

General Education Course Information Sheet
Please submit this sheet for each proposed course

Department & Course Number Gender Studies 98T
Course Title Interrogating Microcredit: Poverty Reduction and Gender in South and Southeast Asia

1 Check the recommended GE foundation area(s) and subgroups(s) for this course

Foundations of the Arts and Humanities

- Literary and Cultural Analysis _____
- Philosophic and Linguistic Analysis _____
- Visual and Performance Arts Analysis and Practice _____

Foundations of Society and Culture

- Historical Analysis _____ x
- Social Analysis _____ x

Foundations of Scientific Inquiry

- Physical Science _____
With Laboratory or Demonstration Component must be 5 units (or more) _____
- Life Science _____
With Laboratory or Demonstration Component must be 5 units (or more) _____

2. Briefly describe the rationale for assignment to foundation area(s) and subgroup(s) chosen.

This course studies the socioeconomic and political impetus behind microcredit in countries like the Philippines and India. By centering the experiences and critiques of South and Southeast Asian women, this course further encourages students to develop nuanced and critical understandings of the gendered effects of market-based poverty reduction strategies.

3. List faculty member(s) who will serve as instructor (give academic rank):

Purnima Mankekar, Associate Professor, Dept. of Gender Studies and Dept. of Asian American Studies; Stephanie Santos, teaching fellow

4. Indicate when do you anticipate teaching this course:

	2013-2014	Winter	<u>x</u>	Spring	_____
GE Course Units	<u>5</u>	Enrollment		Enrollment	

5. Please present concise arguments for the GE principles applicable to this course.

❑ General Knowledge	The seminar investigates the genealogy of microcredit in South/Southeast Asia in relation to neoliberalism and colonialism. We will draw largely from theoretical frameworks of Feminist Theory and Critical Development Studies.
❑ Integrative Learning	The seminar draws from a variety of humanistic and social science research disciplines such as Sociology, Gender Studies, and Literary Studies to study the consequences of market-based poverty alleviation programs for South and Southeast Asian women.
❑ Ethical Implications	A key goal of this seminar is to encourage students to think critically about microcredit, social entrepreneurship, and ethical consumerism as a means of effecting social change.
❑ Cultural Diversity	The seminar critiques and alternative models of poverty alleviation based on community-based epistemes of development and belonging prevalent in South and Southeast Asia.
❑ Critical Thinking	In this seminar, students will evaluate evidence presented in primary texts such as government papers and microcredit NGO annual reports; secondary material such as scholarly texts on microcredit; and literary/film analysis of visual material such as microcredit ad campaigns.
❑ Rhetorical Effectiveness	Students in this seminar are required to write weekly response papers and a well-reasoned research paper. They will also prepare peer reviews of their classmates' drafts. A team of students will also lead class discussions per week.
❑ Problem-solving	The latter part of this seminar builds upon South and Southeast Asian women's critiques of microcredit, encouraging students to formulate alternative and appropriate solutions to women's poverty in the region.
❑ Library & Information Literacy	This seminar will help students evaluate and critically assess information about microcredit drawn from a variety of popular and scholarly resources. Week 6 incorporates an in-class activity critically analyzing a variety of sources (e.g. websites, brochures, annual reports) of microcredit organizations based in South and Southeast Asia.

(A) STUDENT CONTACT PER WEEK (if not applicable write N/A)

1. Lecture:	<u>3</u>	(hours)
2. Discussion Section:	<u>n/a</u>	(hours)
3. labs	<u>n/a</u>	(hours)
4. Experiential (service learning, internships, other):	<u>n/a</u>	(hours)
5. Field Trips:	<u>n/a</u>	(hours)

(A) TOTAL Student Contact Per Week **3** **(HOURS)**

(B) OUT-OF-CLASS HOURS PER WEEK (if not applicable write N/A)

1. General Review & Preparation:	<u>1</u>	(hours)
2. Reading	<u>7</u>	(hours)
3. Group Projects:	<u>1</u>	(hours)
4. Preparation for Quizzes & Exams:	<u>n/a</u>	(hours)
5. Information Literacy Exercises:	<u>n/1</u>	(hours)
6. Written Assignments:	<u>2</u>	(hours)
7. Research Activity:	<u>1</u>	(hours)

(B) TOTAL Out-of-class time per week

12
15

(HOURS)

GRAND TOTAL (A) + (B) must equal at least 15 hours/week

15

(HOURS)

Gender Studies 98T
Interrogating Microcredit:
Gender and Poverty Reduction Programs in Southeast Asia

