The Entrepreneurial Woman in Development Programs: Thinking Through Class Differences

Özlem Altan-Olcay*

This article explores development programs that focus on women’s entrepreneurship with the aim to promote women’s empowerment and gender equality, on the one hand, and household poverty reduction and economic growth, on the other. Utilizing a case study from Turkey, it studies the class-based contradictions inherent in the idea of the “entrepreneurial woman.” The first contradiction lies between the imaginary of the “entrepreneurial woman,” which guides the way in which the programs are devised, and the actual women targeted. This plays out in the difference between the actual resources women can deploy for their economic activities and what is expected of them. A second class tension involves the liminal position of the local NGO officers between the donors and the beneficiaries. Their efforts to sustain their distinction from the latter make the logic of the programs appear to work. This article proposes that these tensions offer insights into the problems concerning the rationalities of development programs, as well as the everyday mechanisms that enable their continued existence.

Introduction

In the recent decades international development institutions, governments, NGOs, and businesses have collaborated as partners in programs that aim to increase women’s entrepreneurial activities. Increasing women’s entrepreneurship has been seen as conducive to economic growth, poverty reduction, and social inclusion. Programs also link women’s entrepreneurship to gender equality, because it is assumed that gainful economic activity can alter household power relations and enable women’s participation in the public domain. I argue that these goals are incommensurate since their reasoning is based on unrelated groups of women. This article focuses on class-based contradictions inherent in the idea of the “entrepreneurial woman”, as they are locally articulated.
Utilizing a case study from Turkey, I argue that there are two kinds of class-based disjuncture embedded in the concept of the “entrepreneurial woman” that is deployed in development agendas. The first is between the assumed social class of the “entrepreneurial woman”, and that of the actual women with which these programs engage. The difference manifests itself in terms of the businesses that are actually established, given the combined inequalities in economic capital, educational achievement, and household reproductive responsibilities. This divergence not only renders the programs ineffective; a seemingly universalized understanding of entrepreneurialism actually sidesteps structural issues concerning labor markets, resource distribution, and the intersectionality of gender inequality. Thus, paying attention to this embedded contradiction allows us to contribute to “understanding class inequalities among women and class differences in the nature and patterns of gender inequality” (McCall and Orloff 2005, 161).

This begets the question of how these programs can operate in the everyday given this contradiction. A second type of tension, which revolves around the class vulnerabilities of the local NGO officers, makes the reproduction of the public script (Scott 1985) of the entrepreneurial woman possible. The local NGO officers occupy a liminal space between the funders and NGO executives, to whom they are accountable, and the women, whom they service. The cultural strategies they attempt to utilize to claim a position distant from the latter evidence the high stakes they have in keeping these jobs in a sector that is seen as prestigious. Thus, these actors navigate these problems, and the programs continue to work.

This article is based on fieldwork I conducted at two NGOs in Istanbul, Turkey, whose work—connected to a network of private-sector sponsors, international donors, and public offices—included training, advocacy, cooperative establishment, and credit disbursement to women. KAGİDER (Kadın Girişimcileri Destekleme Derneği, Women Entrepreneurs Association of Turkey) and KEDV (Kadın Emekini Değerlendirme Vakfı, Association for the Support of Women’s Labor) are part of a terrain of civil society and government initiatives that run programs encouraging women’s entrepreneurship. I chose to do my fieldwork at these two organizations because they worked solely in the area of women’s gainful economic activity; they were guided by the goal of contributing to gender equality and together they catered to women coming from a wider range class backgrounds.

My fieldwork consisted of visits to their offices, involvement as a volunteer in projects, participating in meetings, and field trips over the course of twelve months during 2011 and 2012. I also conducted twenty-five interviews with the program’s beneficiaries and had numerous conversations with officers. Most of my work was concentrated in various districts of Istanbul where the organizations were located. There was a noticeable difference in the power and reach of the two organizations. The founding members of KAGİDER were successful businesswomen, who aimed to create a network of women
entrepreneurs in Turkey. Eventually they also started tackling issues of gender equality, organizing training sessions, mentoring opportunities and meetings for potential entrepreneurs in addition to various advocacy campaigns. With its powerful member base and economic resources, KAGİDER was the more institutionalized and professionalized of the two. It was more easily able to link to and sign partnerships with international organizations. By the end of my research, there was a change in leadership: the new elected executive officers appeared to shift focus more towards members’ business-related problems. KEDV, on the other hand, was established to enhance the economic well-being of women from lower classes. Both had office personnel, but KEDV also had a heavier reliance on a network of volunteers. At the time of the fieldwork, KEDV housed a microcredit program, but this was only one activity among others, including advocacy, training, consultancy, and cooperative meetings. The organization did advocacy work, primarily in the area of women’s cooperatives, and it also enjoyed relatively easy access to policy-makers. After the end of my research period, the microcredit program temporarily slowed down due to a shuffling of funds and personnel.

Silliman argues some civil society activism has tended to work from within existing development paradigms, drawn into competition for funding. She documents the resulting power inequalities in advocacy networks, between more professionalized NGOs and those at the grassroots level (Silliman 1999). Both of these organizations, whose work can be read as an example of similar initiatives around the world, walked the uneasy terrain between advocacy and exigencies of funding. Because they explicitly prioritized gender equality, they were differentiated from many NGOs whose primary objective was poverty alleviation. However, they also needed to compete for funding for their work. The resulting tension was especially marked among the officers of the organizations, who worked hard to combine their commitments to women’s rights with the everyday requirements of the work. The Turkish case contributes to relevant discussions, also because of simultaneous and seemingly contradictory developments in the public realm: growing conservatism regarding women’s positions in public and private spaces, along with increased policy attention towards augmenting women’s low labor force participation. The work of these NGOs attests to how universal discourses on the entrepreneurial woman can fracture in contextually specific ways.

