Solving Poverty for Yourself:
Microenterprise Development, Microfinance and Migration

Robyn Eversole
RMIT University and Edith Cowan University
robyn.eversole@rmit.edu.au

Abstract

Microenterprise development and microfinance have been widely adopted as anti-poverty strategies internationally. They are popular because they provide a meeting-point between neo-liberal advocates of private enterprise and the market as creators and distributors of resources, and grassroots practitioners' focus on local agency and the on-the-ground problems of poverty. Thus, like the category 'informal sector' before it, microenterprise finance has become a "category for both the management of growth, and for the management of equity" (Peattie, 1987, p. 855). Now, migration and the significant economic transfers represented by migrant remittances are coming to the attention of international development policy-makers and researchers interested in poverty reduction (Adams and Page, 2003). This paper traces these international development trends, and reflects on both the potential and the dangers of current attention to migrant remittances as a source of anti-poverty development finance, given the blind spots and biases that have plagued earlier anti-poverty efforts.

Introduction: solving poverty for yourself

The paradox of international aid and development efforts that aim to reduce poverty is that they are often an astounding mix of compassion and condescension, respect and disregard, solidarity and self-interest. Indeed, a single initiative can be many things simultaneously, at different operational levels and among different people. In international development, the 'anti-politics machine' (Ferguson, 1990) can launch pro-democracy projects (UNDP, 2002), while 'the poor' are expected to cover the operating costs of multimillion-dollar institutions to get them out of poverty.[1] Amid this confusing terrain, intentions and impacts vary widely: from significant reduction of poverty and exclusion in some cases, to more subtle forms of oppression in others. Even the everyday jargon of development can mean many different things depending on who is using it: 'participation' in development, for instance, can mean the right to steer - or the obligation to row.

Both internationally and in Australia, there is growing interest in encouraging participation in development via self-help approaches. Self-help development is paradoxical in that it is usually initiated and promoted by someone else (i.e. a development practitioner). It goes by many names: grassroots development, bottom-up development, participatory development, community development, and so forth. Its premises are essentially laudable: acknowledging the skills, knowledge, expertise, and rights of those traditionally labelled 'target groups' or 'beneficiaries' of development initiatives. Thus local expertise and local organisations are recognised as valuable resources for improving development effectiveness (Annis and Hakim, 1988). Self-help development also posits that people should have the opportunity to have a voice in development decision-making that affects them (Blackburn, 1998; Chambers, 1994). In self-help development models, outside developers play facilitation and support roles. They may act as 'catalyst agents' (as per Esman and Uphoff, 1984), but they do not, in theory, drive the development agenda.

In practice, however, self-help development tends to be full of hidden tensions. It is easy for development facilitators to see their target 'communities' as essentially homogenous, overlooking the different agendas and positions of the people with whom they work (Eversole, 2003a and2003b). In addition, facilitators or higher-level funders often steer development in certain preferred directions, thereby constraining local choices (Craig and Porter, 1997; Simonelli and Earle, 2003). Finally, self-help development can become a convenient excuse to withdraw resources and leave responsibility for change in the hands of disadvantaged target groups themselves (Herbert-Cheshire, 2000; Petras, 1997). These three basic areas of tension are identified here as *homogenisation, framing* (after Craig and Porter, 1997) and *devolution*.

Reflecting on these areas of tension can help us to understand why self-help development, both internationally and in Australia, is so often a paradox - and from there, move on to develop a clearer understanding of how development initiatives can become more effective in reducing poverty. In order to do this, this paper looks closely at two recent trends in the international development field: the microfinance movement, now in its second decade as an important anti-poverty strategy internationally; and the emerging interest in migrant remittances and their potential to reduce poverty. Both of these international trends fit the category of self-help development, and both demonstrate these three areas of tension. The concluding discussion suggests how the problems of homogenisation, framing and devolution might be overcome, toward more effective anti-poverty initiatives.

Poverty and microfinance: the dangers of convergence

Microenterprise development is essentially private-sector-led development with a social flavour. It is a meeting point between the neo-liberal desire to promote private enterprise and the market as creators and distributors of resources, and grassroots practitioners' focus on the on-the-ground problem of poverty, recognising local people's own agency. Like 'the informal sector' before it, microenterprise development has thus become a "category for both the management of growth, and for the management of equity" (Peattie, 1987, p. 855).