Instructor: Stephanie D. Santos
 Mailbox: Department of Gender Studies
 Office: Rolfe Hall
 Office Hours: TBA

Microcredit gained traction in the mid-2000s as a tool for poverty alleviation. The United Nations designated 2005 as the International Year for Microcredit. The year after, Mohammad Yunus received the Nobel Peace Prize for his work with Grameen Bank. But by the end of the decade, disturbing reports of continued poverty, social stigmatization, and violence against loan defaulters began to emerge. Reports of microfinance-related suicides have led the Indian government to institute tighter state regulations on microcredit programs. These reports hint at darker tales of dispossession that, in Neferti Tadiar's words, "fall away" from dominant discourses of neoliberal development.

In this seminar, students will employ critical development and gender studies perspectives to examine microcredit and similar capacity-development strategies South and Southeast Asia. We will draw from gender studies and critical development studies theories to examine microcredit programs as a component of neoliberalism. What are the key debates about microcredit? How do microcredit programs challenge or uphold mainstream neoliberal development? In the last part of the class, we will consider alternative development strategies and models being articulated by local communities, such as urban poor groups and indigenous women in Southeast Asia.

Required Readings:

Lamia Karim, *Microfinance and Its Discontents: Women in Debt in Bangladesh* (Minneapolis: University of Minnesota Press, 2011)

Milford Bateman, *Why Doesn't Microfinance Work? The Destructive Rise of Local Neoliberalism* (London: Zed Books, 2010)

David Harvey, *A Brief History of Neoliberalism* (London: Oxford University Press, 2005)

All other required readings are available via the course website

Course Requirements

Participation: The thoughtful participation of all members is integral to the seminar. Please make sure you are prepared to engage with the readings and your peers in a rigorous and constructive manner throughout the class. Your participation is worth 15 percent of your grade.

Three Reading Responses: You will submit a total of three reading responses for your choice of weekly readings. These responses should be two to three double-spaced pages in length and should be submitted to the course website on the day before class. Your weekly responses are worth 15 percent of your grade.

Discussion Facilitation: You will work teams of two to facilitate a class session, starting week 2. As discussants, you will be responsible for preparing questions based on the themes of the readings and facilitating a participatory class discussion. You will record the conversation (e.g. on the board, on paper) and will post a detailed summary of the class discussion on the course website within one week of the class facilitation. The discussion facilitation is worth 20 percent of your grade.

Research paper: Your research paper is a 10-15 page, original piece of writing that engages the theoretical concepts of the class to think through an on-going project or area of interest. Your paper should incorporate texts from the seminar in your analysis. The breakdown for your paper grade is as follows:

- Abstract describing research question, methods, and annotated bibliography (due on week 5): 5 percent
- First draft (due in class on week 7): 5 percent
- Peer review of partner's work (in class exercise on week 7): 5 percent
- Final research paper (due via course website): 35 percent

In total, your final research paper is worth 50 percent of your seminar grade.

Note: Any instances of academic dishonesty or misconduct will be addressed according to UCLA policies and principles.

Weekly Schedule

Week One—Introduction.

Discussion: neoliberalism, development, microcredit and microfinance, and other key terms

Required Reading:

Bateman, *Why Doesn't Microfinance Work?* (introduction)

Neferti Tadiar, *Things Fall Away* (introduction)

David Harvey, *A Brief History of Neoliberalism*

Week Two—Indicators of Neoliberal Development: How do we measure poverty?

Discussion of Methodology: What do these neoliberal development indicators measure? What do they obscure or make invisible?

Required reading:

Arturo Escobar, *Encountering Development* (introduction and selected chapters)

United Nations. *Investing in Development: A Practical Plan to Achieve the Millennium Development Goals* (2005)

World Economic Forum, *The Global Gender Gap*

Lynn B. Milgram, "Operationalizing Microfinance: Women and Craftwork in Ifugao, Upland Philippines," *Human Organization* (2001)

Further Reading:

John and Jean Commeroff, Introduction to *Millennial Capitalism and the Culture of Neoliberalism*

Week Three— Trickle-down Development: Neoliberalism as Poverty Alleviation

Discussion: Neoliberalism and the persistence of poverty

Required Reading:

Aihwa Ong, *Neoliberalism as Exception* (introduction)

Bateman, *Why Doesn't Microfinance Work?* – chapters 1 and 2

Karim, *Microfinance and its Discontentents* – introduction and chapter 2

Akhil Gupta, "National Poverty, Global Poverty, and Neoliberalism"

Further Reading:

