

ASSESSING MICROFINANCE AS A MEANS OF SOCIOECONOMIC EMPOWERMENT FOR VULNERABLE WOMEN IN JORDAN

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Abstract: This article explores the growth of the microfinance industry in Jordan and evaluates its success as an instrument of women's empowerment. It examines the criteria for empowerment following a neoliberal development model, and then employs feminist critiques of microfinance in Africa, the Middle East, and South Asia to scrutinise this standard. Finally, it investigates how development education (DE) might re-appropriate *empowerment* into a bottom-up form of consciousness-raising that confronts – rather than abets – systems which exploit vulnerable women.

Key words: Microfinance; Jordan; Women's Empowerment; Development Education.

Introduction

Following its emergence in Bangladesh in the 1970s, microfinance has been promoted by international development organisations such as the World Bank and United Nations as a tactic of poverty mitigation, especially for women (Dymski, 2008: 140; World Bank, 2004: 157). Since 2013, the World Bank (in cooperation with the Government of the Hashemite Kingdom of Jordan and the country's Central Bank) has financed \$120 million in loans to micro, small and medium enterprises in Jordan; according to its most recent Implementation Status & Results Report, 87 percent of this project's beneficiaries have been women (World Bank, 2017). Partnered with private non-profit organisations like Jordan's Microfund For Women and Tamweelcom, the World Bank initiative claims to empower vulnerable women economically and socially by offering them an avenue to entrepreneurship (Microfund For Women, 2019; MENA Report, 2018).

In practice, the degree to which microfinance provisions socioeconomically empower women in Jordan is a contested issue. Microfinance

institutions (MFIs) in Jordan have been championed by members of the international development community for their operational success as banking enterprises; they boast high repayment rates, steadily increasing funding provisions, and expanding clientele outreach, primarily to women (Abdelkader & Mansouri, 2019: 56-7; Žiaková & Verner, 2015: 179; Al-Azzam, Hill, & Sarangi, 2012: 412-4; Isaia, 2005: 445-8). Assuming a neoliberal modernisation development model - one which prioritises ingress to the 'free market' as tantamount to an individual's social and political agency (De Soto, 2000: 240; Fukuyama, 1989: 4) - microfinance empowers female clients in Jordan by facilitating access to credit and promoting entrepreneurship; financial control over micro-businesses consequently strengthens women's authority within their households and communities (Ghosh & Neogi, 2017: 183-9; Gomez, 2013: 37; Remenyi, 2004: 40).

Critics of this development scheme contend that microfinance substitutes precarious vocation in the 'informal sector' for explicit unemployment, thereby refusing the benefits characteristic of formal wage-labour jobs, such as union membership, to 'self-employed' borrowers and fracturing class consciousness for subjects under Jordan's capitalist monarchical regime (Sukarieh, 2016: 1220-2; Achcar, 2013: 35; Abu-Rish, 2012: 246; Bateman, 2010: 43; King, 2003: 133-6). Feminist interrogations of microfinance's individualist 'empowerment' objective note its failure to challenge structural impediments to gender equity or stimulate collective movements toward social and political justice (Ward, 2014; Sholkamy, 2010: 257-8; Calvès, 2009: 747), and evidence MFIs' propensity to reproduce systems of subordination which particularly harm vulnerable women (Karim, 2011: 197-8; Manji, 2006: 124-6).

These competing evaluations reveal a fundamental discrepancy in the meaning of 'empowerment'. While the term once indicated a component of women's collective action against oppressive structures, neoliberal institutions have incorporated this lexicon into their mission statements, redefining empowerment as an individualist ambition. These interpretations are fundamentally incompatible; the former encourages grassroots organising to overturn systems of subordination while the latter stresses cooperation with such systems - especially capitalism - to create an opportunity for independent financial sustainability.

