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4 Digital Inclusion, Female Entrepreneurship, and the Production of Neoliberal Subjects—Views from Chile and Tanzania

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Introduction

Information and communication technologies (ICTs) can, in principle, support women's empowerment, defined as an expansion of their individual and collective choices (Sen 1999), in various ways. Such ways might include connecting and communicating across physical and social boundaries, receiving information from diverse sources, crafting new identities for themselves, starting to question and challenge the environments they live in, as well as improving access to health information, online learning, remittances and financial services, government services and information, and business opportunities (Buskens and Webb 2009; GSMA 2013).

Gender issues in the field of information and communication for development (ICT4D) are increasingly framed as one of the remaining frontiers of digital inclusion and exclusion. The most common approach of mainstreaming gender into ICT4D has been to start "counting women," by focusing on the number of female and male participants involved in a particular intervention. This is a step in the right direction but a crude response, grouping all women together in one homogenous category and simplifying the notion of inclusion. Thus, instead of engaging with the complex and multidimensional gendered power relations between heterogeneous groups distinguished by different gender, age, class, disability markers, in the field of ICT4D, gender is often limited to worrying about how women as a whole group can be "integrated," to use the policy language, into a "network/information/knowledge society," which is seen as a gender-neutral given.

Meanwhile, women's entrepreneurship development (WED) approaches are increasingly popular within mainstream development policy and

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practice, which in turn is frequently dominated by neoliberal economic approaches. Women in the Global South are reframed, moving them from a "passive victim" or female "beneficiaries" category to be recast as potential entrepreneurs. Gender-related ICT4D initiatives are increasingly focused on appropriating technology to enable, support, and advance female entrepreneurship. While this shift toward recognizing women's agency is welcome, it comes at a price. To be included, women are invited to reimagine themselves as neoliberal subjects (England and Ward 2007), who are expected to be constantly autonomous (Turken et al. 2015), flexible (Walkerdine 2006), responsibilized (England and Ward 2007), self-caring (Lemke 2001), rational, and competitive (Sennett 2006). Such framing asks the individual woman (or man) to negotiate structural economic conditions as an individual entrepreneur required to constantly rework and improve the self.

This chapter considers WED as embedded within wider "development" discourses.[1] These discourses have been criticized from several angles, including for frequently being econocentric and equating development with economic growth. This chapter, as well as the two larger studies on which it draws, is based on the alternative capabilities approach to development, which instead sees development as a process of expanding the substantive freedom of people to live the lives they themselves have reason to value (Sen 1999).[2]

Women are important participants in shaping digital economies globally, including at the margins. The figure of the female tech entrepreneur running a start-up in an African capital is an image that has been lionized and much reproduced by donor agencies. In this chapter, we move to rural Tanzania and rural Chile to examine the situation of women who have been celebrated locally by donor agencies as female entrepreneurs who benefited from women's economic empowerment (WEE) and ICT inclusion programs. In two very different contexts, we find striking similarities. We show, first, that even some of the most successful women have become entrepreneurs out of necessity rather than choice. Second, in exchange for state or donor support, they have adopted a neoliberal framing of their activities and, indeed, of their selves, which includes a far-reaching, but incomplete, embrace of tenets of neoliberal selfhood.

Based on the findings from the two case studies, we start to query the ICT4D and WED literature on two main points. First, what assumptions

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are being made about the ability of all women to be included and to benefit from such programs? Second, to be included and benefit, what logics and framings must women subject themselves to or be subjected to? Our analysis pays particular attention to the diversity of women's situations, perspectives, and trajectories, which shape their needs and interests. We ask whether, under a hegemonic neoliberal economic order, there are any trade-offs between what is described as women's economic empowerment and other forms of empowerment.

We argue that using ICTs to support female entrepreneurship often fits the logic that casts women as neoliberal subjects with a high level of flexibility, self-motivation, risk taking, confidence, embrace of change, and tolerance of precarity.

In our analysis, we first draw on Buskens's (2015) classification of ICT4D and gender interventions as conformist, reformist, and transformist/transformative in approach, which builds on Molyneux's (1985) interest paradigm. Second, we use the concept of neoliberal governmentality, which Ren (2005, n.p.) defines as aiming "at transforming recipients of welfare and social insurance into entrepreneurial subjects, who may be motivated to become responsible for themselves."

We draw on empirical data from two different case studies, both sites of government-funded ICT initiatives aimed at ICT literacy and entrepreneurship, where the authors were undertaking ethnographic fieldwork: First, a community center in rural Zanzibar, Tanzania, run by a local NGO that provides training in ICT, English, and entrepreneurship. One of the authors interviewed women who participated in a twelve-month women education project run at the center, as well as their teachers.

