of the

Colombian racial order. Secondly, in regions like the Pacific Coast, blacks have come together because of choices and actions of the nonblack world, to create and maintain cultural forms identified as 'black'.

Using this framework, I argue that Cali would lie between these two dynamics, as cultural adaptation and race mixture have a long history here and, at the same time, urban demographic nucleation/segregation has taken place. Cali certainly has a greater black presence, and blacks participate more fully in regional hierarchies of power and status than in the Andean cities. Their acceptance in the nonblack world is less restricted here, as is their adaptation to it, although it is only recently that they have gained visibility as an ethnic group (De Friedemann and Arocha 1995, Escobar *et al* 1998). Racism, under this dynamic, takes the form of an overlapping urban geography of social and racial exclusion exerted over the poorest neighbourhoods of black people, like, for instance, *El Distrito*. Discrimination is acutely felt in the process of adaptation and resistance where class and social discrimination cut across race. The process of adaptation is constrained by stigmatisation and the association of blacks with delinquency and criminality. Some companies will not employ black people from *El Distrito*: if the applicant is black they check the place of residence, and *El Distrito* has a bad name.

Although most people in *El Distrito* are black, there are white migrants from the north who are linked to progress and commerce. They are (and claim to be) entrepreneurs, good dealers, and merchants, and they dominate retailing in *El Distrito*. Cristina is one of them, 27, white, single and owner of a small but well supplied shop. She lives with her parents and her father has a bakery in the same house, next to the shop. Her hope, like that of her parents, is to leave the neighbourhood as soon as possible because of the dangers. The shop, like many, has a barred window to prevent theft (see photograph 7.5.1.1, 7.5.1.2, 7.5.1.3, Appendix 2). She blames people from the squatter settlement on the other side of the street where she lives, across a drain of waste water: "The problem here is that land invasion which generates so much insecurity, it makes it so hard for us to live here. My father was robbed once and they also rob people that come to shop, and that reduces sales because people are afraid to come.

There are many gangs of black people who harm the neighbourhood... I'm no racist but those *negritos* [little black people] over there all day; that invasion is terrible" (Cristina).

Migrants from the Pacific Coast usually come to the city as poor, uneducated, rural people who enter the lowest urban strata, using their family and ethnic networks to cope with housing and employment. The most recent settlements are very different from those of the pioneers. They live, as the pioneers once did, in huts and shanties within *El Distrito*. They do not have land to build a house and obtain some public services (even illegally). They usually settle near open sewers which are sources of disease. They cannot be clients of micro-credit programmes because they lack assets, a stable income, even an address. So, delinquency is not only a matter of choice, it is how children and young men growing up in *El Distrito* manage to survive in the old and new dynamics imposed by the ruling hegemonic sectors of men (*narcos*, policemen, rebels, etc.).

In the next part of this chapter I analyse some expressions of emerging masculinities, which interact with multiple overlapping masculinities in this urban context. Violence is embedded in identities with hegemonic forms, which intertwine with subtle and open expressions of racism. This is a field that calls for future research. Micro-credit programmes, as well as other development programmes, need to grasp gender identities and race dynamics if they seek to work with social reality as it is and aim search for sustainable change.

Part 2:   Masculinities and Power. Gender Relations in Cali and Palmira

7.6 Unemployment, women's self-empowerment[133] and emerging masculinities

The debate about women's self-empowerment in microcredit programmes has taken place around microcredit's role in strengthening women's economic roles, increasing their ability to contribute to the family's income or their involvement in major household decisions, and giving them experience and self-confidence in the public sphere. This discussion derives mainly from South Asian countries and rural communities (Kabeer 1994; Goetz and Gupta 1996; Mayoux 1998a). Gendered power relations in poor urban households in Cali have changed in a context of relatively high physical mobility for women, long experience of self-employment and some community organisational experience, as well as the broader environment of low fertility and expanding education, nursery services, etc. Involvement in credit programmes certainly helps in empowering urban women, but this effect is minor. More important are broader economic, social and cultural changes, their life course, their organisational experience and their own life histories. That is, the women's specific experiences in gender relations help shape their self-empowerment. These same elements are precisely those which are important in contemporary gender relations and, specifically, in the configuration of, and changes in, male identities. Masculine identities must be seen, then, within this picture of women's self-empowerment and the reconfiguration of power relations.

'Woman-headed household' is no more immutable than other social categories. Men, like women, are not born to be household heads. When the Colombian economy started to decline in 1995, the number of woman-headed households increased, going from 26.9% to 34.2% in the regional economy of the department of *Valle del Cauca*, between 1993 and 1997 (Duarte-Guterman, 1998). Male unemployment contributed not only to the growth of women-headed households, but also to the reconfiguration of gender power relations which was further facilitated by broader economic and social change, as well as women's self-empowerment.

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[133] I am using here the concept of self-empowerment given by Townsend *et al.* (1999): the idea that true empowerment is self-empowerment.

Male interviewees were selected from households where couples were cohabiting and the head was the woman, in whose name the WWB's loans were held (see section 4.2.3). Most of the men interviewed in *El Distrito* had lost their jobs in the formal sector. They had to face not only their families' vulnerability given the lack of unemployment benefits, but also their own identity crisis of not fulfilling their role as providers. Paid employment, as a means both of making money and of getting out of the house, is an important element for traditional masculine identities here. The absence of such paid employment decreases men's ability to provide for their families and for themselves, and is a possible route to challenging traditional masculine identities and behaviour. Rising unemployment among poor urban men in *El Distrito* has pushed many men to find, an alternative means of employment and survival, in the micro-business of their women partner, which has an impact on them both as workers and as men. In the process, not only are traditional masculinities challenged but emerging masculinities, and therefore new relations of power, are created.

Within the research literature there has been a deconstruction of issues around masculinities and unemployment in higher income economies. These studies have been concerned with men as gendered beings, not just as economic agents or individuals (Morgan 1992; Willott and Griffin, 1994). Willott and Griffin have explored two important elements in the construction of masculine identities, 'public masculinity' and 'domestic provision' among working-class men in England. One conclusion is that, although unemployment served to undermine hegemonic masculinities, "Resistance to felt powerlessness, usually in the form of casual work in the informal economy, can serve to bolster a male identity constructed with reference to the hegemonic" (p. 89). The question is whether in low income economies, with a bigger informal sector, unemployment among poor working-class men could pose a similar challenge to dominant forms of masculinity, and whether this process could take place where men are 'domesticated' through responding to unemployment by working at home in women's micro-businesses.

The undermining of a particular hegemonic form of masculinity does not necessarily empower women. Here, they have been self-empowered by becoming micro-entrepreneurs, by remarrying, going out of the house, etc., a process underpinned by the erosion of the patriarchal power of their male partners by unemployment, insecurity and poverty. This patriarchal power is further eroded by women's self-empowerment in a mutual dynamic. In this context of change, women's self-empowerment, as well as new masculinities, could be enhanced through the support given by micro-enterprise programmes.

7.7   Obtaining employment from wives' micro-business: the domesticity of men

This section examines how women's control over their home-based microbusinesses has permitted the insertion of their male partners into a specific division of labour which becomes a foundation on which women and men reconstruct their gendered power relations. The men's new position at work and home has also altered the gendered patterns of occupation of social spaces, as well as the ways in which men represent their new position as workers and as men. Jorge Eliecer is a forty-year-old man, who is currently working in his wife's home-based business making pottery (see photograph 7.7.1, Appendix 2). He said:

> "I worked in a confectionery company which went bankrupt four years ago... it was closed. When I left I got ill... It closed down and I lost all the money. The thirteen years of compensation were lost, thirteen lost years, and then we were unemployed. From then onwards we have supported ourselves with what we get from these pots [the micro-business]" (Jorge Eliecer).

His wife, Esperanza, interviewed separately, said:

> "I was dependent on my husband before... I liked doing this [pottery], I have always made a lot of things, cloth painting, cake decoration... until one day a group of women from here went to learn [pottery] and I began to like it. Suddenly the company in which he was working shut down, everyone was out of work. Then, faced with that, I said to myself, 'if I have a skill I am going to put it into practice'. That was four years ago. Before, I used simply to go and work with a friend, but to set it up by myself was very difficult. I started from

nothing... and I was so unlucky that, after he lost his job, he became ill... It was already clear then that I had to do it, I had to look after my children, because they [the workers] were left without any money from compensation, the company threw them out on the street, in bankruptcy. We were left with our little house at least, but I had to face everything alone" (Esperanza).

She currently manages the pottery business. She serves clients, takes orders, does the accounts (informal), paints pottery, manages the cash flow, and goes out to buy materials. She became the head of her household after her husband became unemployed. His illness after a period looking for work (a sequence that I saw in other cases) underpinned this process of changing roles and power relations. She also said:

"He was very *machista* before. Oh yes! When he was the person that worked and the one who got the money, he wouldn't agree to my going out to work... When he was lying in bed [ill], then he couldn't oppose my going to work. Now, it is so normal that a woman works... He didn't like me working. He said 'the responsibility is the man's and, as long as the man works, the woman's responsibility is to be at home with the children'... and I believe that still is the case for many people" (Esperanza).

When I asked Jorge Eliecer what he thought about men being at home, he emphasised:

"When it has to be done, it has to be done. I have seen many [men] whose missus has gone to work and they stay at home cooking. Today this is the situation: the women get jobs and men don't. For that reason there are times when men have to stay at home cooking and looking after the children" (Jorge Eliecer).

Changes in the labour market seem to have broadly shaped gender relations in Colombian society. However, men's acquiescence to women's non-reproductive work is not a big change in a country with the highest female participation rate in the labour market in Latin America today, which had already challenged the ideal of man as sole economic provider. What is significant is that these men are working at home. Working at home is potentially, but not necessarily, a route to men's everyday participation in reproductive work. Currently, men cooking and taking care of children can be a big change. For most of the men that I interviewed in Cali it is quite normal to work at home, as many micro-enterprise workers do, but to cook and look after children is usually seen as temporary. In the extract above, Jorge Eliecer talks about

housework as a non-male function which men have to perform sometimes, despite the fact that he has shared such a role for some years. Traditional masculine discourses about women's participation in productive work and men sharing in housework are still embedded in this male population, creating contradictions within the realm of daily life. Such contradictions have made new discourses about equity appear among some men. On this subject, I heard many men's opinions. A man in part-time paid work who shares in some micro-enterprise activities with his partner at home, highlighted an equity view:

"Women's participation is very important for me. We are living in a critical situation where there are no sources of work and we are seeing that employment is easier for a woman than for a man. Then as a man one must understand the situation, and not be filled with jealousy or look resentful. We are facing the problem of many households being destroyed because the man feels undervalued and inhibited, because he must submit to the fact that the woman must occupy places he had never thought possible because of *machismo* or rivalry or selfishness. But we must be realistic, we must submit to the situation, to the fact that the woman has the right and that she has the ability to perform public or other jobs that the man previously believed only he could do" (Wilmar).

One of the men interviewed in *El Distrito* who was 'helping' his partner, points out:

"With the economic situation in the country as it is, with many companies all over the place going bankrupt or laying off staff, then what happens is, many men become unemployed. At the moment it is easier for a woman to get a job than for a man... for a man it's very difficult, that's when a woman comes to occupy a man's place and a man must perform in place of a woman..." (Edgar).

These extracts illustrate the male job loss described above. There is also an implicit recognition of *machismo* as one cause of household 'destruction'. This recognition is a critique of traditional masculinities and admits the need for men to have a more positive attitude in the face of women's paid work and, therefore, to change masculine attitudes. These men consider that there is an appropriate place for women and men in the division of labour, which has been altered, 'when a woman comes to occupy a man's place and a man must perform in place of a woman'. Men's voices speaking about change recognise women's rights only as an imposition brought about by

economic changes, not as a right to be achieved by itself. Ideals about gender division of labour still seem to be in the traditional model of the man as sole provider, which can no longer be sustained, but which has not yet been replaced by a new paradigm.

The overlap between the workplace and domestic world in poor urban communities is a deeply significant difference from the geographical and political dimensions of gender as seen in Northern countries (Collinson and Hearn, 1996). That literature relates the workplace to the 'public' sphere and the home to the 'private' sphere. In Colombia the 'traditional' long-established association of the 'public' with men and masculinity, and the 'private' with women, children and femininity, fundamental in the construction of masculinity, no longer takes place as simply in the case of the informal sector. The analysis of these two realms here is central, for such division inevitably entails power relations, normally taken as the 'private' being subservient to the 'public' sphere. If the 'private' sphere is also occupied by men, can we expect a profound alteration of power relations? (For the problems posed by this binary construction, see section 2.4).

All the households interviewed in Cali located their microenterprise at home. To work at home does not necessarily entail a challenge to masculine identity or a change towards better power relations; it could bring an exacerbation of patriarchal power. But in the case of home-based businesses led by women, the former seems more usual. Firstly, for men working at home in the microenterprise, the 'public' space is greatly constrained. The 'public' space is where social relations in transactions mainly occur, which could be at home, in the home-based shop, or outside, selling products or buying inputs. When the business is a commercial activity (bakeries, shops, etc.) there is a segmentation of the 'private' sphere of the house into 'public' space, the space of the shop, and 'private' space, bedrooms, etc. The house becomes a semi-public place. When the business is in processing or handicraft activities (pottery, food processing, etc.), production is totally in the private sphere with family labour, and commercialisation takes place outside in the public realm. As we will see, the relations of power are particularly shaped by the way in which couples agree the gender division of labour within the business, and therefore the occupation of 'public'

space. The gendered nature of the different spaces is complex, challenging the dichotomous conceptualisation of the public/private realm which has already been contested elsewhere (Fraser, 1995; Cubitt and Greenslade, 1997).

Ramón and Doralba have lived in *El Distrito* for eight years. They came there and set up a bakery when he lost his job in a petrol station. Like other couples, they have a typical division of work. The bakery is on the ground floor and sacks of flour, cylinders of gas, and other inputs, are upstairs in the bedrooms, corridors, etc (see photograph 7.7.2, Appendix 2). Ramón said:

> "Well, working at home, as we do, it is very easy to adapt to the work because we have to divide the work. I took on the production and she does the management. Why? Because for a good worker it is very difficult to manage and produce at the same time, because it does not pay. So she is at the head of the business and I am at the head of production. When I start I already know what I need to do, just by keeping an eye on the showcases [to see when more bread is needed]" (Ramón).

The gender division of work between heavy (production) and light (management) work, an important consideration in gender, masculinity and development studies, has in *El Distrito* been a source of, and a justification for, women's leadership. Women's self-employment before or after men's job losses has certainly been a source of self-confidence, practical decision-taking and self-empowerment. To be a micro-entrepreneur is to cope through strategies for survival, to face the market, to take investment decisions, and to take risks. Most people state that they take decisions together, both important and daily ones, but in practice it is women who implement decisions, especially on a day-to-day basis. When a woman is the manager she takes over most of the 'public' space, which fills up with neighbours, input sellers and clients, as well as credit institutions. But the 'public' has a special place in the arena where the informal market is best symbolised: in the street. To go out to earn money for the family is the realm where women empower themselves. Marielly, a woman of 28 who sells hot dogs in a street close to her house, said:

> "The *rebusque* [looking for money whatever the activity] has appealed to me so much... I was selling merchandise [in the street]. I put together the first payment

on this house selling merchandise in the town centre. I have enjoyed the business so much...Yes. He didn't want it. When I suggested it [to buy the hotdog trolley] to him, he said 'you cannot put all the money into that', because it cost 380,000 pesos (US$400). But I wanted to do it, because I already knew to handle food, I already had experience in that and, at least, there would be a place to work while we found something better. I am the one who often takes the decisions. He gives his opinion, but he is very negative, I am very determined... I am the one who takes the decisions. It was the same when I worked with merchandise... Now he says to me that he would like to leave the company and to set up another business like this, because he sees that they pay more than the company gives him" (Marielly).

Personal characteristics also count in the bargaining process around who performs what activity and why. But broader gender relations in society dictate which are the more acceptable activities for a man and for a woman. Gender segmentation of the labour market allows the creation of stereotypes which masculinise some activities, especially those related to physical strength. This is one way for men to fit into businesses headed by their partners. Men justify their participation in women's business by an implicit recognition that the business has activities suited to them. In the extract from Ramón above, as in the four other bakery businesses where I conducted interviews, men do the manual work, the 'hard work', and women the administration, the 'light work'. In pottery and other crafts, men do the 'production' and women manage. Shop activities, mainly selling, are more equal. When the business calls for a bike or a car (an old one), the driver is the man. Such activities make men feel good, which becomes a strong factor in their identity as workers. Paradoxically, these work identities drawn from traditional masculinities help men fit in better with more equitable gender relations and underpin new masculinities. This gender division of home-based work reflects a more fundamental change than cases where the man controls the external relations, the woman relations within the business, as has been observed in other Latin American cities (Miraftab, 1996).

Another way in which men justify the division of work is by saying, or implicitly accepting, that the woman is a better manager. These discourses are particularly constructed by men and reproduced by credit institutions, as I heard from WWB fieldworkers. The general opinion of women as good money managers makes some men speak of this as 'natural'. Carlos Alberto, a man who works in his wife's shop,

goes further and talks about it in a particular way: "I think it's scientifically proved that a woman manages the money better, we can say that a woman is a little mean, she is more of a financial manager. While as a man one isn't". Alongside a better acceptance of working in a woman's business, and therefore an implicit acceptance of women's leadership, men's 'hard' work provides a means to avoid the stress of management. Carlos Alberto also points out:

> "Everything is managed by her, I am not interested in dealing with money and having it in my pocket. All the money that I get I pass on to her, because I know she is going to manage it better. Because as a man one is a little more relaxed about wasting money. I have had the experience and I know how to manage money, but I prefer her to manage everything, because for example, woman bear things in mind more. In that sense one does not bear many things in mind, the receipts, the accounts, many things" (Carlos Alberto).

