

9 Indebtedness and Women's Material, Monetary, and Imaginary Debts in the Era of Globalized Gender¹

*Isabelle Guérin, Magalie Saussey,
and Monique Selim*

Initially devised in feminist studies to facilitate understanding of the social construction and hierarchy of relationships between the sexes, today the term *gender* is also used in defining globalised norms (Lacombe et al., 2011). Used throughout the world on all sorts of scales, from the local to the international, it insinuates itself into bilateral and multilateral cooperation organisations, public policy, corporations, universities, NGOs, and what is conventionally termed civil society: it has become an obsession. The gender craze has had the effect of reducing the heuristic and subversive effectiveness of the original concept. Proliferation has brought with it a vagueness and confusion that have made it misleadingly trite. Feminists use the term 'gender' to designate the hierarchy that exists in relationships between men and women, a context in which gender is seen as part of a *problem* (e.g. inequalities) that has to be solved. In the discourse of political decision makers, on the other hand, the term 'gender', bizarrely used as a proper to 'women', often indicates not so much a problem as a *solution*: the possibility of change and greater equality² (Saussey, 2013). In this case it is institutionalised, becoming part of a depoliticised process that affects only the merely technical aspects of the problem being dealt with; ignoring the diversity of "gender regimes"³, it focuses exclusively on essentialist models, which it tends to universalise.

Today's economy is characterised by the financialisation of capitalism and the institution of debt as a lasting form of domination and imposed violence, a form that is constantly being renewed (Graeber, 2011; Lazzaroto, 2011). It is difficult to grasp gender and the economy in their current globalized form without taking into consideration the way in which women today are seen—more than any other category of the population—not only as victims but also as *debtors* who owe something. Reciprocally, when one analyses debt as a mode of domination, one should not overlook its sexual dimension. This contribution will focus on interactions between debt and gender, both now being built into norms of global governance. We will look into this in several contexts—in China, in India, and in Burkina Faso—that bring out particular declensions of the debt/gender relationship, all of them

pointing to an aggravation of the indebtedness of women in material, monetary, and imaginary terms.

DEBT AND GENDER AS MEANS OF GLOBAL GOVERNANCE

The dawn of the 21st century has seen the financialisation of capitalism. The notion of debt has acquired a remarkable influence, putting increasingly insecure States in chains and precipitating individuals into limitless precariousness whenever they have had the misfortune to base their existence on borrowing—a practice that not long ago used to be strongly recommended. Today there is debt everywhere. It seems to have been forced on us as a means of global governance; reimbursement appears to be the main—indeed the sole—objective of governmental programs. It is being adapted to fit all forms of status, hierarchical or otherwise. Indebtedness is put into perspectives that make it seem to be a purely individual affair. Invariably, these perspectives also involve gender. Arguments of this sort intensify the victimisation of the women who bear most of the burden of debt. This resonates with other views, such as those of psychoanalysis: women are burdened with a primordial debt that is symbolical, linked to their ‘gendering’, the outcome of a process of castration.

Anthropologists have defined humans’ debt to the gods relatively clearly, and their studies of dowry and bride price have shown that women have been placed at the heart of an interlocking mesh of masculine debts that is inescapable. It is here that women’s destinies are acted out. Whether monetary, material, or symbolic, debt is usually associated with the ideas of gift and exchange—two vertiginously polysemic terms—and is linked to ideological referents. Thus, when one interprets debt in terms of giving and exchanging, one tends to make use of notions that have already been implicitly defined. When women are brought into this reasoning as agents who (in the abstract realm of ideas) are equal to others, the consequences of this setup can be striking; clichés that have been debunked over and over again arise from their ashes, rejuvenated: the myth of families’ exchanging women, of women’s specific psychic bent that springs from their capacity to give birth (whence the debt to one’s mother, the debt of life, etc.), of women’s inherent and emblematic solidarity, and so forth.

This is why, when looking for the logics of debt that are particular to women, one has to make several adjustments to the meanings of words. Women often—and in all countries—behave as though they laboured under the burden of a heavy debt—a debt that springs from recognition—more intense and lasting than it is generally thought to be—that they have received some benefit: a gesture of goodwill, aid, or some mark of esteem. In a purely material sense, women have been led, by the family responsibilities that have been laid on them everywhere, to take hold of whatever financial tools

are within reach. The whole field of *care* exemplifies currently—and highly ambiguously—the feminine virtues of solicitude and concern . . . Care seems to be linked to some notion that women are born into debt, a priori, without our knowing exactly how this *original debt* could have been incurred. This why, until we have understood the forms of debt currently imputed specifically to women, we will set aside the question of giving and exchanging. We would like to see debt in a new light. Thinking on the subject involves several alignments of concepts. Debt is, as it were, at a crossroads between relationships of domination (together with the figments of imagination that support them) and gender norms (together with the current process of financial globalisation that is reconfiguring them).

To start with, debt, whether material, monetary, or intellectual, builds, organises, and conveys or encodes the domination that submits debtor to creditor. The imaginary superiority of the creditor and inferiority of the debtor outlast the reimbursement and expiry of the loan. This means that if the debt is really to be cancelled, the hierarchy will have to be altered—a difficult process that seldom runs its course. This is why debtors who, having redeemed their debt, try to escape from the subaltern role ascribed to them and succeed in attaining equality in formal terms, usually find it so difficult to rid themselves of the idea that their debt and its links still subsist in spite of all their efforts; sometimes this ‘after-imagery’ can even infuse the hierarchical relationships with a comforting warmth—with the collusion of the erstwhile creditor. Debt is not the counterpart of a gift; on the contrary, it is giving that in a sense is merely the counterpart of owing; it is based on owing or, to use a biological metaphor, grafted onto it; the putative gift is merely the illusion that legitimises the domination implicit in the relationship. Inequalities between men and women, condensed and so to speak crystallised in work, in pay, in the division of labour, and so forth, are the real *raison d’être* of the many and various forms of debt that determine, case by case, imaginary constructions that usurp the place of the real relationships, compensating for the realities and justifying them.

