

Gendered poverty and education: Moving beyond access to expanding freedoms through microfinance policy in India and Australia

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Microfinance has been recognized globally as a poverty alleviating strategy and particularly as a gender equality enhancing approach. There have been immense, intense and nuanced debates in the field of international development, feminist studies and comparative social policy regarding the role of microfinance in addressing gendered poverty. This paper provides an account of these debates and the conceptual and theoretical perspectives underpinning them. These debates are used as a way to frame the dominant understandings of the relationship between gendered poverty and education in the context of microfinance policies and practices. These global discourses are interrogated against particular representations of the same by consumers of microfinance. In other words, employing narratives of 27 in-depth interviews with consumers of microfinance and their kin from India and Australia, the paper highlights how global discourses are contested in the local everyday lives of poor women and men. By doing so, the paper calls for re-casting educational goals, in poverty alleviation and gender equality strategies, as moving beyond access for women to expanding freedoms of women and men.

Keywords: Gendered poverty, Education, Microfinance, India, Australia

WHY AND HOW GENDER MATTERS IN POVERTY

Conventional measures to assess poverty use the informational space of income, or consumption of goods and services (UNDP 1998, p. 5). Called the utilitarian foundations of welfare economics, this informational space is constrained in what it includes as potentially valuable and what it excludes as not valuable (Sen 1999, 1993). For instance, conventional poverty measures include in their informational space household income levels as a proxy for standard of living for all members of the household. What is excluded in this informational space is certain household members' (mostly women) contributions to unpaid work, their lower participation in paid work and different quality of leisure time. As such, the wellbeing of these members of the household is inaccurately measured, if measured at all. Feminist critiques of such measures of poverty have given rise to nuanced analyses that are able to capture the underlying structural causes and consequences of poverty.

There have been key theoretical and conceptual frameworks underpinning the global discourses on poverty, gender and development. Table 1 summarises four such frameworks – their period of influence, links to feminist and other theories, influence upon development thinking and actions as well as their primary criticisms. Whilst in practice there are overlaps in these frameworks, in this paper they have been separated out as a rhetorical tool to highlight key differences. The Women in Development (WID) framework which was prominent in late 1960s to early 1970s was informed by Western liberal feminism which viewed gender in uncomplicated economic efficiency terms. In other words, WID emphasised women's incorporation into the development agenda for economic growth and social cohesion (Boserup 1970; World Bank 2001). The Gender and Development

(GAD) framework, which continues to be influential since the mid 1980s, grew out of radical and social feminist movements and viewed gender as part of complex and shifting social relations. GAD focussed upon the gendered structures of power in society and the ways in which this impacted women in an unequal manner (Moser 1993; Molyneux 1998).

In the late 1990s, the Women, Culture and Development (WCD) framework emerged, primarily informed by post-structural feminism and post-colonial theory, which questioned the fixed notions of gender and identity. That is, WCD stressed the fluid processes and shifting identities of gender generating new and multi-faced narratives within the development landscape (Spivak 1999; Kabeer 1994). Around the same time period, and continuing on to present day, emerged the Capability Approach (CA) framework linked to theories of human development and philosophy. CA was primarily concerned with evaluating inequalities and social arrangements in society and did so through the concepts of freedoms and capabilities. According to CA, notions of gender and gender-based inequalities were associated with “disparate freedoms” (Sen, 1995, p. 125) between men and women.

This paper employs the CA framework to interrogate dominant understandings of gendered poverty and education against particular representations of the same through narratives of microfinance program consumers and their kin. In other words, this paper explores the gendered poverty assessments in microfinance policy and practice, beyond utility, resources and the sum total of commodities that women lack vis-à-vis men. This paper is based on a study of microfinance programs and practices in two different country contexts— India and Australia. Such a comparison has provided a fresh perspective on the dominant debates regarding gendered poverty and education as well as afforded an opportunity to deconstruct binaries in development though regarding ‘developed’ and ‘developing’ countries.

In order to achieve these goals, the paper is divided into four sections. First, a background of the design of microfinance in India and Australia is presented to develop the context for this paper. Second, an account of the key debates surrounding gendered poverty and education in global microfinance policy and practice is provided. Third, particular representations of the relationship between gendered poverty and education in everyday lives of microfinance program consumers in India and Australia are outlined. Fourth and finally, a discussion is put forth of how educational goals need to move beyond access for women to expanding freedoms for women and men.