Jean Pyle and Kathryn Ward, "Recasting our Understanding of Gender and Work During Global Restructuring," *International Sociology* Vol 18, no. 3 (2003)

Week Four—A Genealogy of Microcredit

Discussion: Microcredit and the Gendered Economy

Required Reading:

Karim, *Microfinance and its Discontentents*, chapters 1 and 2

Bateman, *Why Doesn't Microfinance Work?*, chapters 2 and 5

Kalpana Wilson, "From Missionaries to Microcredit?: 'Race', gender and agency in neoliberal development," in Visvanathan, Nalini, Duggan, Lynn, Nisonoff, Laurie and Wieggersma, Nan, (eds.) *The Women, Gender and Development Reader* (Zed Books, 2011)

Further Reading:

Mohammed Yunus, *Banker to the Poor Micro-lending and the Battle against World Poverty*

Rajdeep Sengupta and Craig P. Aubuchon, "The Microfinance Revolution: An Overview," *Federal Reserve Bank of St. Louis Review* Vol. 90, no 1 (2008)

Week Five—Social Life of Microcredit

*Due this week: Abstract and annotated bibliography of final paper

Discussion: Microcredit and social citizenship

Required Reading:

Karim, *Microfinance and its Discontentents*, chapters 3 and 4

Bateman, *Why Doesn't Microfinance Work?*, chapters 6 and 8

Christine Keating, Claise Rasmussen, and Pooja Rishi, "The Rationality of Empowerment: Microcredit, Accumulation by Dispossession, and the Gendered Economy," *Signs* 36:1 (Autumn 2010), pp 153-176

Further reading:

Malcolm Harper and Sukhwinder Singh Arora, *Small Customers, Big Markets*

Week Six—Microcredit and Knowledge Production

Discussion: Technologies of gender

In-class experiential activity: Critical examination of website/material/literature of microcredit provider in Asia (e.g. Philippine Microfinance Foundation, Indonesia's Bank BRI, Bangladesh's Grameen Bank) for in-class close-reading and discussion

Required reading:

Karim, *Microfinance and its Discontents*, chapter 5 and 6

Gayatri Spivak, "The New Subaltern"

Katherine Rankin, "Governing development: neoliberalism, microcredit, and rational economic woman," in *Economy and Society* 30:1 (2001)

Further reading:

Lamia Karim, "Demystifying Credit: The Grameen Bank, NGOs, and Neoliberalism in Bangladesh," *Cultural Dynamics*, Vol. 20, No. 1, 5-29 (2008)

Week Seven—A Case for Microcredit?

Due this week: First draft of seminar paper

In-class experiential activity: Peer review of first draft

Discussion: Empowerment for whom?: Accumulation for some, disempowerment for others

Required Readings:

Sheila McLeod Arnopoulos, *Saris on Scooters: How Microcredit is Changing Village India*, introduction and chapter 1

S. Hashemi, Sidney Ruth Shuler, and Ann Riley, "Rural Credit Programs and Women's Empowerment in Bangladesh," *World Development* Vol. 24, no. 4 (1996)

Further Reading:

Phil Smith and Eric Thurman, *A Billion Bootstraps: Microcredit, Barefoot Banking and the Business Solution for ending Poverty*

Week Eight— Biopolitics and Necropolitics of Microcredit - 1

Discussion: Key terms – biopolitics, necropolitics, violence

Required reading:

Michel Foucault, "Governmentality," in *Power*. Vol. 3 of *Essential Works of Foucault*
Achille Mbembe, "Necropolitics," *Public Culture*

Week Nine— Biopolitics and Necropolitics of Microcredit - 2

Discussion: Microcredit's subalterns

Required reading:

Bateman, *Why Doesn't Microfinance Work?*, chapter 4

Lamia Karim, "Demystifying Credit: The Grameen Bank, NGOs, and Neoliberalism in Bangladesh," *Cultural Dynamics*, Vol. 20, No. 1, 5-29 (2008)

Valsala Kumari, "Microcredit and Violence: A Snapshot of Kerala, India" (course website)

Further reading:

Santos, Stephanie, "The Death of Eugenia Baja," *Amerasia Journal* (2009)

Week Ten—New Models of Regional Cooperation

Discussion: What is to be done? : Alternate/Parallel Epistemes of Development

Required reading:

Karim, *Microfinance and its Discontents*, concluding chapter

Bateman, *Why Doesn't Microfinance Work?*, chapters 7 and 8

Vicky Tauli Corpuz, *Engaging the UN special rapporteur on indigenous people: Opportunities and challenges* (course website)