Microenterprise development as a field emerged in the 1980s as a result of interest in the 'informal sector' (Hart, 1973; Peattie, 1987), within a neo-liberal international development climate that was shifting from providing social services to poor people, to promoting self-help development and market integration. Observing the existing, entrepreneurial capacity of ordinary people in poor countries to employ themselves and create local jobs and wealth, development practitioners seized upon a vision of poor people as entrepreneurs (albeit *micro* entrepreneurs). Here, indeed, was a perfect opportunity for self-help development. With the success of Muhammad Yunus' experiment with the Grameen Bank in Bangladesh (Yunus, 1982; Yunus, 1991; UNESCO, 2001), microenterprise development - and especially microenterprise credit - grew to become a key anti-poverty strategy worldwide (see Johnson and Rogaly, 1997; Hulme and Mosley, 1996).

From the World Bank to tiny local non-governmental organisations, development interventions have embraced microenterprises as the key to unlocking the potential of stagnant economies and improving the livelihoods of the poor (see Wolfensohn, 2000; Rhyne, 2000; Harper and Finnegan, 1998; Hulme and Mosley, 1996). In the 1980s the World Bank sanctioned about three billion dollars in credit lines for small businesses (Harper and Finnegan, 1998, p. 2).

Most ‘integral community development’ programmes worldwide now include an enterprise component. Microenterprises are generally expected to provide employment, and thus sustainable incomes, as well as lower-cost goods and services for poor people (Kirkpatrick and Hulme, 2001, p. 6). Meanwhile, the profits of micro and small business are more likely to stay local, creating flow-on benefits in disadvantaged areas.

The widespread popularity of microenterprise finance as a development strategy, and the birth of the resulting worldwide microfinance movement, can be understood as a result of a convergence of key interest groups around this idea. Adams and Hess (2001) use the concept of *convergence* to discuss how the discourse of ‘community’ has re-entered Australian public policy in recent years, appealing, for different reasons, to opposing groups. Microenterprise finance demonstrates a similar kind of convergence. It appeals to those who would respect local people’s own agency and ways of doing things, and it also appeals to those who would teach locals to be more entrepreneurial, individualistic and market-oriented. It appeals to those who would measure well-being based on financial success - as well as to those who would measure well-being based on the empowerment and active participation of local people. It answers concerns about the long-term sustainability of local livelihoods - while not challenging the long-term ascendancy of the market.

In the end, the microfinance movement, with its strong focus on finance for microenterprise development, seems designed to suit everyone. Many micro-entrepreneurs themselves have found the provision of credit (and occasionally other financial and non-financial services) as useful for their businesses. Yet other microentrepreneurs have expressed disenchantment with these services and their ability to make much of a difference in fighting poverty (see Eversole, 2003c and 2003d, for Bolivia). Various tensions have emerged in the microenterprise finance field, which can be understood with reference to the concepts of homogenisation, framing, and devolution.

Homogenisation

An essential flaw of the microfinance movement, with its strong microenterprise finance focus, has been the assumptions made about target populations. Because many poor people run microenterprises, two central assumptions have been: (1) that microentrepreneurs are generally poor, and (2) that poor people already are, or else have the capacity to become, microentrepreneurs. Thus large claims have been made about microfinance’s ability to ‘reach the poorest’ and make a positive change for them (see Daley-Harris, 2003). Homogenising people and situations makes them conceptually easy to deal with, but overlooks the differing needs of different groups. As the microfinance field matured, it became necessary to clarify some important points: namely, that most microenterprise owners are not poor (though some are), and that many microfinance programmes have a high percentage of non-poor clients (Gulli, 1998). Also, not all poor people have the ability, opportunity, desire or resources needed to run businesses; and even those who are self-employed may not be in a financial situation in which taking on debt is advisable (Eversole, 2003c; Hulme, 2000). By homogenising target populations, it has been easy for developers to promote microenterprise finance as a self-help approach that will solve poverty, rather than its more modest claim to provide accessible financial services.

Framing

Framing, as expressed by Craig and Porter (1997) is the tendency for development professionals and organisations to subtly circumscribe local people’s influence over the development agenda. By ‘framing’ local situations, desires and needs in terms of outside categories, values, objectives and managerial practices, professionals often control development trajectories even when projects and programmes "look participatory" (p. 229). Thus, while microenterprise finance is in theory one of the most participatory approaches to poverty reduction (microentrepreneurs are given access to resources, equipping them to help themselves), it subtly frames poverty in a particular way and steers the solution accordingly. Microenterprise finance promotes an individualistic and strongly capitalist development philosophy, focusing on a market-based approach to poverty reduction. Microenterprise finance programmes strongly emphasise economic poverty (as opposed to social or political disadvantage, for instance), and focus almost exclusively on the market as a way to meet people's needs. 'The poor' are reframed within this worldview, with particular policy consequences:

