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INTRODUCTION

# From Modernization to Microcredit

*A poverty curtain has descended right across the face of our world, dividing it materially and philosophically into two different worlds, two separate planets, two unequal humanities—one embarrassingly rich and the other desperately poor.*

—MAHBUB UL HAQ, *THE POVERTY CURTAIN*

IN 1976, Michael Harrington traveled to India, Kenya, and Tanzania to witness global poverty. A prolific author with a prophetic bent, Harrington had risen to fame in 1962 with *The Other America*, a book that stunned readers with its searing exposé of poverty in the United States. The book caught the attention of President Kennedy and inspired policy makers in Washington, who invited Harrington to consult on President Johnson's War on Poverty. *The Other America* eventually sold more than a million copies and made Harrington, as the *Village Voice* pronounced, a "vital voice of conscience" on the American stage.<sup>1</sup> Fifteen years later, in 1977, Harrington promoted a different war on poverty. In a new book, *The Vast Majority: A Journey to the World's Poor*, he recounted his travels abroad and brought a global scale to his voice of conscience. "In the nineteen hundred seventies," he wrote, "the government and the people of the United States are turning their backs on the

wretched of the earth.” Poverty “in the globe’s South” had left “great masses of people . . . on the margin of human existence.”<sup>2</sup>

With *The Vast Majority*, Harrington joined an impressive array of public figures—including Pope Paul VI, Swedish economist Gunnar Myrdal, and Tanzanian president Julius K. Nyerere—who had turned to “the challenge of world poverty” and asked Americans to address “the widening gap” between the world’s rich and the world’s poor.<sup>3</sup> In the 1970s United States, a growing concern with global poverty deflected attention from a failing war on domestic poverty and an unpopular war in Vietnam. High-school students went on antipoverty fundraising walkathons, the World Bank called for an end to “absolute poverty,” and Congress passed a “New Directions” mandate that aimed to nudge foreign assistance away from Cold War geopolitics and toward aid for the poor.

This book recounts the checkered history of US involvement in the campaigns against global poverty of the 1970s and 1980s. It focuses especially on the attempts in the 1970s to place antipoverty efforts at the center of international development, and on the reformulation of those efforts in the more conservative 1980s. Over the course of two decades, development experts, policy makers, and international officials shifted their vision of economic assistance from the modernization projects funded in the 1960s to the micro-credit programs that won acclaim in the 1980s. They moved away from large-scale industrial and infrastructure projects aimed at national economic growth and toward small-scale antipoverty projects aimed at individual enterprise.

Over the same period, they redirected their antipoverty efforts away from men and toward women. As programs and policies shifted from the macro level of the nation to the micro level of the individual, development advocates paid increasing attention to women’s everyday economic activities. They gradually turned to women as the economic actors who could lift families and villages out of poverty. In the 1970s, while US conservatives branded impoverished women, especially Black women, within the United States as welfare cheats and irresponsible mothers, development advocates positioned impoverished women overseas as the deserving poor.<sup>4</sup> In the 1980s, as faith in the market impinged on faith in the state, they reimagined poor women as the entrepreneurs who

would borrow money, build their businesses, repay their debts, and leave poverty behind.



The campaigns against global poverty belong in a longer history that includes centuries of plans and programs to change economic conditions in the poorer parts of the world. In the twentieth century, these economic interventions came to be called “development.” Economists described wealthier industrialized nations as “developed” and poorer nonindustrial nations as “underdeveloped,” “less developed,” and “developing.” They constructed theories and models to develop the undeveloped, and if they had influence, they persuaded policy makers to put their ideas into practice.<sup>5</sup> The programs that ensued consisted of a complicated mix of national self-interest, political power, international rivalry, transnational collaboration, technocratic faith, humanitarian ideals, and social justice commitments. In the United States, experts and policy makers expressed hopes that economic development in Africa, Asia, and Latin America would improve the living conditions of the poor and also expand markets for investment and trade, stabilize friendly regimes, and prevent communist revolution.

