



2019 Gender Institute

Call for Director, Resource Persons and Laureates

Theme: Women, Informal Economies and the Financialization of Micro-Credit in Africa

Application Deadlines:

Director: 31st March 2019

Resource Persons: 31st March 2019

Laureates: 30 April 2019.

Date for the institute: 17-28 June 2019

Venue: Dakar, Senegal

The Council for the Development of Social Science Research in Africa, CODESRIA, invites proposal submissions from African academics and researchers to participate in the 2019 session of the Gender Institute that will take place in Dakar, Senegal from June 17-28, 2019. *A limited number of non- African academics and researchers from within and outside the continent who are able to submit proposals and qualify will be selected to attend if they can fund the cost of their participation.*

The theme for the 2019 session of the Gender Institute will be “*Women, Informal Economies and the Financialization of Micro-Credit in Africa*”. The choice of the theme reflects a concern with the growing emphasis on micro-financing as the appropriate strategy of addressing socio-economic inequalities. The overall objective is to have participants at the Institute engage more broadly with emerging contestations over the role of micro-credit in addressing gendered socio-economic inequalities in Africa.

International micro-finance institutions and their African intermediaries are increasingly promoting micro-finance credit. Apart from the regular ways in which financial institutions have promoted credit facilities, such promotion has acquired an aggressive touch in more recent times. This has intensified especially with the entry of digital and mobile technologies as convenient avenues for reaching low income groups for purposes of advancing and repaying credit. These institutions present micro-credit as a promising alternative to foster financial inclusion compared to loans from older and more established financial institutions. stringent, forms of access to credit. In turn, micro-credit is positioned as necessary to grow and expand women’s informal enterprises from small scale into medium formal ones. It is further assumed that the anticipated outcomes of this shift will benefit the cause of women empowerment generally.

At the same time, micro-credit schemes, especially those targeting informal enterprises and marginal or marginalized populations are increasingly being “financialized.” By financialization, we refer to the growing dominance of financial actors, market mechanisms, practices and measurements aimed at causing a structural transformation in the operations of the entities involved. While the idea of catalysing structural transformation is tenable, a central feature of financialization is the closer subjection of informal economic activities to the logics of international financial capital. As a consequence, informal economic activity has drawn deeper into the vortex of international financial capital, yet concerns continue to emerge in the literature on how the profit motive of international microfinance institutions balances with the growth and profit aspirations of informal entrepreneurs.

In Africa, reference to micro-credit as being apart of the drive towards empowering women has gathered speed over the last few decades. Governments have introduced several schemes to financially support women and youth enterprises. Accompanying such schemes however, have been designs to use the schemes to promote financial inclusion by requiring beneficiaries operate formal bank accounts. Digital financial services and digital credit have also been introduced as options of financing for business growth.

Two sets of narratives emerge from the literature on women’s informal enterprises in Africa. An earlier literature associated with liberal feminist approaches conceptualized women informal enterprises as evidence of women’s capacity and drive for socio-economic empowerment outside the limitations of patriarchy. The second, more recent and neoliberal narrative, conceptualizes informality and marginality not as peripheral, but important spaces for meaningful economic activity. This narrative portrays women informal entrepreneurs as important economic actors at the centre, not the margins of economic activity. Failure in the growth of women’s informal enterprises, according to this narrative, is due to women’s low levels of financial literacy and lack of access to formal financial services. The assumption here is that if financial literacy and formal financial services were provided, women-led enterprises would prosper despite persisting international and national structural imbalances and inequalities. The solution proffered to overcome this limitation is the financialization of micro-credit schemes to support women’s informal enterprises. Such a move, it is argued, would create value for money as the enterprises are expected to generate profit for the micro-credit schemes while at the same time supporting the broad objective of women’s empowerment.

However, what remains unresolved is the tension between women-led enterprises generating enough profit to pay-off the micro-finance loans on the one hand while on the other hand raising enough money to invest in further expansion of their enterprises. In many cases, supporting women enterprises through micro-finance debt has led to stagnation because the demands of debt servicing stifle the possibility of expanding the enterprises. Further, there is the added risk of excessive borrowing and, therefore, over-indebtedness among lower-income households and informal enterprises. The Institute will help gather relevant data and evidence on the degree of uptake of this aspect of financialization and impact on women informal enterprises in Africa and therefore contribute to better understanding of the women’s informal economies and contribute to better policy interventions in the area.