> Rather than 'marginal workers', they are now often depicted as 'nascent entrepreneurs' and as evidence of the government's success in boosting new sources of income generation. This shift in the official discourse reflects a switch from thinking about social welfare to a more individualistic approach towards job creation... (Nicholls, 2003, p. 12)

In short, microenterprise finance promotes and legitimises self-help development of a particular sort, while tending to dismiss or ignore other approaches to reducing poverty. It is for this reason that microenterprise finance programmes have long understood 'investment' only in terms of investments made in a business - even though, for poor households, money spent on education, housing or health care is also an investment (Eversole, 2002; Harper, 2000).

Devolution

A final tension in the microenterprise finance approach is that it devolves responsibility directly to those who suffer from poverty to improve their conditions. While this is characteristic of self-help approaches, and not necessarily a bad thing, it is often not realistic. First of all, the implication of the microenterprise finance approach is that one must be entrepreneurial to escape poverty. What of those who are not? Such people may be able to work in other people's microenterprises, but this is often low-quality and insecure employment. And what of the extremely competitive environments in which many microentrepreneurs must work? What of the often painfully low earnings margins, influenced by larger macroeconomic, social and political factors that lie outside the control of microentrepreneurs?

Overall, self-help development in the form of microenterprise finance can be valuable, but its ability to overcome poverty is necessarily limited. Microenterprise finance has been portrayed as a broad solution to poverty, tending to obscure or devalue other anti-poverty strategies not involving enterprise. By devolving responsibility to people to 'solve poverty for themselves', the microenterprise finance approach also overlooks the limitations of local action *vis-à-vis* larger economic and political forces (as discussed, for instance, by Mohan and Stokke, 2000). In the end, microenterprises can help overcome poverty, but poverty can also overcome microenterprises. The convergence of interests that has led to the popularity of microenterprise finance, as a self-help solution to poverty, has tended to disguise the dangers of homogenisation, framing and devolution.

Poverty and migration: a convergence of dangers

Understanding the trajectory of microenterprise finance can help illuminate the likely challenges for another emerging area of interest in the international development field: the development potential of migrant remittances. Remittances are the economic transfers which migrants - particularly migrant workers - make to their places of origin. These resources may come from other regions of their home countries or from abroad. They may be made to family members, to community organisations, or as the migrant's own savings and investments back home. Domestic remittances (from migrants who travel within their home country) are very hard to calculate, but the value of international remittances worldwide has been estimated in excess of US $100,000 million per year and growing, with more than 60% going to developing countries (Martin, 2001). These often have "profound effects on local and national economies" (Lowell *et al*, 2000, p. 17).

Migration and the significant economic transfers represented by migrant remittances are coming to the attention of policy-makers and researchers interested in poverty reduction (see the recent World Bank study by Adams and Page, 2003). The question beginning to be asked is: can the substantial quantity of remittances flowing into poor households and regions constitute a real development opportunity? Clearly, as a source of resource transfer from rich areas to poor areas, remittances are significant, totalling more than official development assistance, and reaching at least some poor families directly in a way that most overseas direct investment does not (Eversole, forthcoming; Jones, 1998). It has been calculated that international migration (the proportion of the population living abroad) and high levels of international remittances (the proportion of GDP coming from remittances) have a strong statistical impact in reducing poverty (Adams and Page, 2003). Cases from Mexico and the South Pacific show how migrant remittances have been invested, not only in consumption and investment for poor households, but also in community projects such as school construction (Martin, 2001; Lowell and de la Garza, 2000; Brown and Ahlburg, 1999). Thus a longstanding tendency in the international development field to see migration as negative - a drain of human capital - is turning into a marked interest in the potential of migration and remittances to fuel self-help development.

Interest in this topic is still relatively new. Nevertheless, many of the same sorts of tensions are likely to emerge here as in the microenterprise finance movement.

Homogenisation

Careful attention to the large existing literature on migration will begin to suggest the limitations of looking to migrant remittances as an anti-poverty strategy. Migration patterns vary from place to place, but clearly not all migrants are poor, and not all migrants remit. In many cases the poorest people in a particular area cannot afford the costs of migration (ESCAP, 2002, p. 8; Adams, 1998, p. 161). Yet the accessibility of migration as an option varies greatly from place to place; in a Mexican study, households that relied on remittances were those with the lowest income and the worst labour market prospects (Itzigsohn, 1995, p. 645). Equally, the size, type and regularity of remittances vary considerably among individuals and regions. Motivations for remitting to family members may include altruistic support, the felt obligation to repay families' investments in education and establishment costs, the desire to ensure eventual family inheritances, and/or as a way of securing a comfortable return at retirement (see Brown and Ahlburg, 1999). There are also different motivations for remitting personal savings or investing in home countries. These and other issues indicate the danger of drawing conclusions about migration and remittances that do not take this diversity into account.