In addition to all of this, the emergence, development, and consolidation of gender as the basis of a norm of global governance have come at a particularly significant moment in time (Didry & Selim, 2013). Male dominance is present everywhere, in the guise of insurmountable fictitious debts ascribed to individual subjects and that exceed by far their actual verifiable weight. So-called gender policies do not really aim at giving women real social and economic rights; in general these are being scrapped. The real aim is to fit women into fragile roles (e.g. that of auto-entrepreneur) on a market that reigns supreme and, as things stand today, cannot be contested. Self-employment—to continue with our example—entails getting into debt, and debt is promoted by financial tools based on a bewildering multiplicity of formulas. Although some women may be able to draw benefit from these financial tools, others are led into precarious paths along which they accumulate material, monetary, and imaginary debts.

Seen in this light, gender norms turn out to be an ideological accompaniment to the growth of finance (Caulier et al., 2013). They bring the latter a touch of morality, suggesting an ethical concern for the fate of destitute women; one can see this very clearly indeed in development programs. On another level, the expansion of the market, invading every nook and cranny of everyday life, especially through its grip on consumption, has contradictory effects on the status of women. It may seem to bring them greater freedom, but behind this there often lurks a rigidity that hardens sexual norms and intensifies the effects on women's minds of the indebtedness that has been ascribed to them.

In this chapter we propose to explore some of these avenues in a comparative study of contrasting examples noted in India, China, and Burkina Faso. We will start by explaining the general mechanisms of women's debt and overindebtedness. The situation of women in rural milieus in India will provide us with an example. After this we move on to China, where birth control and the restriction of procreation (families are allowed only one child) has weighed heavily on women, irrespectively of their level of education and professional rank. As of 2013, the single-child rule was being reconsidered, even by the Communist Party officialdom. Last, we will turn to Burkina Faso and African development, focusing on the forms of insertion that are being proposed to women who commercialise their products.

These three very different situations will lead us back to consideration of the nature of debt, enabling us to articulate two main lines of thought. On the one hand, debt is an important expression of a formal, hierarchical relationship that has become substantial. It is a mark symbolising hierarchical positions and at the same time straightjacketing them, so that they appear to be inevitable and essential and not merely derivative and transitory. As the difference between the sexes infiltrates into debt and permeates it, making debt a matter of sexual difference, the conceptual cursor is shifted from contingency towards essence; eventually women come to be burdened with a debt that is imagined to be immaterial and timeless. This dematerialised debt can be traced in the permanent devotion of women to their 'nearest and dearest'; they are praised inordinately for being faithful to what is seen as their true nature. This emphatic gratitude prevents them from desisting and sometimes leads them to make this constant flow of benevolence a source of their identity.

On the other hand, there is a link between the sexualisation of debt and the political dimension of the State and the forms that express it. Hypothetically, the State can be a recourse for women who are trying to free themselves from the hold of the multiple concrete debts that capitalise, so to speak, the abstract debt with which they are basically burdened. Although equality before the law is supposed to be upheld by the State, it is usually more formal than substantial in the minds not only of women but also of government officials. This equality can cut both ways. Women (e.g. in India) are referred back, explicitly or implicitly, to their religious or ethnocultural

group. Authoritarian rulers (e.g. the Party-State in China and in Burkina Faso the strongmen wielding power outside the rule of law) provide no defence for the women who try to reject the debts they have been burdened with. Resistance tends to be seen not as an instance of individual behaviour but as a form of collective dissidence and political opposition, and this endangers any woman who demands to be released from debt. Dominated by a consensus on the need for social and political control of their bodies, women who are bold enough to shake the yoke of indebtedness all act out individually or collectively the selfsame drama. In all feminist movements, the initial watchwords target control of sexuality and procreation (birth control, abortion, freedom of sexual activity, etc.) and the right not to be involved in maternity, marriage, and a family. But within these physical and social arrangements to which women are assigned and putatively predestined, there lies a hidden net of debt.

We propose to invert this traditional order and to treat the crystallisation of women's debt and its inscription, so to speak, on women's discriminated bodies as the nodal point at which the relationship of domination founds and maintains women's state of permanent indebtedness. We will start with a particularly striking illustration in India.

THE MORAL AND FINANCIAL DEBT OF RURAL WOMEN IN SOUTHERN INDIA

In the course of recent decades, according to a number of indicators, the status of women in India has improved remarkably, and not only in the cities but also in the country. Women are better educated, gaining more access to paid employment, and the number of their children has gone down. To go by opinions aired in political and scientific circles, these are generally held to be incontestable signs of emancipation and autonomy. The progress is attributed to sustained economic growth, together with generous redistributive measures taken by the government. Unfortunately, desires should not be confused with reality. If we look behind the façade of statistics, however, we find that in Tamil Nadu, for example, a southern Indian state usually considered to be exemplary in its social policies and overall modernisation, practices and social relationships reveal that in all its forms, women's debt is in fact increasingly crushing.

Indian women admittedly are having fewer children; this will lengthen their life expectancy and reduce their burden of domestic responsibilities, undeniably a step in the right direction. The decline in female fertility, however, has a side effect: it has increased discrimination against little girls. In 1961, there were 976 girls for 1,000 boys in the under-6 age group. Since then, disparity has been on the increase, reaching 914/1,000 in 2011. And the south of India, reputedly less patriarchal than the north, has not been spared.