Our second case study is the town of Algun (name changed, to protect the identity of the study participants) in southern Chile, where a public telecenter offered free Internet access as well as free IT courses for local adult learners. In parallel, an EU-funded NGO was organizing a business competition, and state agencies were offering training for local "micro-entrepreneurs." All state agencies sought to include female participants in their services. One of the authors interviewed women who were using both public IT services and who were identified or self-identified as micro-entrepreneurs.

After a brief literature review, overview of methods, and introduction to the two case studies, we present and analyze findings from each before offering broader conclusions.

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Gender Interests in Development Discourse

Within the literature on the role of gender within ICT4D, Molyneux's (1985) so-called interest paradigm has received significant attention. Molyneux distinguishes between women's practical and strategic gender interests in development interventions. Practical gender interests focus on making women's lives easier while leaving existing gendered power relations unchallenged. Strategic gender interests (in later work, often renamed transformative gender interests) indirectly or directly challenge power relations that disadvantage women.

While recognized as a useful distinction, this interest paradigm has also been criticized both epistemologically and politically, with scholars arguing that the two aspects cannot be easily separated (e.g., Benton 1981; Callinicos 1987; Hindess 1982; Jackson and Pearson 2005). Some critics see an implied hierarchy, suggesting that transformative gender interests are always to be preferred over practical gender interests. Molyneux (2000) has clarified that the distinction is not clear cut and that a hierarchy is not intended. Supporters have argued that while approaches supporting women's practical interests can spur transformative change processes, moving from a focus on practical interests to demands that challenge structural gender inequality can be a struggle (Molyneux 2000). Practical gender interests can be more vulnerable to co-optation through "outside agencies imposing their versions of objective interests on subject people" (Molyneux 2000, 79). This is a key point in international development, which is rife with examples imposing "development" on local people. Interpretations of the interest paradigm have in some cases conflated the concepts of interests and needs (for a critical evaluation, see Jonasdottir 1988). Needs are often more straightforwardly categorized, less politicized, more directly applicable in policy, and more often defined by others. Interests are often more politicized, intentional, and connected to women's own agency and choice (Molyneux 2000). In other words, needs are "usually deemed to exist, while interests are willed" (Molyneux 2000, 79).

An early strand of the gender literature in the 1970s, commonly summarized as the women in development (WID) discourse, pointed out that the modernization process, then often associated with development, had not liberated women from subordinated positions (Boserup 1970). WID did not criticize modernization itself but "the fact that women had not benefited from it" (Kabeer 1994, 20), and it aimed to integrate women in

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the mainstream modernization process through their inclusion in the market system (Jackson and Pearson 2005). WID tended to reduce larger issues of gender inequality to questions of "counting women" in mainstream development interventions. The gender and development (GAD) discourse shifted the focus from looking at women's situation to analyzing structurally manifested gendered relations between and within different groups of women and men in both development and social processes.

Further, by understanding gendered relations as intersecting with other social characteristics (Benería 2003), such as class, race, sexual orientation, disability, and so forth, GAD lends a nuanced perspective on how ICTs can facilitate and assist practical and transformative change by and for women.

Gender in the ICT4D Field

Gender in the ICT4D field has moved from being a marginal interest of a few vocal female policymakers, practitioners, and academics to being increasingly mainstreamed. This is driven by various actors and interests, including advocacy from feminist activists and an interest by international bodies to align ICT4D with a global development agenda (with notable links to the Millennium Development Goals and now the Sustainable Development Goals, where, at least on paper, gender features prominently).[3] Private sector companies have also increasingly "discovered" women in the Global South as an emerging and untapped market, including for mobile phones and services (see, e.g., the gender gap study of GSMA 2015).

Writing from a feminist perspective, expanding on Molyneux's work and applying it to ICT4D, Buskens (2015) distinguishes between conformist, reformist, and transformist approaches in gender and ICT4D. First, there are conformist ICT4D and women-focused projects that assist, support, and convince women to adapt to current realities. Second, reformist approaches strive for policies addressing gender inequalities in terms of access, use, and control over ICTs. Third, transformist/transformative approaches directly challenge underlying reasons for inequality and support women's emancipation and liberation. Buskens's taxonomy can be criticized for overlap, just as in Molyneux's distinction, and depending on context, some activities will fall into multiple categories. For instance, teaching women how to set up websites might help them work from home as web designers, thus

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fitting around the current gendered division of labor (conformist). That same skill, however, might be used, possibly by the same woman, to set up a website for the local women's NGO or women's equality party (transformative). Further, a rigid application of the framework risks assuming that intent of technological design will accurately predict and determine eventual usage. In this chapter, we apply Buskens's categories as a useful analytical tool while accepting that the categories might overlap and that design intent does not equate to actual outcome.