Framing

Early conversations about leveraging the development impact of remittances have tended to approach the issue as a financial one: as, for instance, in a recent groundbreaking conference on 'Remittances, Microfinance, Technology' held in Brisbane in June 2004.[2] A few microfinance programmes around the world now have programmes designed for migrants and their families. Such programmes attempt to address issues around the transfer of remittance funds, the provision of pre-departure credit, access to savings facilities, and other financial issues. Factors such as the security and cost of the various channels of money transfer clearly play a role in migrants' remittance decision-making (IOM, 2002, p. 5; Lianos, 1997, p. 77). Yet framing remittances simply as a financial issue threatens to draw attention away from the larger context of migration. This context includes the difficult immigration restrictions that labour migrants from developing countries face (Massey, 1999), the increasingly dangerous conditions of migration (Faux, 2003, p. 36; Massey, 2002, p. 359; Seabrook, 1998), and the lack of legal status and rights for large numbers of immigrant workers (Freeman, 2002). If migrant remittances are really effective in reducing poverty (as per Adams and Page, 2003), then we need to be looking more broadly at the human rights issues and policy questions around migration - rather than (as has been done to date) framing international migration policy as a separate issue from international development.

Devolution

Finally, with growing interest in migrant remittances as a development resource, issues are also likely to emerge around the devolution of responsibility for financing development. Upon whom is the load falling? As a strategy, migration undoubtedly places stress on sending families and communities. It also places stress on migrants themselves. As Martin (2001) writes, "Latin American migrants tend to have low incomes, often living in poverty, yet they remit thousands of millions of dollars to their home countries." Consider the figures for Mexican immigrants to the US: they remit an average of $240 monthly - that's $2880 per year - and have an average annual income of $7455 (Lowell and de la Garza, 2000, p. 2). That some of the most targeted development finance reaching poor areas around the world is coming from underpaid, and often exploited, workers should give us food for thought. The area of workers' rights, whether in their home countries or abroad, is clearly one where a great deal of work still needs to be done.

Conclusion: on mobility and rigidity in development practice

This paper has reflected upon two important international development trends: the popularity of microenterprise finance, and the emerging interest in the development impacts of migrant remittances. Both are examples of self-help anti-poverty initiatives which are, or may potentially be, facilitated by outside developers. In exploring both microenterprise finance and migrant remittances, we see that the relationship between outside developers and their target populations is often characterised by certain tensions, which can be referred to as *homogenisation*, *framing* and *devolution*.

In the case of microenterprise finance, these tensions have been apparent over the past twenty years, in terms of the ability of this approach to provide promised solutions to poverty. Clearly, microenterprise finance has limitations which outside developers have often overlooked in their enthusiasm for the approach. In the case of migrant remittances, the challenges for developers are likely to be similar. As the international development field begins to reflect on what can be done to facilitate this form of self-help development, it would do well to consider the issues of homogenisation, framing and devolution, in order to develop appropriate anti-poverty initiatives with migrants and their families.

Considering tensions around homogenisation, framing and devolution helps us to think critically and constructively about international development practice. Broadly, while the definition of *development* has been changing to take into account the importance of participation, local perspectives, 'freedoms' (Sen, 1999) and human rights (Pogge, 2002), the more subtle aspects of development practice have remained trapped in older top-down paradigms. It is for this reason that, even in self-help development, the relationship between developers and the target population is still characterised by blanket assumptions and approaches which are designed, for the most part, elsewhere. The paradox of international aid and development is found in this relationship between developers and 'target' populations. Even though the boundaries between developers and target populations are now melting away into rhetorics of partnership, participation and self-help, these boundaries still persist - in the approaches and assumptions of developers themselves. Achieving more effective anti-poverty initiatives will require more serious efforts to break down these boundaries.

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[1] A reference to the worldwide microfinance movement, discussed further below; see also the Microcredit Summit website (http://www.microcreditsummit.org/). A chief tenant of the microfinance movement is ensuring institutional sustainability of microfinance organisations that serve the poor, by ensuring that these organisations are able to cover both their operational and financial costs, operating in competitive markets. There is much that is positive about the microfinance movement, yet it does house this essential paradox.

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