It seems that some men have found some advantage not only in being at home but in escaping from the 'light' work of managing money every day. The division of labour that arises from explicit and implicit contracts between couples supported by broader masculine identification with some activities, contradictorily, opens men's way to a new identity as homebased workers; overall, it is a route to accepting women's headship. In a context of economic and social constraints, some men find it enjoyable to work at home, which is directly related to the fact of self-employment and the values that independent work has developed in Colombia. Self-employment certainly gives some status, support and encouragement to people involved in micro-business. To enjoy working at home does not necessarily mean that all men do less work or leave the bulk of work on women's shoulders. In terms of Connell (1995) 'The sweat cannot be excluded' (cited in Jackson 1999, p. 89). Men bakers must wake up at four or five, earlier than the women, to make the bread. It seems that claims on others are exercised in both directions (women as better managers and men as better producers) in the reconfiguration of gender relations and in the process of engendering the division of labour (Jackson, 1999). But men's acceptance of women's leadership is above all because women are owners of the businesses and are not willing to hand over control of money. Unemployed men partners started to help them temporarily, but once there they settle down and some also start to change identities.

Carlos Alberto and his wife also distribute milk door to door through two part-time male workers, a business that is also managed by his wife. Relations with the workers are totally a man's business. In cases of businesses which employ non-relative male workers, the person who deals with them is the man. Women say that they prefer to leave such work in men's hands because workers are rude and vulgar, and they sometimes take no notice of women's orders. Among this population of young male workers there is resistance to accepting female bosses, or at least they feel more entitled to try to subvert female command. In the case of family workers (brothers, cousins, sons from former or current unions, etc.), the relationship is different and becomes a socialisation process in an environment of greater gender equity.

Discourses about female management among men seem to fit with the international development discourse that money in women's hands, from women's income-generation activities, is likely to have a greater effect on family well-being (Kabeer, 1994). This discourse has underpinned Women in Development (WID) approaches (Folbre, 1995). This certainly corresponds with the cultural attitudes and skills that women have developed to cope with poverty. However, when taken for granted this idea not only causes the failure of many women's income-generation projects, but avoids consideration of gender conflict within households. Firstly, women's management skills are not a 'natural' female quality, and secondly, to look at gender problems only from the women's angle is to preclude a comprehensive consideration of gender conflicts. In looking for engendered development policy and seeking greater efficiency in the overall economy, international bodies support local organisations to give women greater access to capital. The explicit incorporation of gender policy and women's 'empowerment' programmes has neglected the other side of gender problems as an inevitable loss of men's power. Failure to tackle the problem of gender conflicts from men's perspectives has left local and international bodies far short of offering an alternative to men's powerlessness and could make women's self-empowerment appear to take place in a 'zero sum' game in power relations. This has involved not only the literature of Women in Development but also, until recently, the literature of Gender and Development. I will analyse this point in the next section.

7.8   'Gender' policy implications

Many men are adapting to new gender relations and divisions of labour at home and work by their own efforts in response to the 'market'. However, behind these remarkable cases are many for whom there is no support to face women's self-empowerment and to find new identities.   Resistance to feeling powerless and emasculated exacerbates gender conflict and produces the break up of couples. The clearest contradiction of the WWB's 'successful' programme is the conflict being exposed in women's growing businesses. Marta Cecilia is a successful woman selected by WWB to participate in the Second Inter-American Forum about "Women and Microenterprise" in Buenos Aires, Argentina, in June 1999, where WWB was awarded the Micro-Finance Excellence Prize, out of 54 institutions in the region, by the Inter-American Development Bank (*El País*, Monday 25 July 1999). Marta Cecilia has been a WWB client for 7 years and joined the Development Programme for Women-Headed Families, through which she received management and personal self-empowerment training. Her husband knew how to make baking tins from his family tradition, which allowed them to start a business fifteen years ago. The division of labour was clear from the beginning: he produced and she sold. Marta said:

> "In the relationship that I had with him, he stayed in the house producing what I do now, and I went out to offer , to sell, to buy material, I travelled by bus, rain or shine, sometimes I couldn't even take care of myself because I had to have the lunch ready. He was in the house, woke up, made coffee, and started to work. I arrived at 9 or 10 at night very tired, and he had not put the rice to dry, he had not been able to because he was working, working in the same house [she says with irony]. That's one side of it. And on the other side, many times I arrived and he was sitting in the doorway, and I arrived to collect an order and deliver it without having lunch, not because I couldn't afford it, but for lack of time. And I arrived and he had not finished the order... and I said to him: 'look, this one is due for delivery' and he said: 'I just stopped for a moment because I was tired'... I said: 'look, you are tired here, in the house, under a roof, where if you feel hungry you can eat something. The work you have to do here is nothing and there I am out in the street, going from one bus to another, risking being robbed'. And he said: 'but in the end are you enjoying yourself out in the street, while I am here in the house, with this boring work, within these four walls'. As

God's my witness, it happened that's what he said to me. Then the moment I said to him: 'well, no problem then, you go off and sell too', and I gave him the opportunity of going out to sell and he made nothing, he neither produced nor sold enough" (Marta).

When they started, Marta's partner was working alone on the production, making an average of 250 tins per month. Now Marta Cecilia has three male workers in production and two part-time sellers, they produce an average of 1,000 tins per month and she has a loan of US1,200 from WWB. This remarkable success conceals a marital breakdown and the emasculation of Marta's husband who failed not only as worker but also as partner, father (two children) and provider. Certainly he could not find answers to Marta's self-empowerment, but nobody helped him to do so, as Marta was helped. The initial explicit contract around divisions of labour within the household, which has been an important factor in the success of the cases shown above, clashed in this case. This was due to the pressure of the new accumulation dynamic given by the credit and, consequently, the repayment process. Changing production from 250 to 1000 tins and selling that many each month required four full-time additional workers. Although Marta's self-empowerment was significant and enabled her to cope and start again from nothing, their gender relations received a strong impact from the credit programme, with which her partner could not cope. Thus, the flow of capital from international stocks to poor households and the flow back are creating gender conflicts beyond pro-women and 'gender' policies. A gender policy to support male partners does not just mean seeking to keep couples together but to put both in a more equitable position.

Marta's husband did not only fail in selling tins, something he had never done; he failed particularly in sharing the bulk of the housework when Marta was herself prompted to allocate to him part of 'her' role as woman (which was a big self-empowerment step). Doing 'women's work' is not only unacceptable here and elsewhere to many men, but is also a breaking point for men's traditional identity. Gender policy seems again to deny broader gender relations of power in looking at women's self-empowerment alone. The invisibility of women's work at home and the overwork of women caused by income generation projects have been cornerstones of

women and gender analysis. However, as Caroline Sweetman (1998) points out, the involvement of men in development projects to promote male participation in household chores has been absent so far. How have housework (cookery, cleaning, care of children, house building, etc.) been redistributed among members of women-headed households? To what extent has the involvement of women in homebased business changed roles within the household? Have male identities changed in the face of reproductive work when they work at home? I will try to shed light on these questions in the next section.

7.9   Domestic work: emerging masculinities

7.9.1   Mutual-respect model

Gender relations at home need to be analysed not only from the division of labour in economic activity but also from the contracts made around housework. Productive and reproductive work, two faces of the same process, provide the background to an analysis of power relations. I will turn now to examine in more detail relations and agreements over the distribution of housework.

Andrés is a young man who works in his partner's fish shop (see photograph 7.9.1.1, Appendix 2). Claudia Victoria became pregnant when she was fifteen and he was sixteen. They started living together three years later when he got a job. She set up the business while he was working, but he was made redundant after one year and came to work in Claudia's shop. They are now twenty and twenty-one and the child is four. When I was asking about the distribution of housework Andrés said:

> "We used to buy lunch before, then we discussed it and decided that one day she was going to make the lunch and do the cleaning, and another day I would do it, and so we go on and it has worked well. The day that it's her turn she wakes up late and gets on with the work, and at lunchtime I close [the business] and I go up to have lunch. For example, today I have to go up and make the lunch and clean the house... The thing that we like is that neither of us gets bored, that we are happy. To me it's easy because I had always cooked and cleaned" (Andrés).

A more complete assessment of this gender relation would call for a deeper analysis. But it appears to be, and indeed is, a mutual-respect model of gender relations[134]. Different social and particular individual aspects are involved here which facilitate this model of relationships. Andrés's mother was a single mother who lived with her two sons and her mother, who used to take care of the children when she went out to work. Andrés said: "My grandmother was ill, and then my brother and me had to make the lunch, clean and do everything. My brother went out in the morning and I did in the afternoon, then we took turns... I was ten and my little brother five. My grandmother died". This is why he said that "to me it's easy because I had always cooked and cleaned". Although in Cali a public programme of community-based, low-cost nurseries set up at the end of the eighties has been quite successful, a national study shows that among women-headed households only 20.5% can take care of their children themselves or send them to a nursery (De Alonso and López, 1998).

Although different from Andrés' case, other men interviewed claimed to have done a lot of housework at home when they were children. From my own experience I can say the same. I grew up with five brothers and two sisters, and we were too many to leave all the housework to my mother and the domestic servant (when we could afford one). My brothers and I usually did jobs like mopping the floor, grinding the corn, making beds and washing up, other tasks were less common but we could do them too. To become socialised early into reproductive activities at home certainly helps construct equitable gender relations later, but does not guarantee that one will overcome stereotypes of such work as 'female'. As soon as men have the chance to leave it, we do, taking advantage of the patriarchal ideology embedded in both women and men.

Certainly men are able to adapt and they do, but how sustainable are these individual cases? This is another question which depends on broader social changes in patriarchal society as a whole. Three overlapping reasons helped Andrés adapt, but derive from the wider context: unemployment, provision of nursery service and

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[134] It seems to be based on what has been called 'sequential scheduling' (Pratt and Hanson, 1991) which is an agreement about work schedules to attend the household chores, a phenomenon observed in Northern countries.

women's self-empowerment. Firstly, his position for negotiating alternative arrangements was poor. That is to say, his power to demand a more favourable distribution of time and tasks was weak due to previous unemployment. Secondly, access to a community-based low-cost nursery made it possible for Claudia and Andrés to be free of such responsibility most of their working time. Thirdly, as we shall now see, Claudia's own self-empowerment process and the opportunity for self-empowerment inherited from her mother allows her to negotiate an equitable distribution of tasks at home.

When Claudia had the baby she lived with her mother and worked in her aunt's bakery. In her life story, Claudia noted: "My mother has not been a person to stay with my child. I worked but I knew that I had my mother's support". When she left her job and Andrés was working in a company, her mother rented her the little shop which was previously managed by her sister who could not keep afloat. The business belonged to Pascuala, Claudia's mother, and the house where they live still belongs to her. "My mother came here fifteen years ago. She is from Puerto Tejada [an important black settlement by the Cauca river]. They got this plot of land and she started a small bakery. My mother is more for business". She continued:

> "My child goes to the nursery. Then, I was elected as President of the Community Mothers Association; there are fourteen of us [mothers]. There are six associations. I have been there for six months... The most important thing is that one gets involved so much and gets to know the community problems and children's problems. I am the president as a mother-user. One is always linked with community mothers to find out what problems they have... The president has to ensure that the community household [nursery] is running well, has to sign cheques, see that the accounts are ok... My mother had also been a member, my mother worked very well, when there was a problem she was the first to be there, she always liked it but she had to leave it because of her work, she did not have time. Then, when I arrived they always called me *la hija de doña Pascuala* [Mrs. Pascuala's daughter], and as I look so much like her, physically and in my personality, they told me that I can do it, and yes, I do" (Claudia).

Claudia not only inherited Pascuala's blackness, she also inherited opportunities from Pascuala's long struggle in land and skill in business, and so got involved herself in a women's organisation in her twenties. She worked alone in her business for the first

year and a half; after that Andrés joined her when he became unemployed. "She is currently the one who manages the money. That is to say, she manages the business. She takes the decisions", he said. She was present at the time and added: "But an important decision to invest in something, we discuss it and we take it together, but I manage the money". When I was talking with him about what has changed in his life from his previous situation, he said:

> "At the beginning it's good and bad. I didn't like it [to work in his partner's business] because I don't like to depend on anybody; I like to have my own money, to manage my own money. I mean, I felt that she was managing me. But no, I think it's good because we are together, we take care of the business, she can go out and I manage this alone and, up to now, we haven't had economic problems. So we can keep afloat, I think it's good, we work ok" (Andrés).

The best ground for stable relations is not to far economic problems. But the question is how he could 'keep afloat' and cope with his injured manliness, feeling that she 'managed' him and, without money to spend on himself, he risks losing autonomy. They found their own way. He points out:

> "Because I lost the job, the business was hers because I had my work apart. So I felt that she managed everything, I only helped her and without money, without being able to manage money, it made me feel bad. Then, as I was gradually overcoming it, she helped me. She went out and let me alone, at that time she was already in the Community Mothers Association. So I spent more time here alone, I was able to manage the money and I already felt better and now I've got used to it" (Andrés).

When I asked him what men should do in that situation, he said:

> "I think that the commitment is to work with her and to make the business bigger... What we [men] have to do is to assimilate and contribute. Doing what I did, to feel that her business is also mine. If your wife supports you, you can overcome it. To overcome it you need her support" (Andrés).

One of the relevant features when couples are working at home together is the potential for transparency of both productive and reproductive work. Each member is more aware of the intensity and duration of the other's work and can appreciate and value it, especially because, in spite of their usual division of labour, they can swap

activities. Thus, transparency is created because each can assess directly her/his own contribution as well as the other's, impinging on the 'invisibility' of housework. Not all activities can be easily swapped, given the skills gained through division of labour, but many are interchangeable, especially reproductive activities. This may be a route to putting value on household chores. Along with recognition of the other's work, there is also room to claim recognition from the other partner, and therefore, room for manoeuvre in a constant confrontation ('co-operation and conflict', self-motivation and supervision) of gender relations in the distribution of the burden of work. Transparency is given by men's experience in doing housework even when they rarely do it. As a woman in *El Distrito* told me: "I sometimes leave him all the housework, so that he doesn't forget how heavy it is".

Transparency not only gives status to reproductive work, a long-standing claim of feminism, but also unveils the 'fetishism' of gendered paid-work[135]. The male power given by going out and earning a wage, which allows a line to be drawn between 'public' and 'private' spheres, is eroded when it is not possible to draw such a line. When male work (productive) is deprived of the power given by the 'public' sphere, the possibility for it to be compared with female work (both homebased productive and reproductive) appears. Such a possibility depends on power relations and takes place in the bargaining process. To work in homebased micro-businesses opens up that possibility which is related to factors that strongly impact on gender power (control over money and assets, self-perception, etc.). There seems to be a peripheral movement from public to private economic life, contrary to the more general movements in wider society, and to some extent from private to public patriarchies, opening up new sites of power for women and contracting the bases of male power (Walby 1990).

Gender equity does not consist of an equitable share of housework. If women (most women as well as a few men) do most of it, for their cultural identity, which is socially created, and therefore have better practical skills in this arena, they are not

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[135] I am referring here to fetishism as the power given to male paid-work (mainly) by the cultural construction of the patriarchal society, which is broadly accepted.

socially doomed to be subordinated human beings. They could be in a better or equal position than men even doing a greater percentage of the reproductive chores. Where all the work, productive and reproductive, is transparent as perceived by family members, the fetishism of paid-work outside and the sub-valuation of housework disappears. So, the surplus value of family work, which is the part of the work that is interchangeable in the market and is controlled by women, is one remarkable aspect impinging on who has a say in decision-making within household gender relations of power.

Doralba is the person who bears the burden of the household chores and is currently the one who manages the business. Although she works part-time doing reproductive work (mainly cooking) and the other part of her time is spent in the business, she distributes the family income equally between family workers who make a productive contribution as well as her housework: "I take $24 thousand [8 pounds] daily, seven thousand for me and seven for my husband, and five for each of my children". In such a way, she distributes the income according to the contribution made to the total work, including the reproductive component. The status, in terms of money, of both types of work is set at the same level. She also faces tensions between the two spheres (house and business), between bearing a traditional identity with domestic responsibilities and the new identity as a micro-entrepreneur:

> "The problem is that the house gets in a mess. For example, I was just now going to tidy it up. When you are a housewife you keep everything tidy, clean, but with a business it is difficult because there are practically two houses, the ground floor one [the business] and the upstairs one, so that is hard for you and makes you bad tempered" (Doralba).

Each family makes its own arrangements depending on the size of the family, the presence of other relatives (sisters and brothers), number of children, children from previous relationships, etc. (see photograph 7.9.1.2/3, Appendix 2). Although men do less housework, working at home makes them aware of the 'productive' nature of reproductive tasks and makes it possible to put both types of work on the same level. Additionally, as part of the bargaining process, family members look for the best time allocation of the whole family labour, which strongly depends on cultural identities. In

that sense, partial changes within the division of labour in some households are not simply an effect of wider economic transformations (male unemployment and feminisation of the labour market) but also relate to cultural changes in what it means to be a woman or a man today.

7.9.2   The 'helping' model

As described by Gutman (1996) for some working class neighbourhoods of Mexico City, most men among the urban working class (similarly to the middle class in Colombia), define their participation in housework as helping their wives. Gutman points out that the term *ayudar* (to help) "is also used very commonly by women to describe how their remunerated employment fits into maintaining the household. Women 'help' with the household budget, as men may 'help' with the housework" (p. 157). We have seen how, among the poor households headed by women in Colombia where they are the breadwinners, these discourses start to change because women no longer are just helping with the family income. But we have also seen that there is resistance to accepting housework as a male function where there are women at home, even though men regularly share some tasks.

Apart from the mutual-respect model analysed above, there are multiple expressions of male resistance to accept, or rather, to become compliant with an equitable distribution of housework. One of the most typical is indeed that of 'helping' their partners. Few men admit that they do not do any housework on a regular basis at all, but many pay lip service when they say that they regularly help their wives. This is different from the many well-educated and middle class men who try to appear democratic and progressive (in the best cases); working class men in Colombia say that they help for other reasons. One of working-class men's identities is to be able to sort out every kind of hardship, to cope with poverty and become a 'real man'. Part of this certainly is being able to perform any task, even housework, broadly considered appropriate for women. In relation to this point, a man in Palmira said with pride: "I've done a lot of things. I started carrying loads in the market... I haven't cooked for a long time but if I have to cook today I will, that isn't going to undermine me so that

I'm no longer going to be a man" (Enrique). He makes a specific reference to manhood because, again, to do 'women's work under certain circumstances' is not going to undermine what it means to be a man.

The 'helping' model in housework could take place where there is an inequitable distribution of total work (including business). Households where women do most of the housework but men compensate by doing most of the productive work, and the distribution of total work is equitable, correspond more to the mutual-respect model already analysed. Although in the 'helping' model some men boast about 'sharing' all the work, others do not, representing a more patriarchal attitude where the responsibility for housework is a female one. Some women pay the price of a greater burden through being the manager and household head and are not reluctant to say that they "co-operate with each other and go afloat with the family". Women's perceived contributions seem to be undervalued, but it is mainly broader social norms which make them pay this price for undermining patriarchal power in this specific niche of households. But women are really acting more out of self-interest in gaining control over income and surplus, and to satisfy family needs as they see fit.