As to work, the rate of employment of women, after growing briskly during the second half of the 20th century, has been falling off for the past 10 years. Women are overrepresented in precarious and unprotected categories such as domestic service and agricultural day labour. Although economic growth and booming urbanisation are offering new opportunities to young people from rural areas, only males are effectively in demand (Heyer, 2014). An increasing number of men are indeed moving from country to town or commuting between them, plying urban trades that are better paid and more respected than wage labour in farming. But the city is by no means an Eldorado, especially for country people from marginalised milieus (e.g. low castes, the landless). A reserve of docile, cheap labour, their entry into the urban market has given rise to new forms of precariousness, exploitation, and dependency (Bremner et al., 2009). Nonetheless, compared with the oppressive economies of the villages, movement between town and country (very few rural workers settle permanently in the cities) does open up new horizons, destabilising older hierarchies and enabling relatively new forms of social mobility and emancipation to emerge, even though these developments remain very limited.⁴ Women, however, are still restricted to the villages, although they sometimes do have access to neighbouring industrial areas.

This new mobility is both physical and social in nature; it has made the capacity to consume a major factor in social struggles. Although caste and village remain decisive markers of identity, emergent consumerism is destabilising frontiers. Women are not entirely excluded from the process. Retailers—from independent shopkeepers to major multinationals—having understood that women are constrained, now travel to villages and homes to sell jewellery, cosmetics, clothes, and kitchen utensils, cutting their costs by adopting the pyramidal sales techniques pioneered by Tupperware, in which the women themselves build the customer network. However, as women usually have no income of their own, their role as consumers is still marginal. The importance of the new developments lies elsewhere. The dowry has been generalised and expenditure linked to it is rocketing. This means that women are involved in the growth of consumerism not so much as subjects but as *objects* of consumption.

Until recently, the dominant norm in the south of India was social isogamy (marriage between families of identical status), with the male spouse and his family paying the ‘bride price’ (compensation due to the family that loses a female). Over the past four decades, however, the inverse of this practice has been spreading (Kapadia, 1996). Dominant in northern India, it is linked to the improvement of employment prospects in the cities, to increasingly heavy investment in private education, which is expensive, and to an increasing aspiration to social mobility; all of this leads young men and their families to demand compensation for the putative inferiority of the bride and her family. The amounts involved have been rising, in pace with the race in the symptomatic social competition that characterises the

current era. Most families, from the richest to the poorest, spend astronomical sums in the hope of raising their status or preventing its decline. Part of this 'dowry' (in certain cases a plot of land) is patrimonial; it is supposed to compensate women for their unequal access to inheritance; in practice, however, women's rights of use are very limited. The remainder of the dowry consists in consumer goods, for example a motorcycle—an almost obligatory component, which is exclusively for the husband's use.

In the end, there can be little doubt that economic growth and the current processes of modernisation in the rural south of India have come with a constant deterioration of the condition of women (Kapadia, 2002). According to some observers, policies of social aid, rural development, and empowerment for women can be expected to offset this deterioration. Closer study of actual practice, unfortunately, fails to confirm this optimism.

The vast panoply of public aid programmes in the field of 'reproduction' is supposed first and foremost to benefit women. Applied immediately following Independence, support for family reproduction has always been a major component of the policies of successive governments of Tamil Nadu, irrespective of their political colour. Today, rural families are entitled to food coupons, housing subsidies, connection to gas networks, free food at school canteens, and a whole series of consumer durables such as bicycles, television sets, mixers, ventilators, and so forth. Some measures are aimed exclusively at girls, such as subsidies for their schooling and subsequent marriage. Since the turn of the millennium, this social aid has been supplemented by a range of measures aimed at the 'emancipation' of women; it is financed by the government or by international funding and applied mostly by local NGOs. Microcredit is the most typical of these measures and is mainly intended for women. Since 2006, the central government of India has set up an ambitious employment program with the objective of providing at least 110 days' work per year for all poor rural families, paid at the legal minimum wage. Here too, women are intended to be the main beneficiaries. The effects of the program vary according to the region concerned and to the intentions of the local authorities. Women receive a small complement to their wages for work that is often less hard than the usual agricultural wage labour. Work of this sort, however, is not really valued, and pay is not nearly as good as that of the urban jobs that are reserved for men.

Analysis of the effects of microcredit has revealed another facet of women's debt. Here debt is not symbolic and imaginary but real, that is financial. Microcredit was supposed to enable women to set up their own businesses to generate income. Subsequently, the 'trickle-down' effect was supposed to enable them to renegotiate their position and improve it, in the family and in society generally. The pitfalls implicit in this individualistic vision of women's emancipation have already been pointed out (Falquet, 2008). Emancipation is seen in exclusively economic terms, less as a collective struggle than as the control of one's own labour force. The myth of microcredit as a source of job creation has also been debunked (Servet, 2006); its perverse

effects on overindebtedness have been denounced (Guérin et al., 2013). The major part of the loans is usually used simply to feed the family, to pay doctor's and hospital fees, to buy medicine, to pay back previous debts, to repair housing, and sometimes to acquire consumer goods. In this chapter, we will focus on the effects of microcredit on women's indebtedness.

Giving the lie to a supposition widely held by proponents of microcredit, women are already part of a multiplicity of financial circuits. There are admittedly variations from one social group and milieu to another, but in the context we are observing in this chapter, the situation is clear enough: women often have to manage family budgets—to balance spending against income—without having control of income. No matter what sum is put into the kitty by the various members of the family, it is up to the womenfolk to ensure food security on a daily basis. Moreover, they have to do this while evening out ups and downs, looking after the children, helping out a neighbour who can't make ends meet, receiving unexpected visitors, contributing to the odd unplanned ceremony, and so forth. If a woman fails in any of this, she can be accused of bad management, extravagance, or both. Women usually take this complex role upon themselves without complaining or wheedling, as a matter of personal honour and respectability. With family income low and often irregular, a woman is often obliged to use more and more financial circuits and adopt new usages and practices, juggling between loans and savings of all sorts. Neighbours, travelling moneylenders, pawnbrokers, grocers, and local notables are the people she most frequently has to go to. Savings take the form of jewellery that can be pawned at any time but also that of loans to other people. Women are both debtors and creditors, caught up in an incessant circulation of valuables, goods, and services. Under constant pressure, any new source of money is more than welcome. This is why women are so interested in microcredit. With emancipation promised and even proclaimed but still only on the horizon, it is microcredit that is no doubt the least bad way of managing women's 'multitasking' in the family.