In the following sections, I first ask the question, why development programs continue to appear to work despite all the critiques attesting to their problems. Then I discuss the relationship between gender and class, as they play out in discourses of entrepreneurship; drawing attention to the reformulation of problems of inequality in terms of individual agency. Moving onto my case study, I make two arguments: first, I show how the programs and their formal requirements reveal an understanding of entrepreneurial success, for which many of the women do not have the necessary resources. The ways in which the programs are implemented individualize women’s experiences,
eschewing class-based inequalities. Second, efforts of NGO workers, who are aware and critical of this problem, nevertheless help programs continue functioning. They become convincing mediators of the programs because of their socioeconomic proximity to the beneficiaries. They work hard at this mediation because retaining their jobs also imbues them with sense of social and cultural distinction from the same group.

The Vision of the Entrepreneurial Woman

The vision of the entrepreneurial woman in development programs is based on the assumption that women’s businesses can create positive effects for economic development and gender equality, simultaneously. Accordingly, when women earn money, they are more likely than men to spend it on household needs (Nichter and Goldmark 2009), thereby facilitating poverty reduction and better-quality care for children. Fostering women’s entrepreneurship is also “smart economics” because it can contribute to economic efficiency and growth (Razavi 2012). Furthermore, women are expected to become empowered because entrepreneurship increases their control over money and enables them to exercise more power in household decisions (Goetz and Sen Gupta 1995; Hashemi, Schuler and Riley 1996). All in all, access to monetary resources is expected to create a “virtuous spiral” (Mayoux 1998, as cited in Mayoux 2001), as a result of which, women gain the ability to challenge gendered cultural practices and renegotiate social and political inequalities.

There have been three critical reflections on this articulation of the relationship between women’s entrepreneurship, empowerment, and other development goals. The first critique focuses on the tendency to limit discussions of gender equality to market terms (Elias 2013; Simon-Kumar 2011) and to normalize a vision of entrepreneurial and responsible citizen subjectivities. This approach expects individuals to take care of themselves and operate successfully under competition (Murray Li 2002, 2007; Rankin 2001, 2002). This market-based logic evades histories of economic restructuring and fails to problematize the divestment of state responsibilities toward citizens (Karnani 2009; Roy 2010; Weber 2004). It fails to take into consideration how pervasion of global capitalism has deepened inequalities of gender, race, class, and nation (Peterson 2012).

A second critique has to do with the instrumentalization of women in addressing questions of family welfare (Elizabeth and Larner 2009; Jenson 2009). Studies have shown how development programs targeting women’s entrepreneurial activities can consolidate hierarchical gender roles because they fail to problematize existing gender norms that inform the invisibility and unequal performance of social reproductive labor (Bergeron 2010; Karim 2011; Prügl 2009; Rankin 2002). Women may be spending disproportionately
on families because their work is seen in familial terms, and their care burden remains essentialized and unchallenged. In a sense, the focus on women’s entrepreneurial potential for reasons of household well-being exposes the inherent contradictions in the vision of self-responsible, self-sufficient neoliberal subjectivities (Altan-Olcay 2014) and ideologies of global economy (Bergeron 2001).

Finally, this instrumentalization and essentialization actually masks gender inequality in the household: women, globally, undertake a heavier share of household labor, whether they have a paid job or not. This factor goes a long way in explaining gendered job choices and limitations (Kalleberg and Rosenfeld 1990; Olson, Hanson Frieze, and Detlefsen 1990) and overlaps with economic inequalities to produce differentiated outcomes among women. Given that women targeted by these development initiatives usually cannot outsource household work, the kind of businesses they are likely to establish are limited by their time poverty (Warren 2003) along with their restricted access to economic and educational capital, and market experience. In a vicious cycle, the limited success of their remunerative economic activities can exacerbate these circumstances. The problem not only pertains to class differences among women, but is also intersectional (McCall 2005). To that end, international development programs cannot generate sustained links between women’s entrepreneurship and empowerment because they are unable to address class and ethnic differences (Ferguson 2010).

What makes it possible for this developmental vision to survive and thrive, in spite of all the critical work pointing to its problems? It could be said that the assumptions, plans, contents and implementations of development activities do not reflect the actual problems in local contexts, because their blueprints come from institutions and actors who are not necessarily knowledgeable of the latter (Ferguson 1994; Mitchell 2002). The plans are put into action because there is a blatant power inequality between the international institutions and local actors, which are considered to be “in need of development” by the former (Escobar 1995).

These critical observations call for looking into how development programs actually operate on the ground. To that end, in addition to Riggs’ question on why development plans go awry (2012), I want to ask what it is about networks of relations on the ground that make the visions of “entrepreneurial woman” appear to work even though they in fact do not. How do the aforementioned contradictions play out; how are they negotiated in everyday practice? I suggest that a useful point of entry would be focusing more on the “brokers” (Mosse and Lewis 2005)—that is, the local actors who translate and implement these programs—and the relationships they form with the beneficiaries as well as the international donors. If we paid attention to the salience of class inequalities in these relations, we might get a better idea about what does not work in development discourses on entrepreneurial women, and how they are made to appear to work.

Within the diversity of the ways in which class has been defined, some of the foremost explanations have centralized the importance of employment
relations (Lockwood 1958; Wright 1976). Others have deployed family as the basic unit of analysis, with the male breadwinner’s position either determining (Goldthorpe 1983) or mediating class positions of individual household members (Wright 1997). Feminists have critiqued these models because of their failure to problematize gendered structuring of labor markets and the domestic division of labor, which feeds into and is reproduced by the former (Crompton 2000; Crompton and Harris 1999). A newer set of studies, which have moved away from this familial approach and postulated that paths to social mobility are the product of individual effort and merit, are also problematic, because they detract attention from the deepening of class inequalities behind stories of women’s progress (Fowler 2003).