Mainstream development discourse has partly moved on from WID to GAD, and from counting women to targeting men, for instance, in the United Nations' #heforshe campaign. Unfortunately, much ICT4D discourse, including influential industry reports (e.g., Intel 2013; GSMA 2015), still largely take more of a WID approach of integrating and "counting women." Often overlooked are broader aspects of participation, impact, and the relationships between and within different groups of women and men (Buskens 2015). Some of the literature has narrowed down women's inclusion to a focus on the potential of ICTs to boost women's income and the increased female contribution to overall GDP growth (e.g., Intel 2013; UNCTAD 2011). Universal access to ICTs, this literature promises, has the ability to improve literacy, increase income, improve education, and unveil business opportunities for women, which in turn is presumed to lead to associated benefits for their communities and the wider society. Industry reports arguing for women to benefit from ICTs primarily through their "economic empowerment" and subsequent benefits resulting in overall GDP growth would most likely, through the lens of Buskens's taxonomy, be classified as conformist and reformist approaches seeking to integrate women within the hegemonic neoliberal paradigm.

Murphy and Carmody (2015) recently criticized the field of ICT4D overall as a "neoliberalized (meta-) discourse," which collectively needs to be unmasked as a neocolonial project and that is not deserving of the level of support it receives. We would not go this far; instead we recognize the potential for ICT4D work to support women's empowerment both within and beyond economic empowerment. Yet, too little attention has been paid to how ICTs can be appropriated to achieve greater gender equality in its own right. ICTs remain powerful levers to support current change and to help shape the future. The ICT4D field remains as diverse as the visions for the future held by the people participating in it. We see the role of

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progressive actors in the ICT4D field as amplifying the role of the less powerful in this struggle and keeping space open for the choices people themselves make about the lives they have reason to value.

Dominant neoliberal recipes lead to an unholy and outdated logical chain prevalent within parts of ICT4D that combines WID with development as economic growth and suggests that women need to be included in individualized neoliberal strategies to achieve personal betterment and national-level economic growth. At an individual level, the passport to inclusion in development then becomes the cultivation and acquisition of a neoliberal, responsibilized, and enterprising selfhood. When poverty and inequality are explained through a logic of individualization, the focus is moved from structural injustices to the individual. The individual woman shoulders the responsibility for her own success, inclusion, and development (Gonick 2006), which she is invited and expected to acquire through refashioning herself "as a successful subject: the subject of neo-liberal choice" (Walkerdine 2003, 241). This self-fashioning as a neoliberal subject then assumes a universal acquisition of characteristics such as high levels of flexibility, self-motivation, confidence, tolerance of precarity, and embrace of change. This framing frequently underlies notions of female entrepreneurship within ICT4D projects.

Women's access to ICTs can be conceptualized as including availability, affordability, and skills needed to use a set of ICTs (Gerster and Zimmermann 2003), as well as being affected by structural and gendered social norms governing mobility, reproductive and productive roles within households, and the use of space and time, which structures access (Kleine 2010). Gendered digital divides, particularly in the Global South, structurally limit women's opportunities to harness ICTs' emancipatory potentials because of marginalization in terms of access to time, resources, education, and mobility, as well as technophobia, safety, religious and cultural constraints, socioeconomic status, and age—in addition to perceived relevance of technology to women's lives (see, e.g., Dodson, Sterling, and Bennett 2013; Hafkin and Taggart 2001; Huyer and Carr 2002; Odame 2013). In Kleine's (2013) choice framework, which maps development processes, she lists eleven different resources: educational, social, financial, material, geographic, natural, cultural, and psychological, as well as health, time, and information. Access to these resources affects women's choices to use ICTs and is often gendered. ICTs can also be used as a tool to control, harass, and oppress women, and

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many women experience severe constraints in using ICTs effectively as a result of cultural norms and power hierarchies (Buskens and Webb 2009; 2014).

Telecenters emerged as an approach to close global digital divides (Heeks 2008) and can form empowering community spaces, particularly for women, as well as provide social benefits that do not have to be ICT related (Kleine 2013; Madon et al. 2009; Wheeler 2007). Nonetheless, telecenters are gendered and socially coded spaces that impose practical and social constraints on women's usage, linked to norms on the use of space and time (Kleine 2010; 2013). While the long-term future of many public access points is in doubt because of the increasing availability of mobile Internet, research suggests that private usage may complement, rather than replace, communal use of ICTs (Donner 2015).

Women, ICTs, and Entrepreneurship

Increasing numbers of development interventions are focused on women's entrepreneurship development (WED). WED is commonly promoted as a key to unlocking job creation and employment opportunities, as well as to drive innovation in contexts with a high proportion of youth coupled with scarce formal and public employment opportunities (e.g., UNCTAD 2011; 2014). In government plans in donor and recipient countries, self-employment is often a key pillar in the strategies to replace lost jobs. The entrepreneurship discourse is also frequently mobilized in programs targeting the unemployed in traditional donor countries such as the UK.