What the moral and social dimensions of women's indebtedness reveal in terms of social status and position in local hierarchies is also highly instructive. Some debts can be described as family debts: various members of the family, women and men, approach the creditor and negotiate the conditions of the loan jointly. Many debts, however, are individual, and these are often markedly gendered. Women are especially involved in emergency debts, whereas men's debts are usually for investment, either economic or social. Emergency debts are seen as degrading; investment debts, in contrast, are "upgrading" (Garikipati et al., 2014). Getting into debt simply to make ends meet can mean that one is vulnerable. On the other hand, debts incurred to meet social or ritual obligations can earn recognition, gratitude, and respect. The same can be said of debts incurred for the upgrading, for example, of education or of housing: sacrifices are being made and risks run to take on responsibilities and meet obligations. Borrowing large sums can

mean that one has an impressive social network, and (in the case of men) is able to mobilise it to create confidence in one's solvency and prospects. Solvency, in this particular context, is based more on reputation than on patrimonial wealth; reputation and solvency tend to overlap and coincide—but only in the case of men. When on the other hand women incur large debts, this tends to throw doubt on their morality. As it is usually men who are able to lend substantial amounts, when a woman borrows from them, it seems suspect and is met with disapproval (unless of course the man is a relative). In the collective imagination, when a woman borrows a substantial sum, only the offer of her body could enable her to convince the creditor. This prejudice is not entirely without foundation: often women have no other option. Many lenders have recourse to sexual harassment, whether in consenting to a loan or in recovering it. When women have lovers, the latter are often their first creditors.

Microcredit can be a legitimate source of borrowing, with nothing suspicious about it, and this is an advantage (Guérin, 2014). Many women stress this point when comparing the various sorts of debt they have to juggle with in everyday life. When they have an option, their essential concern in borrowing is balancing moral against financial costs. The virtuous aura of microcredit, however, does not always stand the test of time. In some cases, credit agents, under pressure to increase profitability (microcredit is also a vast market), harass their clients by exploiting one of women's main resources: their own bodies and those of their daughters. This can lead to despair and suicide. Although dramatic outcomes of this sort are no doubt marginal,⁵ they provide a glimpse of the complex bonds in which indebted women can become entangled.

The everyday life of rural women in India reveals the multiplicity of forms of debt into which women can be driven. All share a common feature: whether symbolic or financial, woman's debt is always linked to the control of their bodies and sexuality. Whether in the context of migration to the city, of adopting new standards of consumption, or of development policy, these three trends in the evolution of rural areas in India, far from loosening the bonds of women's debt, tighten them.

We will now turn to China, where the development of consumption has also contributed to the transformation of women's debts.

THE IMAGINARY DEBT OF CHINESE WOMEN: BETWEEN SEXUAL AND POLITICAL NORMS

In the early 21st century, China, still governed by a Party–State fusion, is undergoing rocketing capitalist growth, leading the population into growing consumerism, and making the products consumed criteria of social status. Women are both objects and subjects of this unbridled consumption, as can be seen in particular in meetings organised on the Internet and in face-to face

encounters between middle-class urban women and men. It is on these encounters that this chapter will focus.

What are women interested in as far as men are concerned? In the first place, the man's income, automobile, and apartment, and in the second his height, social background, and family profile. Men, on the other hand, seek—in accordance with a masculine hypergamous model that is becoming increasingly rigid—women who are their inferiors in everything: less well educated, less well paid, less wealthy, and from families of lower rank. Wives are expected to cater for the day-to-day needs of the husband and his parents and to produce a male heir for the lineage to carry his father's name. Family genealogies do not mention women.

This regressive scenario is recurring at present. It apparently immortalises the past, creating the impression that culture is an irresistible force that can withstand both communism and capitalism, both abundance and the dearth that could lead men to devour their wives and children, even male, in order to save their mothers, as 20th-century chronicles have reported. Wives were expendable: one could always acquire another woman, who in time would produce the heirs desired.

Today, as yesterday, the condition of women in China is evolving under male domination. There have been, however, a few noteworthy changes; the more significant are those that have taken place since the Maoist period. In the ideological apparatus that was set up in 1949 when the Communist Party took power, pride of place was given to the political dimension; this reconfigured Chinese society from top to bottom and gave a decisive importance to symbolical and imaginary primal scenes involving debt. The traditionally primordial links of kinship and marriage were no longer central but peripheral, subordinated by decree to the revolutionary, developmental finality of the nation. Work could be assigned to family members in places that were far apart, sometimes by thousands of kilometres. Families were separated, their children placed in collective facilities; those old enough to work were paid according to the tasks they were able to perform. The State thus freed parents from their dependants and from the impersonal obligations and debts that were part of family relationships. This relieved to an appreciable extent the burden of women's debts. Women gained the right to choose their husbands against the wishes of their parents and other ascendants, the latter's influence being transferred to work units (*danwei*). Women still had, however, to produce at least one son, but as there was no policy of birth control, this obligation could be postponed and fulfilled after more or less numerous fruitless attempts. Parents did not have to pay much attention to their children; they trusted the State institutions to look after them, and in any case there was not much communication with them (today both parents and children regret this). People did not talk to one another very much; they repressed feelings and opinions, which were seen officially as so much waste material, of little relevance to the grandiose prospects that politics was opening up. This also meant, however, that indebtedness

deepened for both men and women: their debt to the State, which had taken over and capitalised all individual debts. It was now up to everyone to answer as best he or she could the imperious call of the State. All work being basically political in nature, one's work was thus the sole source of one's identity and status. Today some of the older people, struggling against economic difficulties and caught up in insurmountable family dramas, say that what the State has given to them does not measure up to the sacrifices they have had to make: they have sacrificed their whole lives to the Communist State, which has thus incurred a debt that it is no longer paying back.