DESIGN OF MICROFINANCE POLICY AND PRACTICE IN INDIA AND AUSTRALIA

Microfinance encompasses a broad range of financial services provided to people or groups of people otherwise unable to access mainstream financial services. Although historically associated with credit and savings, recently microfinance has come to include broader services such as enterprise, insurance and financial counselling (Burkett 2003; Matin, Hulme & Rutherford 2002). The global microfinance sector has experienced phenomenal growth since its early days in the 1970s. For instance, in late 2002, there were 2,572 MFIs servicing around 41,594,778 million poorest people globally. Of those receiving microfinance services, 79 per cent were women. More recent statistics show consistent growth. As at the end of 2010, there existed 3,652 MFIs reaching 137,547,441 million poorest people of which 82.3 per cent were women (Maes & Reed 2012, p. 3).

Table 1. Theoretical and conceptual underpinning of how and why gender matters (adapted from Voola 2012, p. 12; Unterhalter 2005, p. 16; Singh 2007, pp. 102 – 103)

Distinguishing features	Women in Development (WID)	Gender and Development (GAD)	Women Culture and Development (WCD)	Capability Approach (CA)
<i>Time period</i>	1960s and early 1970s	Mid 1980s to present	Late 1990s and 2000	1990s to present
<i>Linked theories</i>	Western liberal feminism; Modernisation; human-capital theory	Radical and socialist feminism; Structuralism; Marxism	Postmodern feminism; Post-structuralism; Post Colonial theory	Human development, Philosophy, justice and ethics.
<i>Approach to gender</i>	Pro-efficiency and anti-poverty; gender = women, girls	Changing structures of inequality; gender understood as social construction of the unequal status quo of women	Integrates women, development and culture as a way to acknowledge fluid processes and shifting identities of gender	Women and men decide what is of intrinsic value to them
<i>Approach to development</i>	Promotes integration of development goals and women's agenda	Targeting women in development policy and practice as a way to challenge oppressive patriarchal structures.	Made the category, 'women in Third World' more flexible and highlighted variations in local contexts of women	Expanding freedoms; Integrating economic and non-economic aspects of individual's wellbeing
<i>Understandings of education</i>	Formal schooling	Conscientisation	Deconstructive	Lifelong learning
<i>Limitations</i>	Ethnocentric; does not challenge capitalism and modernisation	Gynocentric, reductionist and fixed notions of powerful (read: men) and powerless (read: women).	Might lead to glorification of local culture as opposed to global culture and modernity	Underspecified theory (no definitive list of capabilities or conversion factors) limiting practical and operational significance

The Indian microfinance industry germinated in government programs of the 1970s and 1980s that sought rural credit expansion as a way to serve poor people living in rural areas (CCAP 2010; Taylor 2011). In Australia, microfinance as a concept, although not as a term, has existed historically through credit unions and friendly societies, which provided mechanisms for small-scale savings, loans and other types of financial assistance (Burkett 2003). But it was only in early 2000s that microfinance program pilots were being implemented in Australia (Burkett, Sheehan & Brotherhood of St. Laurence 2009). While there are similarities in the purpose and principles of microfinance as deployed in India and in Australia, to alleviate poverty and improve quality of life, there are nonetheless fundamental differences in program design (Corrie 2012; Dale, Feng & Vaithianathan 2012). The primary one being that in India, programs specifically target groups of poor women, whereas in Australia the focus is on reducing financial exclusion of individual men and women in receipt of welfare income. The second difference relates to loan use. That is, in India, the loan amount is offered for investment in income generating projects whereas in Australia, the loans are offered towards emergency consumption needs such as white goods, car registration etcetera.

A significant aspect of the construction of gendered poverty in India has focused on financial and economic inequalities pertaining to women. In the 1980s the State established different cells to coordinate development programs for women, especially those relating to income generation, literacy and health schemes and extension of credit facilities (DWCD 2001). With such a contextual understanding of gendered poverty, microfinance in the mid-1980s emerged as an ideal tool developed by the State to address poverty and disempowerment of women (Holvoet 2005; Morgan & Olsen 2011; Panda 2009). A majority of microfinance programs, particularly those sponsored by the State, targeted women with the explicit goal of empowering them. Empowerment was often measured through level of income generated, health outcomes and narrowly defined notions of reading and writing to a certain level (Chakravathi 2012; Kabeer 1999).