The ascendance of microfinance and its critics

Originally termed *microcredit* by its architect, economist Muhammad Yunus, microfinance describes small loans intended to assist low-income borrowers with entrepreneurial activities (Dymski, 2008: 140). Yunus established the Grameen Bank in Bangladesh in 1983 as a 'bank for the poor,' offering low-interest loans to the Chittagong district's rural villagers to liberate them from avaricious moneylenders and permanent insolvency (Yunus & Jolis, 1997/2007). Soon after, global financial institutions like the World Bank heralded microfinance as a propitious strategy of poverty alleviation (Rankin, 2001: 18-9; Robinson, 2001: 19-22). At the Middle East and Africa Microcredit Summit Meeting held in Amman, Jordan in 2004, United Nations Secretary-General Kofi Annan praised microfinance as a 'one of the success stories of the past decade... [that] has contributed to the empowerment of women and to better results in education, nutrition, and health' (Annan, 2004).

Despite the microfinance model's popularity among neoliberal financial forums, economists, policy analysts, and journalists have doubted its efficacy as a sustainable poverty-reduction tool. Senior fellow at the Washington, D.C.-based Center for Global Development David Roodman summarises: 'Dozens of studies have attempted to measure average effects of microfinance... the average impact of microcredit on poverty is about zero' (Roodman, 2012: 164). Finance ethicist Lesley Sherratt notes that randomised controlled trials have not found microfinance practises to have positive long-term effects on household income, health, or education (Sherratt, 2016: 28-34). Development economists Milford Bateman and Ha-Joon Chang further charge that microfinance programmes have repeatedly ensnared struggling households and communities in a 'poverty trap' by charging high interest rates for loans with insufficient material benefits (Bateman & Chang, 2010: 30; Bunting, 2011). Anthropologist Jason Hickel similarly asserts that high-interest micro-loans often compound into unsustainable debt (Hickel, 2015).

In other circumstances, MFIs and their operative members directly engage in exploitative ventures: environmental reporter Abrahm Lustgarten writes that Singaporean palm oil company Bumitama gained access to MFI records in Kotawaringin, Indonesia, and 'used the microfinance group as a kind of front to justify putting up land owned by residents as collateral for a \$26 million bank

loan, effectively mortgaging it to the industry's financial backers' without the knowledge or consent of the poor villagers whose lands are now controlled and polluted by Bunitama (Lustgarten, 2018).

This research reveals a significant gap between Kofi Annan's laudations of microfinance as a 'success story,' and controlled impact studies and investigative reporting which determine MFI practises to be ineffective at best and predatory at worst. Crucially, there is little evidence to suggest microfinance empowers vulnerable people by materially transforming their lives. Undeterred by these pessimistic appraisals, however, MFIs in Jordan continue to lean on a neoliberal definition of 'empowerment' which prioritises 'financial inclusion' over measurable poverty reduction.

The growth of microfinance in Jordan

The Hashemite Kingdom of Jordan's political and macroeconomic stability combined with its government's willingness to adhere to the neoliberal open-market policies encouraged by international financial agencies and foreign investors has positioned the small country as the region's premier development aid beneficiary (Abdelkader & Mansouri, 2019: 56; UNDP, 2015: 151-3; Abugattas-Majluf, 2012: 231-3; El-Anis, 2011: 130-1; Isaia, 2005: 442-8; Hassan & Al-Saci, 2004: 6). Jordan earns a high score on the United Nations Development Programme's Human Development Index - outperforming most Arab states, especially those outside the Gulf Cooperation Council - due to its high literacy rate and life expectancy, but its population faces inequalities between the country's urban capital of Amman and its rural governorates, and between men and women (USAID, 2016: 25-7; UNDP, 2015: 15). Though the 2011 'Arab Spring' witnessed small protests in Jordan demanding political and economic reforms and an influx of refugees from Syria, the country's authoritarian monarchy-maintained power, reaffirming its security in an area afflicted with conflict and leveraging this status as justification for requesting large sums of international aid (Al-Khalidi, 2019; Kelberer, 2017: 148-50; Abu-Rish, 2012: 237). These factors have warranted a low risk-rating in the World Bank's assessment for its ongoing \$120 million microenterprise development project in the Hashemite Kingdom (World Bank, 2017: 1-5).