In the 1950s and 1960s, development experts had put their faith in multiple versions of “modernization.” They promoted schemes that supplied technology, built industry, and constructed infrastructure to boost the productivity of poorer nations, and they experimented with crops and farming techniques to increase the output of foodstuffs. They encouraged civic participation at the village level and insisted on population control to reduce the number of people who taxed the world’s resources. The US government played a central role in devising and implementing these plans. But in the late 1960s and early 1970s modernization in its various guises came under fire, tainted by failures, corruption, coercive practices, and environmental damage, and by its close alignment with US power, corporate interests, authoritarian regimes, and Cold War military interventions.

Historians have written excellent accounts of the rise and fall of the US-sponsored modernization programs of the 1950s and 1960s.<sup>6</sup>

But what happened next? Development did not crash to a halt, and it did not leap from modernization to the austere free-market policies of the 1980s. In the 1970s, development experts reframed their work as antipoverty programs. They moved to the left, pushed by social democrats in Europe, socialists in the global South, and religious idealists, all of whom denounced poverty as evil and pointed to the inequities that kept nations and peoples impoverished. With a critical version of economics, they rejected “trickle-down” theories that positioned national economic growth as the primary measure of success, and they called for a redistribution that would benefit the world’s poor.

It might seem surprising to point to the Left in the 1970s. In 1976, the author Tom Wolfe characterized the 1970s as the “‘me’ decade,” with a self-absorbed populace retreating en masse from social change, and for a while the phrase stuck.<sup>7</sup> More recently, historians have described the decade as years of rightward turn.<sup>8</sup> With hindsight, it might seem clear that billowing debt in the global South, Augusto Pinochet’s coup in Chile, Margaret Thatcher’s ascent to power in the United Kingdom, and the growing clout of the Christian Right in the United States portended the coming conservative era. But in the 1970s, those trends and events, significant as they were, had not quashed the quest for change that fueled left and liberal attempts to address inequality. The radical ethos of the 1960s reached into the 1970s, with the spirit of social movements informing at least some facets of law and policy.<sup>9</sup> On the international scene especially, socialism, anticolonialism, economic redistribution, antipoverty, racial justice, and gender equity all had legs in the 1970s, and sometimes they entered and walked the halls of power.

That quest for change included calls to restructure international trade, to meet the basic needs of all the world’s citizens by the year 2000, and to levy global taxes to pay for a transfer of resources from the rich to the poor. It also came with a new twist in the politics of gender. In the 1950s and 1960s, development experts had shown minimal interest in women, except as excessive breeders who needed to curtail their reproduction or uneducated mothers who needed help in rearing their children. They offered technical advice, vocational training, and jobs primarily to men. Over

the course of the 1970s, they revised their views. An international “women in development” movement called for gender equity and saw impoverished women as potential earners. Its supporters pushed for programs to give women income-earning work beyond the piecemeal craft sales that some development plans already promoted. They asked for a fundamental reconsideration of who and what development entailed.

In the 1970s, the left-leaning development advocates had widespread impact, including on US policy. In the US government, liberals searched for politically palatable ways to win support for foreign aid. They wanted to disarm their critics on both the left and right, and they hoped that the moral inflection of the antipoverty cause would have greater public appeal than the technocratic monotone of modernization. In the Foreign Assistance Act of 1973, they codified their new approach with a legislative mandate to reorient foreign aid toward the poor and an amendment that required the inclusion of women.<sup>10</sup> But in the US government, the liberals who fought for foreign aid faced constraints, and sometimes also their own half-hearted commitment. International and domestic politics, the stagnating economy, and conservative opposition diluted and washed out the more ambitious antipoverty proposals. International development was (and is) a tangled thicket of politics, economics, morality, justice, and condescending benevolence.

In 1980, with the election of Ronald Reagan, US antipoverty advocates tamped down their expectations, but did not relinquish them entirely. Some resisted the cooler political climate; others accommodated to it. For the most part, they retreated from their more radical calls for structural change in the international economy and large-scale transfer of resources from the wealthier to the poorer nations. They looked for funds to implement small-scale projects in cities and villages, and they ramped up their interest in women. Microcredit—with its tiny loans to the poor for building business enterprise—seemed to offer an antipoverty approach tailored for wide appeal and custom fit for the limited prospects of the era.