On the other hand, in Australia, gender was not a significant factor in the framing of poverty and inequalities. Indeed, Australia has been heralded as a world leader in closing the gender gap. For instance, the World Economic Forum (WEF) 2006 *Global Gender Gap Report* noted that Australia achieved a rank of 15 out of 115 countries (Greig, Hausmann, Tyson & Zahidi 2006). Reflecting the mainstream view of (lack of) gender inequalities in Australia, the literature on microfinance policy and practice is gender neutral (Goodwin & Voola 2013). Nevertheless, the gendered patterning of poverty in Australia was made evident in the report 'Poverty in Australia', which claims that "women (including female children) face a significantly higher risk of poverty than men" (ACOSS 2012, p. 14). This report also clarified that single parents have a significantly elevated risk of poverty (ACOSS 2012, p.18), 80% of whom are female (Australian Bureau of Statistics 2011). And accordingly, this group forms the majority of clients of microfinance programs (Good Shepherd Microfinance 2012, pp. 7-9; Scutella & Sheehan 2006, p. 9; Vawser & Associates 2009, p.10). Given these overarching contrasts and continuities in the design of microfinance programs in India and Australia, it is interesting to note the association between gendered poverty and education as framed by 'paid experts' (i.e. dominant understandings as represented by policy makers, academics and think tanks) and 'real experts' (i.e. narratives of program

consumers and their kin). The following section will provide an outline of the dominant understandings of the association between gendered poverty and microfinance.

DOMINANT CRITIQUES OF MICROFINANCE POLICY AND PRACTICE

The microfinance movement is predicated on the assumption that poverty can be ameliorated if the poor are given access to appropriate resources such as credit, savings, financial literacy, business training and insurance. Indeed, experts in the field note that the appeal of microfinance lies in its ability to enable the poor to participate in the market economy (Armendariz & Morduch 2010; Arun & Hulme 2009). For example, as Dichter claims, the poor are represented as “budding entrepreneurs, who, with access to formal financial services, would pull themselves out of poverty through business development, asset accumulation and wealth creation” via microfinance (2007, p. 1). Scholarship in microfinance focuses on the economic lens of efficiency and productivity noting the potential of microfinance to challenge “market failures that stem from poor information, high transactions costs, and difficulties enforcing contracts” (Armendariz & Morduch 2010, pp. 23).

Viewing microfinance policy and practice primarily through an economic lens is problematic as there is a potential for overlooking or, rather, undermining issues of inequalities and injustices. An example of such undermining can be found in the evidence-based analysis of microfinance programs by Armendariz and Morduch (2010). They note that gendered programs are regarded as efficient because of women’s comparative advantage in small-scale microenterprises relative to men, women’s labour immobility leading to easier repayments monitoring and women’s fearful and risk-averse attitude making them reliable financial bets. They conclude these observations by stating that, “Employing women can thus reduce institutions’ operational costs through two separate channels: via enhanced productivity and via low wages relative to male employees. As a result, women don’t only make good clients for microfinance institutions, they also make good employees” (p. 219).

Clearly, the objects of study, gender and women, are constituted via the material aspects of their lives with far less attention paid to the social construction of categories. Interestingly, feminist critiques of microfinance policy and practice, especially those that focus on women’s empowerment, also fall into economic assessments of programs. The primary critique of microfinance relates to *women’s personal and political agency*. This prominent feminist narrative in the microfinance literature avers that loans made to women are in practice controlled by their male kin (Goetz & Gupta 1996; Leach & Sitaram 2002). For instance, Supriya Garikipati (2008) refers to the ‘impact-paradox’ whereby loans to women may benefit their household but do not necessarily benefit the women themselves. Garikipati suggests that women’s lack of authority over family assets means that loans to women can potentially lead to domestic dissidence and disempowerment of women. These types of critiques suggest that autonomy and independence are important characteristics in the project of addressing gendered poverty. Critics therefore put forth recommendations such as the “patriarchal hold on family’s productive assets needs to be challenged” (Garikipati 2008, p. 2638) and the need for “women (to) develop meaningful control over their investment activities” (Goetz & Gupta 1996, p.45).

A second critique of microfinance concerns the *relations of domination and subordination*. Scholars assert that microfinance programs rarely challenge the norms which entrench women's unequal position in society. Critics have suggested for example, that the representation of women as deserving and creditworthy as compared to men is an ideological cover used to implement a loan program via a group that is less mobile, easier to monitor and more likely to succumb to the pressure of repayment (Kannabiran 2005; Rahman 1999). They argue that development organizations, in their keenness to maintain goodwill of the community, work within the patriarchal structures for program implementation rather than challenge them. For instance, Karim notes that the Grameen Bank microfinance has appropriated rural codes of honor and shame to control poor women, especially with regard to loan recovery concluding that "micro-credit loans and women borrowers do not operate outside of local patriarchy but within it" (Karim 2008, p. 19).