Childcare in this model is represented most commonly where the father takes an increased share of responsibility for the child's socialisation after the early stages of life in which mothers are accorded a prevalent role. But this share is less in meeting children's everyday needs and more when they are free to play, if at all, and especially in their introduction to the world of work.

7.9.3   The 'traditional' model

The 'traditional' model, where the woman carries the burden of the chores and relations of power are adverse to her, is very common but does not take place where the woman is the head of the household. She may share business ownership and loans may be held in her name, but she does not have control over the business. The few cases that I found that fit in this model were where men have control over the business or have paid employment.

Roberto is 25 and has a paid job as a leather cutter in an informal shoe business with some relatives. He is on piecework and sometimes when there is no work he stays at home in the small family shop. Talking with him about domestic chores he is conclusive: "She does them. They are her duties", and latter added, "I sometimes have problems with her because she doesn't iron my shirts very well". I also talked to him about his daughter and asked him if he takes care of her, and he said: "Often. When I have to do, I do it. But, of course, it make me feel resentful". He sent me a clear message, as we talked man to man, in two senses: first, childcare is not a man's work; and second, we cannot allow women to hand over their duties to us. That is, 'we are able to take care of children but we must not do it because we lose power'. The most common expression of men to describe the loss of power in general, but especially in gender relations, is when the woman *se la monta* (she is over him)[136]. For that reason he added: "Yes, because if you are not careful she *se la monta*".

Masculinities are shaped by gender relations; that is, they are defined in relation to other gendered beings and such relations are mediated by power. Roberto could enjoy sharing time with his daughter, but he is not able to do so because his personal history, immediate context and broader society dictate that he can lose his manhood by that action. This is not only because he is partaking in a woman's activity but also because manhood is also defined as having control over woman and the duties that she must fulfil. In this way, masculinity is shaped through gender relations of power.

Don Pedro is a WWB client. He set up a shop nine years ago in a poor neighbourhood of Palmira and has now been living with his partner for three years. They do not have children, but his wife has two from her previous relationship. When I asked about who takes care of the children, he answered me as if I had asked who pays for their needs: "Well, yes, I help a little bit, but I don't provide it all. Some times food, some clothes, but I don't have any obligation". Two things emerge here. First, childcare has been made the equivalent of providing for children. Functions other than that of provider

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[136] The verb *montar* literally means 'to mount', to get on or to ride, and he phrase is symbolically taken from when a male animal mounts a female.

find no place in this construction of masculinity. Second, to be the social father and take the responsibility for the children that a woman has, even though another man biologically fathered them, is rejected in a culture where a man identifies his responsibility only for the offspring that came from his own virility.

Regarding other domestic chores, Don Pedro said: "She cooks in the morning and leaves the food ready... the children also cook, because we need to work". Although he remains all day at home, in the shop, she is the one who prepares food early before going out to work. In his account of his serial monogamy, he spoke about his fourth union, about the woman with whom he was 'practically' married, when he was almost killed.

"I have always liked it when the woman thinks about my needs, if I go out or I'm doing a job I like the woman to say 'OK this man is working, maybe he's thirsty, maybe he's hungry', for her to say 'take this', but this woman didn't. I went to work, I was working all day and arrived with a sack of coffee on my shoulder, and said 'dear, give me something to drink'... and she said 'I'm watching this soap opera, wait it's almost finished', so meanwhile I went to fetch another sack of coffee, I thought that she would be ready when I got back. Then I got back and she stayed relaxed as if nobody had arrived, so then I said 'what's up, are you going to get me something', and she replied 'stop nagging me!' Then my mother in law stood up and told me 'let her watch TV, she likes it, wait while I bring you a cup of coffee', and I got really bad tempered, because I was so cross, I told her [his grandmother in law] 'No, if you are my woman, if you are the one who is going to serve me we'll sleep together, if not, let her serve me because I married her, not you'. That was the problem, she said that I always treated her in the same way... then I became so angry that I burned up [began] to beat her, we all started, because they hit me too. I left it at that. I never went back again" (Pedro).

'Traditional' hegemonic masculinities have been built on the subordinate and submissive role of women yet the more have 'modernised' over the last generation. 'Traditional' views are still pervasive among many groups of men in Colombian society. These masculinities are associated with violence in many ways and especially with domestic violence. Men's identities and values clash in everyday life with cultural changes and behaviours in both women and men, which take place particularly in privacy. In Cali and Palmira people told me stories about domestic

violence between other people, neighbours and relatives, and about parents' violence which I will discuss later.

Part 3: Money and power: micro-business management and household co-operation

Previous sections have analysed how gender relations of power have been reshaped by changes in the division of labour in both the productive and reproductive spheres and in the domesticity of men. This picture needs to be complemented by identifying those aspects that strongly affect such relations of power and therefore help to undermine traditional forms of masculinity and give room to the expression of new ones. These aspects also help us to understand how power relations represent a potential arena to be renegotiated within the household, realities which can be analysed in different ways and involve intertwined aspects. In the light of the bargaining approach (see section 2.5) this section aims to amplify the qualitative analyses of gender relations of power of WWB's clients, especially those in women-headed households. Elements, which impinge on bargaining power include ownership of assets and control over money (breakdown position), social perceptions and norms, perceived contribution, perceived family and self-interest. They are especially useful in explaining remarriage and will be developed with no particular order or priority.

7.10 Ownership and control over money

Women have not become heads of households by accident. Male unemployment, brought on by economic recession and structural changes, has not been the only cause of the rise in women-headed households, which has been a social process constructed historically. Some couples, especially those that have migrated from the Andean region, show a strong family commitment and very stable relations with a good position for women. However, many other respondents have presented histories of serial monogamy which has been vital in the construction of new relations of power. I shall emphasise in this section how women have radically changed through the accumulation of assets and, in a second or third union, have improved their self-

perception and breakdown position, and how this change has facilitated emerging masculinities. This will be illustrated mainly through the voices of the women and men themselves.

Many women have migrated to cities in Colombia because of poverty and violence. In Colombian history women, particularly rural women, have suffered many forms of violence. Some studies analyse the effect of domestic violence on migration and that of political violence on women (Meertens, 1998), and more recently that of violence on women and children displaced from rural to urban areas (DINEM, 1999). For the women I interviewed who had been beaten, this was not only a factor in leaving their partners but also a strong motivation to be independent and later start a new relationship on a different basis.

To be independent, working in informal activities and getting their own money, these have been the bases for many women to build new relationships and drastically change their breakdown position. All the women interviewed who have remarried own their businesses and houses. Each house has been achieved after a long struggle led especially by the women. It is the main asset in a person's bargaining power in poor urban areas. It is not only the glue that bonds couples but is also a source of income by renting out a room and, most of all, a place to set up a business. New relations of power are constructed by the women in charge where it is unlikely there will be room for women's subordination and there is less likelihood of male violence.

María Luisa was brought up in *Chocó* (north-west coast region) by her mother's uncle and his wife because her mother suffered mental disorders and her father remarried. She went to live with a man of 39 when she was 16 and had her first daughter. Due to continual beatings by her partner she fled alone to Cali, leaving her daughter, one year old, with her own adoptive parents. She started to work washing clothes in Cali[137] and afterwards selling door-to-door. Since then she has continued working in sales and is now self-employed, with her own merchandise and clients. When María Luisa arrived

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[137] Domestic service is a wholly female occupation and has been the commonest job found by migrant rural women in Colombian cities. It has fallen with the process of 'modernisation' from 16 to 9 percent of female urban employment between 1980 and 1998 (National Household Survey, DANE).

in Cali she realised that she was pregnant. She did not go back to Choco to visit her first daughter for four years for fear of being misjudged. Her first priority during that period was to send remittances to her daughter: "I never stopped, because my parents said to me 'you are going to do now what everybody does: go away and forget the child', and I promised myself that I was never going to do that. If I didn't return before, it was because they were going to say that I was a whore".

María Luisa has lived in Cali for twenty years, she was one of the first settlers in *El Distrito*, with her two daughters. She is the head of her household. With her scarce resources she has not only supported her family but also sent monthly remittances to her mother, helped her adoptive parents and has brought up other family members. A younger sister came to live with her fourteen years ago; a brother "comes here sometimes, this is as his second home, he is a younger brother from my Dad". Her daughters are now married. The older daughter is living in María's house with her husband, since "they lost their jobs and I don't ask them to pay the rent while they find something".

María Luisa *se organizó* (entered a new union) three years ago. The relationship started some years before but she waited until her daughters grew up. She said: "We have understood each other very well... concerning the expenses, from the beginning things were clear and all is fifty-fifty. When he hasn't [money] I pay but I take a note, then when he gets some money I ask for it". He was the driver for a politician who went to prison two years before (when many political and corporation leaders were involved in the trial of the President of the Republic through links with to drug money during the electoral campaign). After being unemployed, he is now an informal seller too. María Luisa has established a new relationship on different bases, and she is clear: "I have my own money and my own house, and no man is going to boss me".

But she settled in Cali after giving birth to her second child to escape not only poverty and violence, but also the censure of her home community which greatly affected her as with the fear of criticism for her second pregnancy. Rural-urban migration is strongly related to these factors especially for women, and they constitute an

important element in explaining migration. To come to the city is to have the choice to go out with whoever you want, to get educated, to enjoy urban life and, also, to have the 'freedom' of the city.

Alba Luz migrated to Cali with her sister from Caquetá, in south Colombia, when they were thirteen and fourteen, because of their mother's bad treatment. She became a single mother a few years after; later she adopted one of her father's sons because 'he was going to give him to another family'. Like Maria Luisa, she has gained greatly in status and is one of the remarkable examples of self-empowerment through the hardship of life.

> "I married the father of my second child, but I had such a bad time, very bad in that marriage. He gave me a very bad life [beating her], didn't know to value me. I was working in the market selling what I could. I've been in the market many years... Then I separated from him... I had the three children, we lived in misery, the house was made of wood and roofed with plastic... then I left him" (Alba Luz).

Alba Luz remarried seven years later. She said:

> "I continue managing the money, I go out with him to buy at three o'clock in the morning. My mother, my husband, my son and two workers work here... I invaded this plot of land, the neighbours supported me... My husband, my three children, my granddaughter and I live here. I help my mother, she's living with my sister close to here. I also help my other sister, I give her *la remesa* [the groceries] every week, I never ask her to pay a penny, while I can afford it, I always provide for them" (Alba Luz).

Alba now has her business (a mobile market stall), her house and a high status in the nearby community. A prayer group meets every week in her unfinished house, part of one of the new evangelical churches in *El Distrito*[138]. Her husband drives a small, old lorry that they use to carry loads. She is currently the one who manages the money and pays for everything, even the son of her husband's first marriage.

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[138] Elizabeth Brusco (1995) argue that Colombian evangelism can be seen as a form of female collective action based in ascetic values which required evangelicals to bring about changes in the behaviour of male converts, particularly in relation to drinking, smoking, and extramarital sexual relations which are forbidden. This has certainly been one route to men's domesticity.

"He told me at the beginning 'You don't give me money, I never have any pocket money, I need it for the car'... Then I started to pay him for the lorry service just as if it were any other person's service. But when the car needed to be repaired, he had no money. Then what can I do, if the car was given to him what the car has produced... Then we agreed that I no longer give him money, I keep it because he wastes it on silly things... If my husband needs something I must provide it... thanks to God in that sense we have understood each other so much that his needs are mine and my needs are his... I'm also prompted to pay for everything that his son needs. I go with him to put the money in the bank" (Alba Luz).

Women's improvement of their bargaining power has not only been achieved through getting asset ownership and control over money. In some cases economic strength gained over time is not the leading factor in getting better bargaining power within the household. Women can renegotiate relations with the same partner after critical moments or 'break points'. John Jairo, an entrepreneur in *El Distrito*, told me what had happened when I asked why his wife, and not he, manages the money: "We lived in Medellín, but I had my *enredos* [sexual affairs]. At that time I was getting good money but you waste it very easily... Then she left me and came here. Then I followed, and told her: 'You know what, start again and you manage the money', and that's what we've done".

Management and control over money help women's bargaining power in two ways. Firstly, it is in dealing every day with money that women take over the 'public' sphere and improve their self-perception. And second, control over money gives a great deal of power in decision-making, especially in consumption decisions. When John Jairo's wife left him she not only gained dignity, despite putting at risk her and her daughter's well-being, but also put into effect the 'threat point' in their previous bargaining situation. Getting control over money led her to improve her management skills and self-perception about her contribution as a worker gaining further bargaining power. Additionally, greater participation in consumption decisions allows her to meet her personal needs, as well as her daughter's, and to distinguish their perceived needs from his. She said, in confidence: "I'm not stupid. I put aside some money for things that I really need and which I never thought of before". Women's management has therefore been a way of increasing their bargaining power within the household, not

just directly, but also indirectly by increasing the perceived legitimacy of their investment and consumption decisions.

This case also yields important lesson: urban women no longer resist men's infidelity only passively. This is an attitude that has drastically changed over the last two generations in Colombia, as increased rates of divorce and separation tell. Society and women have driven changes in men's behaviour. To be a womaniser is still one of the most important identities for many men, but this has changed in expression as well as degree, given differences in age and class. When I asked men about how they manage to get money to go out on their own, the immediate response was about extramarital relationships. Some men did not explicitly reject men's infidelity in a man to man chat, given that such behaviour is still socially accepted as a hegemonic form of masculinity. The most common answer was 'with the economic situation the way it is, you can't go out to waste money somewhere drinking with friends or with birds'. This explicitly asserts new forms of being a man which are certainly conditioned by the economic situation as well as new values in society. Others, like Carlos, went further. He said:

> "I can tell you that as things are I can cheat myself if I set a trap for her. Why would I be cheating myself? Why, for the simple reason that instead of going forwards we would be going backwards... for example, getting into a relationship with another woman or having an *amiguita*[139] [little friend] or a girlfriend. At the moment you can't do it, financially and for so many other reasons, many diseases, there are many factors. You must be satisfied with what you have and learn to appreciate the person that is the woman you have. Because a neighbour has a girlfriend, has another woman over there, he is more of a man than me, no! For me, he isn't more of a man than I am" (Carlos).

Diseases, like economic constraints, can push men 'to be at home' but this is also part of the discourse created to assert values and behaviour which confront traditional masculinities. Now 'to appreciate the woman' is a real step in the recognition of women' contribution at home and in the bargaining power they gain within the household as well as in wider society. This recognition goes along with an explicit affirmation of an alternative manhood through the denial of a traditional masculinity

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[139] The commonest word for a short-term relationship is *amiguita*.

associated with infidelity. Unlike some forms of hegemonic masculinities in other cultural settings in Colombia (Wade, 1997), for many poor, urban, working-class men to be a 'real man' is not longer 'to be a womaniser'.

Setting up a micro-business and having control over money has created a 'virtuous cycle' for women's bargaining power. It enhances their earning possibilities in different ways, by encouraging them to work outside the house, amplifying the range of tasks they may perform, opening new 'public' spaces, giving them a sense of independence, and so on. These in turn give women the chance to acquire assets (such as increased working capital), and secure future income, or access to housing, all of which enhance their bargaining power. And finally, it creates a process which challenges social norms and behaviour. As the 'virtuous cycle' is no different from the experience in most western countries, of an increased participation of women in the 'public' sphere, the relevant points here are how migrant women have lived this process, how they have contested entrenched social norms, and how they have challenged traditional masculinities.

In challenging the subtlest social norms, women sometimes appropriate a male discourse. This is the case for remarriage. Over the last two decades, urban Colombia has seen a sharp change in marriage patterns. Separated and divorced women in the labour market have increased roughly four times and common-law unions three times[140]. Social norms with their own ideological dynamics have sometimes impinged on this process, as constraints or supports depending on the cultural specificities of each regional and family setting. For Afro-Colombian people from the west coast, new heterosexual unions are culturally easier to establish than for Andean-White people. One black women who was selling *chontaduro*[141], told me, joking about men: "For me if a man *se pone a andaregiar* [became a womaniser], I left him... I'll get another one who is going to help me and love me. Don't you tell me that as you get

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[140] Separated and divorced women in the labour market went from 5.8 to 22.2 percent between 1980 and 1999, and those in common law unions from 6.5 to 18.8 percent in the same period in Cali. For the rest of the main cities patterns have been quite similar (National Household Survey DANE, 1980-99).
[141] *Chontaduro* is the fruit of a Palm, grown on the Pacific Coast and distributed and sold on the streets, mainly by black women.

older you get more interesting? "[142]. Certainly women with a stable income, at any age, exert an especial attraction to many men.

The chance a woman has of leaving a relationship or establishing a new one depends not only on her economic position outside and inside marriage, but on the prevalent social norms in her family, community and society as a whole about what is acceptable. How do social norms affect men's behaviour in remarriage? How do men perceive their financial interest and how they will fit in new relations of power? What role are cultural identities playing in remarriage and how do they inter-link?

7.11   'Traditional' masculinities and women's nagging

To provide for the family has been, and continues to be, one of the most important masculine identities for married men, as identified in different regional cultures of Colombia (Wade, 1997; Viveros, 1999). The whole of society pressures men to fulfil this function. The family, the school, the church, the media and so on make a great thing of supporting the idea that to be a man is, first of all, to be a provider. 'Your father could have been whatever you like, but he always met his responsibilities in the house': this is the most common statement of our mothers and grandmothers about the qualities of their husbands. This section shows the contradictory character of some discourses around 'appropriate' ways of being a man, where both women and men use and contest such discourse to exert power and change their lives.

Carlos Julio is a construction worker who lives with his current partner who is pregnant. They are young, 25 and 22, and applied for a loan to WWB to improve their micro-business (selling potato chips) and for additional expenses for the baby. He has been without a job for two months. The selling of chips on the streets has been an activity of his wife's family. She grew up working in part her family's business, selling chips from a mobile stall set up in squares, fairs and corners of the city. Carlos Julio says: "Now that I am not working in construction I am helping with the chips, but the loan is for her, she is the one who knows, she is the one who has taught me".