When in the late 1970s economic reforms opened up the market, doing away with the work units that had been managing the whole of workers' daily lives, husbands and wives had to resume life together after a forced separation that in some cases had lasted for decades. The new life together often proved even more difficult than the separation. Old couples rediscovered cohabitation and tried to make it work; their children were not very close to them and in many cases were totally absent; this seemed quite 'normal', as the children remember that when they were called upon to leave and obey their assignment to faraway posts, they had not paid much attention to their parents' plight.

This demotion of kinship and family ties under pressure from the dominant political order and subsequently that of expanding capitalism with, as of 1980, the restriction of families to a single descendant led to an overall reorganisation of the family cell. Once again, women and their ancestral debt found themselves at the heart of the new relationships. How did this take place? How exactly did transformations of the economy and statutory planning of births come to promote what appears to be a forcible return to traditional sexual norms, penalising women? University professors aged over 60, who have lived through the harshest political moments and movements, are bemused by their female students, at a loss to understand their plans, which are centred on marriage before 30, followed immediately by a male baby, entailing renouncement of further study. In any case, further education might imperil their relationship with the 'man of their lives', who might take umbrage at what might be seen as their superiority. According to some Western women who are doing research on China, economic liberalisation is working against women; it has accentuated male domination as a result of the abandon of what is known (quite wrongly in our own opinion) as 'State feminism'—an abuse of language that attributes to the Maoist State intentions that it never harboured and at the same time fails to distinguish between public policy on the one hand and on the other social movements that contest the status quo.

Women have thus been forced back into the marital couple. They work at hellish rhythms in enterprises that see maternity, actual or potential, as a sort of disgrace; maternity is held against the women, a bad point on applications for a job. Young mothers sometimes have their pay cut off during maternity leave, which is often illegally shortened, and they can

also be obliged to pay back to employers benefits received during their absence. At the same time, they can be expected to show gratitude to the employer for keeping their jobs open for them (this was the case in a major press group in Canton). No matter which way they turn, young women trying to earn their living face contradictory debts that all have to be repaid. Paradoxical orders rain down on them. It is alone that they have to defend themselves on two different fronts: on the one hand from their husbands, parents, and parents-in-law, who usually band together to remind them of their duty to submit that crystallises in the sexual duty to produce a son and perform domestic chores; on the other hand, at their jobs, where they are reminded of their ‘natural’ inferiority and of work that is always still owing. Compared with their older generation, who lived in collectives that were subject to egalitarian (though of course coercive) norms, they find themselves individualised, a process that gives a decisive weight to differences between the sexes. Male and female universes are seen as being very different, ultimately and by implication ontologically; men and women are different *beings*, and they are in a hierarchy. Neither enterprises nor universities have scruples or qualms in finding pretexts for setting quotas for women. Young women thus have to come to terms with these assigned determinations that hem them in, setting up a ‘condition of woman’ that is based on debts (i.e. duties) that a priori are not compatible with one another. Only in rare cases are these women able to even imagine living without these norms—without a husband, without children—and to stand up to the disapproving eyes of both relatives and colleagues. Political and economic norms guide the observance of the norms of individual behaviour, making normality—conformity—a single block of obligations. Even trying to break the block down into its component norms and standards can prove dangerous (Selim, 2013).

Setting up as a political and economic standard the family cell composed of father, mother, and a male heir—with this last being treated as a treasure—obsesses young women so much that to be on the safe side, they delegate whenever they can to their mothers or mothers-in-law the care of the small boy until he goes to primary school. Strange configurations can be the result: the mother (in-law) can leave her husband for a few years and move in with her daughter-in-law to take over the household tasks; alternatively, the child can be sent to stay with its grand-parents. Whatever the arrangement, the women’s symbolical debt is transmitted from woman to woman and taken over personally. This trend is particularly marked, as collective services are expensive and are seen as ill-treatment of the child, a perception that adds even more weight to women’s debt. Care is lavished on the precious child, and adults have learned that if he is to develop properly, it is essential that they communicate. Surrounded by six adults (two parents and four grandparents) anxiously supervising his growth and development, the child finds it difficult to live up to the expectations with which the adults have burdened him. This emerges from recent surveys; for some years now,

the State authorities have carried them out regularly and are now contemplating phasing out their birth-control policy.

Thus the Chinese situation raises problems on several levels that criss-cross. A transition has to be made to capitalism, but at the same time, authoritarian government has to be maintained. In the final analysis, the government is ultimately the owner of women's bodies, claiming the right to limit their fertility to a single child and ensuring this limitation by means of sterilisation and forcible abortions (legal up to the seventh month of pregnancy). But the government also separates the sexual norm (production of children) from the economic one (production through labour), as in the older industrial countries. However, unlike the situation in the latter, the political norm decreed by the State hides this disjunction, making it particularly difficult for its subjects (in both senses of this term) to gain full awareness of the dual regimes of domination to which they are being subjected (and under which they are being subjectivated). Women thus seem to be marionettes with imaginary cast-iron debts that clash with one another; no collective support is available to keep them apart. Small groups of female academics have recently taken initiatives that are exemplary, inspired by performance modules imported from the United States by NGOs. They have to be careful, however, not to overstep the limits and provoke the Party-State into repression; women's debt remains a mythical equivalent of some vague public debt. Incidentally, the State in question is one of the very few that has not run up a monetary debt and has even been able to buy up the debts of other countries.