Third, critics question the potential of microfinance to challenge existing *gender divisions of labour*. Scholars contend that, whilst there might be positive implications of paid work through microfinance loan, these in no way change the division of labour for women with regard to domestic chores and care work (Kabeer 2005). In their critique of participatory intervention programs with poor women in India, Tanya Jakimow & Patrick Kilby (2006) contend that by equating self-worth to financial contribution made to the household, these microfinance organisations further reinforce the norm that domestic and reproductive work is of less value, consequently cementing women into marginal positions.

And lastly, a significant critique of microfinance relates to the *collusion of microfinance with neoliberalism*. Critics argue that microfinance programs collude with neoliberal rationalities to cultivate gendered subjectivities of the "entrepreneurial, empowered and nurturing 'rational economic women'" (Rankin 2008, p. 1975). To support their critique, scholars have cited for example, a change in the nomenclature of program subjects from 'beneficiaries' with social rights to 'clients' with responsibilities to be indicative of the neoliberal influence (Fraser 2009; Benería 2003; Rankin 2001). The neoliberal narrative, of the entrepreneurial poor woman who saves and repays regularly and is committed to the wellbeing of her family, is implicated in entrenching existing gender inequalities. Such critiques imply that microfinance programs in their articulation as "roll-out neoliberalism" (Rankin 2008, p.1967) are unable to address the structures of gender inequality.

According to these critiques, programmatic success¹ of microfinance interventions has undermined the transformative capacity of gendered programs (Ferguson 2010; Fernandez 2012; Jakimow & Kilby 2006; Kannabiran 2005; Kilby 2006; Thorpe, Stewart & Heyer 2005). All four themes that emerged in the dominant critiques view the role of education within microfinance through a hybrid of WID and GAD frameworks. That is, education needs to be conscientious, one that allows women to critically reflect upon their lives and the larger structures that govern them and to develop alternatives to bring about change. But the WID/GAD frameworks operate with inadequate and rather fixed notions of gender (women) and power (powerful men;

¹Programmatic success is evaluated based on proxy indicators which are easy to measure such as income, death rates, longevity etcetera. It rarely includes non-quantifiable indicators such as well-being, choice, self-determination and the like.

powerless women) (Mohanty 1986; Unterhalter 2005; Singh 2007). In other words, the dominant critiques have recommended an overthrow of inequitable gendered structures (patriarchy) by targeting women at the expense of excluding men. Microfinance then, needs to provide credit, business training, assets and market knowledge to women and therefore, reverse the status quo of women. Whilst not disparaging these criticisms, this paper makes the claim that global representation of the negative assessments of the relationship between microfinance, gendered poverty and education are contested at the local everyday level in the lives of microfinance consumers and their kin. Before delving into the narratives extracted from 27 in-depth interviews conducted with microfinance program consumers in India and Australia, the next section will provide a note on the larger study from which this paper is drawn.

A NOTE ON RESEARCH STUDY

This paper is based on a larger research study, which seeks to critically engage with understandings of gender inequalities in the policy and practice of microfinance in developing and developed country contexts. The research methodology is based on a qualitative exploration using a combination of document analysis, participant observation and interviews. Rather than begin with an *a priori* notion of what gender inequality is, and how microfinance addresses or does not address it, the approach utilised in this study, began with the inquiry of what gender inequalities are (or are represented to be) through the narratives of microfinance program consumers, and if and how microfinance addresses or exacerbates the conditions of inequalities. The interview questions were framed to elicit consumer understandings of programs, rationale for participation in the programs, and the changes they perceive to have occurred since joining the program. In other words, the data provided consumers' perspectives on what microfinance is for (that is, who needs microfinance and the 'problems' microfinance seeks to address) and what microfinance does (that is, what it is used for, how people access it, the 'solutions' that microfinance offers).

The study has elicited multiple and varied meanings of the relationship between microfinance and gender inequalities through interviews with 27 microfinance program consumers (and their male kin in the case of women only programs) in two different countries, one developing (India) and one developed (Australia). By comparing and contrasting this type of information from both countries, the study sought to deconstruct or, rather, destabilise the binaries in development thought regarding developed and developing countries (Connell 2007; Kabeer, Stark & Magnus 2008). Since microfinance is considered an emerging poverty alleviation strategy in Australia, there were fewer respondents for the study as compared to India, which is considered a microfinance saturated market. The particular microfinance programs in India and Australia from where program consumers were recruited are SKS Microfinance and No Interest Loans Scheme (NILS) respectively. SKS Microfinance provided loans to groups of poor women, but in consultations and with the commitment of their male kin. NILS on the other hand provided loans to individual men and women who were in receipt of welfare income. Further program differences can be found in Table 2. Also a profile of the program consumers interviewed for this study is available in Table 3. Whilst six particular themes emerged from the study regarding the association between microfinance and gender inequalities, only those particular representations regarding poverty, gender and education have been drawn on for the purposes of this paper and are outlined in the following section.