Only limited critical analysis has been applied to identifying how far entrepreneurship and economic empowerment of women *leads to* and *supports more equal* gender relations in society overall; instead, these outcomes are often directly or indirectly equated and assumed. Links running in the other direction, however, emphasizing the economic benefits of a focus on women, can draw on a growing body of evidence that identifies wider benefits of businesses run and owned by women, such as higher rates of repayment of microloans, less risk taking, different management styles, and inherent insight into overlooked consumer segments (Guihuan 2005). Women are often found in small and medium enterprises (SMEs)—and typically within female (often less profitable) sectors—which inherently face structural challenges related to the size and nature of the business,

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gendered social hierarchies governing ownership of land, access to collateral, and gendered division of labor (King, Sintes, and Alemu 2012).

Women become entrepreneurs for various reasons, and not all of them do so voluntarily. Some may have no job opportunities or have lost their employment, in some cases as part of the public-sector cuts following neoliberal structural adjustment policies.

For women in the Global South, embedded in discourses of entrepreneurship is the invitation to reimagine themselves as neoliberal subjects. On the one hand, such discourses mirror neoliberalism's individualist bias, locating choice at the individual level, thus helping women escape the trap of having choices made for them (and in their name) at the household or community level, often by more powerful, usually male actors. On the other hand, this individualist bias in the neoliberal entrepreneurship discourse moves explanations for inequality away from structural factors and places it on the shoulders of the individual. Women are reframed from "beneficiaries with social rights to clients with responsibilities to themselves and their families." This discursive move devolves "responsibility for securing economic opportunity to individuals acting as responsible agents for their own well-being" (Rankin 2001, 20). Such a framing subjugates divergent, more collectivist social norms and allows the state, and funders, to shed responsibility: the poor are seen to be poor because of individual failure—the woman is poor because she is not entrepreneurial enough.

Widening the Discourse of Female Entrepreneurship

Within the ICT4D discourse, women are often framed as either consumers of ICTs whose relative lack of access represents a lost revenue opportunity for ICT-related goods and services (the emerging and untapped market; e.g., GSMA 2015) or as budding entrepreneurs who just need to be equipped with ICTs to be successful (UNCTAD 2014). Both opportunities exist to a point, but overemphasizing them carries the risk of underplaying broader structural and cultural factors.

UNCTAD (2014)—among others—ascribes women's entrepreneurship an important role in increasing gender equality, creating employment, improving economic growth, and ultimately reducing poverty levels at individual, household, and community levels. Meena and Rusimbi (2009) celebrate the individual success story of Bahati, who worked her way up

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from dressmaking to hairdressing, saving money to buy a mobile phone, which then enabled her to connect with clients and expand her business. Buskens (2010) agrees that Bahati, with her drive, discipline, and dedication, is an ideal candidate for ICT4D projects focusing on female entrepreneurs, and that women like her may need little more than access to ICTs to then run with the opportunities provided. Yet, Buskens asks critically how many women like Bahati there are. What, one might add, happens to the women who are not like her? From a broader perspective, one might also want to ask how "local gender ideologies treat the individual woman entrepreneur who begins to think in terms of private profit as an end in itself" (Rankin 2001, 21), and the implications this has on the overall well-being of the woman who has "succeeded" as an ICT-aided neoliberal entrepreneur but who may sense a conflict with local gender norms.

Further questions that are also rarely asked in WED literature include: Do all women *want* to become entrepreneurs? When these programs use the framing of the female entrepreneur, are the targeted women presented with a choice that includes alternatives to their reinvention as atomized individuals seeking to maximize profit? What price do women have to pay to live up to the imagined entrepreneurial selves they are expected to be within the neoliberal paradigm?

Case Studies

Moving now to our comparative case studies, we bring together data about and direct experiences of women in two projects, one in Zanzibar (Tanzania) and one in Chile. In Zanzibar, the wider research took place in a rural village in an area of great natural beauty and little tourism, where the economy is centered on farming, fishing, and small-scale businesses in the informal sector. Challenges for women include a high rate of gender-based violence, forced early marriages, and gender-based disadvantage in education and political participation. Zanzibar has low ICT penetration, a low ICT skills base, and a lack of reliable electricity and connectivity. The local center for ICT and vocational training is the main access point for ICT and Internet use. The center ran a twelve-month training program focused on English and ICT and entrepreneurship skills, in which twelve women were enrolled. Nine participating women between seventeen and twenty-seven years old and their three teachers were interviewed with a translator, with interviews lasting between forty and one hundred minutes.

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In Chile, eight women entrepreneurs were interviewed as part of a wider research project on ICT and development in rural Chile (see Kleine 2013). These women had engaged with the local telecenter and free IT training offered there to different degrees. Some of them had been involved in an EU-funded competition celebrating local small and micro-entrepreneurs while others had been enrolled in "micro-entrepreneur" groups in order to be eligible for government grants. Members of these groups were then taking the IT courses. Interviews lasted between thirty and ninety minutes.