Two inter-related assumptions emerge from a reading of the literature on micro-credit schemes and their relevance to redressing socio-economic inequalities. The first is that gender inequalities potentially decrease when women’s participation in accessing micro-credit loans increases. The second observation is that the benefits of micro-credit schemes

may be overstated given the possibility that the schemes can potentially push struggling informal enterprises to accumulate debt beyond their capacity to repay. Besides, there is a related concern that the reason the schemes target lending to the informal sector and especially women-run enterprises is because of the higher likelihood that women are better clients when it comes to servicing loans. By focusing on the reliability of the clientele to service loans, it is likely that the benefits of micro-finance lending have accrued more to the micro-finance institutions than to the individuals and groups they lend.

In this vein, candidates submitting proposals for consideration as resource persons and laureates are encouraged to interrogate the various positions regarding this theme by exploring the many-sided dimension of the issues highlighted above. In particular, the Council would like applicants to focus on deepening the theoretical and practical implications for gender inequalities of financialization of micro-credit in Africa. In the theoretical sense, the call targets participants who will endeavour to engage with arguments underpinning women's informal economies in Africa especially in so far as they position these economies as empowerment zones at the intersection of two forces: global financial networks that may be exploitative and national level political and economic processes that pose a challenge to women led-enterprises.

Eligibility and Selection

Director

The Director for the Institute should be a senior academic who is expected to provide intellectual leadership of the Institute. The Director should also have proven expertise and intellectual depth and originality of thinking on the theme of the Institute as evidenced from the record of research and publications. As part of the process, those wishing to be considered as Director should provide a 15-page proposal broadly reflecting on the theme of the institute and a course outline covering ten days indicating the main topics to be covered with laureates during the institute.

Applicants for the position of Director should submit:

- an application letter;
- a proposal, not more than 15 pages in length, indicating the course outline and showing in what ways the course would be original and responsive to the needs of prospective laureates, specifically focusing on the issues to be covered from the point of view of concepts and methodology, a critical review of the literature, and the range of issues arising from the theme of the Institute;
- a detailed and up-to-date curriculum vitae; and
- three writing samples relevant to the theme.

Resource Persons

Lectures to be delivered at the Institute are intended to offer laureates an opportunity to advance their reflections on the theme of the institute and on their own research topics. Resource Persons are therefore, senior scholars or scholars in their mid-career who have published extensively on the topic, and who have a significant contribution to make to the debates on it. They will be expected to produce lecture materials which serve as think pieces that stimulate laureates to engage in discussion and debate around the lectures and the general body of literature available on the theme.

Once selected, resource persons must:

- submit a copy of their lectures for reproduction and distribution to participants not later than one week before the date of the lecture;
- deliver their lectures, participate in debates and comment on the research proposals of the laureates;
- review and submit the revised version of their research papers for consideration for publication by CODESRIA not later than two months following their presentation.

Applications for the position of resource person should include:

- an application letter;
- two writing samples relevant to the theme of the session;
- a curriculum vitae; and
- a proposal, not more than five (5) pages in length, outlining the issues to be covered in their proposed lecture.

Laureates

Applicants should be African researchers with at least doctoral level qualification and above or at the advanced stage of completing doctoral studies and with a proven capacity to carry out research on the theme of the Institute. Intellectuals active in the policy process and/or in social movements/civic organizations are also encouraged to apply. The number of places offered by CODESRIA at each session of the institutes is limited to fifteen (15) fellowships. Non-African scholars who are able to raise funds for their participation may also apply for a limited number of places.

Applications for Laureates should include:

- an application letter;
- a letter indicating institutional or organizational affiliation;
- a curriculum vitae;
- a research proposal, including a descriptive analysis of the work the applicant intends to undertake, an outline of the theoretical interest of the topic chosen by the applicant, and the relationship of the topic to the problematic and concerns of the theme of the 2019 Gender Institute; and
- two reference letters from scholars and/or researchers known for their competence and expertise in the candidate's research area (geographic and disciplinary), including their names, addresses and telephone, e-mail, fax numbers.

An independent committee composed of outstanding scholars in gender will select the candidates to be admitted to the institute.

All applications (for Director, Resource persons and laureates) should be sent as electronic documents to the 2019 CODESRIA Gender Institute portal using the following link [Gender Institute](#)