The distance between the vision of the entrepreneurial woman and the actual women who are expected to undergo an entrepreneurial transformation can be seen in this framework, taking into account women’s occupational pasts and trajectories, influencing and influenced by the economic, educational and time resources available to them. The desirable entrepreneurial woman exercises choice and agency in identifying a market opportunity; brings together the necessary resources of education, experience, connections, and finance; starts a business; and overcomes obstacles. In reality this figure is representative of a tiny minority of women (and men) around the world (Georgellis and Wall 2005). Women targeted by these programs are likely to have far fewer economic resources, less higher education exposure, and job experience. They are also more likely to undertake the double burden of household care and work, because they do not have the resources to shift them to someone else. A mere look, in the Turkish case, reveals that 32 percent of the self-employed in Turkey are categorized as poor (TURKSTAT 2009) and 90 percent of the women who are self-employed are in the informal sector (Ercan 2011). These observations indicate a clear need to problematize the economic distance between the actual women, who start small businesses and expectations of these programs.

The image of the entrepreneurial woman boosts a decontextualized, meritocratic understanding of success, based on “correct” exercises of agency and choice. Choice and agency are individualized and made contingent upon women’s willingness and capacity to improve themselves, without due attention to unequal distribution of economic, educational, and occupational resources that influence entrepreneurial success (Ahl 2006). This entrepreneurial discourse is also relationally constituted among the participants of the programs, contributing to organizing class difference (Gill 2014) in terms of culture, individual choice, and agency. There is clearly a disjunction here but we cannot stop at saying that these practices produce a neoliberal subjectivity, with the unintended consequence of justifying inequalities. After all, these programs do aim to do something about problems of women’s labor force participation. How do these contradictions unravel in the everyday?
This is where the second set of class tensions enters the picture: the relationally ambiguous position of local field officers between their bosses and funders, on the one hand, and the program beneficiaries, on the other. Bourdieu has likened class boundaries to a “flame whose edges are in constant movement, oscillating around a line or surface” (1987, 13). These boundaries oscillate because they are the moving effect of struggles for power on the ground, where economic and non-economic resources, capitals, their volume, composition, and trajectory all play a role (Bourdieu 1986, 1987). His discussion of symbolic misrepresentation and violence enables us to understand the struggles around claims of legitimacy with which economic inequalities are inherently connected (Bourdieu 1977). The local field officers, “the brokers” (Mosse and Lewis 2005), engage in “cultural resources of self-making” (Skeggs 2004, 75), in a field where claims of authority and legitimacy are connected to ability to mimic bosses and clarify boundaries with the beneficiaries (Lamont and Molnár 2002). These are individual strategies of identity making which are classed, without necessarily involving explicit references to class (Savage 2000).

In her discussion of working class women’s self-identification, Skeggs describes their efforts to escape the negative connotations of being “working class women”. Whereas there is little they can do to change their economic resources, the women actively engage in cultural struggles to demand respectability (1997). Inspired by her approach, I trace the liminal space that the NGO officers navigate to claim a position that is distinct from the beneficiaries and closer to their bosses. Their relatively limited occupational opportunities and dependency on their salaries from the NGOs position them in closer proximity to the women they service. Yet, their job in the NGO sector also gives them a cultural authority because they are on the helping, developing side of the equation and not among those “in need of development”. Maintaining this cultural authority is paramount in claiming a better position in a field, whose axes are defined by not only women’s income, but also by the prestige associated with their jobs and their ability to perform this prestige. This ability, in turn, depends on retaining these jobs, which are largely project dependent. Thus, they play a pivotal role in creating the public script that the programs work, despite all the discussed problems.

**NGOs Under Neoliberal Conservatism**

Turkey currently has the eighteenth-largest economy in the world, but in the Global Gender Gap Report, it ranks 125th, a drop from 105 in 2006 (The World Economic Forum 2014). In the UNDP’s Gender Development Index score, the ranking has hovered between sixty-eight and seventy-eight for the last fifteen years, a drop from forty-five in 1995. Boosted by international donor priorities, partnerships between public offices, companies, and NGOs (including business associations) began to focus on women’s entrepreneurship
because the goal of gender equality faced multiple threats in declining rates of labor force participation, precariousness created by neoliberal consolidation, and familialization of women in public discourses and policies. Increased attention to women’s entrepreneurship also has to do with a growing and internationalizing NGO field (Şimşek 2004a, 2004b).

A multi-vocal women’s movement emerged in Turkey after the 1980 military coup (Tekeli 1989). Many women’s NGOs were established as part of an expanding civil society activism, successfully demanding changes to gender-related articles of the law (Fisher Onar and Paker 2012) and engaging with international human rights discourses (Kardam 2005). They also became acquainted with international funding in the same period. In fact, donor funding became vital not only for women’s NGOs, but also for state institutions concerned with women’s rights (Kardam 2005). This facilitated, on the one hand, the establishment of advocacy networks, relatively free of state bureaucracy’s constraints and benefiting from the support of international pressure (Kardam 2005, 78–9). On the other hand, international donor support carried risks of negatively influencing grassroots activism and producing power inequalities in the civil society terrain (Altan-Olcay and İçduygu 2012; Ergun 2010). Particularly, professionalization of women’s NGOs and “project feminism” began to be a concern for many (Kardam and Ecevit 2007).

It is this background that informs the terrain of women’s NGOs today. A cursory analysis of the current period reveals there are more than 500 women’s NGOs, including the local branches of national organizations. Their activities, scope, and resources vary greatly. Of particular interest for this article, among these NGOs, are at least twenty which have “entrepreneurship” in their name, while several others are women’s cooperatives and occupational associations. These and other organizations have worked on programs to encourage small business enterprises established by women. It needs to be emphasized that the reach of micro-finance programs in Turkey is limited when compared with, for instance, Southeast Asia. By programs of entrepreneurship, I mean a terrain that includes micro-finance, training, cooperatives, and advocacy for public policy developments, and the like, where tensions of aforementioned “project feminism” apply.