Data from these interviews enable exploring the discourse of female entrepreneurship and how it has been negotiated, assimilated, or resisted by these women. All interviews were translated, transcribed, and coded in open coding mode. Interview data were triangulated with observation and participant observation, focus group data, and (in Tanzania only) participatory action research data. The following sections draw on the conceptual language of the choice framework (Kleine 2013) to sketch out the resources women had access to and the structural factors they navigated.

Findings from Tanzania

The center for ICT and vocational training is located on the main road, about an hour's walking distance from the outskirts of the village. The center was the women's sole access point for familiarizing themselves with computers, since none of the women reported having access to computers outside the center (although approximately half of the women owned simple or feature phones). The distance to the surrounding villages in the community was an obstacle, in terms of both time and energy. As one woman remarked, "Women are immobile. Men have bicycles."

Because women lacked the material resource of a bicycle, they had to find more time and energy (affecting and affected by health and psychological resources) than men to get to the center. Because of informal social and cultural norms and fear of violent crime, women generally did not move outside after sunset, thus further reducing the times when they could access the center.

For the women that participated in the course, based on the main motivations they expressed in interviews, the goal was to get employment via IT skills, rather than acquiring IT literacy as a goal in itself. One trainer explained, "The overall goal of women is to learn in order to get certificate, and to be able to be self-employed." Yet, apart from one graduate of the

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center's IT training, who went on to be employed by the government, no respondent could provide any examples of the IT skills acquired having led to employment.

As is common in ICT4D projects (see Kleine, Hollow, and Poveda Villalba 2014), the center tended to work with the easier-to-reach groups in the community: men and those women with relatively fewer domestic care responsibilities. Despite their relative privilege compared to other women, these female participants reported being constrained in their participation by their care duties within their households. As one teacher put it, "The burden of domestic work most women have at home. … I have never seen a man stay at home because their mother is sick. The men come to the extra courses, but the women often have to prioritize differently."

Eleven of the twelve female participants were unmarried and had no children. This pattern was also observed among women taking general IT and English classes at the center. Thus, the course was successful in reaching women who were relatively more privileged regarding their care responsibilities and available time. As women are not a homogeneous category, but vary according to social, economic, cultural, and material resources, courses targeting women should reflect on *which* women they reach.

Aspiring to Be Entrepreneurs? Of the nine women interviewed, all but two women were involved in small-scale, informal income-generating activities. The women were engaged in sectors that were associated with women (and were often less profitable) and that were dependent on women's cultural resources (indigenous cultural knowledge and traditional skills), such as tailoring, lending or embroidering traditional clothing, handicraft, and basket weaving. When asked by the interviewer about their occupations, however, they identified themselves as students at the center, not as entrepreneurs. The women saw their entrepreneurial activities as a necessity to sustain themselves and meet family and household financial expectations. Except for one woman who aimed to expand her business, the women did not aspire to become or remain entrepreneurs, but neither could they identify many other viable alternatives to increase their economic independence or meet their current financial needs.

Staff working at the center had absorbed the entrepreneurship discourse: "They benefit because their life to be better. They get entrepreneur and they can sell something and they make life to be better because they get money."

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Among the training staff, entrepreneurship was equated with success, reduced poverty, self-reliance, and economic empowerment. These assumptions were not shared by the interviewed women participating in the course. When asked in interviews, the women said they dreamed about becoming teachers or health professionals, working in TV or radio, or going to university. At the heart of many of the hoped-for trajectories women described in the interviews lay the ability to secure employment offering financial security, which some of them imagined would increase their autonomy and decision-making power. They also imagined it would free them from their current domestic roles and responsibilities, as well as from expectations of financial contributions they currently experienced under their (male-) dependent domestic situations, living with parents or other relatives. The interests expressed by the women in interviews reached beyond altruistic support for the household and dependents. Instead, it was common for women to "seek employment for other forms of income generation to liberate themselves from their families, to pursue alternative futures" (Pearson 2005, 182).

Despite the rhetoric of entrepreneurship, the program missed key practical opportunities in its design. For example, the women were not linked to a successful local cooperative, where eighty producers were creating doormats and bags; were not introduced to the opportunities and risks of microloan schemes in the community; and were not offered linkages between their newly acquired IT skills and their current businesses. According to the women, however, the course had facilitated discussions around the nature and implications of gendered subordination in the community, which the women perceived had led to an increased awareness about gendered structures and their own roles within these structures. The women identified possible transformative trajectories stemming from broader gendered interests and needs, within this element of the course (including reducing gender-based violence, enabling women's access to education, and challenging uneven domestic responsibilities). Nonetheless, the course did not link these trajectories with the ICT (or entrepreneurship) skills the women attained in other segments of the course.