Table 2: Program differences

	India (SKS Microfinance)	Australia (No Interest Loan Scheme, GSY&FS)
Targeting	<i>Women only, but joint (male kin) signature and photographs required for application approval. Gender sensitisation campaigns, counselling and advocacy before recruitment.</i>	<i>Men and women on low income</i>
Loan purpose and amounts	<i>Investment in income generation activity; AUD \$ 37 – 222</i>	<i>Emergency consumption of household goods (fridge, washing machine); AUD \$ 800 – 2000</i>
Loan Delivery	<i>Through NGOs and financial entities</i>	<i>Through community service organisations</i>
Loan Repayments	<i>Weekly</i>	<i>Monthly deducted from welfare payments</i>
Research participants	<i>15 female program consumers; 6 male kin of female program consumers</i>	<i>3 female program consumers; 3 male program consumers</i>

Table 3. Profile of the program consumers interviewed for this study

Pseudonym	Age	Marital status	Educational profile	Household type	Occupation	Loan purpose	Years of membership
<i>Roja</i>	32	<i>Married</i>	<i>Undergraduate</i>	<i>Nuclear</i>	<i>Computer operator</i>	<i>Invest in family business</i>	10
<i>Lalitha</i>	50	<i>Widowed</i>	<i>No schooling</i>	<i>Joint</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of buffaloes, land, seeds, fertilisers and land development</i>	14
<i>Shilpa</i>	35	<i>Married</i>	<i>No schooling</i>	<i>Nuclear</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of buffaloes, hotel (cafe) expenses</i>	7
<i>Shankar</i>	50	<i>Married</i>	<i>2nd grade</i>	<i>Joint</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of buffaloes</i>	8
<i>Dilip</i>	26	<i>Married</i>	<i>6th grade</i>	<i>Nuclear</i>	<i>Building construction work</i>	<i>Purchase of construction related material</i>	9
<i>Suneeta</i>	45	<i>Widowed</i>	<i>9th grade</i>	<i>Female headed</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of buffaloes</i>	18 months
<i>Padma</i>	34	<i>Widowed</i>	<i>4th grade</i>	<i>Female-headed</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of inventory to stock shop – village convenience store</i>	18 months
<i>Kalyani</i>	28	<i>Married</i>	<i>5th grade</i>	<i>Joint</i>	<i>Tailoring</i>	<i>Purchase of auto.</i>	4
<i>Suma</i>	39	<i>Married</i>	<i>7th grade</i>	<i>Joint</i>	<i>Saw mill – family business</i>	<i>Purchase of wood and running the business.</i>	10
<i>Swapna</i>	45	<i>Married</i>	<i>No schooling</i>	<i>Joint</i>	<i>Making beedis; Kirana (convenience) shop</i>	<i>Purchase of inventory for small shop</i>	10

<i>Kamal</i>	50	<i>Married</i>	<i>5th grade</i>	<i>Joint</i>	<i>Agricultural worker – coolie</i>	<i>Kirana shop and supplies</i>	3
<i>Suriya</i>	36	<i>Married</i>	<i>10th grade</i>	<i>Nuclear</i>	<i>Bookkeeper</i>	<i>Started poultry and fertiliser business</i>	10
<i>Keertana</i>	50	<i>Single</i>	<i>5th grade</i>	<i>Female-headed</i>	<i>Rearing goats</i>	<i>Purchase of 2 goats</i>	18 months
<i>Deepti</i>	32	<i>Widowed</i>	<i>5th grade</i>	<i>Female-headed</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of buffalo</i>	18 months
<i>Meena</i>	30	<i>Married</i>	<i>12th grade</i>	<i>Nuclear</i>	<i>Anganwaadi teacher (government child care worker)</i>	<i>Setting up of Kirana shop</i>	6
<i>Shivani</i>	30	<i>Married</i>	<i>No schooling</i>	<i>Nuclear</i>	<i>Agricultural coolie work</i>	<i>Purchase of buffalos</i>	15
<i>Ramana</i>	45	<i>Widowed</i>	<i>No schooling</i>	<i>Joint</i>	<i>Vegetable vendor</i>	<i>Purchase of groceries for vending</i>	14
<i>Sundeeep</i>	30	<i>Married</i>	<i>7th grade</i>	<i>Nuclear</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of buffaloes and goats</i>	10
<i>Ravi</i>	36	<i>Married</i>	<i>2nd grade</i>	<i>Nuclear</i>	<i>Auto driver</i>	<i>Kirana shop, house construction and auto rickshaw</i>	8
<i>Urvasi</i>	45	<i>Deserted</i>	<i>No schooling</i>	<i>Female-headed</i>	<i>Agricultural worker - coolie, tea shop owner</i>	<i>Purchase of buffalo</i>	18 months
<i>Bindu</i>	30	<i>Widowed</i>	<i>No schooling</i>	<i>Female-headed</i>	<i>Agricultural worker – coolie</i>	<i>Purchase of buffalo</i>	18 months