Microcredit came to prominence in the same years that an international debt crisis devastated the economies of dozens of poorer nations. The notion that loans to poor people would alleviate

poverty rose, in other words, just when loans to poorer nations dragged them down toward bankruptcy. But in some ways the proffered solutions for nations resembled those for individuals. The World Bank and the International Monetary Fund instituted structural adjustment policies that extended loans to indebted nations only if they promised policy changes that would introduce free-market ideals and cut government spending. In a similar vein, microcredit provided loans to the poor in return for market-based activities and fiscal discipline in investing, borrowing, and saving.

With the rising interest in the smallest enterprises, and in conjunction with the global women's movement, development experts devised microcredit programs that extended loans to indigent women. Women, they claimed, saved money, cared for their children, and repaid their loans, while men wasted their income on alcohol, tobacco, and prostitutes. Women, they now suggested, were better investments than men.



This book looks primarily at development advocates—economists, other social scientists, policy makers, officials, and activists who worked in government, international institutions, foundations, universities, nongovernmental organizations (NGOs), and think tanks—and asks how they attempted to address global inequality. It picks up the story of development at the moment when most histories leave off, and tracks the transnational circulation of ideas and their impact in the United States.<sup>11</sup> It does not focus on US development policy in a particular region of the world or offer in-depth assessments of specific development projects. Rather, it follows the trends in development thought that found their way into US policy and economic assistance programs and shows us a neglected genealogy that extended, and then withdrew, the promise of global redistribution.

In the 1970s and 1980s, the United States did not start the war on global poverty or take the lead in fighting it. One aim of this book is to place US programs and policies in international context; that is, to study the United States and at the same time decenter it. In the 1950s and 1960s, US economists and policy makers had played



a critical part in constructing development programs. The American economist Walt Rostow, to give the most obvious example, had an outsized role in theorizing modernization. But from the start, development was an international project with a global network of experts who devised, circulated, and debated competing theories and models.<sup>12</sup> In the 1970s, the United States was still a superpower with major sway in international affairs, but it was no longer in the vanguard, if it ever had been, of the transnational conversations on development. In some respects the US campaigns against global poverty borrowed from US domestic policy, most notably from Johnson's War on Poverty.<sup>13</sup> But in the 1970s and 1980s the United States imported ideas and programs as much as it exported them.<sup>14</sup>

The chapters that follow point to a number of informal ambassadors or "influencers" who came from outside the United States and had unusual clout within it. In our social-media-saturated culture today, "influencers" are public figures who promote products. In this book, the "influencers" (a term used now, but not then) are public figures who promoted policy. Barbara Ward, a British author, and Mahbub ul Haq, a Pakistani economist, shaped the campaign against global poverty. Ester Boserup, a Danish economist, played a formative role in launching the international "women in development" movement, and Ela Bhatt, an Indian activist, advanced programs for self-employed women in the informal economy. Muhammad Yunus, a Bangladeshi economist, made microcredit a worldwide phenomenon. All of them, and others as well, knew how to sell their ideas in the United States. They developed connections with people in power; they influenced institutions, including, among others, the United Nations (UN), the US government, the World Bank, and the Ford Foundation; and they created networks of development experts who joined them in their efforts. Within the United States, they helped shape policy and made the multiple sources (and geographic range) of development thinking harder to ignore.<sup>15</sup>

More generally, this is a history of how left-leaning economists, postcolonial leaders, and feminists, all renegades of sorts, protested inequities in development programs. Some of them worked with government agencies, international organizations, and foundations, and some established their own NGOs. Many of them

worked with research institutions outside the United States—the Institute of Development Studies at the University of Sussex, the Dag Hammarskjöld Foundation, and the International Labour Organization, for example—and incubated development plans that had an impact on US policy. In the 1970s, those who had entered established institutions introduced what the Hammarskjöld Foundation labeled “another development,” an alternative approach that attempted to move beyond colonial hierarchies and Cold War rivalries.<sup>16</sup> They foregrounded the issues of poverty, public services, fair trade, redistribution, and equity rather than economic growth, and they moved toward the human metrics of life expectancy, literacy, and health, to replace, supersede, or at least accompany the economism of gross national product (GNP), per capita income, population statistics, and agricultural yield. They tried, with some success, to institute change. But from the start they also encountered resistance and saw their bolder ideas for redistribution and equity ignored, underfunded, coopted, and reshaped.