The group of women took part in a participatory video workshop, organized by volunteers and center staff. Through discussions and participatory video work, issues such as gender-based violence and the structural discrimination the women experienced came to the fore. In response, one of

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the high-level board members at the center proposed that after the women had done so well with the video workshop, now professional actors could be hired to improve the groups' acting skills, and then they could open a company to capitalize on making commercial movies as well as filming weddings and other celebrations in the community. This is a telling example of how neoliberal ideas of commercializing creative expression, and indeed the primacy of economic over political or social empowerment, had been internalized by local decision makers. A potentially transformative trajectory of the project where deeper social issues could be discussed and potentially addressed was quickly bent back and rerouted to fit a more conformist agenda of neoliberal selfhood, in which every aspect of the center was focused on economic empowerment.

Barriers to Women's Enterprises Some of the women emphasized that they struggled, as seamstresses, embroiderers, and handicraft producers, with access to credit and to markets, especially when customers placed orders but did not pay (lack of financial resources). Despite all participants having individualized course components with a personal tutor, all but one did not see a connection between the ICT skills they had learned at the center and their existing business activity.

The exception was Fatuma (not her real name), one of the participating women, who had attended sewing training in the closest regional town (expansion of educational resources), had borrowed her grandmother's sewing machine (expansion of material resources), and had asked customers to bring their own fabric, since she had no access to funds to pay for materials in advance (lack of financial resources). She had furthermore worked out a way to receive payments from customers via mobile money and was looking up new designs online to improve her tailoring business. Fatuma's actions display a high level of drive, innovativeness, self-motivation, and risk taking. The hard work, discipline, dedication, and possible sacrifices made by women like Fatuma need to be recognized. Are the enterprising qualities Fatuma shows proof of something that can be expected of all women? Are women like Fatuma the norm or an exception? Research by Chew, Ilavarasan, and Levy (2013) found that individual motivation and entrepreneurial expectations correlated with women entrepreneurs' use of mobile phones to support their businesses, suggesting that the degree of motivation, and indeed the psychological resources and time resources (see

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Kleine 2013) that underpin it, are not universal. This indicates that we need to look beyond factors of access and use, and acknowledge that too many policies assume that *all* women have the characteristics of the imagined neoliberal entrepreneurial subject illustrated in inspiring yet isolated success cases such as Fatuma's.

Defining Women's Needs and Interests The course, including its focus on entrepreneurship, originated from an initial situation analysis based solely on solicited views and opinions of board members of the main NGOs in the area (led largely by middle-aged men). It is hard to know whether committees with more women and/or youth representation in them would have come to a different set of priorities. Nevertheless, the actual process illustrated how women's needs and interests are too often co-opted and defined by others (men). The male-led local organizations were keen to promote women-focused projects and programs that aligned smoothly with donor priorities. At the same time, they were reluctant to invite women into the decision-making structures of the organizations. Shortly after the fieldwork was carried out, one of the organizations reappointed all men to the board and governing positions within the organization.

As illustrated here, women's supposedly objective and pressing needs and interests are depicted as homogeneous for "women" as a group. Some women may well agree with and assimilate them, but when formulated by representatives of the status quo (men but also some women), these broad interests are unlikely to include transformative interests that "enhance women's position overall" (Molyneux 2000, 79). As opposed to the NGO board members that set out the priorities for the course, the women, when asked in interviews, did not identify entrepreneurship as a preferred choice if other options of courses had been available. Instead they sought a means to secure their livelihoods, and while they aspired to other jobs, including salaried employment, it was entrepreneurship that was discursively framed as the only alternative on offer. Simultaneously, the conformist strategies adopted within the program restricted the women to their current sphere, which was socially and culturally coded as female. Key economic actors within the community discouraged them from participating in and influencing the direction of the project. An imagined trajectory of female economic empowerment was pushed, overlooking the fact that economic

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empowerment, in itself, cannot change gender subordination, as "the subordination of women is not caused by poverty" (Jackson 2005, 60).

Findings from Chile

In a very different context, rural Chile, the observations, interviews, and focus groups yielded similar patterns of gendered norms on the use of space. Because of unevenly distributed material resources and gendered social norms, bicycles were used only by men and young children, while women walked or sometimes rode on the back of a bicycle steered by a male relative or friend, or in the few cars, which were invariably driven by men. In the town of Algun, however, the public telecenter was located in the library, near the central square, and thus was easily accessible for women who lived in the small town. For the indigenous women living in the extensive rural area surrounding the town, the energy and time needed to access the telecenter was still significant. Similar to the case from Tanzania, the Chilean telecenter was arguably more accessible to the relatively more privileged women.