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Janet	29	Divorced	TAFE Certificate III in Library information	Female headed	Hospitality cleaner	and	Purchase mower and the whipper snipper	12 months
Mary	62	Divorced	TAFE course	Female headed	Administration worker		Purchase TV	2 years
Deborah	32	Married	MSW	Nuclear (Blended)	Hospitality, social worker		Purchase desktop computer	1.5 years
Thomas	62	Separated	Year 10	Single	Professional cleaner		Purchase washing machine and TV; ADDS Up - buffer	12 months
Steve	46	Single	Year 8	Single	Road works, building works (construction)		Purchase fridge, TV, drier and microwave, chainsaw and air blower; ADDS UP - potential purchase of awning	3 years
Martin	54	Single	Year 10	Single	Truck driver, labourer (construction)		Purchase fridge, washing machine, internet stick ; ADDS UP - buffer	12 months

LOCAL REPRESENTATIONS OF GENDERED POVERTY AND EDUCATION: NARRATIVES FROM INDIA AND AUSTRALIA

Microfinance program consumers in India and Australia made a straight-forward connection between the program processes/outcomes and education. On the surface, education appeared to represent knowledge about the financial options and other skill sets related to business operations, but a critical interrogation of the interview responses clarified that education involves lifelong learnings rather than narrow conceptions of reading, writing and financial literacy. Many respondents touched upon the aspects of future aspirations, citizenship, agency and attitudinal shifts. When questioned about the significant change in their lives since joining a microfinance program, respondents in both contexts spoke about attitudinal shift. That is, a shift in how they viewed themselves and their abilities. Based on their responses, it seemed that this was not a one-off event but rather lifelong learning which was prompted as a result of participating in the program. For instance, Martin, while reflecting upon significant changes in his life since taking up the NILS loans, noted that it:

...gives me encouragement, to try to save a little bit harder, and it has made me think about money, to help like it goes so quick, I need to focus more on trying to leave it in the bank, instead of buying things that are really unnecessary.

The new attitude towards money and savings has made a difference to how he perceived himself. He noted,

Sometimes it's nice to buy little things that make you feel good, that you're not in a gutter, you're not down and out, you're not homeless.

It has increased his self-worth. The savings component of the microfinance program has made him think about possibilities for the future. He observed:

I'm starting to make me think ahead, I'm thinking \$2000, well, I can go on a nice cruise, \$1200, I have \$800 spending money, you know what I mean like, if I wanted to?

Echoing a similar comment was Thomas, who found an outlet through the NILS program to increase his self-esteem. He noted:

Nothing really changes around me, it's an upheaval, but it gives me an opportunity to skate sometimes. Skate is a big "I'm the best." Look at my flash stereo. Look at my new TV. Look at my new washing machine. I'm like the best. See, I'm able to do that to my friends. Look, this cost me \$368. So, it's a matter of self-confidence.

The notion of future aspirations and goals resonated with program consumers in India as well. The microfinance loans together with the opportunities for employment and further credit had instilled optimism about the future for Kalyani. She noted:

...we want our children to be in good jobs. We like to see them flying. We want them to become a doctor or an engineer. We want them to study well and settle at a higher level. Whatever hardship we undergo

is for our children only. We are poor and we don't have anything. If they study well their future will be good. If you can continue giving us loans that will be a great help for us. We can provide good education for our children.

The various opportunities for lifelong learning through microfinance, is likened to a map with routes by program consumer Meena. She explained:

Now there is a route. You [researcher] came here to me, either to teach me something or to learn something from me. Through you I will know something and through me you can learn something like our ways. How do you think I got this route? Because of [microfinance], because of sangams [groups]. If you create routes, only then will people use it. If you want to go on a long tour, it is because of the routes that you can get there. Because there was route you were able to come here.

Program consumers in India felt that the microfinance program was inclusive because of the specific targeting of the poor and the vulnerable, such as women. For instance, Padma, a single mother considered as ultra-poor by the microfinance organisation in India, was initially apprehensive about joining the *sangam*, but when the loan officers came on two separate occasions to explain the benefits of the program, she decided to join. In addition to gaining access to information regarding finance options for landless agricultural workers, Padma reported on the increased communication skills. She stated:

We never knew how to talk to people like you. We were afraid and we kept quiet. As and when the volunteers [microfinance staff] would come and talk to us, we opened up gradually. Like I am able to talk to you now, earlier I could not do so.