Following Muhammad Yunus's prototype, microfinance institutions (MFIs) worldwide deliberately target women in their clientele outreach, stressing entrepreneurship as a vehicle of women's empowerment (Hulme & Arun, 2009: 1; Annan, 2004; Robinson, 2001: xxxv; Hughes & Awimbo, 2000: 75; Yunus & Jolis, 1997/2007) and pointing to data that indicates women are more likely than men to repay micro-loans (D'Espallier, Guérin, & Mersland, 2011: 758; Bateman, 2010: 9). MFIs in Jordan adhere to this model; according to the 2018 first quarter report by the Sanabel Microfinance Network of Arab Countries, an estimated 65 percent of Jordan's microfinance clients are women, outpacing the regional average of 55 percent and surpassing all other countries except Sudan (75 percent) and Egypt (70 percent) (Sanabel, 2018: 3). Tanmeyah, the Jordan Microfinance Network, places women's involvement for the same quarter at 72 percent (Tanmeyah, 2018: 12). The World Bank claims that 87 percent of its Jordanian microfinance development project beneficiaries are women (World Bank, 2017: 2), but its data should be examined with scepticism; the same 2017 World Bank report claims to extend credit to four distinct MFIs, but one of these organisations (Middle East Microfinance Company) was reincorporated into another named MFI (Vitas Jordan) in 2013 (Mustafa, 2014). This oversight calls into question the validity of the World Bank's quantitative data and declarations of the programme's success.

Women's empowerment under the neoliberal modernisation development model

Researchers, policy-makers, and MFI bureaucrats who promote microfinance as a means of sustainable development which empowers women defend their position with neoliberal suppositions: microfinance projects empower vulnerable women by providing an entry point to the market, and the success of microfinance projects can be quantitatively measured by the viability of the MFIs involved. The 'World Bank for the Poor', FINCA International, encapsulates these ideas on its website:

"Our formula to empower these women is simple: with your support, we give a small loan to a hardworking woman to start or expand her small business. She uses the profits from her business to fulfil one of her modest dreams. As her business succeeds and she pays the loan

back to FINCA, those funds go back to work to making another woman's dream come true" (2017).

Assuming this paradigm, microfinance in Jordan effectively empowers vulnerable women by targeting them for microfinance loans, thereby fulfilling the neoliberal aspiration of 'helping the poor to help themselves' by providing the motivated among them a stimulus for entrepreneurship (Microfund For Women, 2019; Žiaková & Verner, 2015: 179; Isaia, 2005: 445-8). High repayment rates which support the sustenance and expansion of MFIs confirm this proficiency (Abdelkader & Mansouri, 2019: 56-7; Al-Azzam, Hill, & Sarangi, 2012: 412-4).

Guardians of neoliberal development synonymise participation in the 'free market' capitalist system - banking, entrepreneurship, and private property ownership - with empowerment. American political economist Francis Fukuyama famously asserts that freedom in the neoliberal economic sense naturally strengthens 'Western liberal democracy', the ultimate sociocultural target (Fukuyama, 1989: 3). Likewise, Peruvian development economist Hernando De Soto proclaims, 'Legal property empowers individuals in any culture' (De Soto, 2000: 240). Regarding the Arab world, De Soto argues that the 2010-11 uprisings which began in Tunisia stemmed from resistance to governmental impediment to liberal projects like microfinance rather than failings endemic to neoliberalism (De Soto, 2011).

In this scenario, microfinance is key to women's liberation as 'millions of poor people, and especially poor women, have been given the opportunity to take responsibility for their own welfare, their own livelihoods, and their own future' (Remenyi, 2004: 40). Microenterprise ownership develops a woman's self-confidence within her household (Ghosh & Neogi, 2017: 183-4) which sequentially increases her social participation (Gomez, 2013: 30). Women in Jordan therefore command individual empowerment and greater civic inclusion in a country moving toward liberal democracy thanks to Jordan's extensive women-oriented microfinance networks.