The reception of these programs fostering entrepreneurship also has to do with the recent political economic history of Turkey, which has involved market liberalization, deregulation of finance, and privatization of state enterprises (Keyder 2004). This transition has resulted in a large-scale dismantling of public protection mechanisms, a decline in the wage-earners’ share in the gross domestic income, and rising unemployment levels (Boratav 1995; Sakallıoğlu and Yeldan 2000), especially in its first phase. Furthermore, massive deruralization and agricultural and urban transformations have exacerbated problems of social exclusion (Keyder 2005; Keyder and Yenal 2011).
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situation by introducing new redistribution mechanisms (Öniş 2012), formulated in ways that create political dependency and control (Yörük 2012). During the same period, leniency in private credit disbursal has skyrocketed household debt from 4.7 percent of household disposable income in 2002, to 50.7 percent in 2012 (Kılıçarslan 2013, 148), evidencing growing precariousness. At the end of 2012, official statistics revealed that 22.6 percent of the population was poor based on a threshold, calculated at 60 percent of median income.\footnote{6}

The same period has also witnessed peculiar trends in women’s labor force participation. After a further decline in the number of women with gainful employment from 33 percent in 1988 to 23.5 percent in 2009 (World Bank 2009), it stood at 30.2 percent at the beginning of 2014.\footnote{7} Historically, the majority of women in the labor force have worked as unpaid agricultural workers and many were driven out of the labor force once they migrated to cities (Buğra and Yakut-Çakar 2010). İlkkaracan argues that the persistence of the family wage in ISI created a situation in which more and more women became “housewives” in the urban context (2012). The export-led growth of the post-1990s was not able to offset this trend, either ( Başlevent and Onaran 2004). Whereas there was an increase in the service sector jobs available, these usually required higher education (İlkkaracan 2012). Thus there was a split in the labor demand for women. Much of the work available for women, with primary school education or less, was concentrated in the informal market (Buğra and Yakut-Çakar 2010).

Buğra (2014) explains the deterioration in women’s labor force participation with the concurrence between neoliberal economic policies, which reduce the likelihood of decent jobs, and conservatism. This conservatism is reflected in the increasing frequency of public officers’ voicing belief in complementarity between men and women (Kandiyoti 2014). Various policy choices exacerbate women’s roles as primary caregivers in the household, thus normalizing this vision (Buğra and Keyder 2006; Yazıcı 2008). These turn a blind eye to the problem of double labor and time poverty, whose worsening is evidenced by the fact that women’s likelihood of entry into the labor force declines with marriage and birth of children (Gündüz-Hoşgör and Smits 2008). These reflect a political will to depoliticize issues of class and gender inequality, stemming from a vision that sees women and men as unequal and different (Candaş and Silier 2014).

In seeming contrast to this familialism, government policies design public programs for women’s employment and small business enterprises. Yet, these do not separate goals of household social inclusion from women’s entrepreneurship, and they display a lack of attention to the circumstances that would allow for women’s labor force participation to contribute to gender equality (Ecevit 2007; Gökşen et al. 2013). In other words, government policies see female small-business entrepreneurship as an answer to the precarious living conditions of a growing number of families, without challenging the existing
gendered divisions of labor (Buğra and Yakut-Çakar 2010) or logic of individual market responsibility in service of the nation (Altan-Olcay 2011). NGO actors working in the field contribute inadvertently to the normalization of these circumstances by articulating belief in encouraging entrepreneurship because they do not consider it possible for women to access waged and secure work (Buğra 2014).

There are overlapping causes behind the limited access women have to employment and entrepreneurial economic activity. However, in programs promoting women’s entrepreneurship these are bypassed because the focus is on individual hard work, willingness to improve oneself, and creativity. Focusing the blueprint of the entrepreneurial woman on such individualized characteristics ends up turning a blind eye to class differences between the vision and the actual women, who make choices about remunerative activities, bounded by their multiple constraints.

The Form of the Entrepreneurial Woman

In my fieldwork, the class differences between the imaginary of the entrepreneurial woman and the actual women targeted by the programs became visible in two episodes. First, the training manuals were written and the training sessions carried out in ways that reflected a clear divergence between what was expected of the women and what they could actually achieve. Second, in the abundant reading, interpreting, filling out, and transmitting of forms—activities that dominated the encounters in the field—the parameters of the forms reflected assumptions which did not resonate with women’s actual resources, skills, or aspirations, as well as the kind of businesses they could establish.

The programs reached women from diverse social class positions whereas ethnic differentiation was less pronounced in the activities I followed. Aware that this relative absence itself speaks to the ways in which ethnicity, class and gender can mutually reinforce complex hierarchies (McCall 2005), the fieldwork data allow for a more focused study of the relational differences of educational background, occupational status, and existing economic resources. Because KEDV operated a microcredit program and organized platforms for women’s cooperatives, they catered primarily to women who were likely to have little formal education and experience in the formal sector. 8 In general KAGİDER’s training programs included more women with high school or university diplomas, and a formal employment history. Most opened stands in bazaars, conducted small trade in women’s craft products, and established tailor shops, flower shops, or neighborhood beauty salons. Those with professional experience and higher education, however, tried their hand at consultancy, hospitality, and similar pursuits, but not many achieved long-term
economic viability. All were taking risks, but for most, it was out of obligation rather than by choice.

In the interviews, several described their inability to find meaningful employment opportunities, their time poverty, unequal relations with male spouses, and their despair in the face of unexpected economic downturns and limiting social norms. I also encountered frequent cases where women had to enter the labor force after a lifetime of homemaking when they were divorced, or their husbands became unemployed or passed away. Yet, within the programs there was little official space to talk about these concerns. The life stories of those in the first group in particular, oscillated between episodes of poverty and relief. In the latter group, stories of poverty were absent, but many talked extensively about negative experiences in waged work and about their fear of the unpredictable regarding their small businesses. The few who could credibly talk about stages of progress in their lives were financially secure (because of their parents or spouses); they could start businesses “to realize their dreams” without worrying about income generation.