Delving further into interpersonal communication skills as part of lifelong learning, Meena, another program consumer from India, reflected:

We have learnt how to speak with different types of people. We have learnt padathi [etiquette]. In the sangam meeting when we go, we can't walk in with money and leave. We need to say our pledge, put in our signatures and take attendance. It's like studying, the sirs are teachers and we are students. Earlier when any sirs [loan officers] came they were never acknowledged. Now when they come, we say namaste [Hello]. That is also padathi [etiquette] right?... Public speaking was not something we could do earlier. If anyone asked us to give our opinion, we would sit still. Since the sangams have started, everyone has an opinion and everyone wants to give it.

Another aspect raised by the program consumers was regarding learning everyday life skills. Fifty year old Keertana, described the 'better life' that she learnt to live since joining the group. She noted:

We have learnt how to wash our face, washing hands properly before eating our food, we have to take medicines when we are ill, we have to use medicines for goats and buffaloes, we have to drink boiled water, we have to cook rice with necessary water and should not pour more

water and should not drain away the extra water. We learnt all these things.

The life skills enhancing aspect of the microfinance loans was echoed by a program consumer in Australia as well. For instance, talking specifically about people with intellectual and mental health disabilities, Janet explained:

I know a lady that...actually this would probably really benefit her. She is intellectually disabled but she is still bright enough. And I think she could actually – if she was to utilise this program it would really help her. She would start utilising what she has learned from it and start doing – if she had to pay back twenty dollars a fortnight, she would probably realise. And I know she would learn from it.

In other words, the microfinance programs in Australia could facilitate a phased learning process for certain people suffering from intellectual and mental disabilities.

Interestingly, the responses surrounding microfinance, education and poverty elucidated a gender dimension. In the Indian context, the majority of poor men and women had limited education, but speaking specifically about how microfinance provided an opportunity for women to gain numeracy Meena said:

All those who did not know math have learnt it. Not many women were good at mathematics. Now they are taking loans ranging INR 40,000 – INR 50,000, they know they need to pay weekly INR 375. They understand the numbers in the loans.

Women's primary role in the home highlights women's limited interaction with numbers on a day-to-day basis. In other words, their limited participation in the labour market, access to financial systems, impacted their fluency with numbers, especially if they were not exposed to them through formal learning (school system). But for these very women i.e. - with limited education, labour market participation and access to financial systems - the microfinance loan process has provided a medium which requires them to achieve numeracy. In addition to basic numeracy, as cited earlier, Meena highlighted the direct way in which loan officers discuss the issue of gender inequalities in wage labour. She reported:

Now in the sangams [microfinance groups] what they have told us is that, whether men do a coolie [agricultural labour] job or women do a coolie job, both have to demand equal pay. This generation even though they are not well educated, they have realised in their minds that they are no less than men. So inequalities are gone. And this is mainly due to sangams.

Her comment indicates that, while formal education might not create awareness regarding the systemic nature of gender based inequalities, the informal learning that occurred in gender sensitive program broaches the topic in a direct manner.

Another interesting finding with regard to educational experiences has been the opportunity to develop life skills. One of this was interpersonal communication skills. According to Dilip, his wife does not participate in the labour market and even the loan that she has taken through microfinance was used toward the family construction business

in which she was not directly involved. Nevertheless, according to him, she has had several opportunities to develop her interpersonal communication skills with people outside their kinship via the microfinance program. The group nature of the microfinance program in India meant that women had to elect leaders from within groups, who would represent the overall group interest at public forums in other villages, towns and cities. Dilip, whose wife was as a leader for 11 microfinance groups (five in each group), often had to travel and interact with various stakeholders. Commenting on his wife's governing skills and self-confidence since becoming a leader he noted:

The political leaders in our village are saying that there is no need to pay back the loan. They are threatening my wife that they will file a case against her if she pays. But my wife is waiting to talk to the government officials. She is waiting for the chance to approach the government officials.

The interpersonal communication skills complimented by leadership skills have enabled Dilip's wife to defend her group and their interests despite threats.

The opportunity to engage in leadership roles was reiterated by other program consumers as well. For instance, Swapna reflected upon certain restrictions imposed upon women like herself due to religion. Since becoming a *sangam* group leader, she made an observation regarding a shift in the norms, which hitherto restricted her. She noted:

Before the sangams started we never ventured out of the house even. We always stay in the house. Because I left my home to go to the hill and talk to the leader of the groups there, we were able to form a group. Because we moved the groups here, I became the leader. If the groups were not there, I would not have had this kind of power. It was good as I was able to help others get loans.