While the telecenter held no entrepreneurship classes specifically for women, the government agencies promoting entrepreneurship classes expected a significant number of participants to be women. Indeed, they felt under pressure to "count enough women." For instance, one all-male entrepreneur group (carpenters), who wanted to improve their chances of receiving a government grant for machinery, co-opted a woman into the group for strategic reasons, even though her link to carpentry was tenuous. This same group of carpenters was taking the IT course for entrepreneurs, partly motivated by an interest in learning about IT and partly to improve group members' chances of receiving government grants if they fit the image of dynamic self-improving entrepreneurial selves. In the case of the woman co-opted into the group, it was her elderly father who was a carpenter; however, carpentry was actually marginal to her livelihood strategies. Nevertheless, her presence allowed the group (and the government agency offering the course) to display having female (and younger) "entrepreneurs" in the course.

Some WED work witnessed in the town encouraged risk taking among otherwise rather cautious women. An NGO encouraged one woman to take out a large loan to set up a cookery school when she did not have a clear business plan. After she had taken out the loan and set up the school, it

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soon became clear that the intended participants for the cookery courses, women in the community, did not have control over the household budget and thus could not pay course fees. Instead, their husbands saw these cookery courses as relating to a "natural skill" of women and their responsibility in any case, not an additional household cost item. Thus, the cookery school was not financially sustainable, and the woman experienced deep financial and psychological distress over repaying the loan. Having been encouraged to be a risk-taking entrepreneurial neoliberal self, she had followed this lead and was left in a difficult situation when the enterprise began to fail.

Absorbing the Female Entrepreneurship Discourse Another local NGO was funded by EU money to organize an entrepreneurship competition designed to recognize micro- and small-business entrepreneurs in this rural and income-poor region of Chile. The winner was Ana Melihuen (not her real name), an indigenous (Mapuche) woman in her fifties. She used to be a teacher of the Mapuche language in schools, and she had lost this regular employment in the public sector, which she very much regretted. This forced her into being "entrepreneurial" to keep together her family clan of thirteen people, which she de facto headed. So, in a community with high unemployment and few prospects, she successfully applied for a state grant for the materials to build a *ruka*, a traditional large straw and wood longhouse, which was to be the cornerstone of her ethnotourism business. Drawing on her existing material resources (land) and the social resources she was able to mobilize (free labor from her family clan), as well as cultural resources (indigenous cultural knowledge and traditional skills), she was able to set up the ruka. She was now able to charge tourists an entrance fee and offer storytelling and lectures on the Mapuche language, cooking, weaving, and musical instruments for a fee. She explained in an interview the rationale for her business:

Ana: Because maybe because of the culture of my ancestors we lost many things. They lost their culture, their jewellery, their land; because of their ignorance. […]
Author 2: Can one mix the Mapuche [indigenous] culture with a logic of business?
Ana: Yes, because I sell my culture. I am not going to give out information just like that, I can't. (Kleine 2007, 198)

Ana had previously shared her indigenous knowledge with the next generation as a state-funded public service in the schools, in line with the more

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collectivist ethos of Mapuche tradition. Her new situation in the neoliberal marketplace was one where she felt she needed, as an individual entrepreneur, to "sell her culture" for a fee. Ana estimated that she needed US$195 a month to provide for her household, but she charged only 500 Chilean pesos (about $1) as an entrance fee, which meant she needed 195 visitors per month to cover the household income from this activity. Visitors were rare, but she did not have to pay back the state grant, and now she had won a prize of around US$2,000 in the business competition. "I have never in my life taken something that was not mine. This is why the competition that I won makes me fret. How can I invest my money so that they can say: 'This is what she is going to do'?"(ID21, F2).

Ana wanted to take the free IT course at the local telecenter "because if I want to be a micro-entrepreneur, I need something to communicate with" (ID21, F2).

In one reading of Ana's story, she was liberated to explore her own "inner female entrepreneur," which in some sense she very impressively did. Though her business was not yet profitable, at the same time it had already absorbed a large government subsidy. In another reading, Ana had been employed by the state as a teacher and public servant to share her knowledge of the Mapuche language "for free at the point of use," as a public good. When laid off, she had realized that in the neoliberal market logic, her traditional indigenous knowledge could be appropriated by an individual, privatized, and commodified, which is what she then set out to do, thus conforming to the expectations of neoliberal selfhood. Such an approach seemingly facilitated "a convergence between the interests of women and the promotion of economic liberalization" (Baden and Goetz 2005, 24). Like Fatuma in Tanzania, Ana in Chile subsequently became a poster child for female entrepreneurship. Her success, however, was derooted from women's self-defined and diverse interests (Jackson and Pearson 2005) in that she enjoyed sharing her culture and needed to earn a livelihood, but she would have preferred to be able to pass on her cultural knowledge regardless of whether people were able to pay, as she had done as a teacher in a public school. Ana was certainly entrepreneurial, but given the choice, she might have used this entrepreneurial energy as a creative teacher or as a social entrepreneur instead.

Before moving on, it is worth asking whether the extraordinary time and energy that Ana put into the ruka project (psychological resources) and the

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support she mobilized from her family (social resources) could be replicated by other teachers who had been laid off in rounds of government cuts. Ana had extraordinary levels of initiative and creativity, as well as her powerful position as the de facto head of her family clan—factors that can hardly be generalized to all the women looking for work in rural Chile.