The advocates of “another development” included (and demanded inclusion of) experts from the global South. The paired words “developed” and “developing” or “traditional” and “modern” had replaced the racialized language of “savage” and “civilized” or “Christian” and “heathen.” In general, in the late twentieth century, development experts across the political spectrum avoided discussions of race. But the race-blind vocabulary of economics could not hide the obvious: most of the “developing” nations were inhabited by people of color and most of the “developed” nations were majority white.<sup>17</sup> “Another development” embraced an inclusive, cosmopolitan vision and had some success in fostering it. Over the course of the 1970s and 1980s, the center of gravity in international development circles shifted subtly but perceptibly from North to South. International conferences and commissions, once dominated by Americans and Europeans, responded to demands for inclusion from those who came from poorer nations, and economists and officials from the global South formed their own organizations and think tanks. Nonetheless, those involved in the expanded networks sustained the faith that “developed” was inherently better than “developing,” and even with global participation, they maintained the technocratic hierarchies in which educated professionals could figure out

what was best for the far-flung cities and villages that they hoped to change.

In some ways, the new generation of development experts added layers onto, rather than replacing, older programs and policies. (In the field of development, it seems, nothing is wholly new.) They built on earlier programs aimed, for example, at rural productivity, women's labor, and credit for farmers, and they reiterated and reanimated earlier demands for inclusion from the global South.<sup>18</sup> But in the 1970s, they also challenged what had become the conventional wisdom in their professional circles. Their repeated repudiation of trickle-down economics, their collective retreat from Cold War rhetoric, their insistent turn to development for the most impoverished, their specific plans to end the worst of poverty within a generation, and the high priority they came to place on increasing women's income marked departures from the past. Equally important, they understood themselves as game changers who hoped to rewrite the rules of development for a new era.

The results were decidedly mixed. In the United States, the attention to global poverty inspired some projects that helped the poor, including poor women, and others that floundered. By the end of the 1980s, US development officials were seeking greater collaboration with experts and organizations from the global South, but they retained their commitment to US national interests. They cooperated selectively with those who knew how to court them, and they molded their programs to fit the changing political parameters of Washington as well as those of the wider world. Along the way, a global redistribution—the transfer of resources from the wealthy to the poor—was lost, and so was the goal of ending poverty by the turn of the century.



This book is divided into three parts. It begins with two chapters on the war on global poverty in the 1970s. The next two chapters show how women became the deserving poor, and the final chapter and the epilogue provide a history of the early microcredit movement. The three parts could be read independently, but taken together they relate a more complex history. The war on global poverty

provides critical context for understanding why development experts turned their attention to women as “income generators” in the 1970s, and the rise of microcredit in the 1980s allows us to see how the growing interest in women’s economic activities sustained the war on global poverty in a more conservative time. Some parts of the book will be more familiar to historians of development, and others more familiar to historians of global feminism or scholars of microcredit. The chapters are written, I hope, so that readers without background in these fields will gain some fundamental understanding of their history, and readers steeped in any or all of the fields will also learn something new in every chapter and see interconnections they had not seen before.

Chapter 1, “The Trouble with Foreign Aid,” shows how and why development economists rejected an earlier generation of development plans, especially the trickle-down economics that presumed national economic growth would benefit the poor. As critics discredited foreign aid, a global antipoverty movement, inspired in part by religious ideals and left-leaning activism, made its way into US legislation and World Bank policies. In the government and the Bank, calls for redistribution came conjoined with an ongoing faith in economic growth and market-based solutions.