Elaborating further on identity and power, she revealed:

Before the program, the people in my lane never knew me. Why would the people on the hill near the bus station or in other lanes of the village know who I am? Because I have been a leader for 14 groups, that is 70 people, I have earned a name for myself. People recognise me. Until my signature is present on an application, others cannot get a loan approved. I have to sign for all.

It is not just women who gained self-confidence as a result of being in leadership roles in the *sangam* who reported on the benefits of the program. Even those who considered themselves self-confident prior to joining the program, reported on the value of participation in *sangams*. As Shivani explained:

...earlier also I was outspoken, but after joining the group, the members elected me to be a group leader and I was then also able to talk in public. I definitely got a name and identity as a sangam leader.

Gaining visibility and identity in the local community amounted to a significant change in Shivani's life as she described it.

Visibility of the program and the program consumers in the local community lead to attitudinal shifts in what women could achieve and were able to achieve. Reflecting upon this, Shilpa averred:

In my street or in this village I was not able to get loan nine years back, but now we are getting loan from sangam. In our house, in our street and in our village now people are able to say and appreciate the fact that women getting and earning money. People are able to appreciate our boldness.

All the examples thus far have highlighted the potential for positive gendered impacts of transformative education through the program, but Urvasi remains cautious about the potential negative consequences of women gaining numeracy, leadership and visibility. She ruminated on the potential rise in conflicts and inequalities if women become the focus of microfinance programs and noted, "...it is worse and the woman cannot fend for herself".

At the same time, she reported that in her situation (that of a woman who was deserted by her husband) participating in the program was positive. She noted:

I got a good name. I joined the group, made one into two...with whatever we got we made more. We got comforts. So others got to know of us.

She described the change in her life as, "For instance when Indira Gandhi got back to political power, is that not a significant change? Likewise, I feel the same."

The attitudinal shift in how the local community perceives her and how she perceived herself is suggestive of the lifelong learning potential of such programs. In the Australian context, there were no examples to demonstrate the gendered lifelong learning as a result of program. The reason for this could be attributed to the design and practice of the program, which is neutral in terms of gender positioning of the program.

MOVING BEYOND ACCESS FOR WOMEN TO EXPANDING FREEDOMS FOR MEN AND WOMEN

Program consumers in both contexts highlighted the possibility for education through microfinance programs. The responses in the Indian context revealed training related to employment and business generation, civic education, interpersonal and leadership skills, and aspects of lifelong learning. In the Australian context, program consumers revealed life skills regarding money and attitudinal shifts regarding future aspiration. Interestingly, interrogation of gendered experiences in the responses revealed the ways in which men and women benefit differently through microfinance programs. In the Indian context, the targeting of women with the knowledge and consent of male kin implied that women gained, numeracy, visibility and in some instances leadership roles. In their role as group members, they developed interpersonal communication skills to tackle bank officers, political leaders and other elders in the community. Program consumers reported attitudinal shifts (within and without) resulting from lifelong learning causing fractures in gendered norms regarding these issues. This had positive as well as negative consequences. On the other hand, in the Australian context, there was no reporting of gendered lifelong learning and this could be attributed to the neutral positioning of the

programs. This implied that gendered norms were not recognised and as such were not or could not be tackled through the programs.

The global dominant narratives of the association between gendered poverty and microfinance provided an understanding of education and development through a hybrid of GAD/WID frameworks. That is, an understanding linked to formal schooling as well as conscientious education with the particular goal of overthrowing patriarchal structures. Such ethnocentric and women-centric frameworks operate with reductionist and fixed notions of power and who (dis)possesses it, therefore, leaving little theoretical as well as practical room to account for men who want to change, or women who might not always seek out wellbeing of family and community. This paper has contributed to theory and research by employing the CA framework to interrogate the narratives of microfinance program consumers, and therefore opening up the informational space to draw out an understating of education and development that incorporates what is of intrinsic value to men and women. While traditional descriptions of education such as, literacy, numeracy, business skills and financial training, were part of the program processes and outcomes, the *freedom* to access education and achieve outcomes such as lifelong learning, agency, future aspirations and attitudinal shifts, expanded the traditional notions of education and its association to gendered poverty in contexts of microfinance policy and practice. Clearly, education was valued not just for *instrumental* purposes such as enhancing financial or employment pathways, but also for *intrinsic* purposes, that is towards transformative ends.

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