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[142] Statements about people getting more sex appeal as they get old are very characteristic of some

Carlos Julio had a previous relationship from which there is a girl, five years old. His first partner worked to complement the family income. He spoke about his experience depending on a woman's income:

> "When she started to work that house become a hell... She started to work and earned her own money and you couldn't say anything because 'I earn my money and I do whatever I want with it, I don't need anything from you'. Do you understand me? ... I have never forbidden a woman to work; I think that if a household wants to go forward both must work. But it isn't a reason for her to *le saque en cara* [nag right in your face] because you are not providing for the household, or because you don't bring anything... I got sick, I was more or less two months in bed, and I had to depend on her, on what she was earning, on the little and nothing that she was earning. But this girl was nagging me all the time because she bought the food, she was the one who was working, saying that I was the man of the house and that she was the one who had to go out to find food... To put it better, I didn't want ever again to depend on a woman" (Carlos Julio).

Men from unsuccessful unions with breadwinner women identified as the most important cause of separation women's nagging about taking on men's responsibility to provide for the household. This makes men feel inferior and hurts their dignity as men, as it means they have not fulfilled their role as men in providing for the family.

Dominant masculinities that impinge on marital breakdown are not then only to do with men, but with women as well as with society as a whole. When women and society are demanding that unemployed men be the providers they are pushing, in practice, a divisive solution which can bring losses for both man and woman. Social values constrain many men to accept economy dependency on women, under certain circumstances, which could be a route to new values at home and in society. Emerging masculinities appear to require new aptitudes from both, woman and man. New relations of power appear fragile constructions in some female-headed households where women build discourses around identities that the man can no longer live.

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men, to justify flirtatious attitudes, sexual liaisons and remarriage.

In the previous case it is his inability to work which weakens his bargaining power and her access to a livelihood which improves her break-down position. The new position she achieved in the household and the explosion of her new expectations outside, in her newly won 'public' space, led her to break with him. This female agency in change is one face of the coin, the other is male values and practice underpinning hegemonic forms of masculinity. Carlos Julio was aware of this when he pointed out:

> "I think that you as a man must support the woman. Sometimes also women behave as they do because of us. Sometimes you underestimate them, as you are the one who is maintaining the household, then you underestimate the woman, the woman is useless, she is good only to be in the house cooking. Women sometimes do that [work] to show you that they are able to carry out a relationship, maintain a household, bring in the money for the home. That's when they pay you back in the same coin" (Carlos Julio).

Evidence has been given here of how men previously unemployed are adapting to new relations of power without being the breadwinners. It has also been said that social values are constraining many unemployed men to accept economic dependence on women. However, to assume that a straightforward need to facilitate acceptance of such dependency is problematic, both from a development policy point of view and with regard to the dynamics of power relation within households.

Firstly, development policy has been controversial in seeking to adapt household dynamics to mainstream social and economic policies to ameliorate their social effects (Afshar and Dennis, 1992; Beneria and Feldman, 1992; Johnson and Kidder, 1999). Development practitioners and researchers must find ways of contesting policies that marginalise men and discriminate against women in labour markets. Secondly, reduction in the bargaining power of men by unemployment does not mean a straightforward change in the identities and values underpinned by patriarchal society. Many men can reinforce hegemonic forms of domination and power despite being at home when they are unemployed. In other cases, women complained that men at home invade women's domestic sphere of decision-making, and some men become nasty and bossy, nagging for everything. The invasion of the home-based decision-

making in women's businesses has been a common source of conflict that led some women not only to help men in looking for a job but to give them some pocket money to go out[143].

7.12 Bargaining power and social support

7.12.1 Family support

A person's bargaining strength within the household would also depend on the kind of relationship that he/she establishes with the existing systems of social support. The first of these to be considered is kinship, which is very limited for migrants, like most people in *El Distrito*, especially as regards parents. But settled pioneers have usually created a kinship network in two ways. On the one hand, once they are well settled, they facilitate the migration of relatives. On the other hand, the pioneers have already created a second generation.

Gender relations between brothers and sisters impinge on bargaining power in different ways. In the case of Alba Luz, mentioned above, she helps her two sisters with weekly groceries from her mobile food business, strengthening their position within their respective households, which in return is likely to strengthen hers. This sisterhood is based not only on kinship but on shared hardships, including those from relations with men (see above extracts from Alba Luz). Thus, support between sisters has a gender connotation which, generally but not always, is positive for their bargaining strength.

Support from brothers to sisters and other brothers is also found. Arsenio migrated from southern Colombia to *El Distrito*. When his brother became unemployed he helped him set up a small workshop next to his house. The brother escaped a decline in family income and conflicts at home. Now he is running the business well, "he is a good worker and knows how to work. The business is getting strong", said Arsenio,

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[143] This issue arose in the women's collective interview as one of the problems that women face when their partners became redundant.

and later added: "You need to help your family because in that way everybody does well. You never know when you are going to need help". But Arsenio also helps his sister:

> "My sister is also here, the family is here; I also help her to sell. She is alone. Her husband was killed, she has three children, they are young, and I help her. She lives here, has the same time as us. Her husband was killed. He worked with the *mafia*, as a driver; we didn't know that he was working with those people. Then she was widowed. She was a community mother [in the childcare public programme] and worked very hard. Then I persuaded her to leave that, and, as we had that place, she could work there, and I would help her. She is also in the Woman's Bank, she already runs two loans" (Arsenio).

Arsenio's family network has been set up, which is a strategy against the high risk of the social environment. But, it is also part of a masculine identity where the man is clearly devoted to the daily survival of his household. Here, it is not just the well-being of his marital family which accounts but also that of his extended family. Extended family is then a stronger element in men's identity. The setting up of a network by the man does not mean a straightforward change in his favour in bargaining power. Still less if his wife has a strong position, if she is managing her money (both have their own businesses in the same house) and taking an active part in important decisions. Bargaining power is not just a game of a maximisation of well-being through co-operation and conflict, it is also related to identities and extra-household relations.

The other kin support comes from parents. For young couples, support from parents is a key element in survival both as humans and couples, and appears to be important for both man and woman. In previous sections I have shown how Cecilia 'inherited' the chance of self-empowerment from her mother, getting access to business, women's organisations, etc. This has also been a gain in bargaining power in gender relations. For men, kin support is also important, but different and restricted. We have seen how one of the most important features of being a man is independence. For a man (over eighteen) in any social class, unless he is a student, his family will press him strongly to do something, to work and to be independent. Social class give the specific opportunities and the way for young men to cope with the first explicit challenge to

their manhood. Many fathers used to say in Colombia: 'I give you education until secondary, after that is your business'. For working class men the imperative is clear, 'go and work'.

But work or education is not always available and when the latter is, some reject it [144]. In *El Distrito*, as well as in shantytowns of the main cities of Colombia, young men make up the *pandillas juveniles* (young gangs), feed the paid killers, and are killed. This is another way to meet the demand to be independent, and strengthens an exacerbated form of masculinity linked to the idealisation of mothers and to bad fathers. This made the *milicias* [145] (militias) and the figure of the *sicario*[146] (paid killer) appear during the eighties.

For young couples facing economic crisis the main, and nearly the only support, comes from parents, if any. In the case of Carlos Julio, they were living in his parents-in-laws' house when he became unemployed. "I have always lived independently, but the situation has become very bad". To live '*arrimado*' (someone else's house, literally 'to be closer') is something that injures one's manhood and is commonly a source of conflict. Kin networks, like other social networks, are an important means for men and women to respond to changing conditions imposed by the economy, but an emphasis on kin solidarity and reciprocity should not conceal the conflicts which are also present. These conflicts are gendered and usually motivated by the defence of specific values based on traditional masculinities.

7.12.2 Patronage and social networks

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[144] A professional from a NGO that recently conducted a survey in Bogotá among young people told me that many reject study because 'you make a big effort for nothing'.
[145] In *El Distrito* the *milicias populares* were organised by rebel groups of the National Liberation Army (*Milicias Populares*) and Revolutionary Army Forces of Colombia (*Milicias Bolivarianas*) (Vanegas, 1998).
[146] The figure of *sicario* has recently appeared in films, TV series, music, journalism and novels. To be a *sicario* give easy money, adventure, risk and virility. As in all cultures there is a 'initiation rite' to get the degree of manhood and become a *sicario*. The proof of hardness is to kill a close relative, or to kill the first driver at whatever traffic light. A good novel about this phenomenon is *La Virgen de los Sicarios*, Vallego (1999).

José and Dora were founders of Mujica *barrio*. They came to *El Distrito* as beneficiaries of a public programme which gave them a plot of land, where they began to build their own house. He worked selling from town to town in *Choco*, a distant region in the Pacific forest (see above) where he spent four months, getting some money to start building their house. She faced up to the building like most women in their *barrio*: "As men have to go out to get money, we learned to build everything, this was practically built by women" (Dora).

Then, NGOs and politicians came: "I've liked work with the community and being involved in politics. I was a group leader of International Plan [an NGO], then we applied for money and got it with the group of 17 people. Then the Plan gave each of us $450 to make a basic unit of 3x6 meters. Later a politician gave us some material and with that we built this room" (Dora).

Dora and José typify the relation of many people in *El Distrito* with politicians and with the daily violence. She emphasised: "I've been forced to take part in politics, I do things when I know I'm going to get something out of it, because I don't work free for anybody and still less for a politician. They come here, but first they pay and then I get some votes, because you know how politicians are [she laugh]" (Dora)[147]. José was recently assaulted in the neighbourhood by a gang, who beat and robbed him. Dora said: "... they left him very bad with wounds everywhere. That day he was carring the money to pay the loan, but they were three men. When I go here and saw him I felt so bad. I'd rather it happened to me, not to him or my children. When I saw him I asked, what happened, and he said 'no negra me atracaron' [my dear black, I was nugget]. My nephew went to look for the police, but they never come to these neighbourhood" (Dora).

Many women in *El Distrito* belong to a *cadena* [chain], which is a community-level self-help informal savings scheme developed by women within the *barrios*. The *cadenas* are very widespread throughout *El Distrito*. Each month members of a group

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[147] Many local studies have analysed similar practices associate with the phenomenon of *clientelismo* (see section 3.2). Moser (1992) also found this practice for the case of Guayaquil, Ecuador.

give a fixed amount of money to one of the members, who changes every month; there will be as many monthly payments as members. Each member chooses the month she wants to receive the money and meet her needs (for instance, to finish a room in the house, to buy inputs for seasonal selling, to buy a machine, etc). Every year (depending on the period of saving, or the number of members) they invest the savings in what they want, decisions that are entirely theirs.

Cadenas are maybe the most important indigenous informal female social network in *El Distrito* through which women build trust among small groups of neighbours or friends. Additionally, it is a way for marginal urban women to get some savings in the absence of an institutional saving service (WWB does not provide this service. See section 7.1), and given the distrust generated by co-operative unions after their crisis, the finance institutions which reach the largest number of poor people (see section 3.10). This non-market collective service is certainly much more efficient in terms of transaction costs. Caroline Moser (1992) found the same *cadenas* in urban Ecuador used for women "exclusively for the purchase of housing materials" (p. 102).

The other social support that impinges on bargaining power in gender relations is credit. As we have seen, WWB's micro-credit service has been channelled mainly to women and has helped improve or stabilise women's business income. This credit service has displaced informal money-lenders and has enhanced a sense of ownership by bringing institutional support to woman. But it is worth emphasising that WWB's micro-credit programme approach is totally individual and the complementary training service is marginal, delinked from credit and funded from external grant resources. Thus the strengthening of women's bargaining power is important within the household but weak outside it. The absence of group meetings, grass-root organisations and women's collective participation prevent women from gaining power outside and reaching further levels of self-empowerment (Rowlands, 1997). This is certainly a restriction on confronting 'traditional' forms of masculinity outside the household and makes new relations of power inside households almost invisible as well as men's new identities.

Different groups and organisations with common purposes are very weak in *El Distrito* because of the overlap between cultures, races and different kinds of violence. The strong tradition of political and social conflict in Colombia has generated a high level of distrust in the population. In the informal sector it is customary to increase the price of products according to the client, which is a kind of power relation between seller and client. Clients like a child, better off, a stranger, are in a weak position. A vendor who cheats a customer is frequently seen as a good dealer, not as a thief. High insecurity has changed the customs of many people in all social classes. Many of the men interviewed say they drink at home, if at all, because is cheaper and they avoid being assaulted or killed somewhere.

Support from the State has come through public service. One reason for migrating is to get education for the children as it is available in cities. Despite the great diversity, most houses have domestic services: electricity, piped water (not always) and sewerage. The recent opening of the market to telephone private companies has meant that many households have a telephone, especially those with businesses. Childcare centres and housing have been the most gendered public services. It was shown previously how the provision of low-cost nursery services has helped women and men find more equal relations by supporting women's bargaining power. The provision of land for self-build housing has also been strongly gendered. Although I cannot account for this, women were indeed at the front of land invasions and the struggle for housing, and joined in the programmes while men were at work (See Dora and José's case above)[148]. Many women are owners; if not, the ownership is shared. By law a woman has the same rights as a man in Colombia, which women have exerted in many areas. These rights have been explicitly amplified in the new national constitution (Villarreal, 1994).

7.12.3 Social perceptions and self-perception

In contrast to the cases given in the section about divisions of labour, in the case of Dora and José, she does the 'hard' work producing wholemeal bread and José sells it,

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[148] Gutmann (1996) found the same in squatter settlements of Mexico City.

delivering to the door. She set up the business four years ago and he joined later because he already had experience as a trader. Now he goes out every day on his bike to deliver. She pointed: "We live off this. I produce and he sells. The economic contribution is fifty-fifty because I produce the bread and he sells it. If I have to sell, I do, but I don't like to". She manages her business and shoulders the burden of housework. She looks confident and proud "because I haven't been a burden to him, nor has he been to me. Everything is shared here because both have earned it. I'm not the kind of women to say 'I get a husband to keep me'". José sometimes faces child care alone (two sons, 12 and 10, and a daughter, 7) and housework. However, she told me that when he washes up and cleans the house he takes care that no neighbour is watching!

Two aspects emerge. First, women in households which they head generally have a high self-perception about their contribution. And second, many men still face a social perception about men doing domestic chores that constrains them from doing it openly. Concerning the first point, the perceived contribution of women heads is problematic if it is related to the fact of being the 'breadwinner', as well as in relation to their self-perception as 'household head'.

Talking about their workload, women clearly express their contribution to the house and business in their daily life, as they do through their account of how they have built the business with hard work through the years and against all the odds. However, if the contribution is measured in terms of the overall income they are more cautious and usually recognise it as 'fifty-fifty', depending on whether there is a high level of co-operation within the household and/or whether, despite being the breadwinner, they are protecting their partners' manhood. The two later aspects are inter-related. If I want more co-operation I need to value the other's contribution, and to value another's contribution is to recognise it socially. The role of provider needs to be protected as a central male identity, as one of the more important functions of a man as worker, and therefore, social perceptions of him as a man are related to the social perceptions of his economic contribution within the household. For that reason in businesses in women-headed household the role of provider for a man takes rather the

form of 'contributor', the dedicated man who shares the burden of work be it 'hard' or 'light', in production or selling. But to be a contributor is, above all, to be a 'responsible worker', a strong element of men's identification of these men as men. This aspect, of being responsible, is based mainly on a man's economic activity which may give a sense of being useful, capable, sociable, and so on. But it goes further, to interact with all other aspects of a man's life.

Women's self-perception is related to their perception of the other's contribution in the intertwining of gender relations, whether this relation takes place in a more co-operative or a more conflictive environment. The later is expressed when women push men to be 'responsible' whether they can or not. Talking about women's nagging, Carlos Julio argued: "The problem with women when they start to earn is that *lo boletean a uno[149]* [they get you locked in the public eye]. They support the household but everybody knows it". In other words, the problem is to expose the man (whether earning less or not able to earn) to the public gaze which injure his identity as a man, in a social judgement that denies his manhood because he is not fulfilled the functions expected from a man as a good worker and provider, as a responsible man.

The other position is expressed by one of the women heads whose husband has paid work but earns less than her. She, like Dora, works in a more co-operative relationship, and said: "He knows I'm the one who pays most of the bills, but I never talk to him about that, you know, I don't want him to feel bad". These women are well aware of their contribution, but their avoidance of emphasising it openly or speaking up about being the breadwinner is not a failure to perceive their own interest. It is because they are looking for a better co-operative outcome and greater well-being, being well aware that they need to tackle and overcome the constraints that society and the surrounding culture impose on men's identities and values, and they do this by compliance with such social values, which does not imply complicity with them. They need to find individual ways to overcome hegemonic forms of masculinity. It is this

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[149] *Boletear*, the verb, gain popularity in Colombia during the eighties and nineties as a form of extortion and blackmail, and means to give a *boleta* (bill, ticket or receipt) that you have to pay for, and to be in the public eyes of the crime without protection.

kind of attitude that helps to sustain more equitable relations and the emergence of new masculinities, although it makes women breadwinners less visible.

The other point about women's self-perception is in relation with the term of 'women-headed'. Certainly, as highlighted in section 7.6, this is a problematic concept not only from definitions and the gender bias around it, but also from its introduction to development discourses. In Colombia the term is mainly used by policy makers, NGO officials, fieldworkers and academics, but not by women. Others call them so to make them the target of programmes, but they are far from using such a term for themselves, especially women with partners[150]. None of my female respondents call themselves 'head of household'; in the few cases when I asked they felt uncomfortable. There could be two reasons for this ironic outcome. First, their position as head has not been chosen, it is a product of their lives, it has been an imposition of 'circumstances' and/or male 'irresponsibility' that in most cases has brought them hardship, at least for a time (Bolívar, 1998)[151]. Secondly, they associate becoming 'head' with taking on a kind of patriarchal power; this reaction is similar to that initial rejection by women of speaking about power (León 1997; Townsend *et al* 2000). From their own experience they are more inclined to a model of sharing authority and tasks in according with willingness and wishes, to share command over the family. Development discourses certainly make difficulties for the ideological construction of new relations and the emergence of alternative ideas of sharing and mutual-respect relations where, of course, there would be little room for 'bosses' or 'heads' in households.

Another concern is about those social perceptions that constrain many men from doing domestic chores. The domesticity of men in women-headed household-businesses is not a necessary outcome. We have analysed how men who are working at home are more able to share domestic chores. But this attitude is likely to be held

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[150] In conversation with a land reform official, she said that some women call themselves 'households heads' to get access to the programme, but once they are beneficiaries men appear to take control over land. In micro-enterprise programmes this is unlikely that happens due to the lack of subsidy.