Chapter 2, “Redistribution: South and North,” turns to the late 1970s and proposals that aimed to redress inequities in the global economy. The New International Economic Order (NIEO), a UN declaration written and backed by leaders of the global South, asked for fundamental changes in the patterns of trade that subordinated the poorer nations. The NIEO won support from the US Left but not from the US government or the World Bank, both of which came to advocate programs to meet the “basic needs” of the world’s poorest. At the end of the 1970s, some influential development experts proposed a global tax to fund the transfer of resources that the NIEO and basic needs programs would have required. But a global tax was an aspirational gambit in the late 1970s, and even less likely in the 1980s.

In their early articulations, the war on global poverty, the NIEO, and the basic needs approach had almost nothing to say about women. In response, an international “women in development” (WID) movement pushed economists and policy makers

to consider women seriously in their plans to address the poor. Chapter 3, “Developing Women,” traces the WID movement in the 1970s, including the Percy amendment that committed the US government to integrating women into its foreign aid programs. In the United States, the women who supported the WID movement ranged politically from Republican to Marxist. With the rise of a global feminist movement, they all wanted equity for women, but they disagreed, sometimes forcefully, on what development and equity meant. In the US government, the Ford Foundation, and international organizations, they won clout by building on the concerns—productivity, poverty, and population control—of mainstream development experts.

Chapter 4, “Private Developments,” follows the privatization of development and the rising interest in women. In the 1970s and 1980s, a number of US-based international charities and private organizations moved from short-term disaster relief to longer-term programs that aimed to alleviate poverty. The US government funded NGOs to undertake such antipoverty development. With the urging of the WID movement and with a new interest in the poorest workers in the informal economy, more of those projects focused on women. The “NGOization” of development took off in the 1970s and continued after the election of Ronald Reagan in 1980. The chapter uses one NGO, the Overseas Education Fund, to show how private organizations refashioned their women’s projects as “business development” to align with the policies of the Reagan administration. But not all NGOs steered to the right. A more radical WID movement flourished outside the government, especially in the global South.

Microcredit combined the concerns with women and poverty, and promised a new approach to those who were disillusioned with state-led planning, large-scale public projects, and top-down modernization schemes. Chapter 5, “Macro Debt and Microcredit,” asks how credit came to the forefront of development plans in the 1980s, the very years when the overextension of credit was creating a global crisis in debt. Microcredit seemed to avoid the problems with funding that stymied other antipoverty schemes. Its calls for self-empowerment appealed to a wide swath—left and right—of the political spectrum, and it democratized finance by offering loans to

the poor people whom conventional banks routinely excluded. But it backed away from redistribution. Through tiny loans to women, it professed a faith in capital investment, even at the smallest scale, as the route to prosperity, and at the same time it deepened surveillance through fiscal discipline at the micro level of everyday life.

The epilogue, “The Development of Poverty,” moves to the later career of microcredit and suggests how the war on global poverty of the 1970s and 1980s has shaped—and limited—the parameters of antipoverty programs and women’s “empowerment” in more recent years.



A note on terminology: I have avoided the value-laden terms “developed” and “developing” to characterize nations, and I have also eschewed “third world,” which is rarely employed today. Instead, I use other imperfect terms: “poorer nations,” “global South,” and sometimes “postcolonial” to refer to the nations—mostly in Africa, Asia, and Latin America—that received foreign aid, and “wealthier nations” and “global North” to refer to noncommunist donor countries, mostly western European nations and the United States, Canada, Australia, and Japan. These terms are still, unfortunately, homogenizing, as are references to poor, indigent, impoverished, or destitute people. “Poor people” are not an ethnic group or unified class; they do not share customs, traditions, community, or politics. And “poorer” nations too, of course, had and have significant variations among them and within them. The use of “poorer” and “wealthier” nations tends to erase the enduring poverty within the wealthier nations and the entrenched elites within the poorer ones. “Poorer,” “wealthier,” “global South,” and “global North” are convenient terms in use today, but like their earlier counterparts they carry their own problematic connotations and fail to capture the heterogeneous complexity of the world in which we live. I ask my readers to keep these caveats in mind as they read this book.

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