ACCESS TO MODERNITY THANKS TO CHANGE IN TECHNOLOGY: THE DEBT OF WOMEN IN BURKINA FASO

Unlike China and India, Burkina Faso is poor, one of the poorest countries in the world, according to the United Nations Development Program (UNDP). With few natural resources, its economy is based on export of agricultural products (cotton, groundnuts, sesame, shea and cashew nuts, livestock, etc.) and minerals. During the 1990s, the first structural adjustment programmes were introduced, concentrating on diversifying the range of agricultural and animal products, boosting cotton—which became the leading export—and making shea nuts a star product in the drive to boost exports. These changes had the effect of speeding up the impoverishment of local populations and deepening inequalities between men and women. In 1994, thanks to devaluation of the Communautés françaises d'Afrique (French Community of Africa, or CFA) franc, shea products were proclaimed one of the 'six priorities' of the government. Transfer of technology became a large-scale political and economic undertaking. A multitude of projects on themes combining 'women and shea nuts' came into being, presented as

highly ambitious initiatives in favour of the women of Burkina. The number of local women's organisations in Burkina has grown considerably recently, together with that of developmental organisations (NGOs and bilateral and multilateral developmental aid agencies). The fact that international financial institutions have classified Burkina Faso as 'very poor' but 'meritorious' (a 'good pupil', so to speak), and its relative stability explain why it has received an increasing flow of aid ever since the 1990s and also why many development organisations have prioritised it in their plans for cooperation.

Although for a long time there have been support networks and social practices based on solidarity in Burkina Faso, the 'women and shea butter' projects were seen by the women and presented by the aid donors as 'springboards' that could help them to improve women's living conditions (Saussey, 2011). These projects treated women's work in the shea butter production groups as a decisive factor in their emancipation and liberation. By taking part in production that was collective, modernised, and paid, women would be able to 'get out of the closed world' and 'the straitjacket of the household' in which they had been using rudimentary equipment to produce shea butter.

The groups concerned, however, were by no means socially homogeneous. Social status imbricates with the logics of a woman's action in an organization: her age, her rank as a wife, her husband's position in his kinship lineage, and the number and sex of her children, arranging all of these to fit in with the hierarchical seniority (e.g. in her relationship with the chairperson) that existed before she joined the group or before the group was founded.

The legitimacy of the chairperson's authority is generally based on the latter's seniority in terms of age, although some chairpersons have been elected because they are charismatic or dynamic—criteria that are not usually applied and would normally not have enabled them to become decision makers. These female figures more or less involved in developmental projects are usually associated with the world of NGOs, with their image that links them to the world of 'Whites'. Their representing 'money' and 'know-how; reinforces their position.

The power wielded by the chairwoman can be understood as part of the dialectic of sacrifice and debt, of gift and counter-gift (Nadal, 2000). Lengthy and uncertain administrative formalities accomplished when the group is founded represent an appreciable investment in time and money. This can be seen as a gift (of oneself), and the fact that the resultant debt is symbolic in nature deepens it. In return, the chairwoman requires obedience and submission. For her, the sacrifice on which the collective is founded is a source of prestige. Occupying a position of responsibility, she feels that she is answering a call to 'awaken women'. As submission is the only way in which the female producers can honour their debt to the founder of the group, the power sharing and alternation in office that are prescribed by the rules and bylaws do not usually make much sense. The

chairwoman thus comes to wield absolute power, and the other women no longer have much freedom of initiative. It is these dominant female figures highlighted by development projects that have played an important part in mediating and acting as an interface in the transfer of technology.

To boost women's productivity and meet quality requirements, aid donors have decided to donate to the groups—in fact, to sell to them—new, modern machines (motorised presses, crushers, churns, etc.). These machines are described as indispensable if women are to 'catch up' and 'become part of the modern world' with its standards of production and quality: the standards demanded on international markets. Most female producers are convinced by their chairwomen, or by experts in the promotion of women, that technological change has decisive advantages. The technical objects are presented as helpful *gifts* from generous donors and not as equipment that the women will have to pay off in the near future, sometimes with interest. The projects are usually described in the local language, in terms calculated to interest the women and avoid the objections that their husbands might raise. The word designating the equipment is usually translated as 'machine' (in European languages), a term that is particularly mystifying, as it implies a devaluation of traditional techniques, which are seen as obsolete and 'rudimentary'; it favours new technology that may not be known but is certainly desired by each and all. Pride and the quest for social prestige are thus not the only motivations; groups want these technical tools also in order to be like the other women who already have them and, above all, to be able to show that they have 'modern' means of production that have come from somewhere else.

To promote women's interest in transfers of technology, development projects also resort to another strategy: that of allocating credit and subsidies for the purchase of equipment. The sums involved are usually appreciable compared to the modest means the women are accustomed to dealing with. This financial assistance reinforces the deceptive image of a gift that is implied in the purportedly altruistic discourse that comes with the allocation of equipment. Whereas the main object of the projects is supposedly to generate income for women and contribute to their economic independence, the equipment boosts not so much their independence as their indebtedness and economic dependency on the projects and organisations involved in local development.

Besides this, to work with technical tools, one needs a substantial working capital of raw materials. Women have therefore got to build up large stocks of shea nuts during the ripening period, when the nuts are available in large quantities at a good price. Many women's groups, however, lack the financial resources to do this. The launch of shea products on the world market and the campaigns promoting awareness of their commercial value, however, has also attracted the attention of men, who know more than women do about export procedures, the rules of international markets, and the networks that have already been set up, often decades ago. Women have

not only to compete with men but also to buy from traders who speculate on the prices of raw materials (Saussey et al., 2008). All of this being the case, it is hard for the women producers to use to the full the expensive equipment they have had to buy and to make it pay.