Further reading:

Gita Sen and Caren Gowan, *Development, Crises and Alternative Visions: Third World Women's Perspectives*

Valentine Moghadam, *Globalizing Women: Transnational Feminist Networks*

Grewal, "On the New Global Feminism and the Family of Nations: Dilemmas of Transnational Feminist Practice"

Proposed Reading List:

Arnopoulus, Sheila McLeod, *Saris on Scooters: How Microcredit is Changing Village India* (Toronto: Dundurn, 2010)

Comeroff, John and Jean, Introduction to *Millennial Capitalism and the Culture of Neoliberalism* (Duke, 2001)

Escobar, Arturo, "Beyond the Third World: Imperial Globality, Global Coloniality, and Anti-Globalization Social Movements," *Third World Quarterly* (volume 25, 2004)

Escobar, Arturo, *Encountering Development* (Princeton: Princeton University Press, 1994)

Foucault, Michel, "Governmentality," in *Power*. Vol. 3 of *Essential Works of Foucault* (New Press, 2000)

Grewal, Inderpal, "On the New Global Feminism and the Family of Nations: Dilemmas of Transnational Feminist Practice," in Ella Shohat, ed., *Talking Visions: Multicultural Feminism in a Transnational Age* (Cambridge: MIT Press, 2001)

Gupta, Akhil, "National Poverty, Global Poverty, and Neoliberalism,"

Harvey, David, *A Brief History of Neoliberalism* (Oxford: Oxford University Press, 2007)

Karim, Lamia, "Demystifying Credit: The Grameen Bank, NGOs, and Neoliberalism in Bangladesh," *Cultural Dynamics*, Vol. 20, No. 1, 5-29 (2008)

Valsala Kumari, "Microcredit and Violence: A Snapshot of Kerala, India" in *Violence and Gender in the Globalized World* (Global Connections), Sanja Bahun-Radunovic and V.G. Julie Rajan, eds (Burlington: Ashgate Publishing, 2008)

Malcolm Harper and Sukhwinder Singh Arora, *Small Customers, Big Markets* (London: Practical Action, 2005)

Milgram, Lynn B., "Operationalizing microfinance: Women and craftwork in Ifugao, Upland Philippines," *Human Organization*, Vol. 60, No. 3 (2001)

Mbembe, Achille, "Necropolitics" *Public Cultures*

Moghadam, Valentine, *Globalizing Women: Transnational Feminist Networks* (Baltimore: Johns Hopkins University Press, 2005)

Ong, Aihwa, *Neoliberalism as Exception*

Pyle, Jean and Kathryn Ward, "Recasting our Understanding of Gender and Work During Global Restructuring," *International Sociology* Vol 18, no. 3 (2003)

Rankin, Katherine, "Governing development: neoliberalism, microcredit, and rational economic woman," in *Economy and Society* 30:1 (2001)

Santos, Stephanie, "The Death of Eugenia Baja," *Amerasia Journal* (2009)

Sengupta, Rajdeep and Craig P. Aubuchon, "The Microfinance Revolution: An Overview," *Federal Reserve Bank of St. Louis Review* Vol. 90, no 1 (2008)

Smith, Phil and Eric Thurman, *A Billion Bootstraps: Microcredit, Barefoot Banking and the Business Solution for ending Poverty* (New York: McGraw Hill, 2007)

Spivak, Gayatri Chakravorty, "The New Subaltern: A Silent Interview," in V. Chaturvedi, ed, *Mapping Subaltern Studies and the Postcolonial* (New York: Verso, 2000)

Tadiar, Neferti, *Things Fall Away: Philippine Historical Experience and the Makings of Globalization* (Durham: Duke University Press, 2009)

United Nations, *Investing in Development: A Practical Plan to Achieve the Millennium Development Goals* (2005)

Tauli Corpuz, V., *Engaging the UN special rapporteur on indigenous people : opportunities and challenges* (Baguio City: Tebtebba Indigenous Peoples' International Centre for Policy Research and Education, 2004)

Wilson, Kalpana, "From Missionaries to Microcredit?: 'Race', gender and agency in neoliberal development," in Visvanathan, Nalini, Duggan, Lynn, Nisonoff, Laurie and Wieggersma, Nan, (eds.) *The Women, Gender and Development Reader* (Zed Books, 2011)

World Economic Forum, *The Global Gender Gap* (2011)

Yunus, Mohammed, *Banker to the Poor Micro-lending and the Battle against World Poverty*