[151] Bolivar (1998), in a study done from in-depth interviews with 19 women head of households in Medellín, Colombia, found that for most of the poor women to be the head of the household represent

openly if it is directly related to the sphere of the business rather than to the real domestic sphere. That is to say, if the house-business has a semi-public space, men are more likely to sweep up, fetch and carry, or clean openly without feeling shame than when they perform these activities strictly in the domestic domain. Beyond considering privacy, the feeling of shame comes from the constraints imposed by the fear of being known to do 'women's work', which could be a sign of weakness. The public gaze intimidates men from changing attitudes, and so reinforces hegemonic values. The social encroachment of hegemonic masculinities from the wide community of neighbours, friends and kin exerts their subtle power over these men as men. In that sense, men who challenge such social perception are also likely to be shamed as men; they would feel subordinate to the hegemonic as gendered beings.

To cook or clean in a shop is a more masculine activity than to do the same at home, the former is more related to production, the latter to reproduction. The frontier between them is very obscure in the household-business as is the ambivalence of a man in doing 'woman's work' in whatever sphere. Social perception contributes to the invisibility of many men doing domestic work and weakens the bargaining power of women over sharing domestic work.

7.13   Conclusions

Male unemployment in Colombia has contributed to an increase in households where the economic head is the woman, and to a reconfiguration of gender power relations. This process is facilitated by broader economic and social change, as well as women's self-empowerment. Rising unemployment among poor urban men in *El Distrito* in Cali, Colombia, has pushed many men to find in the micro-business of their women partner a way to rebuild their identities both as workers and as men. In the process, not only are traditional masculinities challenged but emerging masculinities appear, and therefore new relations of power are created. Given that partners in women-headed household have frequent, implicit and better acceptance of a more egalitarian

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difficulties, overwork, suffering, solitude, over responsibility, economy deprivation, distress, lack of emotional support and sacrifices.

distribution of work and decision-making within households, this supports emergent masculinities in this male population. These men in joining women's homebased micro-businesses spend more time at home than before and develop new skills and aptitudes as parents and in household chores.

This overlap between the workplace and domestic world in poor urban communities is a deeply significant alteration of the geographical and political dimensions of gender as seen in Northern countries. Men use their identification with physical effort in production to accept a new division of labour and to make a place for themselves in businesses headed by their partners. Paradoxically, these work identities drawn from traditional masculinities help men fit better in more equitable gender relations, underpin new masculinities, and open men's way to a new identity as homebased workers.

The explicit incorporation of gender policy and women's 'empowerment' in development programmes has dismissed the other side of gender problems as an inevitable loss of men's power. The failure to develop a more comprehensive approach has left local and international bodies far from offering an alternative to men's powerlessness and could make women's self-empowerment appear to take place in a 'zero sum' game in power relations, under which women can only gain at men's expense. Thus, this international flow of capital is creating gender conflicts beyond pro-women and 'gender' policies. This lack of awareness of broader gendered power relations and of men's gender identities makes gender policies and the facilitation of emergent masculinities unsustainable.

CHAPTER 8:   INSIDE SOCIAL CHANGE: MEN AND MASCULINITIES EMERGE

8.1   The NMP, gender and masculinities: the role of civil society

I analyse in Chapter 3 how the main NPDOs involved in the NMP have limited its socio-economic impact (in terms of income, employment, and scope) by serving their own interests. The basis of this argument is that NPDOs answer, in different and contradictory ways, to diverse interest groups and political and ideological motivations which affects their developmental approach and the features of their micro-enterprise programmes. Powerful actors in the biggest market-oriented national NPDOs have interacted with the IDB and the State to shape the models adopted over time by the NMP. Although women have been historically present at different decision-making levels in the main bodies involved in the Plan, the Plan itself has been male dominated and gender policy has so far been absent. The Plan has recently incorporated a formal policy concern to pay specific attention to women (DNP 1994, Bonilla 1994), but gender, as a dimension in relations of power between individuals and groups, remains ignored not only by the majority of men and women in leading positions in the Plan, but also by policy makers and researchers.

The three cases analysed in previous chapters, although each in their own way involved in one or more of the NMP's components (credit, training, organisation, etc.), illustrate the diversity of approaches and the distinctive ways in which each NPDO engages with the Plan. Their specific natures and their links with different elements of civil society (Table 7.1) are central not only in determining their developmental approach and microenterprise programmes, but also in shaping the gendered consequences. The political bases of these three NPDOs differ, as do the discourses through which they represent themselves. This section analyses and compares the gendered nature of the three NPDOs and the nature of their insertion and action in the regional and local contexts in which they work. It draws attention to the ways in which different agents in civil society have engendered development programmes and

on the limitations these agents set to embracing a gender agenda. This will shade light on the potential for a gender policy within the Plan.

Table 8.1.1

Three cases from the National Microenterprise Plan. Overview

	San Gil: SECOOP	Bogotá: FUNSOCIAL	Cali: WWB
Civil society links	Catholic Church-oriented. Social, regional and cooperative movement	Jesuit-oriented. Diversity of links through companies and programmes.	Local banks and corporations
Groups represented	Peasant and working class social organisations.	Well-educated social and financial managers.	Middle class women and banking staff.
Development Approach	Human-development	People-centred	Efficiency approach (Moser, 1994)
Microenterprise approach	Financial cooperativism	Social empowerment	Financial self-sustaina-bility (Mayoux, 1998a)
Gender related approach	Social and political empowerment	Gender-blind	Personal empowerment (Rowlands, 1997)
Grass-root organisation	COOPMUJER	ASOMMETAL	None
Membership/clients	All female (COOPMUJER)	98% male (ASOMMETAL)	70% female
Service provide	Credit, saving and training	Technical and organisational advice	Credit
Sort of urban microenterprise	Home-based, non-home and stalls in markets. Less poor.	Metal-mechanical. Most home-based. Less poor.	Most home-based, poor.

Although this gender analysis of these three civil society organisations is limited mainly to their microenterprise programmes, the purpose is to give men and masculinities their place in such an analysis and its implication for policies and practice. This purpose can be made briefly in three distinctive directions: firstly, 'bringing men in' (Cornwall, 2000), that is, the recognition of men's identities and relations as gendered subjects within a pro-women programme. WWB Colombia will be analysed in these terms, to illustrate the policy implications of the exclusion of men

from development. Secondly, given the pervasive presence of men in development, the need is not to 'bring them in', but possible to engender their developmental agenda. Gender analysis of those development programmes for men is not usually undertaken in gender and development research. To bring men into development must be to include programmes outside the Gender and Development agenda. This analysis will be centred mainly on the gender-blind microenterprise programme of Fundación Social. And, thirdly, I will analyse how men are actually brought into development by a women's organisation and the challenges and implications that might be drawn from this experience. This is focused on women's association in San Gil who have of their own accord begun to go 'beyond the rhetoric'.

8.1.1   Bringing men in: making men visible

WWB Colombia is a case that shows how problematic is the relationship between women's organisation and women's interests. WWB was created inspired in the United Nations Women's Conference in 1975, is founded and made up by women, and aim to improve the economic conditions of poor women (section 6.1). Its developmental approach, which parallels the current dominant development paradigms, is centred in the 'incorporation of low-income women entrepreneurs into the economic activities of the region'. In practice and discourse this approach moves between those that came out from Women and Development (WID) discourse, especially as a up date version of poverty oriented and efficiency approaches (Moser, 1993). This developmental approach takes place in its micro-credit programme in the form of what Linda Mayoux (1998a) calls the 'financial self-sustainability paradigm'.

One of the main conceptual shifts that marked the transition from WID to GAD was to add to the category of women those relational elements of gender which permits the specification the power relations maintaining gender inequalities (Razavi and Miller, 1995). The discourse of 'incorporation of low-income women to the economic' is based upon the assumption of separation of women of its relational (gender) aspects. Women, as the main target group, are conceptually isolated and connected to their families only in their cooperative outcomes 'to improve the well-being of themselves

and their families'. The conceptual segregation of the category of women from that of men has been an assumption of WID. "The effect has been to ignore the importance of relations between men and women, as well as women's varying identities and development interests as farmers, labourers, householders, factory workers, merchants and so on" (Goetz 1991, p. 140).

Women's diverse interests and identities are the underlying reality that render the relation between WWB and women's own interest problematic. The founders and leaders of WWB are an elite group of middle class women who mobilised resources for low-income women as an expression of cross-class and gender solidarity. In this process they have constructed their institutional action on the basis of that relation with poor women, creating an institutional identity defined by this 'other'. One of the founders referred to WWB clients as "estas mujercitas" (these poor little women). It is not assumed here that her expression is representative of all founders, given that I just talked with few of them, but it certainly says a lot about their subjective and political position. This expression is not only very pejorative and classist, but underlines the image of the 'other', the client, who is not me, the driver. Positions of status and power are delimited. In this way the new 'self-sustainable' programme is no different from the former paternalist structure developed by WWB during their early years. There is an underlying lack of accountability of WWB to the women in whose interests they claim to be acting. Poor women remain clients, in the safe position of the 'other', the recipients, on whom the bank constructs its institutional identity as giver.

This representation of poor women is created on behalf of the unified category of 'women'. But there is no gender universalistic notion that links all women. Their gender does of itself not guarantee common interacts in international, or even, in local arenas. There is no such essentialism determining that an organisation of women represents women's gender interests. Implicitly, it is a biological essentialism that is invoked when for such common interests are called on (Banden and Goetz 1998, p. 29). The potential of WWB for promoting women's interests is limited by gender given the conflicts of interest which are related to their specific 'patriarchal bargains' (Kandiyoti 1988/98). For instance, the power and status that some women derive from

their class privilege strongly influence their intra-gender relations, give them authority and command over other women (domestic service, employees, poor, etc.) and encourage to some extent an identification with the hierarchical system and patriarchal structure. This does not mean that all privileged women will adopt this position of power but that it is socially available. Their potential for promoting the interests of poor women is much limited by class. Difference here is less gendered and more political. Different femininities are constructed through class, identities and power, as civil society enters as a strong and decisive player.

WWB has been built by middle class women linked to powerful regional NPDOs and corporations which have been progressive pioneers in addressing social problems in the national social and political context (see sections 7.1 and 7.6). As I analyse in section 7.6, the 'personal empowerment' training programme, in which local NPDOs were pioneers, is financially and organically separated from the WWB's micro-credit programme. Although more complex, it shares similar assumptions on the category women, separate from its relational aspects, which have made women easy to bring into mainstream development. That is, the category 'women' has been institutionalised and then depoliticised. The personal empowerment training programme, which they called 'personal development', centres on the personal components of women's empowerment (self-confidence, agency, self-esteem), thus taking away social and political elements central to the process of empowerment (Rowlands, 1997). The programme contributes to women's self-empowerment process as reflected within household relations, but leaves almost untouched the patriarchal structures in the broader social relations in which these women live. It is ironic how one of the obstacles that has been identified to 'bringing men in' is precisely the tendency to 'appropriate the personal and forget the political' (Cornwall and White 2000), which has in fact been a reality of much mainstream feminist development practice.

Given these social, gendered and political characteristics of WWB, we can get back to our initial point and ask, to what extent is possible to bring men and masculinities into such a development programme? What rationale can be given to bring them in to pro-women micro-finance programmes? Where are the social and political bases for this?

To what extent must this inclusion be driven by men or by women? In the name of what solidarity would the newcomers be welcomed? I shall now sketch some ideas based on the above analysis.

To start with, WWB also serves men and its advertisements (regional TV, posters, etc.) explicitly call attention to them. Men are 30% of the clients because of the market (most microenterprises belong to women), men's prejudices against a 'women's bank', and the availability to men of other sources (given that men's businesses are more profitable). Then, men's inclusion would not be justified here in terms of avoiding hostilities for being excluded that can jeopardise development initiatives as has been argued for other contexts (Chant, 2000a). Their inclusion would not imply a diversion of credit resources from women. Nor is there room for men's inclusion to lead to a process of encroachment, given the general trend of feminisation of microenterprise programmes around the world (Mayoux 1998a/99, Goetz and Sen Gupta 1996). What is a stake here is men's inclusion as partners, fathers, sons, and even suppliers and clients, of women involved in the programmes. Development organisations need to face gender relations in the arenas where they are strongly negotiated and defined. Men's attitudes and behaviour need to be challenge but not only by women. Women's self-empowerment is supported by WWB at a personal level, and emerging masculinities have remained hidden in the house. The need is for a social process at other levels to bring both to the forefront.

The involvement of men to promote their participation in household chores, to teach them to cook, to overcome conflicts around the home-based business, etc., is a task worthy of being undertaken. In this respect, development organisation has much to learn from couple resolution-problems, parenting groups, etc. led by psychologists. I think that these experiences would be welcome in mainstream development and could contribute a lot in gender equity. However, how are they going to challenge social norms and perception at the community and local level such as those we saw (section 6.12)? How are they going to be sustainable not only in terms of a social collective process of emerging masculinities, but in term of men's appropriation and activism against hegemonic forms of masculinity and in favour of gender equity?

Some limitations are identified with regard to these questions in our case study. Firstly, WWB is a financial NPDO, that is to say, a bank, and as such it acts. And secondly, it has an institutional identity built on the construction of the 'other' (in this case poor women and men) and connected to a particular social group in civil society with ideological and political definitions which, in turn, are associated with some expressions of hegemonic masculinities. As a bank, WWB deals mainly with financial problems; others are side-stepped by their own dynamic and constraints. The compartmentalisation of reality is part of the social and gender order in which it is embedded where services appear 'a-gendered' and 'gender' is essentialised. As an institutional expression of a social group, its particular gender identity and political subjectivity tend to keep the 'other' invisible, depoliticising relations around her/him, as I noted above. We will get back to the above questions in the next chapter.

8.1.2   Bringing men in: engendering the agenda of men in development

Unlike WWB, Fundación Social has an explicitly moral, ideological and political commitment to equity. This would have to lead it, if it acted accordingly, to embrace a gender agenda. FS is not a monolithic social organisation. Although its social programmes work under the same moral and ethical principles, their diversity in terms of sectors and subjects of development, gives room to varying approaches and dynamics fostered to some extent by an explicit commitment to tolerance and diversity. However, as was examined in section 6.4, the way in which FS faced women's problems in its former microenterprise programme, shows how a gender aware policy has been absent so far, despite lip service to its equity policy in this field.

It seems that FS's effort to incorporate a postmodernist vision in its social intervention (see footnote 76, section 6.1) has been a slow and contradictory process. The production of thought and continuing reflection have allowed it to achieve a leading position in the local arena of development. However its historical roots, organisational characteristics and the social context in which it works, especially the gender order, have strongly limited FS's social intervention in terms of incorporating an analysis of

power relations, and specifically, gender relations of power. Although they recognise different interests and conflicts in society (which strongly affect Colombian society), their historical paradigm has been built on the assumption of class collaboration, which FS partly demonstrates in its own specific historical development, but which also obscures broader relations of power in society.

FS's senior staff are aware that their mission, "to modify the structural causes of poverty", is embedded in the structuralist perspective and language of the 1980s, but they still keep it, which entails a vague definition of 'structures' and who are the 'poor'. FS clearly incorporates the dynamic relations between the individual (and his/her agency) and society and its social intervention aims to strengthen the poor as social subjects. However such subjects remain largely undeconstructed, giving room to an essentialist conception of development. Strategic actors, as 'popular entrepreneurs', are considered as individuals and as subjects of their own development process, but they are identified 'free' of gender identity and relations. FS appropriates both the personal and the political but these categories remain a-gendered. Although FS has tried to incorporate postmodern perspectives in its development approach changing discourses, languages and practices, they have fundamentally failed to take on the contributions of feminism to postmodernism in the analysis of gender power relations (Fraser and Nicholson, 1990; Parpart, 1993). In a different way FS is exposed, to some extent, to a similar critique of essentialism that postmodernism has exposed in Gender and Development (Jackson, 1997).

Having sketched the main limitation of FS in gender terms, I can now raise the second set of questions about men's involvement in development. To what extent are male-dominated organisations likely to engender a policy agenda? To what degree are men's development programmes gendered? Could the incorporation of men's gender identities be a route to engender an agenda for equity and justice?

Ruth Pearson (2000) has raised questions about the politics of men and development and points out that "gender in development still remains not only focused on women, but ignored by the majority of men who occupy positions of power and influence in

institutions" (p. 45). She distinguishes between political basis, motivations and positions of those men that have actually engaged in gender and development in Southern and Northern countries, saying that the former are translating their historical political agendas for social justice to the personal in pursuing men's agency as well as structural changes. This is certainly valid, as my own experience confirms, but depends on the institutional, political and ideological motivations in which such men participate and are engaged, that is, their insertion in and relations with the civil society within which they operate. Although important, the geographical divisions of men's political motivation is very general and becomes problematic if we take into account the different political agendas and approaches that NPDOs have played in civil society in Latin America (MacDonald, 1997) as well as the diverse political subjectivities behind multiple agents.

FS is a Jesuit inspired organisation and as such is strengthened and limited by this origin and support. We cannot assume an essentialist idea that a male religious community is *per se* a constraint on incorporating pro-feminist claims for gender equity in development. As Susan Bordo (1998) put it in *My Father the Feminist*, "when so many of us [feminist] has begun to doubt that there would ever be any progress made past the stereotypes of lying temptresses and women scorned, when we had begun to despair of the possibilities of communication between men and women, of women's experiences being taken seriously, my father had handed me a sweet wildcard of hope" (p.30). Jesuits in Latin America could be seen as patriarchs or as people who have died looking for justice. If we can verify that at least some people from the elite are willing to give up some of their privileges in order to achieve social justice, so we can suppose that some men can let go their 'patriarchal dividend' in favour of gender equity. Gender hierarchies are interwoven with and mediated by other hierarchies and structures of oppression (e.g. class, race, sexuality, age, education). In this regard, the discussion of gender justice and men's behaviour and identities is strongly related with a broader discussion of the "values and practices that shape power relations not only between men and women, but also among men and among women" (Greig *et al* 2000, p. 10).

FS is an organisation whose mandate and goals embrace social justice and equity, which open many ways and possibilities to incorporate a gender policy. This entails, nonetheless, a need to recognise the gendered nature of the institution itself. Structures, rule and cultures reflect dominant gender interests, so that the pursuit of gender equity must include demands for organisational change. The explicit commitment to ensure the implementation at home of moral values in strategies, practices and day-to-day activities, also give room for manoeuvre. However, the incorporation of a gender policy is not only related to organisational characteristics and ethical and political motivations, but also to the way in which gender has been presented and understood, including as being only a 'women's issue'.