The use of machines to produce shea butter of a homogeneous standard quality entails the acquisition of new technical skills; women have not always realised this. They have had to deal with frequent breakdowns, with repairs that cost a lot, with machines (e.g. mechanical presses) that are difficult to handle, and with noise (e.g. from motorised presses) that drowns out speech. Constraints and uncertainties of this sort have led the women to give up a lot of the machinery (in particular the shea presses) that is unsuited to their usual *modus operandi* and to revert to their former tools and methods.

The result is that women's participation in production of the shea butter commercialised on international markets can be assimilated to sale below cost. This indicates deterioration rather than an improvement in their quality of life. 'Poor' women who engage in production of shea butter sold on international markets thus in reality turn out to be merely so much deeply indebted 'cheap labour' that enables Western enterprises to chalk up considerable profits and chairwomen of the production groups to earn a lot more than other women and also to control the income generated by international orders. This is the price that female producers pay for recognition and for entry into the modern world.

What conclusions can be drawn from the three cases that we have briefly sketched? In contexts as different as those in India, China, and Burkina Faso, must we conclude that there are invincible resistances to the relief of women's indebtedness?

FEMININE DEBT: PART OF THE GLOBALISATION OF GENDER CATEGORIES AND OF CAPITALIST DEVELOPMENT?

Throughout the 19th and 20th centuries, the idea of progress matured. It was based on economic development, access to education, and the development of technology, which were supposed to liberate men and even more so women—always presumed to lag behind the men—from the chains of necessity. The emancipation of women became a horizon not only for the Western world, as is commonly thought, but also for many elite groups in other parts of the world. The masculine representatives of these elite groups sent their daughters to school and hoped that they would not have the same lives as their illiterate mothers, even though constraints and norms were still to be important in the lives of these new women if they wanted to remain 'respectable'. Today, in the 21st century, these sanguine ideals seem outdated; processes already at work have made them obsolete. Education,

which used to be thought of as leading to a better status in the hierarchy, has been put in the shade by new modes of accumulation (e.g. financial techniques) that have been appropriated by dominant males—without, however, reducing the symbolic debt that burdens women.

At the same time, so-called 'gendered' policies aim at helping women to attain "emancipation" (Querrien & Selim, 2010); but this emancipation is understood first and foremost as a mode of integration into the market, either as an entrepreneur and/or as a consumer. As we have seen in the different contexts studied, financial aid that targets women with a view to transforming them into entrepreneurs, technicians, or small shopkeepers helps in fact to drive them still more deeply into debt without really enabling them to catch a glimpse of improvement in their condition. In general, it was less easy formerly for women to possess money and to use it, the money medium tending to be reserved for men; women did not share men's relaxed attitude to spending; the upkeep of their dependents took precedence over their own satisfaction. Prospects of emancipation that were devised outside of their condition failed for this very reason to lead to self-emancipation. The hypothetical emancipation of women became an alibi and a profitable business for NGOs, whereas public gender policies, both national and international, were destroyed by the mechanisms of finance and consumption that underpinned the new social order. On the pretext of promoting gender equality and the independence of women, emancipation without disruption became an ideology that has been able to penetrate and permeate societies (Selim, 2011).

Does this mean that women's entanglement in a mesh of multiform debts signifies that they have been relegated to the sphere of 'reproduction' and excluded from that of 'production'? Not really. Production and reproduction, productive and reproductive activity: these dichotomies were used a lot in the social sciences when in the 1950 and 1960s they set out to decipher a singular juncture: that of the intense reindustrialisation that took place in Europe after World War II. It was marked by the primacy of labour and family policies. The production/reproduction dichotomy, which stems from Marx, has been overshadowed today by the downgrading of labour to a minor role in the accumulation of capital and the rise to hegemony of money and rent, the systemic fluidity of which precludes fixation in particular territories. In today's globalised world, labour is bought and sold 'naked', as cheaply as possible, cutting transaction costs; women, like men, are carried away by the deterritorialised flux. This is having a singular effect on women's indebtedness. In a way, the symbolical debt that used to burden them to protect the honour of their male 'owners' has diminished appreciably, as the 'owners' now avert their eyes as long as the dishonour takes place far enough away and still pays them enough to build up their own status. The status takes the form of houses and conspicuous consumption, as can be seen in the villages of Bangladesh from which women migrate to the Emirates, often to be entrapped in prostitution.

Easing of the symbolic debt has come at a price. It has increased women's debt to their own families, to whom the earnings have to be remitted. This apparent rebalancing of forms of debt has revealed in a striking way the strength of the imaginary debt on which it is all based. Although remittances may bring some momentary relief, the debt can never be cancelled.

The nature of current capitalist development, with the market as its only motive force, is tightening the grip of debt on women. It changes the patterns in such a way that the trap invariably closes on them again. This should not be taken to imply, however, that it is due to some essential and invariable social aporia or flaw. The current transformation of the organisation of domination—the simplistic grammar of authoritarianism and vertical hierarchy is being shelved—has led to entirely new ways of challenging oppression. Women have been among the first to innovate, using their bodies as a provocation—the bodies that are the matter on which, so to speak, is recorded—engraved—the debt and its rituals that stifle them. Today as yesterday, we should pay close attention to women's demonstrations if we are to avoid simply repeating scientific discourse that merely legitimates social determinisms. Taking for example the globalised model invented in Ukraine that spread to Egypt, Tunisia, and China: women of all ages baring their breasts in public. It is one of the responses to the paradoxical injunctions through which domination is being reformulated. Women are assigned to roles and to images that are contradictory. By staging a violent reversal and using the female anatomy as a political weapon, with the breast, symbol of femininity and of nourishment, being used to attack, and by inverting obligatory postures, the demonstrators' performance has symbolically fractured the block of material and imaginary debts borne by women—debts that 'normal', well-intentioned development merely perpetuates.