In their longitudinal qualitative study of Palestinian refugee women in Jordan engaged in home-based 'entrepreneurship' in the form of traditional embroidery, researchers Haya Al-Dajani and Susan Marlow attempt to create a

framework which posits a relationship between individualist ‘entrepreneurial empowerment’, motivation, and community development. Aiming to reconcile the gap between liberal individualism and socioeconomic advancement, the authors define *empowerment* as a process whereby an individual’s increased agency enables her to affect change within her community (2013: 506). Al-Dajani and Marlow note the possible transformational force of microfinance initiatives in this process, suggesting:

“Through positive role modelling, business support, peer mentoring and micro-financing, home-based women entrepreneurs may become sufficiently empowered to establish their own formalised and legally recognised enterprises” (2013: 516).

By this measurement, social change does not necessarily occur as a direct result of economic establishment but may be achieved when an individually empowered woman invests resources gained from her microenterprise into collective projects. However, of the forty-three embroiderers Al-Dajani and Marlow interviewed over a ten-year period, ‘None of the participants had achieved economic establishment as formalised and legally recognised enterprises beyond the boundaries of the home and immediate community’ (2013: 516).

Al-Dajani and Marlow conclude that women’s participation in home-based informal labour helps to alleviate material poverty by increasing household income, promotes women’s financial independence within their families, and remains relatively sustainable even during periods of political and economic turmoil; all outcomes which the researchers argue empower individual women (2013: 511-15). Though their data does not indicate whether any women in their sample received microfinance loans, these results support claims that microfinance programmes - by supporting entrepreneurship and entry into the market - empower vulnerable women in Jordan.

Challenging the neoliberal development model and its gains for women

Critics of the neoliberal development model identify practical and theoretical deficits in its women’s empowerment agenda. Surface-level analysis of governmental systems in the Middle East refutes Fukuyama and De Soto’s assertion that liberal economic policies usher in Western-style democracy. Among

Arab countries, the conservative Heritage Foundation ranks the United Arab Emirates, Qatar, Jordan, Bahrain, Morocco, Oman, Kuwait, and Saudi Arabia as ‘mostly’ or ‘moderately’ economically free by liberal measures such as ‘property rights’ and ‘open markets’ (Heritage Foundation, 2019), but the Democracy Index developed by the Economist Intelligence Unit categorises all of these except Morocco as ‘authoritarian’ regimes (Economist Intelligence Unit, 2018). Likewise, Democracy Index rates Tunisia as the most democratic among the Arab states (as a ‘flawed democracy’) while the Heritage Foundation considers Tunisia’s economy ‘mostly unfree’. This further indicates that there is no direct causal link, or even correlation, between liberal economic policies and democracy.

In Jordan, women hold few seats in the country’s impotent parliament (Apolitical, 2017) and the country’s statutes expressly permit marital rape, exempt rapists from punishment through marriage or payment, and restrict prison sentences for so-called ‘honour crimes’ (Equality Now, 2017: 6). Accordingly, the largest left-wing grassroots women’s organisation in Jordan, the Jordanian Women’s Union, does not embrace microfinance as a vehicle for empowerment, but instead advocates for more radical systemic change through collective action (Jordanian Women’s Union, 2019; Larzillière, 2016: 78).

Political economists who concentrate on the Middle East and North Africa have emphasised how neoliberal reforms have strengthened dictatorships in the region, undermined proletarian organisations, and contributed to poverty and economic precarity. Almost a decade prior to the 2010 Tunisian uprising, Stephen J. King predicted that neoliberal structural adjustment programmes which ‘empower the winners’ at the expense of the country’s poorest might ‘provoke workers to greater resistance’ (King, 2003: 140). In 2011, demonstrators in Jordan protested neoliberal governmental policies which have abetted poverty, unemployment, rising prices, and low purchasing power (Abu-Rish, 2012: 245-6).

Microfinance as a development strategy ignores these structural maladies and instead reconstitutes Jordanians as neoliberal subjects at the mercy of foreign NGOs and the capitalist regime (Sukarieh, 2016: 1220-2). Moreover, neoliberal development programmes distract from systemic economic failures by ‘disguising what is in fact unemployment as undeclared “employment”, “self-employment”

or even a “microenterprise” (Achcar, 2013: 35). In Jordan, the precarity of informal work stretches beyond the risks of taking out a loan and starting a business. More than 60 percent of the labour force cannot afford to contribute to social security, and most of these workers are employed by firms with fewer than five members (Gatti, Angel-Urdinola, Silva, & Bodor, 2014: 9-14). As microfinance critic Milford Bateman summarises, ‘Neoliberal social policy models are very clearly contingent upon the expansion of self-employment and microenterprises in order to facilitate the “flexibilization” and disempowerment of the labour force. This is especially the case with regard to low-skilled and unskilled women’ (Bateman, 2010: 43). While the immediate liquidity provided by microfinance loans might help women in the short-term, it does not challenge patriarchy or institutions which exclude women from formal employment and its benefits (Sholkamy, 2010: 257-8).