Section 6.3 examines how FS's microenterprise programme working with men was fully gendered. The deconstruction or unveiling process of those gendered features is mediated by multiple identities and relations where individuals are embedded materially, socially and ideologically. These elements are constitutive of their social reality but usually obscure gender identities and relations. This veiling function accomplished by economic and social aspects was expressed when some professional staff answered questions related to the fact of being a man or a woman: 'I've never thought about that'. Gender is not an overwhelming aspect, not necessarily an entry point. But gender, as a way to question men's attitudes and power, could be understood in very radical ways. If men's power and gender subordination appear as part of the intrinsic factors affecting FS's main areas of intervention (peace and democracy, organisation and participation, and employment and income for the poor) rather than an issue to be added, a potential agenda could tackle both the personal and the political, along with their strong connections.

Stigmas attached to feminism, institutional norms that limit gender matters to personal decisions, away from professional concern, and social norms that detach organisations from such 'personal issues' that do not deserve institutional attention (as we evidence in section 6.3), have been factors that inhibit a potential gender policy. The relationship between men's identities and all the processes of development is a different way to incorporate the asymmetry of gender power relations in the agenda

for social equity. Additionally, the involvement of men's subjectivity can open doors not only to unveil personal contradictions but also to bring such contradictions to the politics of equity. It is the political subjectivity of many men in Southern countries that must be put at stake in front of gender equity and dominant forms of masculinity.

8.1.3   Women bring men in: beyond the rhetoric

Section 5.9 shows how women have brought men into development initiatives in San Gil as part of their own social and organisational dynamic. This involvement of men was made in two ways: through the collaborative attitude of those men who are their partners and by involving development workers in gender training which has been an important way of working in gender equality elsewhere (Bhasin 1997, Obote 2000). Male gender trainers and practitioners have recognised the extent to which gender work has a significant personal dimension (Roche 1999, Tadele 1999). Gender is then a fertile ground where the 'personal' becomes 'political' and where the politics of the personal can be raised. This connection in considering male gender dimensions might be made in many ways; I will do it here using the concept of civil society.

I have argued not only that women's irruption into economic, social and political life in San Gil has changed not only the nature of civil society in its conception as a 'public' and 'male' domain, but also that women have made this change by challenging patriarchy. The breakdown of conceptualisation of civil society under assumptions of public/private and personal/political dichotomies is the result not just of linking women's practical demands (e.g. credit) with social organisation and political action, but of the consequences of searching for and achieving these practical needs in the renegotiations of power relations within households. Recent work on gender has challenged the public/private dichotomy as well as that of practical/strategic interests in Latin America and elsewhere (Waylen 1993, Cubbit and Greenslade 1997, Hirschmann 1998). Hirschmann, working in Eastern Cape, South Africa, analyses the interrelation between the public and private domains and how they affect the participation of men and women in public life (p. 228-30). He points out, as constraints that women must face to participate in civil society, the heavy domestic

demands on women's time and current practices in household gender relations. However, he and other authors pay less attention to the way in which women's and men's participation in civil society alter and contest such relations in private domains.

In section 5.6 I analysed how women in market stalls exercise choice in shaping the gender division of labour to allow them to take time off to attend meetings, organisation activities or simply to go out, to talk to friends or buy something. Here, participation in civil society has been the route to challenge patriarchy not only in both organisational and political arenas (section 5.5) but also within the family business and household. Some men complain about female partners going out so often, but this complaint is more a call for moderation than an open rejection. This is because women's achievement has been backed by their own presence in civil society and by their achievements in 'practical' needs (e.g. credit for family business) which have strong meanings in the household 'politics', that is, in gender power relations within the household. Whether aware or not, women's politics are personal as men's.

Many men also participate in civil society which shapes their attitudes. Section 5.6 analyses how men's participation in civil society was a means of reconstructing local masculinities and undermining some aspects of hegemonic forms. Their social and political involvement in arenas of civil society has impinged on personal dimensions even when they have never listened about gender matters. Men's gendered possibilities (most attached to dominant forms), but especially the gendered constraints experienced by men (for instance related to unemployment), all affect men's agency in gender relations. To keep afloat a family business and to have an active and empowered wife (or daughter) give a man a new/different kind of status and prestige and can prevail over other ways of being a man. The economic alternatives available to men are highly dependent on women's labour and support, stable marital relations, and in their commitment and prestige as good men, which lead them to assume a different personal dimension which is reflected in civil society. Some men have chosen this alternative, assuming attitudes in the household closely connected with their social engagement. There are many contradictions, but certainly some middle-aged men do support women's struggle while some young men do start

to work on gender equity. In tandem, both groups confront their attitudes at home. We can look now more carefully at how men and women in different settings change masculinities.

8.2   The changing of men and masculinities

Gender analysis of micro-finance and microenterprise programmes, like most of gender and development work, has been focused on women. This analysis has again unveiled the limitation of these programmes when confronting the depth of women's subordination and the existing gender relations of power, within the household and globally (Kabeer 1994, Goetz and Sen Gupta 1996, Mayoux 1998a, Johnson and Kidder 1999). This studies, however, have excluded the possibility of a more complex picture of gender domination by failing to explore how gender relations are experienced by men or how men's multiple positions and realities are played out in the programmes. This section, by drawing some elements from the case studies, will contribute to a better understanding of gender power relations by considering gender as a social identity not limited to women and exploring the gendered character of men's work in development.

The case studies have analysed gender power relations and identities within the household (all three cases), at the level of social organisations (Bogotá), and in relation to local identities (San Gil). The cases have provided not only a variety of programmes and political realities, but different contexts and embeddedness. This section does not seek to summarise, compare or give a detailed analysis of all these circumstances, but to draw out elements relevant to ongoing discussions of gender in microfinance programmes and of men in development.

8.2.1   Breaking hegemonic masculinities: towards gender and social justice

The growing debate about the impact of microfinance on women and in particular on the extent to which programmes are empowering for women, has taken place around their role in strengthening women's economic position, increasing their ability to participate in household decisions, and women's experience and self-confidence in

public sphere. It has been generally argue that women home-based work minimised contradictions between women's work and their roles as wives and mothers, facilitating the double shift and the continuation of their subordination. I have suggested however, as many others, that this is not necessarily the case under certain conditions, and that women not only gained some leverage and bargaining power by having access to money, but they can fundamentally change gender relations for better. Men are also willing to accommodate to new relations (three case studies) and even to forge the emergence of new masculinities (Cali).

I have warned that the importance of microfinance is secondary in this process. Gendered power relations among poor urban households have been shaped in a context of relatively high physical mobility for women, long experience of self-employment and organisational experience, as well as the broader context of low rates of fertility, and the expansion of education and other social services. The prospects for the programmes depend on the way in which they are able to impinge on and insert into the conditions in which they operate. In Cali, physical insecurity is a central part of these conditions which strongly affect men's identity and vulnerability. We must therefore look at the interrelations of women's and men's work in the microbusiness as well as in society at large.

Talking about a domestic outwork system, Johnson and Kidder (1999) point out that "Male household members and piecework contractors may both attempt to isolate and control women, with their efforts reinforcing each other, creating complex problems for women working to improve productive activities" (p. 9). General statements that pose the 'male' gender category regardless of other social categories and men's different experiences of power, are limiting, at least, for gender analysis of power relations. Men are not an essentialised category under which control on women may be assumed as a consequence of pervasive gender behaviour. Many men are not necessarily keen to control women but are able and happy to find new and more stable ways of gender co-operation. Men are not necessarily the problems that women face in improving productive activities, they could be, must be and indeed are part of the solution in bringing equity in development (Cornwall, 2000).

In data collected in urban Ecuador at the end of the 1980s, Moser (1992) points out that despite women's increased participation in the labour market the burden of reproductive work remains unchanged, on women's shoulders. She notices that men do not take on new reproductive responsibilities with the exception of "household enterprises such as tailoring where men assist in child-care and cooking while women do the daily travelling to the subcontractor" (p. 107). The changing nature of gender division of labour in home-based businesses has been largely underestimated[152]. In an analysis of home-based workers in Guadalajara, Mexico, Miraftab (1996) reaches a similar conclusion. She points out that the spatial juxtaposition of domestic and public spheres facilitates the participation of men and women in each other's worlds and, to some extent, moderates gender divisions of labour. She highlights men's participation in housework when women are under extreme work pressure, which led her to write of a moderation rather than a qualitative transformation of gender relations. She argues that "The social construction of gender roles and relations is far more complex, and its moderation would require the transformation of patriarchal relations at many levels within society" (p.80). Such recognition of the structural character of patriarchy could obscure, however, a more fruitful analysis of the dynamic between agency and structure in producing social change, as an important requirement in a gender agenda. I consider that men's and women's agency, at the level of household, can produce qualitative transformations in gender relations which are significant not only as contested route to insight for theory and policy, but also because they could be of social relevance as niches produced by the contradictory dynamic of social relations.

In tandem with the reproduction of gender power relations in society at large, some changes seem to be going on elsewhere. As Khan (1999) put it for the cases of microfinance programmes in Bangladesh, "[t]he value of women's economic

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[152] Some contributions have been made, however, for other kind of urban households (Tinsman, 1997; Cravey, 1997). Cravey analyses the composition and organisation of households as well as the gender division of labour within them, in two urban cases with distinct factory regimes. She points out that in the new factory regime (*maquilas*) "all aspects of daily social reproductive labour appear to be open to negotiation. As... households adapt to change, such as fluctuations in income and household composition, household members devise new arrangements for meeting daily and long-term needs. Negotiations over the simple tasks of child care, cleaning, shopping, and cooking are less simple than

contributions and the opportunity cost of household work imply that the division of household labour must be re-examined. It is women's cash income that encourages men to take on 'women's' responsibilities" (p. 433). The changing gender division of labour and the concomitant re-socialisation process need to be considered in order to make a more clear and complex account of the reality that illuminates progress for equity. It is from the 'best practice' in gender relations that programmes can learn. To overlook the tiny group of alternative cases where couples are succeeded in behalf of the structure is to dismiss the elements that can and are changing such structures.

What I found is that some poor men in Cali have little advantage from hegemonic forms of masculinity and to some extent have recognised the costs and risks the exercise of power implies in an environment where power is strongly associated with violence. To have the profile of a 'real man' is to be under the public male view and to be subjected to the claims that other men and women can exert to force them to conform to the requirements of hegemonic masculinities. It is here that subaltern men and emerging masculinities face the greatest difficulties. This partly explains why the new expressions remain invisible, working in the shadows, and why they are so fragile. I suggest that the burden for men of bearing hegemonic patterns has led some to more equitable gender relations, where some public spaces are more easily occupied by women given that women do not constantly have to demonstrate that they are women and define their gender as do men (Bandinber, 1993).

The pressure that local hegemonic models of masculinity imposes on men to perform and conform to specific attitudes and practices (e.g. being aggressive, opportunistic, or womaniser) has highlighted the costs to men of current social and gender arrangements. Men are certainly the most vulnerable as victims and perpetrators of different kinds of violence (see section 7.7). "Living the myth of male superiority has sometimes resulted in men suffering from stress, even early death, because of pressure to project an image that is not naturally theirs and that is not sustainable" (Gokova 1998, cited by Greig *et al* 2000, p. 8).

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they might seem at first glance. The result may challenge long-standing gender norms, amounting even to a renegotiation of the social meaning of gender itself" (p. 176).

As we see in section 3.12, improvements in gender equity were offset by increasing inequality in income distribution in Colombia. This general evidence fit here with the assumption that it is this experience of poverty and vulnerability that potentially link many poor - and non-poor - men across patriarchal dividends to find ways and possibilities to connect a gender agenda that challenges patriarchy with the search for social justice (Greig *et al* 2000). It is the questioning of hegemonic masculinity and its structural character, which allows us to identify behaviours and practices underpinning such vulnerabilities. We may, for instance, question aggressiveness and competitiveness at the personal, community and global economic and social levels as a cause of their social isolation and deprivation. Only in tandem with discovering that we men can pay less exorbitant costs, emotionally and materially, by contesting patriarchy can we experience the advantages of equality, and connect the personal and the political in achieving gender justice, together with breaking other inequitable relations as consumers, workers, fathers, teachers, body able, etc.

Unlike the recent characterisation of economic changes brining about crises of masculinities and the exacerbation of violence by men under ideals and practices of hegemonic forms of masculinity (see for example Silberschmidt, 2000), I have instead focused to some extent on how some men contest such forms by practising different ways of being a man. This focus not only allows to look at how men and women exert agency but also what are the elements that explain the new practices. The growing concern about masculinities and their relations with global processes (Connell 1998) urges us to create insights into their contradictory nature and to create more complex local pictures where not all men are violent or, necessarily, the problem. A comprehensive gender analysis that incorporates masculinities needs to be free from two assumptions: that each man's gender identity is a version of the hegemonic, and that economic crises necessarily overburden women, not men (see examples in Afshar and Dennis 1992, and Benería and Feldman, 1992). We have seen how male unemployment and household economic constraints and possibilities have been entry points to new gender relations. The next section will suggest that it is in the discursive

and changing gender division of labour, that some men contest their economic and social vulnerability.

8.2.2   New division of labour and gender discourses

Women have shown an increasingly participation in waged labour and in the monetarised economic of the informal sector (section 3.12) as well as in social and political arenas (section 5.5). However, given the 'traditional' division of labour, women are still generally responsible for the bulk of unpaid reproductive work in the household. The three case studies have to some extent challenged this picture, showing how both the productive work in family micro-businesses and the reproductive labour in the household have been organised, and how this re-accommodation has affected and been affected by gender identities and power relations.

A range of research in Latin America indicates that women's labour force participation has been partially stimulated by the lack of appropriate income earning work for men (Moser, 1992; Safa and Antrobus, 1992; Waylen, 1992; González de la Rocha, 1994). Given the rising cost of living and the increased monetarisation of reproductive services in Latin America, households need the contribution of both men and women. The increased responsibility that women are taking in generating money through home-based micro-businesses has reconfigured men's economic role in the household not only from being the sole earner but also, in many cases, from a dominant role as breadwinner. The three cases have confirmed, in different ways and to some extent, this finding.

The case of WWB in Cali shows the upward trend in the number of households headed by women with male partners. This social phenomenon responds to different strategies and causes and, as was described in section 7.6, has been associated with the feminisation of poverty (Chant 1997). In Bogotá, analysis of the households of FS's beneficiaries give insights of how less poor households now need women's labour to keep the family small-scale business afloat. This incorporation of women's and

children's labour confronts male command and pushes traditional asymmetric gender relations towards a process of 'modernisation'. Households of women members of COOPMUJER in San Gil show a range of household arrangements and types of microenterprise activities (home-based female survival activities, associative microbusinesses and market stalls). All this variety of realities is consequently associated with different kinds of re-negotiation of responsibilities and reconfiguration of gender relations in productive and reproductive work. It is the strong interconnection between these two realms of men's and women's work which must be one basis of any understanding of gender relations.

In Cali, men have gone through different moments in the gender role of economic provider, from their dominant role as breadwinners, through their replacement of such roles by women (during male unemployment) to a sharing of responsibility. What is significant is that where women run their own business, the role of breadwinner, or more widely, the role of head of household, is usually rejected for that of sharing command and responsibilities. The fact that some women who are the main providers prefer to talk in terms of a sharing model and do not claim to be the head of household is both a recognition that their husbands cannot be the main providers and a caring attitude towards their partners' manhood. Women and men acknowledge the economic constraints that face men seeking to perform traditional roles, and women's attitude in not labelling men in hegemonic terms undoubtedly help to facilitate and strengthen men's new identities. Additionally, I argue two things (section 7.12). Firstly, men's and women's self-perceptions are related to their perception of the other's contribution, which gives the relational aspect to gender perceptions and discourses. Secondly, the concept of 'household head' or 'women-headed' is problematic because not only of the gender bias around it but of their use in development discourses, which inhibits the construction of new relations and the emergence of alternatives.

The increased contribution of women in family income and the erode role of men as 'sole provider' do not necessarily pre-suppose a change for the better in gender relations (Elson 1995, Knoch 1997). But in those cases that I found in Cali and San Gil, and to some degree in Bogotá, they certainly do. The remarkable thing is that to

contest hegemonic masculinities involves both men and women, given that women are also bearers of such forms through the multiple ways of gender relations and the different stages of their life course. The construction of new masculinities is then not a matter for men, they are forged in the material and ideological construction of new gender relations.

I suggest (sections 5.5 and 7.8) that new male discourses about women's participation in productive work and men sharing in housework have appeared among some men as a reflection of their process of 'domestication'. Men's voices about change define women's labour market participation as an imposition brought about by economic changes, not as something 'socially' or 'naturally' appropriate. Ideals about gender divisions of labour reflect the 'traditional' model of the man as sole provider, which no longer exists, but which have not found a new paradigm. It is the association of the public with men and masculinity, and the 'private' with women, children and femininity, which has been fractured in the construction of new masculinities, and which no longer takes place as simply in the informal sector. The relations of power are particularly shaped by the way in which couples agree the gender division of labour within the microenterprise, and therefore the occupation of public space. The gendered nature of the different spaces is complex, challenging that dichotomous conceptualisation of the public/private realm which has been the base of many gender analyses.

Arrangements around gender division of work, where men work under women's management and in the kitchen (as some cases in San Gil), are fundamental to forging men's new work identities, which have been built on elements of 'traditional' masculinity. Men feel good performing activities that require physical strength and expertise, on which they create particular discourses. This male comfort allows that these work identities drawn from 'traditional' masculinities help men fit better in more equitable gender relations and underpin new masculinities. This gender division of home-based work reflects a more fundamental change than cases where the man controls external relations, the woman relations within the business, as known in other Latin American cities (González de la Rocha 1994; Miraftab 1996).

However, gender relations imply that claims on others are exercised in both directions (for instance, women as better managers and men as better producers) in the reconfiguration of gender relations and in the process of engendering the division of labour (Jackson, 1999). But it is what I have called the transparency of both productive and reproductive work which facilitates the reciprocal exercise of claims on others in more equitable terms. To work at home allows each party to appreciate and value the other's work, especially because, in spite of their usual division of labour, they can potentially swap activities. Transparency is created because each can assess directly her/his own contribution as well as the other's, undermining the 'invisibility' of housework and hence its low status. Along with recognition of the other's work, there is also room to make claims on the other partner in a constant confrontation (self-motivation and supervision) of gender relations in the distribution of the burden of work. Transparency is given by men's experience in doing housework even when they do little. It sets the objective and subjective bases for discourses of co-operation and recognition of the business and household as a mutual enterprise.