With globalisation incessantly broadcasting to the entire world in real time its spectacular messages, actions of this sort can be expected to multiply. The dynamics of rupture on the margins of established processes reveal the logics behind women's debt; these logics have always maintained the debt pretending to lighten the burden; this cannot be done as long as the codes of decency are respected. Anthropologists and economists will have to give up confining themselves to groups of women who have been set up as victims for treatment by global charity. They will have to work together, devising new hermeneutical approaches and adapting them to the current situation, bringing out the political and social articulations that are at work.

NOTES

1. This chapter is part of a *Globalgender* research programme, financed by the French *Agence Nationale de la Recherche* and coordinated by Ioana Cirstocea.

2. “French cooperation policies prove remarkably resistant, as can be seen in their refusal to use the term ‘gender’ that is systematically replaced by “equality of men/women” in all their documents” (Saussey, 2013: 163).
3. A gender regime designates the functioning of social States on the specific level of social relations between sexes. It includes measures, discourse and representations that a social State supports at a given time and that affects the positioning of men and women (in terms of rights, socioeconomic treatment, etc. . . . within this same State).
4. For more details on this point, see, for example, Guérin and colleagues (2012).
5. Probably marginal in the State of Tamil Nadu, where microcredit is to a large extent composed of populist policies less scrupulous as to reimbursements; this type of practice seems far more frequent in the neighbouring State of Andhra Pradesh.

BIBLIOGRAPHY

- Breman J., Guérin I., & Aseem P. (eds) (2009), *India's Unfree Workforce of Bondage Old and New*, New-Delhi, Oxford University Press.
- Caulier M., Querrien A., & Selim M. (2013), “Déplacements de la domination: substantialisation dans et par les normes de genre”, *L'Homme et la Société*, Vol. 188–189, pp. 245–267.
- Didry C. & Selim M. (2013), “Sexe et politique du xxe au xxie siècle: entre aliénation et émancipation”, *L'Homme et la Société*, Vol. 188–189, pp. 7–14.
- Falquet J. (2008), *De gré ou de force. Les femmes dans la mondialisation*, Paris, Editions La Dispute.
- Garikipati S., Agier I., Guérin I., & Szafarz A. (2014), *The Cost of Empowerment: Multiple Sources of Women's Debt in Rural India*, Working Papers CEB 14–007, Université Libre de Bruxelles.
- Graeber D. (2011), *Debt: The First 5,000 Years*, New York, Melville House Publishing.
- Guérin I. (2014), “Juggling with debt, social ties and values”, *Current Anthropology*, Vol. 55, n° 9, pp. S40–S50.
- Guérin I., Michiels S., Ponnarasu S., & Venkatasubramanian G. (2012) “Neobondage, capitalism and village economies”, *Global Labour Journal*, Vol. 3, n° 1, pp. 118–142.
- Guérin I., Morvant-Roux S., & Villarreal M. (eds) (2013), *Microfinance, Debt and Over-indebtedness. Juggling with Money*, London: Routledge.
- Heyer J. (2014), “Dalit women becoming ‘housewives’: lessons from the Tiruppur region 1981/2 to 2008/9”, in Still C. (ed), *Dalits in Neoliberal India: Mobility or Marginalisation?*, New Delhi, Routledge India, pp. 208–235.
- Kapadia K. (1996), *Siva and Her Sisters. Gender, Caste and Class in Rural South India*. Delhi, Oxford University Press.
- Kapadia K. (2002), “Translocal modernities and transformations of gender and caste”, in Kapadia K. (ed), *The Violence of Development. The Politics of Identity, Gender and Social Inequalities in India*, New Delhi, Kali for Women, pp. 142–182.
- Lacombe D., Marteu E., Jarry-Omarova A., & Frottié B. (2011), “Le Genre globalisé: cadres d’actions et mobilisations en débats”, *Cultures & Conflits*, Vol. 83, pp. 7–13.
- Lazzaroto M. (2011), *La fabrique de l’homme endetté. Essai sur la condition néolibérale*, Paris, Editions Amsterdam.
- Nadal, M.J. (2000), “Les présidentes des coopératives féminines du Yucatan”, *Revue Tiers Monde*, Tome XLL, no 164, p. 865–884.

- Querrien A. & Selim M. (2010), “Vers des normes sexuelles globales, micro et macropolitiques de la dualité sexuelle dans le cadre de la globalisation”, *Chimères*, n° 71, pp. 49–69.
- Saussey M. (2011), “Initiatives féminines et économie sociale et solidaire dans la production du beurre de karité au Burkina Faso”, in Guérin I., Hersent M., & Fraisse L. (eds), *Femmes, économie et développement. De la résistance à la justice sociale*, Paris, Erès/IRD, pp. 107–128.
- Saussey M. (2013), “Développement”, in Achin C. & Bereni L. (eds), *Dictionnaire Genre et Science Politique. Concepts, Objets, Problèmes*, Paris, Presses Sciences, pp. 154–167.
- Saussey, M., Moity-Maizi P., & Muchnik J. (2008), “Nouvelles formes de reconnaissance des femmes burkinabè dans la production collective de beurre de karité”, *Cahiers Agricultures*, Vol. XVII, n° 6, pp. 582–596.
- Selim M. (2011), “La face cachée des femmes outils”, *L'Homme et la Société*, n° 176–177, pp. 253–266.
- Selim M. (2013), *Hommes et femmes dans la production de la société civile à Canton, Chine*, Paris, l'Harmattan.
- Servet J.-M. (2006), *Banquiers aux pieds nus. La microfinance*, Paris, Odile Jacob.

Guérin Isabelle, Saussey M., Selim Monique.

Indebtedness and women's material, monetary and imaginary debts in the era of globalized gender.

In : Hours Bernard (ed.), Ould Ahmed Pepita (ed.). An anthropological economy of debt. New York : Routledge, 2015, p. 149-168.

(Routledge Studies in Anthropology).

ISBN 978-1-138-88883-8