I first realized the significance of class tensions during and after a series of training sessions, where members of the organization coached women on topics such as business plans, accounting, finance, business law, marketing, and brand management. During the training, a group of women were seated around the table who wanted to start the following array of businesses: several shops offering home cooked food; an agency for baby-sitters and nannies; a day care; a beauty salon; a jewelry business; an online website for amateur painters; a brand consultancy firm; and a bicycle shop for outdoor enthusiasts. A couple of older participants had retired from the public sector, but the majority were from a younger crowd who either could not find jobs and were trying to make money with whatever skills they had, or who had left corporate jobs. The speakers already knew the proposals of the participants.

In one session, the speaker, who owned her own consultancy company, asked the group whether they had heard of SWOT analysis. Only one person had. The speaker explained that SWOT analysis was a table composed of the strengths, weaknesses, opportunities, and threats facing a business. Then, to demonstrate how it functioned, she chose the proposal of two young women with college degrees, who had decided to turn their love of cycling into a business. Prior to this training, members had seen this proposal as the only plan with reasonable potential. The presenter and the cyclists categorized their experience with outdoor sports, networks, brand exposure, financial standing, the economic and political context, and potential competitors. When a few participants tried to interject questions on issues beyond their control, such as macro-economic downturns, the presenter responded that they needed extensive research conducted to answer these questions. Another woman, who was retired from a public bank and in need of money for her son’s education, asked how she could simplify the numerous forms to apply to her case. The presenter suggested that simplifying the analysis, rather than testing the
viability of her proposal by means of the forms, might be a problem. Eventually most lost interest in the discussion. In the end, in a similar fashion, several of the sessions devolved into conversations between the speakers and a few participants.

Gill’s work on discourses of entrepreneurialism reveals emphasis on individual ability to recognize opportunities, to deploy creative solutions in the face of setbacks, and willingness to work relentlessly for upward mobility. She notes, however, this emphasis limits entrepreneurial legitimacy to actors with upper class origins, by eschewing how these characteristics are based on an unequal distribution of resources from the outset (2014). In this case, too, the trainees who were relatively better off were able to more easily design the kinds of business plans that the speakers endorsed. They were able to identify multiple resources the speakers deemed vital because they had them. And yet the discussion individualized these resource differences. As a result, one’s ability to grasp the business forms and emulate their language became the vehicle through which cultural boundaries were drawn between those more likely to make it and those who did not have entrepreneurial capacity. Because the forms appeared neutral enough, they became the common sense to which everyone aspired.

Later I talked with several of the women who had participated in this session. Some told me that the parameters of the forms did not make much sense to them. According to different interviewees, they were too technical and designed with larger businesses in mind. After all, their business proposals and knowledge were modest. They understood that the training was intended to teach these technicalities so that they could avoid basic mistakes while planning and establishing their own businesses. Yet somehow, they just could not grasp most of the information. In the end, they resorted to explaining their inability in individualized terms. They described their individual lack of education, creativity, etc. and not the resources that would have enabled these. As the logic of entrepreneurialism contributed to a shift in thinking about class in terms from inequality to meritocratic possibilities of mobility (Allen 2004; Gill, 2014), it also muddled the hierarchies in the room. The vision of the entrepreneurial woman, captured in the programs, exercised symbolic violence in the sense that women who did not fit its parameters ended up seeking the causes in their individual failures (Bourdieu 1984).

In this particular series of training sessions, the socioeconomic distance between the presenters and the attendees showed variation, a fact that members of the organization, too, recognized and tried to address as they planned for them. Nevertheless, there was not a complete disjuncture: despite all the friction, several women were able to adapt what they learned from the trainings and attempt to put together a business plan based on the blueprints presented. The friction became more noticeable as the socioeconomic circumstances diverged further from each other and as the expectations of the programs became less and less relevant to the beneficiaries’ lives. Many of these activities
involved women filling out various forms and each such instance constituted a space where the class difference between the imaginary entrepreneurial woman and the real women present became manifest.

In another meeting, NGO workers were frustrated that the training sessions for financial literacy did not seem to bear much fruit even though the women needed this asset. One officer in the microcredit program explained that she wanted the women to use the credit, equipped with a basic knowledge of macro-economics, cost calculation, and the ability to separate household and business expenses. She was frustrated every time the women confused the two, or when they calculated their profit by merely subtracting the cost of the materials they bought from the price of the product that they sold. She said that the women were asked to fill out a series of forms about their intended or ongoing money-making activities when they (re-)applied for loans, but that their lack of financial literacy precluded both reliable data collection and estimates of success.

Many women whom I interviewed, who had filled these forms, did not remember their content. When I asked them about what they had written and undersigned, they recalled such activities dismissively, if at all. While this silence in and of itself is revealing of the forms’ limited use-value for the women, it still does not signal anything about the differences between the imaginary of the entrepreneurial woman and the experiences of these women. A clue to this difference emerged during one of my visits, when I volunteered to help field officers in making calls to ask women if they would agree to enter a competition among micro-enterprises. The contest was part of a project in which the organization was collaborating with an international bank, which provided the funding. If the women we called agreed, we asked them survey questions to determine in which competition category to submit their case: financial success, social impact, vision, and personal struggle. One of my first calls was to a microcredit recipient who, together with her husband, ran a meatball shop from an illegal extension to her home in a shantytown. When she accepted, I read several questions to her: “Can you tell us about the details of your work? How do you spend the day? How did you decide to establish this business? What were your dreams when you began? Did these dreams come true? What are your dreams for the future? How did this job impact you, your family, and the people around you?” In response, she complained that the work was back-breaking and that she no longer had any time for her family or friends. I was unsure whether these were the answers that would get her an award. I kept reformulating the questions until she took the cue and reiterated the familiar rhetoric about how her sons had to pick up after themselves more and how her husband had more respect for her. Relieved, I moved on to another set of questions.

