



Women's empowerment, microfinance and aid in the Asia Pacific: a workshop of policy relevant findings and innovative methods

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This workshop of academics and practitioners will discuss and analyse poverty reduction microfinance programs as a strategy for improving the lives of women in the Asia Pacific. Workshop participants will present their experience and knowledge and discuss ways to increase the potential of these programs for the personal, social and economic empowerment of women in the region through new ways of consulting with women and undertaking further research.

The objective of this workshop is to bring together scholars across several disciplines, and practitioners from development organisations to critically assess the responses to and outcomes of recent microfinance projects for women's multidimensional empowerment (economic, social, personal), gender equity and poverty reduction in the Asia-Pacific region. The aim of this workshop is to build on this analysis and formulate innovative research, evaluation and policy measures to further investigate and increase the potential of these programs. The workshop aims to explore and apply the innovative new Pathways to Empowerment (PtE) framework with the aim of developing new research methodologies for investigation of Asia Pacific aid programmes, a region where this methodology has not yet been employed.

Current social science research and policy has a strong interest in women's economic empowerment, both on its own merits as a practical pathway to sustainable development and within a human rights and justice framework. Microfinance has become a key strategy in the women's economic empowerment toolkit, hailed as a "magic bullet" for women's empowerment and poverty reduction by some (Kabeer 2005) and as an instrument of neoliberal financial discipline by others (Weber 2004). Despite these longstanding and unresolved theoretical debates, microfinance programs have expanded under the rubric of 'financial inclusion'. It is a policy of choice for poverty reduction and women's economic empowerment in national economic policies in the global south, as well as development organizations (both local and international).

The workshop will investigate microfinance in a broad sense, including programs undertaken by large microfinance institutions (MFIs) with connections to the market (operationally self-sustaining) and 'poverty lending' approaches facilitated by civil society organizations (CSOs) where savings are mobilized to provide rolling loans within communities. Both kinds of microfinance methodology are relatively common

in the Asia-Pacific and warrant deeper investigation of their achievements and potential for empowerment. Programs can be categorized according to financial methodology but also by policies concerning gender. Mixed-gender or whole of community programs differ substantially to women-only programs and strategies have been assessed quite differently. Analysis of these various methodologies and programs are 'silo-ed' and would benefit from a comparative approach.

Furthermore, since at least the 1990s, microfinance has been subject of ongoing research and evaluations across academic disciplines such as economics, anthropology and development studies, and within implementing development agencies. This includes the measurable impacts on poor women, including on violence against women, and in particular of the 'poorest of the poor', the marginalized and previously excluded by earlier programs. Although both quantitative and qualitative studies have shown mixed results, and despite the lack of agreement for evidence-based policy making, microfinance continues to be a core strategy of bilateral aid programs, including Australia's. This workshop will engage an interdisciplinary group, both academic and practitioner, in a robust debate about the success and challenges of these programs with the aim of drawing together a synthesis of previous findings and conclusions. A key principle is that findings and proposals will be disseminated in accessible formats for academics, practitioners and general audiences.

Workshop objectives are:

1. To investigate microfinance policy, programming and resource distribution within households and communities in the Asia-Pacific, using an intersectional approach, to ascertain evidence of:
 - (a) gendered outcomes or effects on gender relations;
 - (b) multi-dimensional empowerment and gender justice potential of programs.
2. To synthesize and map in comparative fashion, data, findings, knowledge and perspectives from existing research undertaken by all workshop participants
3. Employing a Pathways to Empowerment (PtE) framework with the aim of developing new research methodologies for investigation of Asia Pacific aid programmes [www.pathwaysofempowerment.org]

Main themes are:

Theme 1: Useful critiques of microfinance

Our inquiry will be framed by the question: does microfinance challenge or reinforce the gendered political economy? Development policy's contemporary focus on small-scale economic empowerment programs for women often elides or excludes policies and actions that address broader political and economic structures. These can include structures in which women are economically disadvantaged, discriminated and exploited through their precarious, low paid or unpaid labour. To oversimplify, microfinance programs attempt to assist women without acknowledging the powerful structures which drive socio-economic disadvantage. Contemporary microfinance or financial inclusion programs in mainstream development are tied to, or have been deeply co-opted by, neoliberal economic assumptions. This trend of co-option has

increased since the 1970s when microfinance programs found common cause with a participatory, community development framework, itself a reaction to top-down development, and driven by a radical critique of global capitalist development and rising global inequality.

Feminists have also long critiqued these programs for their underlying neo-liberal strategy of drawing poor women from developing countries into the global capitalist market-place. This has entailed a project of transforming them from recipients of assistance into customers or 'rational economic agents'. This in turn places the burden for family welfare and their own empowerment back on women. Feminists also warn of the lack of potential for empowerment or gender justice in microfinance programs that simply leave patriarchal power hierarchies unacknowledged and unaddressed (Rankin 2001; Elyachar, 2002; Karim, 2014; Weber, 2014; Chant and Sweetman 2012; Cornwall 2015). This analysis will frame our contextual understandings of the effects and limitations of microfinance programs in the Asia-Pacific.

Theme 2: Using Anthropology for development

Ethnography as a method has the capacity to uncover previously obscured activities of human meaning-making, social organisation and power hierarchies more fully than conventional research techniques such as survey and data gathering employed in monitoring and evaluation (M&E) of development programs. Ethnographic methods allow exploration of internal or emic perspectives exposing innovative and unexpected responses in target communities to 'inclusive finance'. These varied, complex processes and engagements remain under-explored by mainstream development evaluation.

Our inquiry seeks to deepen understanding through the comparative ethnographic study of microfinance, framed by a critical literature review comprising mainstream development, critical anthropological and anthropology of development institutions. This review will allow participants to explore the political, economic and ideological framing of: programs; the motivation of participants; and implementation and methodology of programs, as well as the responses and outcomes. Our theme 'Anthropology for development' encompasses these perspectives on development.

Theme 3: Using Innovative research methodologies

The Asia Pacific case studies will be synthesised using the Pathways to Empowerment framework. This framework makes a distinction between liberal empowerment and liberating empowerment (Cornwall 2014), the latter tracing its roots to radical feminism. The workshop participants will assess how this internationally successful framework can be applied to programs and experiences in the Asia-Pacific region on two counts: first, as a theory of relational empowerment and second, as a way to bring together ethnography and participatory research methodologies.