Contrasted with rosy depictions of microfinance as a ‘simple formula’ for women’s prosperity, these negative appraisals reveal a significant theoretical discrepancy in the ‘empowerment’ slogan: while neoliberal bodies like the World Bank define *empowerment* as an individual’s license to participate in the market - and perhaps her feeling of personal responsibility that occurs by doing so - Marxist philosophers contend that incorporation into an oppressive economic system is fundamentally *disempowering*. Paulo Freire termed this insidious absorption ‘dominated consciousness’; it demands women gratefully comply with unjust capitalist structures by camouflaging the potential for collective action in the rhetoric of individual agency (Freire, 2014 [1970]). Anne-Emmanuèle Calvès expands upon how neoliberal development institutions have integrated the language of ‘women’s empowerment’ into their literature to subvert the term’s formerly radical meaning: ‘It has come to assimilate power with individual and economic decision-making, has de-politicised collective power into something seemingly harmonious, and has been employed to legitimise existing top-down policies and programmes’ (2009: 747). As Mayssoun Sukarieh notes in her ethnographic research of microfinance-based international development projects in Jordan, participants must undergo a programme of neoliberal indoctrination in the form of ‘entrepreneurial training’ to receive microcredit loans; in these classes, instructors employed by MFIs urge borrowers to reject community solidarity and embrace cutthroat individualism (2016: 1201-2). Thus, the women-

focused microfinance model and its parallel pedagogy outsource failures of the state and international finance corporations to vulnerable women in Jordan by holding the independent businesswoman accountable for her household's well-being.

Though Jordanian MFIs report relatively high repayment rates and operational sustainability, microfinance sceptics doubt whether this measurement accurately indicates borrowers' financial success or social empowerment. Estee Ward writes for *The Guardian*:

“Among a focus group of 15 women [in Jordan] who borrowed money to start a business, high interest rates forced more than half to use savings for payments and spend the initial loan on immediate needs, such as utilities and healthcare, rather than on what it was intended for. Many women experienced shame for their apparent failure, and deferred loan management to their husbands” (Ward, 2014).

This suggests microfinance loans do not liberate women in Jordan from gendered economic oppression; rather, they reinforce the sexist notion that women's labour is informal, flexible and non-contractable, especially in the domestic sphere (Manji, 2006: 125).

In India, Srilatha Batliwala and Deepa Dhanraj found that microfinance programmes without attention to the prevailing patriarchal system increased men's hostility toward working women and forced loan recipients to prioritise repayment over improving their own welfare (Batliwala & Dhanraj, 2007: 24). In her survey of microfinance in Bangladesh, Lamia Karim concludes that a system of social pressure centred on women's 'honour and shame' acts as collateral for microfinance loans, as women who fail to repay are considered failures by their husbands and communities (Karim, 2011: 197-8). Researchers Al-Azzam, Hill, and Sarangi reached similar findings in their study of repayment performance in Jordan: individuals who faced higher group pressure were more likely to repay loans (Al-Azzam, Hill, & Sarangi, 2012: 414). These inquiries contradict MFIs' assumption that high repayment rates prove clients' businesses have succeeded. Furthermore, the studies pessimistically insinuate that

microfinance does not subvert oppressive systems of power, but instrumentalises patriarchy to ensure women's compliance.

Reconciling women's empowerment in Jordan

The rhetorical discrepancy between the individualist interpretation of *empowerment* and its roots in critical theory and activism gives rise to a problem in measuring the success of microfinance in Jordan. The neoliberal position likens admittance into the marketplace to empowerment whereas the radical viewpoint conceptualises empowerment as one component of collective liberation grounded in identifying and challenging oppressive systems. Without addressing these contradictions, 'women's empowerment', though an almost universally uncontested goal for development initiatives, is a hollow exercise in semantics.