The sources of change in gender relations are multiple. I have highlighted here those relate to gender divisions of labour in the microenterprise and to the discourses and perceptions connected with the new arrangements. This process, however, is not isolated. It has taken place in a broader context of social changes and relates specifically to realities impinging on the new gender division of work, which include, for instance, house and business ownership, control over money, systems of social support and values. In the different case studies, these elements clearly contribute to gender power relations.

8.2.3   Microenterprise, men and masculinities

New studies on men and masculinities in Northern countries focus on how masculinities are socially constructed in organisations and occupations (Collinson and Hearn 1996; Cheng, 1996). They have provided understandings on hegemonic

masculinities as dominant forms constructed in relation to femininities and subordinated, marginalised, or colonised masculinities (Connell, 1987). There has also been substantial gender analysis of corporations and community and grass-root organisations, which has unwrapped their gendered nature (Ledwith and Colgan, 1996; Guijt, 1998). The present work has examined the constitution and changing nature of masculinities in microenterprise organisations (Bogotá), and the gendered process of social organisations (San Gil). This section draws some ideas about masculinities in these two contexts.

In Bogotá, the organisation of micro-entrepreneurs was set up without recognition that it would be a new source of gender domination, but as a gendered body it had effects on gender relations with women and other men. Firstly, the relation of domination with women was contradictory. On the one hand, the association facilitates the women's group, which explicitly engendered associational life and the microenterprise programme, and confronts male domination. But, on the other hand, it socially reconstructed a subaltern place for women. The training given for the association to women was not only functional to men's domination in the home-based business (assuring women's labour contribution), but also acted to register men's power by positioning women as subaltern in business and 'beneficiaries' of the men's association. The identity of the male association's members was reconfigured in their double condition of micro-entrepreneurs and household heads. Men were strengthened by the programme through the placing of a male environment which paradoxically opened avenues for women's visibility.

Micro-entrepreneur men in Bogotá have constructed their masculine identity through hard work (section 6.5). Work is a primary source of men's identification and a sphere where class, gender and other hierarchies are reproduced (Cheng, 1996; Fuller, 2000). This identity is here embedded in the activity of metal-workers and within the microenterprise. It permeated and was shaped by the association as it represented and reproduced the different kinds of hierarchies. The micro-entrepreneur men's identity is a version of hegemonic forms, but subaltern to the hyper-hegemonic identities of corporate owners and managers and is differentiated from that of microenterprise

metal-workers by age and position of command. But, does gender analysis make a difference to class or other social categories? (Kaufman, 1994).

The concept of 'patriarchal dividend' helps explain the gender advantage that all men gain from the gender order (Connell, 1995). It positioned the micro-entrepreneur men in asymmetric power relations with women. Men's agency as austere and dedicated workers has positioned them as micro-entrepreneurs but their advantages - and costs - as men have allowed them to be the owners, bosses and breadwinners in the microenterprises and households. These advantages are a result of a cumulative process in their life course. In terms of work, they enjoyed the induction to the world of work (male world) by their fathers, older brothers and other male tutors (Bogotá and market stall in San Gil); they enjoyed better access to training centres and, especially, the facilities of a male-dominated micro-business environment. Some also enjoyed the patriarchal transmission of male preference in the 'inheritance' of a market stall and the strong support of fathers and mothers as a gesture to their role as provider.

However the 'patriarchal dividend' does not help so much in explaining the different experience of power among diverse social groups of men. Patriarchy, defined as conferring privilege equally on all men, leaves little room to analyse contradictions among men as gendered beings[153]. Economic class and social status that positioned micro-entrepreneur men at a disadvantage to more powerful groups particularly mediates such a 'dividend' here. We can not recognise the sense of powerlessness that a micro-entrepreneur man feels through being exploited by contractors, suppliers and banks, his frustration at working long hours without just compensation, or of his feeling as a man. His gender identity is not only related to women but to other men from who he both draws and refuses values and practices. It is in this analysis that the concept of masculinity makes a great contribution.

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[153] Even, considered as 'the rule of the oldest male' that subordinates the younger, it does not shed light on the contradictions among different groups of men by class, sexual orientation, etc. In this schematic definition, younger men engage in a kind of 'patriarchal bargaining' given that they expect to be patriarchs in later life.

Subaltern men show a complex and ambivalence relation to hegemonic forms. It is in this context that the association plays an important role, in defining a specific expression of masculinity with elements of hegemonic and subaltern expressions. I have argued that the association was a means through which men asserted a social identity, which adapts, reproduces and contests hegemonic forms of gender identity derived from subordinate (worker) and dominant (hyper) forms in the wide society. In terms of gender, micro-owner-workers developed their masculinity in tension with different groups of men and with patterns of masculinity current in their life course. As a social group of men they defined a new form through social (and gender) relations of power that they hold, discursively and materially, with other men's groups, but also with different forms of femininity.

The achievements of male members of the association in Bogotá, as of those participating in non-profit organisations in San Gil, have produced benefits for the microenterprises, for themselves and their families. Those outside the organisations are excluded from the social recognition, training opportunities, etc. Not all forms of male collectivity are necessarily expressions of gender solidarity against women. The enhancing of a specific male identity can imply contested male power in highly asymmetric social relations that could, contradictory, open an avenue to gender equity. This does not imply that such a collectivity will be a bastion of gender equity, merely that it is an expression of men's contradictory experience of power (Kaufman, 1994). Local organisations when embedded in a specific ideology of common benefit change the face of patriarchy, opening possible spaces to a more open dynamic of gender relations as well as to a confrontation of pre-existing patterns of male power.

I have suggested how, in the cases of Bogotá and San Gil, the men studied have contradictory relations with hegemonic masculinities. In San Gil, the general process of urbanisation, decreasing fertility, rising in educational standards, etc. was specifically mediated by the action of civil society including the Catholic Church. Civil society as a public domain has been identified as the most important space for male domination in modern patriarchies (Walby 1990, Hearn 1992). However, the contested spaces of public domains give room for a more diverse configuration of the

private (household) and public, changing the face of patriarchies. I have suggested that the development of networks of civil society based on principles of co-operation and solidarity helps to undermine expressions of hegemonic forms of masculinity. Although the Catholic Church has historically played an important role in supporting local patriarchies (Guitiérrez de Pineda and Vila de Pineda, 1992), its beliefs and practices have sustained two basic models of social organisation: the patriarchal-hierarchical, and the egalitarian (Sawyer, 1996). I have suggested that in San Gil the social practices of the Church have to some extent been developed under the egalitarian model contesting existing patriarchies. The development of civil society and, within it, women's organisations, has subverted prevalent forms of masculinity by implementing principles of co-operation so long preached by the local Church, and have laid bare the gendered nature of economic, social, political and cultural processes.

Men's participation in public domains needs also to be seen in terms of the conditions shaping that participation. A range of different activities, including not only participation in different kinds of associations but also attending meetings, drinks, and going to the café or *la tienda* (section 6.5.2), are widely accepted social behaviour for men in Colombia. These activities are both a long-term male investment and a reflection of men's sociability and solidarity (Harrison, 2000). Getting a job for a son or a loan from a cooperative is facilitated by membership, friendship or/and political networks. Male reciprocity takes place in relations of patronage, membership and friendship. These relations have been largely regarded in the opposite notions of man as 'nomadic', seducer, irresponsible and man as a 'settled', good father, responsible in the construction of hegemonic discourses and relations of power (Wade, 1994; Krohn-Hansen, 1996; Viveros, 1999). Networks are also a way of building identities which are related to the value of co-operation and to the meaning and practice of development. A homosocial environment is not necessarily a means to exert gender domination. Male networks and organisations are also a way to get access to money and other means of survival among working class men. This constitutes their first priority as humans and as men, and a responsible action in their role as providers whether or not they are the breadwinners.

Two other aspects appear here. Firstly, I have questioned the notion of urban micro-entrepreneur men as individualistic, and the NPDO discourses around it (section 6.3). These discourses are not only stereotypes that can 'disempower lowers' (Chambers, 1997) but they obscure the networks through which men actually work. Male (and family) well-being is highly dependent on men's ability to support others and be able to sustain kin and friendship relations as both cases (San Gil and Bogotá) demonstrated. Such discourses label subaltern men in terms of characteristics (individualistic and competitive) proper to hegemonic masculinity, in turn defining entrepreneurship in terms of aggression, not of solidarity. Secondly, homosocial environments (workplaces, associations, clubs, toilets, canteens, sports, etc) are indeed spaces where hegemonic masculinity and patriarchy are constantly reproduced (Hearn, 1992). However, they are also spaces where class and hierarchies are reproduced and reshaped, perhaps in ways that can contest hegemonic masculinity. For instance, the more original elements that I found among members of the micro-entrepreneur association in Bogotá and men in San Gil were the sense of friendship and the satisfaction of getting on well with their mates. As a man in San Gil put it, 'this participation is really an incentive, it is a way to relieve distress'. The fulfilment of poor men also counts.

CHAPTER 9:   CONCLUSIONS

I have undertaken a gender analysis of microenterprise programmes, which is unconventional in Colombia. This thesis seeks to contribute to the adoption of gender analysis in long-term thinking for research, policy and practice in the National Microenterprise Plan and other development programmes in Colombia. However, this analysis is also unconventional in gender and development literature given its incorporation of men's gender identities. In that sense, the thesis also yields insights into theory and practice in gender and development overall. An understanding of gender power relations is developed by considering gender as a social identity not limited to women and exploring the gendered character of men's work in development. In both cases, the search is for a *comprehensive gender policy*, for the incorporation of men as gendered beings and the full participation of both men and women in challenging gender power at all levels of relationships between men and women and between different groups within these categories.

This chapter returns to the research questions posed in Chapter 1, although some have been considered in the previous chapter. The first section summarises some conclusions drawn from the programmes in Colombia, which are relevant for leading debates around gender and the global character of microenterprise programmes. The second responds to substantive questions around the gender division of labour and the construction of new masculinities. The third summarises some ideas about men as providers and about microenterprise and masculinities. The last section explores some elements for a comprehensive gender policy. I will suggest throughout these conclusions possible fields for future research.

9.1   Microenterprise programmes: diverse approaches and multiple agendas

Over the last decade, the global development industry has increasingly funded micro-finance programmes around the world through NPDOs and local governments, as an appropriate tool for global poverty alleviation (Rogaly, 1996; Mosley and Hulme,

1998; Johnson and Kidder, 1999; Mayoux, 1999). The analysis of the National Microenterprise Plan in Colombia and the three case studies within it show, however, particular features through which programmes diverge from and contest this trend, while others prevent them from escaping from the global development agenda at all. This has made the 'development agenda' itself a highly contested terrain where interests are played out in a diversity of expressions.

First, the different origins and long tradition of microenterprise programmes in Colombia demonstrate that they have not in Colombia been a Northern imposition, much less a single model of intervention. Different actors, with different motivations, at different historical moments have responded to their development concerns in particular ways. These origins are actually elements that shape their current programmes and approaches, and minimise effects of global policies. They also impose limitations and possibilities for embracing a comprehensive gender agenda. The highly standardised global policy does not preclude diversity and difference, and is not an overwhelming force. This diversity that sacrifices stability and unity does not preclude agency. On the contrary, the social intervention for change undertaken by civil society organisations contests the failure of this simplistic global policy. Diversity and difference are given not only by the identity of the subjects in each programme but by the programmes themselves, which are related to the way groups in civil society have created the programmes and their gender structure, as well as to other elements (class composition, approaches, etc.).

Second, poverty alleviation has not been the central aim of the NMP because of historical reasons and its urban character. Although the lack of income has been considered a central element of poverty, the development discourses of microenterprise programmes in Colombia have been constructed differently from those of the global industry. Broad-based, integrated, community development programmes (SECOOP and Fundación Social) and the prevalence of development discourses (for instance, the basic needs approach in the 1980s) that give centrality to education, health, housing, domiciliary services, etc. (subjects themselves of other development programmes) have made microenterprise in particular into domain of

income-employment-generation programmes. The NMP has always been shaped by its early developmentalist approach (section 3.8). However, given their focus on the poor, the programmes have been politically sensitive elements of the policy of resource redistribution. In this context, programmes have ranged from those closer to international discourses on targeting the poor (WWB Colombia) to those centred in their own historical discourses, local organisations and identities (Fundación Social and SECOOP). None of them target the poorest (sections 5.3, 6.2.1 and 7.2). To what extent microenterprise programmes in Colombia engage in poverty discourses and contribute to relief of poverty, and to what degree gender relations are affected by different levels of poverty and affect such levels, are question for further research.

Third, unlike the global tendency, microenterprise programmes in Colombia have not been women-focussed. The increasing participation of women in the programmes has been more the result of broader economic changes and women's escalating participation in the labour market than any deliberate or exclusive attention by the programmes. Programmes centred on women have appeared (SECOOP) or expanded (WWB) together with existing services lending to men. Targeting women in these programmes is not related to criteria of increasing cost-efficiency (higher female repayment rates) but to explicitly pro-women or equity policy. Higher repayment rates are more associated with the particular micro-finance approach and organisational and technical knowledge. Thus, while the micro-credit service of WWB Colombia is financially self-sustainable, the co-operative service of COOPMUJER is more vulnerable (with higher arrears rate) because of its approach and legal framework. Paradoxically, this difference in sustainability gives opportunities to the more restricted gender policy of WWB, and constrains women's mobilisation in San Gil.

Access to sustainable micro-finance services within the microenterprise programmes seems to be a necessary, but not sufficient, requirement for a comprehensive gender policy (in financial terms). However, top-down, non-participative sustainable approaches, as in the case of WWB, are intrinsically constrained in embracing a fully gender-aware policy. For instance, the sustainability of WWB's approach is based in part on power relations wielded by fieldworkers over clients, not to say top-down

decision-making processes in the programme. But, within these constraints, there is always room for manoeuvre to introduce some 'corrections'. Gender-awareness training for fieldworkers, participative complementary services for women and men might create, for instance, a more 'sensitive' programme that facilitated women's self-empowerment and supported emerging masculinities. I think that is possible to construct scenarios of self-sustainable financial programmes (where 'the savings of the poor don't go far away from our communities', as Father Ramón put it) with gender policies. Potential tensions between finance and gender-awareness do not necessarily render them incompatible, particularly if they incorporate a greater women's mobilisation. This is a field that deserves further research, concerning particularly on men's gender identities. (For example, repayment rates and transaction costs are associated with gender conflict/co-operation within the household).

In Cali and San Gil, credit has been one of the social supports that impinge on women's bargaining power. Micro-credit services have been channelled to women and have helped improve or stabilise women's business income. These credit services have displaced informal money-lenders and have enhanced women's status and a sense of ownership by bringing institutional support to them. However, in both cases, credit is given mainly to individuals, even in the associative groups in San Gil (the loan is in the name of one member), and the complementary training services are marginal, separate from credit. Thus, the strengthening of women's bargaining power is important within the household but lacks any direct link outside it. In the case of WWB, the absence of group meetings, grass-roots organisations and women's collective participation prevents women from gaining power outside and reaching further levels of self-empowerment. In the case of San Gil, it isolates some women working at home. This is certainly a restriction on confronting 'traditional' forms of masculinity outside the household and makes new relations of power inside households and men's new identities almost as invisible as men's domination.

The existence of microenterprise services available to men lead me to ask, for future research, not only how far and in what ways women, in order to confront gender inequalities, need different treatment and complementary services from men, but also

to recognise that service provision for men, as members of female clients' households, can be a potential mechanism for challenging such inequalities, an opportunity largely overlooked so far. As I wrote in section 8.1, bringing men into development must be not only as beneficiaries but as partners, workers, clients, etc. of family businesses. But, in any case, the provision of microenterprise services to men and women on an equal footing could be a strong element in an equity policy and a way to tackle the complex picture of class, race and gender disadvantages from both sides, in relations not just to access to services but to effects on income generation and gender power relations.

9.2   Gender division of work and the construction of new masculinities

One research question posed in this thesis was, in the case studies, what new configurations arise in gender divisions of labour and gender relations, in households with micro-businesses, where one member is involved in a microenterprise programme? I have analysed gender relations within the household by both the division of labour in the micro-economic activity and the contracts couples made around housework. Productive and reproductive work have provided the background for the configuration of power relations. Both types of work are strongly connected and overlapping, giving space for different configurations of gender relations from those stemming from more usual patterns of paid work. I have argued that this process has been largely underestimated and that in many cases it has brought positive changes.

Fairness requires a better distribution of the bulk of housework. In Colombia, in many households, which are economic units, this has happened, changing the under-valuation of reproductive work. In the case studies, women who do a greater percentage of the reproductive chores are not necessarily at a disadvantage. In those households where all the work, productive and reproductive, is transparent to by family members, the possibility of exchange increases and most tasks are subject to negotiation. As skills and performance count, women usually retain much domestic work, though with increased flexibility. However, as the fetishism that paid work

outside entails and the power that it usually gives to men have been eroded, the under-valuation of housework is dissipated with power relations that it maintained.

The extent to which this process takes place depends in the case studies on the position of power of each member and the degree of control that they have over the social recognition and expression of their collective work (family work): money. As an economic unit, family members produce work that is exchangeable in the market. Who controls this work is then decisive and is the best indicator of the state of power relations. Control over money has appeared materially and symbolically as an element where gender power relations are negotiated.

We have seen in the three case studies, and in the diversity within them, how the degree of gender equity depends on the extent to which men, but particularly women, have access to and control over money. In all the cases men and women construct specific discourses to justify, reinforce or contest their control over money. These discourses are relevant in household arrangements that subvert general patterns in society. For instance, the notion that women are better managers appears extensively when men seek to justify women's control over money and the division of labour that it support. There are many ways through which men and women subtly and openly seek to negotiate a better position. The intensity of negotiations and the forms they assume are associated with the level of co-operation and conflict.

