

— SEMINAR —

organized by the

Centre for European Research in Microfinance



Dr. Emmanuelle Desmedt

(The University of York, UK)

(CERMI visiting fellow)

Subjectivities that matter.

Harding's standpoint theory explaining the gaps between female micro-borrowers' experiences of self-employment and micro-finance employees' perceptions of micro-finance.

Thursday, May 5th, 2011

From 2.15 to 3.45 pm

At Seminar Room **R42.2.103** (Centre Emile Bernheim)

Solvay Brussels School of Economics and Management

Université libre de Bruxelles

Abstract:

This paper observes the methodological implications for doing research on gender and micro-finance. It shows that by interviewing different actors in the micro-finance sector, different accounts are found about the effects of micro-finance and their consequences for female users of micro-credits. In the paper, I will for example show that women taking up micro-credits to start up their micro-businesses experience self-employment in ways that are not understood as such by employees from micro-finance agencies. There are therefore, gaps between what micro-finance practitioners think women need in self-employment, and what women actually experience in self-employment after having borrowed micro-credits to start-up their micro-businesses.

Using Harding's standpoint theory (1984, 1991, 2004), I argue that these divergences and contradictory accounts of micro-finance are created by the points of view of those in the position interviewed (including the position of the researcher), and their interests, which are linked to their roles. The role of point of view is particularly strong when analyzing gender issues in micro-finance, because gender is a strong carrier of stereotypes and assumptions (Bradley, 2007, Siltanen, 1994, Ahl, 2004, Ahl 2006). As a consequence, gender also shapes micro-finance practices.

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Please confirm your presence by May 2nd, 2011.