The second set of questions was harder: “Do you have any fixed assets in your business? Do you do your own accounting, or do you get help? How do you market and advertise your business? What technologies are you using?”
She could not answer the question of fixed assets until I suggested the utensils in the kitchen. She did keep books, but they were not really separated into business costs versus household costs—the business was physically part of her home. At this point, she became impatient to get back to work. She told me that she had real work to do and hung up. Similar conversations repeated themselves until I found myself asking questions such as “Do the members of your family regard you more positively now?” and “What are the things that are essential to your work?” It was only through these questions I could induce the respondents to give the kind of answers that could help them be competitive.

There were two issues here. First, the categories about which I was expected to collect information were based on a corporate lexicon, which was distant from these women’s realities. We could say that this signals the way in which development programs create the conditions under which people are encouraged to conceive of themselves in individualized terms (Murray Li 2005, 2007) of market performance (Rankin 2001, 2002; Somers 2008). Yet, instead of the consolidation of neoliberal subjectivities, what transpired in these encounters was a more complicated process. Women accepted the expectations of market rationalities, but this did not necessarily create a smooth transformation of subjectivities. It could not, because, for the most part, the logic of the training sessions and the forms spoke to the experiences of a hypothetical figure, with whom they were not familiar.

Second, a lot of stories that signaled precariousness, time poverty, and exhaustion were lost in translation, reflecting once again a disjunction between the imaginary that fit into the forms’ parameters and reality. Feminist economists have long argued that gendered differences in occupational patterns have much to do with the invisibilization of care work, which falls disproportionately on the shoulders of women (Beneria 1981; Crompton 2000). This work cuts across gender norms as well as classes; depending on the ability of households to outsource it. The more the programs celebrated individual resourcefulness on the part of women, the less attention paid to the differential costs of their remunerative activities. This in turn concealed the classed assumptions of the discourse of entrepreneurial woman.

“Form”ing Alliances

In the above episode, the predesigned survey questions meant little to the woman I called (and several others after her). She was frustrated because she had “real work” to do. I was frustrated because I was having difficulty eliciting the kinds of stories that would produce good candidates for the competition. For me, this was the “real work”, with which the NGO officers had asked me to help as a volunteer. In fact, the volume of the forms to be devised, filled out, and filed away was so high that, on many occasions, the forms became the
“real work”, rather than merely its representation. This was the case even though the officers frequently acknowledged the problems with this setup.

For instance, during a conversation on business plans, we talked about ways to modify the financial literacy training so that it might speak to the actual experiences of real-life people. One officer admitted that she skipped sections, when they seemed embarrassingly irrelevant. She asked me: “So the idea is that these women after this training learn financial literacy and then, when they fill out these forms, they put it to practice, isn’t it?” She was talking about the forms that required women to describe their businesses, to make cost calculations as well as predictions of future profits, and to list opportunities and risks. She continued: “Well, we keep these forms; they are just filed for the funding agencies. The women don’t even keep a copy”. What were the processes that made these forms and their logics continue to appear to work, despite all the evidence to the contrary?

The officers’ performance was frequently evaluated on the basis of this reporting activity. The class position of the local civil society officers was often closer to that of the beneficiaries than of the international or local experts. In fact when I initially contacted the organizations, the same people had explained to me repeatedly that these “academic visits” were usually more cumbersome than beneficial for them. It was not only that they were wary of the one-sided benefits that researchers accrued, who, they said, stopped communication once their work was done. They were also apprehensive about critiques, which did not take into account the everyday problems they had to tackle. Their reservations made me more aware of the nuances of power exercise, within and outside of these offices. The relative vulnerability of local civil society workers meant that they needed to ensure sustained funding in order to keep their jobs and to continue to make individualized claims of respectability. Often they oscillated between the requirements of the job and feelings of sympathy for the beneficiaries’ lack of use for the forms. Yet, the work they put into maintaining their distinction, coupled with their actual proximity to the beneficiaries, enabled them to become convincing mediators of the programs.

The training and advocacy programs that KAGIDER organized aimed to increase enterprises owned by women; however, the association’s primary raison d’être was to establish a network among women business owners and to lobby on their behalf. Thus, the executive members came mostly from wealthier backgrounds. Those who were employed in the central office were university graduates, and some held graduate degrees. These officers, in addition to their formal job descriptions, also took on the role of managing the distance between the program’s beneficiaries and the executives. This frequently meant that they were more efficient in answering pragmatic questions, which the participants were unable to ask the speakers themselves. Given this role, there was the manifest risk of being “misidentified” as belonging to the group they were servicing.
In Bourdieu’s description, one’s position in the field of social class owes not only to the cumulative economic resources they possess, but also to their social and cultural capital along with the embodied ways in which they perform class and class distinctions (1984). These officers were doing their best to display signs of a cultural capital that distinguished them from the beneficiaries and blurred their distance with the bosses. There were two distinct tactics. First, they adopted mannerisms and attire of the executives, to the degree they could. This was an effort that signaled not only their difference from the women in the programs, but also where their hopes lay in terms of future promotions. A second tactic was the way in which they interacted with me. The young employees usually made a point of explaining that their job was a stepping stone to interesting careers in development, to which they aspired because of the intellectual challenges involved. They also frequently described their motivations as being driven by a desire to help those in need, thereby positioning themselves apart from those who were in need. In this sense they performed the class to which they aspired, even though their economic resources did not put them there. Their dress, ways of speaking, phrases adopted from their supervisors and self-narratives, all operated as resources for drawing symbolic boundaries between themselves and the beneficiaries (Lamont and Molnár 2002).

Unlike KAGİDER, KEDV did not have a formal membership base. The founder of the association was still active along with the officers, who were placed in separate programs. There was more frequent turn-over in some programs, especially among the field officers, who tended to be retired women in their fifties. These, too, differentiated themselves from the women who benefited from the programs, especially in their conversations with me. Because KEDV’s programs catered to women who displayed intersectional differences to a greater extent, these strategies showed variation. For instance, in some of the programs there were Kurdish and Roma women, whose minority positions caused and overlapped with their lack of access to formal education and jobs in the formal sector, and other mechanisms of social exclusion. The social distance between the beneficiaries and the officers was too large to be missed, in which case the latter did not feel the need to emphasize it. Nevertheless, in describing their work, they frequently asserted an agency, with powers to modernize, develop and know. This was reminiscent of Skeggs’ formulation of working class women’s cultural strategies, which revolved around claiming respectability based on their care jobs (1997). In this particular case, these women were claiming respectability because of their work where they helped those in need.