Management and control over money help women's bargaining power in two ways. Firstly, it is in dealing every day with money that these women take over the 'public' sphere and improve their self-perception. And second, control over money gives them a great deal of power in decision-making, especially in consumption decisions. Getting control over money led these women to improve their management skills and self-perception about their contribution as workers, gaining further bargaining power. Additionally, greater participation in consumption decisions allows them to meet their personal needs, as well as those of their children, and to distinguish their own perceived needs. In the case studies, women's management has therefore been a way of increasing the perceived legitimacy of their investment and consumption decisions.

The particular struggles of these women in social arenas of the labour market such as self-employment, in getting a house, and in their own experience as women in the different households of which they have been members, all strongly configure a cumulative process and shape current gender relations. For those women who had been beaten, this was not only a factor in leaving their partners but also a strong motivation to be independent and later start a new relationship on a different basis. To be independent, working in informal activities and getting their own money, has been the basis for many women to build new relationships and drastically change their breakdown position. Women who have remarried own their businesses and houses, which is the main asset in a person's bargaining power in poor urban areas.

In this context, I maintain that in the case of Cali, women have not become heads of households just by a mere process of economic recession. Recent high levels of male unemployment have not been the only cause of the rise in women-headed households. In a complex picture of migration, violence and cultural and racial differentiation, while some couples have shown very stable relations with a good position for women, many others have presented histories of serial monogamy, which have been vital in the construction of new relations of power. Some of these women have radically changed through the accumulation of assets and, in a second or third union, have improved their self-perception and breakdown position. This change has facilitated the emergence of new masculitinies.

The changing gender division of labour in these home-based businesses must be acknowledged. The organisation of households and the gender division of labour within them, show that all aspects of daily social reproductive and productive labour appear to be open to negotiation. As these households are adapting to change, members devise new arrangements for meeting daily and long-term needs. Who performs what activity in the micro-business is open to negotiation, as are child care, cleaning, shopping, and cooking (all interconnected). The result may challenge long-standing gender norms, amounting even to a renegotiation of the social meaning of what it means to be a man.

The structural character of divisions of work in society as a whole must not prevent us from a more fruitful analysis of the dynamic between agency and structure in the lives of poor men and women, and how such structure operates through social values, norms and cultural scripts. I have argued that men's and women's agency, at the level of the household, have here produced qualitative transformations in gender relations which are significant not only as alternative way of being and doing, but also as a socially relevant process which is modifying structures, and as elements produced by the contradictory dynamic of social relations. The changing character of the gender division of labour and the discursive and ideological process that it entails, must be considered to achieve a more clear and complex account of the reality that illuminates progress towards equity.

9.3   Work and masculinities in microenterprises: the sunset of machismo?

As in many societies, I can sustain from the three case studies that providing for the family has been, and continues to be, one of the most important masculine identities for marriage men in Colombia. However, these widely mentioned provider identities of men have drastically changed in a context where male gender discourses sustain women's entitlement to work. In these cases, some men and women have clearly constructed a new perception of a legitimate interdependence and of mutual responsibility for household provision. This new perception has been brought about not merely by male displacement from the labour market but by complex processes of wider social change. The legitimacy of the new interdependence is, however, constantly negotiated according to gender relations of power and to the opportunities that couples have to face their economic constraints.

In Cali, some men interviewed, from households with breadwinner women identified as the most important cause of conflict women's nagging about having taken on 'men's responsibility' to provide for the household. This hurts men's dignity as it means they have not fulfilled their role as men in providing for the family. Dominant masculinities that impinge on marital instability are then related not only to men, but

to women. When women and society demand that men be the only or main providers they are calling on terms of the hegemonic image and closing off, in practice, alternative solutions which could bring benefits for both man and woman. Emerging masculinities require new aptitudes from both sides and the new relations of power seem fragile constructions in some households where women build discourses around identities that the man can no longer bear. This is not to say that women are the main bearers of hegemonic forms, but that masculinities (like gender) have a relational character. Masculinities are forged in gender relations.

In the contrary situation, when women and men interviewed acknowledge the economic constraints of men performing 'traditional' men's roles, women who do not label men in hegemonic terms undoubtedly helps to facilitate and strengthen men's new identities. The confrontation of dominant masculinities involves both men and women, and women contest such forms through their multiple gender relations and at the different stages of their life course. Women's self-perception is related to their perception of the other's contribution in the intertwining of gender relations. When men and women create an admitted interdependence, each aware of the other's work contribution and position and speak of each other in such terms, the emergence of new masculinities takes place. In these case studies, many women are confronting some forms of masculinity and men can also find their own ways to do so.

Another question posed at the outset of this research asked, how are masculinities configured and how have they changed among different groups of working-class men linked to microenterprise? We have seen diverse elements in the configuration of masculinities. In three different cultural settings in Colombia, one of the main elements in this configuration is the role of provider. These men's self-perceptions are related to their economic contribution within the household, as one of their most important functions as workers. However, in many of these households this identity as provider takes the form of contributor, so that the man shares the burden of work, being it 'hard' or 'light', or even 'women's work'. To be a contributor here is to be a responsible worker, also a strong element of men's identification, which can be a platform for a man's interaction in all aspects of social life. These men's appreciation

of women's work is a recognition of the bargaining power women gain within the household as well as in the wider society. This recognition goes along with an explicit affirmation of an alternative manhood through the denial of elements belonging to 'traditional' masculinity.

These men contest elements of 'traditional' masculinities by doing 'women's work', abstaining from infidelity, not seeking to be tough and not drinking in peer groups, etc. In contrast to some masculinities, for many poor, urban, working-class men to be a 'real man' is no longer to be a womaniser, heavy drinker, and so on. In spite of the social encroachment of hegemonic masculinities from the wider community of neighbours, friends, kin and from the media that exerts its subtle power over men, many are creating new spaces. Men who challenge such social perception are likely to be subordinate to the hegemonic as gendered beings. But they have changed the so called *machismo latino*.

I have argued that *machismo* is a term that refers to a set of attitudes, behaviours and scripts associated with some features of masculinity in Latin America. It is defined as an extreme version of masculinity, to qualify those men with ostentatious virility, who exert open control over wives and are associated with physical violence against women (see similar definition in Brusco 1995, Gutmann 1996, Fuller 2000). It is related to stereotypes proper to the older generation of men, and as an adjective is rejected by most men. It is used to signal a generational change which is an expression of material and ideological transformation of society. The attitudes of *machismo* have been dramatically eroded and contested in new generations of men through the reconstruction of gender domination. The very use of the term *machismo* immediately calls up gender relations. *Machismo* is then a script to which all men are related and from which all to some degree escape. The script evokes the main elements of gender stereotypes, and is also used to express the strongest sensations of gender oppression.

Masculinidad (masculinity) is a formal word, unfamiliar to my informants, while *masculino* (the adjective) generally has positive connotations. Masculinity, as a concept, is not to them just some kind of male practice, behaviour or set of idealised

ways of thinking about what a man must be, it is also a site in gender relations to which women refer, idealising and recognising the proper condition of being a man, in the social construction of gender. Masculinity is that set of cultural scripts associated with being a man, but also used, exerted and altered by women, scripts which can became hegemonic when used to exert power. In the making of working lives, in these case studies, the configuration of masculinities is at the heart of gender power relations. Further research is needed to provide better understanding as to how discourses, such as those around provider/contributor, change in the life course and can be symbolically used to enhance new routes to gender equity.

9.4   Ways forward

Another question posed by this research was: in the case studies, how are men's and women's gender identities and power relations shaped by the occupation of different spaces and how do they interact within households and with civil society organisations in different cases? I analysed in section 6.6 how the micro-entrepreneur men of ASOMMETAL developed their masculinity in tension with different groups of men and with patterns of masculinity current in their life course. As a male social group, they defined a new form through the multiple social relations of power that they have, discursively and materially, with other men's groups, but also with different forms of femininity. This case showed how problematic it is to separate class from gender analysis.

The concept of patriarchy, in its assertion as a system that confers privilege equally to all men, leaves little room to analyse contradictions among men as gendered beings. In particular, the economic class and social status that positioned micro-entrepreneur men at a disadvantage to more powerful groups mediated their 'patriarchal dividend'. Their social position can lead them to wield more power over women or to a greater valuing of women's contribution to the family business. I maintain that the concept of masculinity permits the bringing together of their gender differentiation as working class men and as male partners. Their gender identity is not only related to women but to other men from whom they both draw and refuse values and practices. The identity

of the male association's members was reconfigured by the microenterprise programme in their double condition of micro-entrepreneurs and household heads, which gives space for women's visibility.

Spaces are important in these case studies. There is no natural line to draw between what will normally be accounted as public and private. We have seen how materially and discursively poor women and men redefine spaces in their work environment as in their consideration of what deserves public attention. I found that the interrelation between multiple spaces and the gender power to occupy them (or lack of it) shapes gender identities and relations.

As the case of San Gil showed, different realms of social life cannot be separated. Male collectivities are contested spaces that give room for a more diverse configuration of the private (household) and public, changing gender asymmetries. I suggested that the development of networks in civil society based on principles of co-operation and solidarity helps here to undermine expressions of hitherto hegemonic forms of masculinity. The development of civil society and, within it, women's organisations, has subverted prevalent forms of masculinity by the domestication of 'public' domains (e.g. local politics) and the visibility of 'private' ones (for instance, family life in the market place). These processes have not only broken, to some extent, dichotomies and hegemonies but laid bare the gendered nature of all spaces in social life.

San Gil also showed, through the case of the internal confrontation over male leaders' exercise of power within the SECOOP social movement (section 5.6) and that of women bringing their partners to their work (section 8.1.3), the conflation of the personal and the political. In the first case, this process was given by male-female conflicts notions of politics and by the confrontation of 'traditional' masculinities by men, especially but not exclusively young men. One of the signs of this confrontation was that male leaders were bossy, as they would be at home. The personal (private) became political (public).

Peer pressure is one of the most important ways through which patriarchies are reproduced in everyday life and one of many social encounters that sit between public and private spheres. But also, that peer groups are one of the important spaces where men can exert agency and break hegemonic patterns. In the case studies, peer pressure is an obstacle that many men meet to releasing the burden that implies what it is to be a man. It leads men to accept social norms that demand they take a position of power in gender relations. Personal agency is constrained by patriarchies, but the former is always present and can alter the latter. Men's avoidance of peer pressure is one of the cornerstones in rejecting hegemonic masculinities. In peer groups, men are trapped in contradictory ways of being a man. On the one hand, being 'persuaded' by peers is the way of becoming socially male and, on the other hand, avoiding the peer group is to deny manliness given that alternatives are individually and not collectively available. Agency is possible, but at the cost of social isolation. I consider that this is a promising space for development organisations to confront hegemonic masculinities in bringing men in development. It is in the daily social encounters that contested patterns can be backed by development organisations in implementing comprehensive gender policies. Peer groups can become men's groups if development organisations look for the connections between their needs as workers, fathers, players, etc. with their anxieties, fears and doubts as men in confronting hegemonies.

This is simple to write, but there are abundant ambiguities. Rewording what I noted early in this thesis (section 4.4), it sometimes appears that support for gender equity implies losing something inherent in being a man. For men to involve themselves in a comprehensive gender policy implies not only resisting old scripts but also moving beyond, to create another language that lets them engage in profeminist principles and actions.

"Profeminist men can actively become such 'incoherent and discontinuous gendered beings' by adopting a strategy I will call the 'politics of ambiguity'. By utilising the fluidity of identity and the shield provided by cultural presumptions of normalcy, profeminist men can thereby gain access to other men and then reveal the 'rewrites' they have made in the cultural scripts of masculinity, as well

as encourage, challenge, and nurture other men to rewrite the scripts of their own identity" (Gutterman 1994, p. 231).

For poor men in Latin America this 'ambiguity' could be reduced given the social costs that they are paying by conforming. It is the experience of poverty and vulnerability that potentially links many of these working-class men across patriarchal dividends to find ways and possibilities to construct a gender agenda that challenges hegemonic masculinity through a search for social justice. I argue that the economic alternatives available to these men are highly dependent on women's labour and support, stable marital relations, and on their commitment and prestige as good men, which leads some to assume a different personal dimension which should be backed by civil society. Interventions could set up the conditions for men to find ways forward. This is a field for action and research that needs to overcome one of the shortcomings of this research: to work with men's groups. They will provide worthy insights with potential for the action of profeminist heterosexual men.

I have focused in part on how some men contest hegemonic masculinity by practising different ways of being a man. This focus not only allows us to look at how men and women exert agency but also what elements explain new practices. This emphasis has let me to reject general statements that pose the 'male' gender category regardless of other social categories and derived from male-specific experiences of power. Men are not an essentialised category under which control over women may be assumed as a consequence of pervasive gender behaviour. The construction of knowledge around men's identities in development and their potential for a profeminist agenda must not only be a collective process in dialogue with feminist scholars and practitioners, but also a self-reflection that leads us, as men, to give up those elements of power associated with domination.

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APPENDIX 1

5.1.1   Group of 29 priests. First Diocesan Meeting on Social Pastoral, San Gil, 1964 (INDECOL 1988, p. 36).

5.7.1.1   *La Virgen del Carmen*. A religious feature in the urban landscape of San Gil, August 1999.

5.7.2.1   A male worker (weaving) in a woman's handicraft microenterprise.
Curití, August 1999. (Owner interviewed).

5.7.3.1   Ramón in the market place. San Gil, August 1999. (Interviewed).

5.7.3.2   Luís Eduardo, selling in the market place. San Gil, August 1999.
           (Interviewed).

5.7.3.3   Peer group in the market place. San Gil, August 1999. (All interviewed).

5.7.3.4   Espedito in the market place holding his daughter. San Gil, August 1999. (Interviewed).
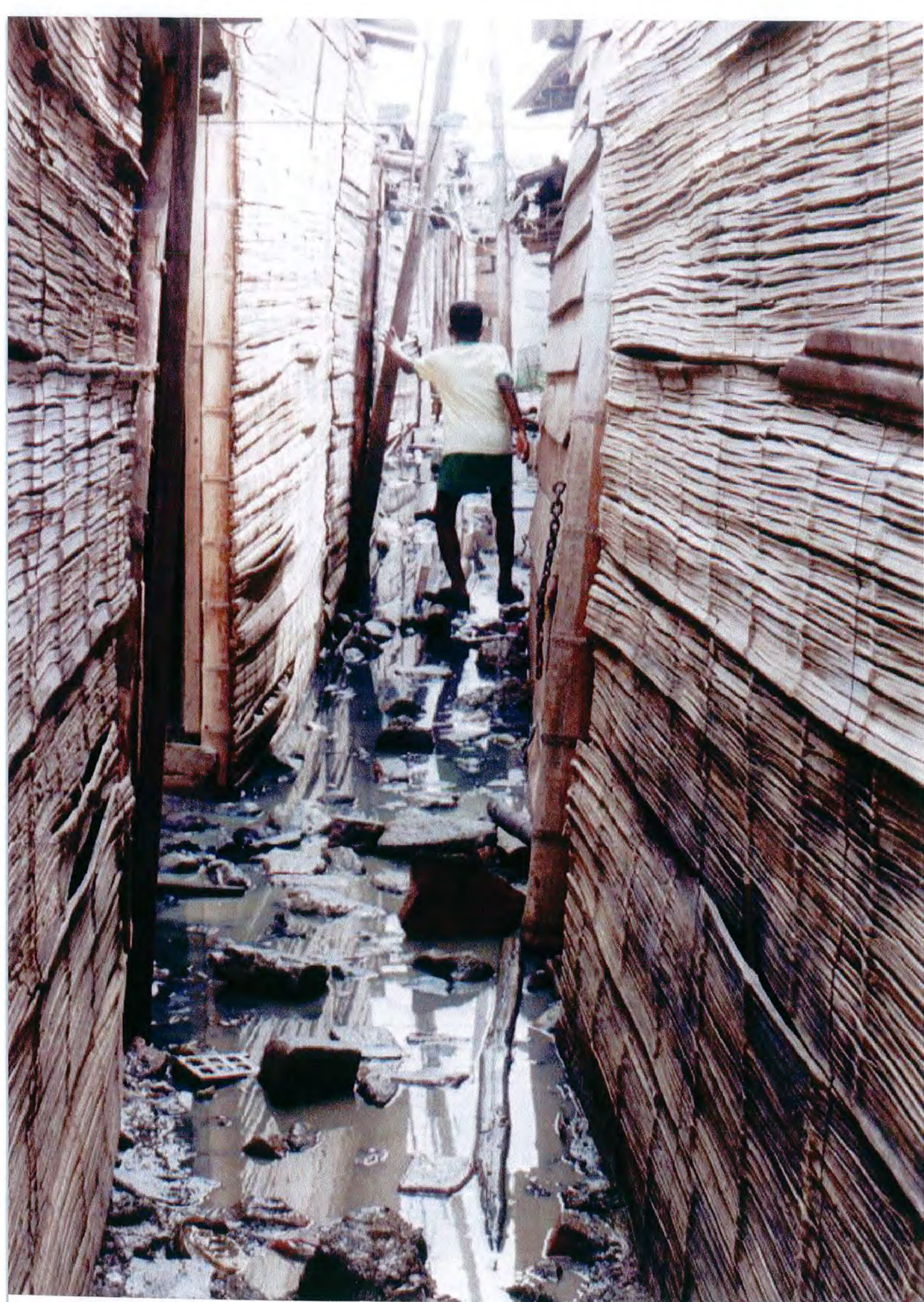
7.5.1   Children in *El Distrito*. Physical diversity and cultural encounters. Cali, September 1998.

7.5.2   Landscape in *El Distrito*. Cali, September 1998.

7.5.3   Flooded new shanty settlements in *El Distrito*. Cali, September 1998.

7.5.1.1   Cristina's shop. *El Distrito*, Cali, Septiembre 1998. (Interviewed).

7.5.1.2   Black children in *El Distrito*. Cali, Septiembre 1998.

7.5.1.3   Barred houses in *El Distrito*. Cali, Septiembre 1998.

7.7.1   Jorge Eliecer and Esperanza in their potery home-based micro-business.
         El Distrito, Cali, June1999. (Both interviewed).

7.7.2   Ramón in his home-based bakery. *El Distrito*, Cali, June1999.
(Interviewed).

7.9.1.1   Andrés and Claudia in her shop. *El Distrito*, Cali, June1999. (Both interviewed).

7.9.1.2   Father, sons and one adopted boy in *El Distrito*, Cali, June1999.
                     (Father interviewed).

7.9.1.3   Son from woman's previous relationship and her present family in the
home-based shop. Palmira, June 1999. (Couple interviewed).