Lorena, a thin Maya K'iche' woman in Cantel, Guatemala, wipes the dust off a plastic chair for me to sit down while she gathers items from a chest of drawers that divides her concrete house in two. She proudly displays her products: colorful scarves from Taiwan that she buys in bulk to sell in the market; long strips of cloth that K'iche' women wrap around their waists as belts; reams of fabric that she’ll sew into aprons with the help of her daughters’ nimble fingers. Lorena is able to purchase these goods using loans from a non-governmental organization (NGO) called Fraternidad de Presibiteriales Mayas (the Fraternity). She needs every penny she earns to survive and support her two daughters’ studies because her husband is not there to contribute to their expenses. He was incarcerated about a decade ago, thus ensuring that the day-to-day struggles to provide for the family fall squarely on Lorena’s bony shoulders. Shouldering the weight is difficult; because of an illness that affects her hands, Lorena is unable to perform agricultural or factory work, and because she only reached the third grade, steady employment in a non-manual job has been hard to find.

The Fraternity provides women like Lorena small business loans at very low interest rates and additionally requires women to attend classes on a variety of topics, including biblical lessons about self-esteem, caring for the environment, and recapturing Mayan culture. Other classes teach women handicrafts, composting, how to make and use organic fertilizers, and how to prepare nutritious meals. This multifaceted approach grew out of the Fraternity’s roots. The organization was established by indigenous, evangelical women who first organized within the Presbyterian Church to fight ethnic and gender discrimination before eventually separating to form an independent NGO. The NGO’s leaders believe one cannot separate indigenous women’s economic wellbeing from their emotional, spiritual, and physical wellbeing and that of their families, churches, and communities. They therefore pursue a vision that I label “holistic development”—one that addresses women’s economic wellbeing but also teaches them to recapture their Mayan identities, value themselves, care for the environment, participate actively in their faiths and their communities, and earn incomes in ways consistent with their cultural and spiritual beliefs.

In contrast, in the village of Belén, Mariana receives a loan from a different kind of NGO. When I ask her to tell me about it, she places chairs under the shade of a crooked tree so that we can sit and talk as old Toyota pickup trucks rumble past us to head south to the large fields of sugarcane, cotton, coffee, or cacao that populate the nearby export agricultural zones. Mariana is a 74-year-old widow, mother to six children who are now grown with children of their own. Like her, most of her children
are uneducated and her sons are unable to find secure work. When
I ask how many grandchildren she has, she flashes a smile missing
a few teeth, and sighs, “Ay, who knows? Many.” She looks over
her shoulder into the small store that she manages out of the front
room of her cinderblock house. Shiny bags of chips and small
packages of sweets hang from the plastic strip dangling from the
ceiling. A refrigerator with a glass door covered with condensation
is sparsely stocked with glass bottles of Coca-Cola and Sprite. “I
hope God allows me to pay back what I borrowed,” she says.

For almost a year and a half, Mariana has been receiving
loans from an NGO called Fundación Namaste Guatemaya
(Namaste). Namaste, like the Fraternity, offers women small loans
accompanied by classes. But whereas the Fraternity provides
classes on a wide variety of topics, Namaste’s classes focus
strictly on lessons related to business and financial literacy. The
organization also provides women with monthly one-on-one
meetings with business advisers who help them calculate their
profits or losses and discuss strategies to improve sales or reduce
costs. Namaste was the brainchild of a California businessman
who valued specialization and the application of a business
mentality to nonprofit work. Reflecting this history, Namaste
focuses “exclusively on helping the women make profits from their
businesses.” This specialization is based on a vision that I label
“bootstrap development,” which entails a focus on the individual
and a belief that, given the opportunity and resources, the poor can
lift themselves out of poverty through their own entrepreneurship.

What can we learn about development by comparing
organizations like the Fraternity and Namaste, and the experiences
of women like Lorena and Mariana? A good deal, as I argue in my
book manuscript entitled Through Women’s Eyes: The Everyday
Practices and Experiences of Development. The Fraternity and
Namaste are, in many ways, embodiments of two opposing schools
of thought on development that affect the poor across the globe:
one focuses on multifaceted (material and non-material) goals,
hopes to transform markets, and seeks individual, family, and
community-level changes with little concern for measurement and
efficiency. The other focuses on material resources, leverages the
market, and seeks individual-level changes alongside measurement
and efficiency. Thus, by comparing the two, we can learn a great
deal about the origins of these diverging visions of development
and how these visions are embedded in organizations and put into
practice on the ground with both intended and unintended effects.

Comparing women like Lorena and Mariana additionally
reveals the mixed, contrasting effects of these two visions
as well as the ways that top-down visions shape, but do not
determine, women’s experiences in the context of NGOs. Women
see development projects in relation to each other, and their
expectations are therefore colored by their previous experiences
and the organizational landscape of their communities.
Guatemalan women quite often “shop” for the best NGO, use
NGOs for their own ends, and are able to resist the diffuse
practices of power that are inherent in any NGO. A close analysis
of the negotiations between and among NGOs and beneficiaries
paints a picture of development projects as diverse, messy, and
embedded.

My ethnographic study of the everyday practices and
experiences of development therefore reveals that even in self-
contained development projects like microcredit programs,
development is an emergent process that is shaped by the
interactions between “developers” and their “beneficiaries.” By
bringing ethnographies of development organizations and workers
together with close analyses of development projects through
their beneficiaries’ eyes, my research reveals that “developers”
and “beneficiaries,” each influenced by their own histories and
experiences, interact to produce something not quite intended, but
something that can be recast by various agents as success—thus
explaining the persistence of development projects despite roughly
sixty years of evidence that indicates that development projects
have failed to produce meaningful structural transformation.