When the women we encountered during our field trips were Turkish, had some education, and did not belong to the most marginalized groups, there were additional tactics of differentiation. During and after these encounters, officers usually brought up their past occupations and their social position in their neighborhoods. Some mentioned close relations with local government
officers. They described how they were the connectors, and the problem solvers. They also talked about how they did this work because they wanted to, not because they needed to. By performing “distance from necessity” (Bourdieu 1984) they wanted to establish their distinction from the women enrolled in the programs. Ironically this need was there because of the actual ambiguity in the socioeconomic differences between the officers and the program beneficiaries.

There was another side to this ambiguity. Their proximity to the women they assisted meant that these officers understood the problems with the programs they were implementing. However, this did not lead to outright refusal because they needed the jobs. In this instance, the proximity facilitated their ability to coax women to “go along” with the requirements.

One day, I received a phone call from an officer, asking me if I could help them host the representatives of an international organization, with which they had partnered for the disbursement of microcredit. She was asking for my help in translating for the office staff and fieldworkers. The representatives were going to train the officers for their reporting requirements and conduct a site visit. During the visit, we spent much of our time going over a detailed reporting system that the officers were expected to keep updated. This reporting included an intricate management information system, surveys to elicit personal stories from women about their businesses, and a consent form for sharing these stories on the web for fundraising purposes.

These reporting requirements produced tensions among the field officers. First, this was extra work, eating away not only at their limited time, but also that of the beneficiaries, and thus raising questions about their contribution to women’s empowerment. One field officer later showed me a six-page form that they made the women fill out anyway. Now both workers and beneficiaries had a slew of new documentation, which required workers to sit down with each beneficiary. She joked that everyone would be befuddled by the end of it all. Second, for the international agency, the women’s stories needed to have a “marketable”, positive feel about them. Many of these women led difficult lives, but the audience was rather interested in stories of hard work, determination, self-responsibility, and achievement potential. For the field officers the question was how they could “sell” the web exposure to the women. They anticipated resistance, because people would not want to appear to be begging for money. The office staff seemed to agree with these potential hesitations.

In the end, however, they would get the system up and running because the agreement had been signed. If they failed to live up to the expectations of these international partners, their jobs would be on the line. Eventually, the field officers decided to introduce the consent form by saying that these women were chosen for their exemplary accomplishments. They agreed to convince women to the online publication of their personal stories by emphasizing the symbolic debt that the latter owed to other women, who found themselves in
similar situations and needed inspirational stories. In other words, the web exposure was to be framed not in terms of a risk of being perceived as charity cases, but in terms of the value of helping others. Finally, the representative said that they usually ran into problems of repayment since the funding organization was far away. One of the officers said that they would use the card of “let’s not disgrace ourselves in front of the foreigners”, turning their work into a patriotic alliance and tying the fate of field officers and beneficiaries together in putting their best foot forward.

The field officers were unhappy about the formality of the consent form. They already knew the women’s stories without having to ask the survey questions. Additional reporting activity was only going to chip away from their and the beneficiaries’ time. Yet, at the end of training, the consent forms, surveys, and cameras were dispatched in spite of the underlying tensions, and the plan went into effect in its original form. This particular episode illuminated that the NGO workers’ social proximity to the women with whom they worked made the seemingly meaningless form-filling activity more acceptable to the beneficiaries. The field officers could say: “I know this is a hassle, but let’s get through this together”. It was this hidden script of critique, which the beneficiaries and the officers shared, that ironically facilitated the kind of public script contributing to the programs’ continuation.

Scott’s conceptualization of “hidden” and “public transcripts” describes the strategies that powerless groups deploy in their encounters with the powerful, in order to assure survival and seek ways of resisting domination (1985, 1990). Here the transcripts that emerged in the conversations between the beneficiaries and the NGO workers did not really produce resistance. Nonetheless, I find the concept of “hidden” useful because these discourses, which the NGO workers and the beneficiaries could mutually recognize, were not readily visible to outsiders. When NGO workers asked for the women’s collaboration in order to make sure that the outsiders could find no fault with them, they were tapping into the cultural repertoires of nationalism. When they voiced their own ambivalence about project’s requirements, they were able to reaffirm the beneficiary’s reservations. It was an “us versus them” language, based on the social proximity of the field officers to the beneficiaries.

I witnessed versions of such strategies playing out not only in other encounters, but also in the stories that emerged during the interviews. An important success of these organizations was the ability of their officers to form personal connections with the beneficiaries. They were able to see the problems, from the latter’s perspectives. This mere acknowledgement created an incentive to go through stages that otherwise might have been regarded as redundant. Nevertheless, the officers utilized this proximity in a guarded fashion: they also wanted to make sure that they could retain their distinction from the women whom they served. As a result, discourses of entrepreneurship and empowerment, etc. appeared to work in public. It was not necessarily the transmission of a common-sense logic that was happening here. Instead, the ambiguous
combination of proximity and distinction created the conditions under which it seemed useless to object to the peripheral nature of the work done. Nonetheless, there was another effect of appearing to accept the construction of entrepreneurial subjectivities. It diminished official focus on larger problems that had to do with the nature of the labor market, the welfare system, and growing social conservatism, all of which produced less and less decent jobs for women. Interestingly enough, one NGO worker, commenting on the difficulties she had with some of the work she did, said that she valued more her role in their local advocacy work for relevant policy changes. Thus the hidden script of critique also had the potential to pave for other kinds of public discourses, albeit limited in its lack of formal attention to the problems of the vision of the entrepreneurial woman.