New Course Proposal

	Gender Studies 98T			
	Interrogating Microcredit: Gender and Poverty Reduction Programs in Southeast Asia			
<u>Course Number</u>	Gender Studies 98T			
<u>Title</u>	Interrogating Microcredit: Gender and Poverty Reduction Programs in Southeast Asia			
<u>Short Title</u>	MICROCREDIT			
<u>Units</u>	Fixed: 5			
<u>Grading Basis</u>	Letter grade only			
<u>Instructional Format</u>	Seminar - 3 hours per week			
<u>TIE Code</u>	SEMT - Seminar (Topical) [T]			
<u>GE Requirement</u>	Yes			
<u>Major or Minor Requirement</u>	No			
<u>Requisites</u>	Enforced: Satisfaction of entry-level Writing requirement. Freshmen and sophomores preferred.			
<u>Course Description</u>	Seminar, three hours. Enforced requisite: satisfaction of Entry-Level Writing requirement. Freshmen/sophomores preferred. Examination of microcredit and similar economic development programs as poverty reduction strategies in South and Southeast Asia. Drawing from gender and critical development studies, study of effects of microcredit as economic tool for assisting poor. Letter grading.			
<u>Justification</u>	Part of the series of seminars offered through the Collegium of University Teaching Fellows.			
<u>Syllabus</u>	File Gender Studies 98T syllabus.pdf was previously uploaded. You may view the file by clicking on the file name.			
<u>Supplemental Information</u>	Professor Purnima Mankekar is the faculty mentor for this seminar.			
<u>Grading Structure</u>	Participation - 15% three reading responses - 15% discussion facilitation - 20% abstract describing research question, methods, and annotated bibliography (due on week 5): 5 % first draft (due in class on week 7): 5 % peer review of partner's work (in class exercise on week 7): 5 % final research paper (due via course website): 35 %			
<u>Effective Date</u>	Winter 2014			
<u>Discontinue Date</u>	Summer 1 2014			
<u>Instructor</u>	Name	Title		
	Stephanie D. Santos	Teaching Fellow		
<u>Quarters Taught</u>	Fall	Winter	Spring	Summer
<u>Department</u>	Gender Studies			
<u>Contact</u>	Name	E-mail		
	CATHERINE GENTILE	cgentile@oid.ucla.edu		

[Routing Help](#)**ROUTING STATUS****Role:** Registrar's Office**Status:** Processing Completed**Role:** Registrar's Publications Office - Hennig, Leann Jean (LHENNIG@REGISTRAR.UCLA.EDU) - 56704**Status:** Added to SRS on 9/18/2013 12:47:52 PM**Changes:** Title, Description**Comments:** Edited course description into official version; corrected title (per Cathie).**Role:** Registrar's Scheduling Office - Bartholomew, Janet Gosser (JBARTHOLOMEW@REGISTRAR.UCLA.EDU) - 51441**Status:** Added to SRS on 9/6/2013 11:06:56 AM**Changes:** Short Title**Comments:** Added a short title.**Role:** L&S FEC Coordinator - Castillo, Myrna Dee Figurac (MCASTILLO@COLLEGE.UCLA.EDU) - 45040**Status:** Returned for Additional Info on 9/4/2013 3:28:02 PM**Changes:** No Changes Made**Comments:** Routing to Doug Thomson in the Registrar's Office.**Role:** FEC Chair or Designee - Palmer, Christina (CPALMER@MEDNET.UCLA.EDU) - 44796**Status:** Approved on 9/4/2013 3:25:08 PM**Changes:** No Changes Made**Comments:** No Comments**Role:** FEC Chair or Designee - Castillo, Myrna Dee Figurac (MCASTILLO@COLLEGE.UCLA.EDU) - 45040**Status:** Returned for Additional Info on 8/30/2013 12:21:56 PM**Changes:** Grading Structure**Comments:** Routing to Christina Palmer for FEC approval.**Role:** CUTF Coordinator - Gentile, Catherine (CGENTILE@OID.UCLA.EDU) - 68998**Status:** Approved on 8/30/2013 11:28:16 AM**Changes:** Instructor**Comments:** on behalf of Professor Kathleen Komar, chair, Collegium of University Teaching Fellows Program**Role:** Initiator/Submitter - Gentile, Catherine (CGENTILE@OID.UCLA.EDU) - 68998**Status:** Submitted on 8/30/2013 11:27:11 AM**Comments:** Initiated a New Course Proposal[Back to Course List](#)[Main Menu](#) [Inventory](#) [Reports](#) [Help](#) [Exit](#)
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cims@registrar.ucla.edu or (310) 206-7045