Conclusion

In this chapter, we argue that in principle, ICTs can support women's empowerment in conformist, reformist, and transformist/transformative ways. WED discourse is in many ways conformist and reformist, aiming to integrate women into a neoliberal economic paradigm of development. We set out to interrogate this literature, based on evidence from two case study locations, focusing on two main points: First, what assumptions are being made about the ability of all women to be included and to benefit from such programs? Second, to be included and to benefit, what logics and framings must women subject themselves to or be subjected to?

Some ICT4D interventions are conformist and framed within the neoliberal strand of development discourse characterized by modernization thinking and econocentric discourse. The related "entrepreneurship" activities we witnessed in both Tanzania and Chile were not particularly sophisticated in and of themselves, although they were woven into women's lives in complex ways. Most of the women interviewed would not have chosen to be self-employed if given a choice but saw entrepreneurship, understood in the narrow sense of self-employment, as preferable to not having any income. They became flexible neoliberal selves out of necessity, when many of them craved more stability. The majority were not aspiring entrepreneurs in the way the discourse imagined them, although many were entrepreneurial in the wider sense of being innovative and open to new opportunities. The trainers, however, had fully assimilated the more narrow discourse of economic entrepreneurship and in many cases equated it with women's empowerment.

We encountered situations where the majority of the women were not aspiring to be entrepreneurs, yet even here we were able to identify heartening stories of individual women who, thanks to a quite extraordinary level of energy, creativity, and drive, were able to make the most of the

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opportunities arising. The ICT4D literature is heavily skewed toward these success stories.

Nonetheless, we need to critically ask how meaningful it is to endlessly repeat these success stories and whether a focus on such individual achievements distracts from the very real structural challenges these women face. Change, or even empowerment, needs to be acknowledged as a process that is long term and nonlinear. It requires, as one of the first steps, an analysis that goes beyond factors that enable or constrain women from becoming entrepreneurs toward addressing entrenched gendered power relations. Structural disadvantage cannot be changed by simplistic inputs of material resources (including ICTs) but needs to engage in systemic and long-term transformative processes, which by necessity includes engaging with gendered structures. Indeed, if the powerful and fashionable discourse of female entrepreneurship is uncritically adopted, such rhetoric risks leaving the door open to a logic of accusing all the other women of "just not being entrepreneurial enough." Women would be sorted into the more and the less "deserving poor," in a discursive move that shifts the responsibility for inequality onto the individual. Instead, we should be looking at structural barriers that hold women back, such as unequal access to the law, capital, autonomous time, education, and mobility. Since these structural inequalities can only be challenged collectively, celebrating the heroic individualism of female entrepreneurs can be distracting and potentially debilitating.

Further, we need to ask at what price women are offered the chance to successfully integrate into the hegemonic economic system. As women in the Global South are invited to become neoliberal subjects, they are expected to conform to the commodification of their world, including their cultural heritage, and to relate to others in terms of maximizing profit. While the care and community cohesion work they do remains unremunerated, with their entrepreneurial activity, they are invited to participate in a vision of a society that, in Oscar Wilde's words, "knows the price of everything and the value of nothing."

The framing of women as neoliberal subjects is shaping and narrowing the vision of women's digital inclusion in much of the mainstream ICT4D discourse. This risks many missed opportunities, since ICTs can be enabling for women not only to empower themselves economically, but also to connect and communicate across physical and social boundaries, to craft new

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identities for themselves, and to start questioning and challenging the environments they live in (Buskens 2010). There is potential for transformative use of ICTs. ICT4D does not have to be a neoliberal discourse; however, where ICT courses are combined with female entrepreneurship training, our evidence shows it can be just that. At present, the conformist trajectory of many women's entrepreneurship projects may or may not enrich women economically, but if it does not move beyond conforming, it risks impoverishing them in other ways.

Notes

1. The notion of "development" itself is normative and highly contested. For a summary of critiques of current development institutions and discourses, see, for instance, Kothari (2005).

2. The Chilean study was published as a book, *Technologies of Choice: ICTs, Development and the Capabilities Approach* (Kleine 2013), and the Tanzanian study is an unpublished master's thesis: "Moving Beyond 'Counting Women' in ICT4D: ICTs, Practical and Transformational Gender Interests and Female Entrepreneurship in Rural Zanzibar" (McCarrick 2014).

3. "Millennium Development Goals and Beyond 2015," United Nations, accessed October 29, 2018, http://www.un.org/millenniumgoals/; "Sustainable Development Goals," United Nations, accessed October 29, 2018, http://www.un.org/sustainabledevelopment/sustainable-development-goals/.

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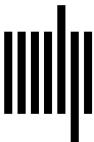

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