Concluding Remarks

This article has attempted to approach discourses of entrepreneurship in development programs targeting women’s empowerment and poverty reduction by looking at them on the ground, in their relational context. Development programs highlight women’s entrepreneurship because they can contribute to gender equality, as well as facilitate poverty reduction and social inclusion. What this approach misses is the fact that the figure of the successful entrepreneurial woman emerges from the very inequalities that these programs are expected to alleviate. This imaginary entrepreneurial woman has already made it, due to a combination of resources and structural advantages that are unavailable not only to the targets of development programs, but also to the majority of women in the world. The implementation of development programs sharply reveals the contrast between the imaginary ideal and the actual beneficiaries, most of whom are more vulnerable. The class difference between the two sets of women is manifest in the kinds of relatively precarious businesses women can establish, given their relative lack of educational, economic, and time resources.

It is not only unrealistic to expect entrepreneurship to be a ubiquitous problem-solving device; in addition, the universalizing ways in which entrepreneurship is put to work masks and, therefore, reproduces the class inequalities which it cannot overcome. The assumption that entrepreneurial logic is universal turns class differences into individualized differences of agency and creates the conditions under which women’s precarious situation is talked about in terms of individual deficiencies of training and motivation. When these encounters limit what is doable to individual effort, there is less room for women to talk about more salient obstacles in the form of limited socio-economic resources, lack of access to meaningful jobs, and time poverty.

The beneficiaries did talk with the officers about these larger concerns. They also voiced them in the interviews that I conducted. Yet, these issues were
not factored into the public script that emerged around the programs. This was possible because of a second kind of class difference explored here. Several critics of development programs discuss the divergence between the class dispositions of those who design the programs and of those to whom they are applied. However, what makes this contradictory relationship appear to work is a third group, the local brokers of the programs. The officers’ simultaneous social proximity to, and efforts to differentiate themselves from the beneficiaries are at the heart of this process. The beneficiaries contested the terms of the forms, arguing that they did not understand them, the parameters did not capture their experience, and the forms engaged in a logic that was not realistic. In response, the field officers encouraged the women to approach the activity as a hurdle to be overcome. As a result, the women were coaxed into letting go of their frustrations by another group of women, whose social proximity enabled genuine expressions of sympathy. Ironically, this latter group was doing what was required, despite their own disagreements, while trying to hold on to their jobs and therefore, to their ambiguous distinction from the program’s beneficiaries.

This study has attempted to explore that less visible space in which the problems of development work go side by side with the translation of these problems into glitches, which do not challenge the continuity of the programs. I suggest that critical research has to pay attention to the multilayered power differences and struggles, while also retaining awareness of the cultural repertoires actors adopt in the field. These relational strategies simultaneously produce the effect of claiming individual respectability for all involved and contribute to obscuring discussion of the conditions of inequality under which the strategies become necessary.

Notes

Ozlem Altan-Olcay has a Ph.D. degree from New York University, Department of Politics. She is currently an assistant professor in the Department of International Relations at Koç University, Istanbul, Turkey. She is also a member of the executive boards of Social Policy Center and Migration Research Center at Koç University. Her research interests include transnational class formations, gender and development, and citizenship practices. She has publications in journals such as British Journal of Middle Eastern Studies, Citizenship Studies, Feminist Economics, Geoforum, Middle Eastern Studies, National Identities, New Perspectives in Turkey in addition to several book chapters.

1. This literature has for the most part focused on microenterprises and microcredit and studies released by development institutions have documented successful experiences (cf. Cheston and Kuhn 2002; Littlefield, Murdurch, and Hashemi 2003; Robinson 2001). Yet, broader debates point to a mixed bag of results. Although some show that microfinance increases household welfare (Pitt and Khandker 1996; Rahman 2010); others are critical of its negligible effect on the poorest (Hulme and Mosley 1996; Navajas et al. 2000). Similarly, even though women’s money-making activities within
poor households enable some improvement in gender equality (Hashemi, Schuler, and Riler 1996; Osmani 1998), this is not a straightforward causality (Karim 2011; Karnani 2009; Murray Li 2005, 2007; Mayoux 1995; Rankin 2002).

2. In this particular case study, however, I will focus on class differences that emerged more strongly.


4. The Ministry of Industry and Commerce operates an active office named Small and Mid-Sized Business Development and Support Administration Directorate (*Küçük ve Orta İşletmeleri Geliştirme ve Destekleme İdari Başkanlığı*, KOSGEB) for training and funding individual initiatives for small enterprises. The Ministry of Family and Social Affairs runs a program called Support for Income Generating Projects, with specific provisions for women. The First Step Credit, run by a formerly public bank, provides credit specifically for women. The Turkish Grameen Bank is also based on a partnership between local governance structures and an NGO established by a former parliamentarian from JDP (for an analysis of these programs, see Gökşen et al. 2013). In addition, the Turkish Confederation of Tradesmen and Craftsmen and The Union of Chambers and Commodity Exchanges in Turkey have programs to support women entrepreneurs. Several private banks have packages for women entrepreneurs, claiming to address their gender-specific concerns. These banks collaborate with NGOs to give out periodic awards for women entrepreneurs. There are also numerous more localized initiatives.

5. The calculations are based on the database found at http://www.ucansupurge.org/veritabani/ (last accessed on December 12, 2013).

6. See the website of the Turkish Statistics Institute, http://www.tuik.gov.tr/UstMenu.do?metod=temelist (last accessed June 30, 2014). Critical scholars argue that setting the poverty rate at 60% median income grossly underestimates the experience of poverty in the country.


8. Their target group showed some variation also in terms of ethnicity, intersecting with gender and class. Field officers told me that especially Kurdish and Romani women, whose minority positions and poverty reinforced one another, were more likely to default on their loans in the microcredit program. Yet, their representation in the cooperative activities as well as training sessions was negligible compared with those of Turkish origin.

9. In fact, in some of the interviews this pride in having been selected was repeated to me. This made me uncomfortable as it suggested those several interviewees whom I had contacted through the organization had been convinced for the interview with a similar discursive strategy.

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