In their assessment of Palestinian women's home-based embroidery enterprises in Jordan, researchers Al-Dajani and Marlow attempt to bridge the gap between these philosophies by suggesting that entrepreneurship encourages women to engage in Freirean 'conscientisation,' or upending dominated consciousness by elucidating and combating societal oppression (2013: 512). Despite these theoretical concessions, however, Al-Dajani and Marlow fail to explain how women's entrepreneurship in Jordan interrupts the dominant structures of oppression mentioned in their analysis; patriarchy and forced displacement. Their research determines:

“Whilst home-based enterprise did facilitate the empowerment process such that women were able to improve personal and communal welfare, act as role models and attribute higher status and value to their individual subject position, it did not represent a fundamental challenge to patriarchal ordering” (2013: 518).

Additionally, Al-Dajani and Marlow recognise their research participants' unique vulnerability as Palestinian refugees in Jordan but do not address how embroidery work challenges this subjectivity beyond providing 'a legitimate outlet for expressing, sharing and celebrating their heritage, identity and political power through traditional craft' (2013: 517). Indeed, undertaking 'traditional' art forms and heritage practises such as embroidery may reaffirm Palestinian national identity (Kawar & Nasir, 1980), but these forms of cultural

resistance can exist independently from the circumstances of commodification and mass production described in Al-Dajani and Marlow's research. Al-Dajani and Marlow do not acknowledge extant Palestinian political consciousness which identifies Zionist imperialism as the root of Palestinian exile (Peteet, 1991: 68), and hence do not explore how women's 'empowered entrepreneurship' might challenge this system of domination.

In their concluding remarks, Al-Dajani and Marlow contend that micro-entrepreneurship should not serve as a single solution to widespread social problems or absolve the state from its responsibility toward vulnerable groups. Instead, their study examines 'how marginalised women positioned within a context which denies them the spectrum of rights afforded to enfranchised human subjects can use the options available, such as entrepreneuring, to enhance their empowerment' (2013: 519). By creating an analytical vacuum which deliberately ignores the systemically *disempowering* character of capitalism and instead endorses piecemeal material gains, Al-Dajani and Marlow belie the crux of Freire's conscientisation pedagogy altogether. Freire argues: 'There can be no conscientisation of the people without a radical denunciation of dehumanising structures, accompanied by the proclamation of a new reality to be created by men' (Freire, 2000: 59). Strategies which seek to work within oppressive systems rather than transform them are therefore antithetical to Freirean conscientisation.

Likewise, the 'craft-based' small-scale informal employment labelled by Al-Dajani and Marlow as 'entrepreneurship' is emblematic of exploitation through subcontracting which deprives women of formal employment benefits and the opportunity to unionise (Bateman, 2010: 43; Schild, 2007). As feminist scholar Sheila Rowbotham notes in *Woman's Consciousness, Man's World*: 'The organization of production within capitalism creates a separate and segmented vision of life which continually restricts consciousness of alternatives' (1973/2015). MFIs have co-opted vocabulary grounded in women's liberation such as 'empowerment' and 'conscientisation' to appeal to feminist development initiatives and international donors, but they cannot meaningfully challenge systems of subordination while reinforcing dominated consciousness through capitalism, as these positions are irreconcilable. Though increased household financial liquidity through microfinance and informal employment may be advantageous to Jordan's poorest women, the attached conditions of

neoliberalism preclude collective opposition to the country's hierarchical structures which methodically subjugate women and refugees.

Reclaiming empowerment with development education

Development education (DE) programmes which seek to facilitate durable women's empowerment must critique strategies like neoliberal microfinance which hinder grassroots organising, class consciousness, and oppositional politics. While many development enterprises speak the language of women's liberation, they demand compliance with oppressive systems in exchange for financial assistance. DE discourses must resist the pervasive problem of rhetorical manipulation to combat ineffectual or detrimental policies.

Empowerment-speak is not merely in-vogue among development circles; it has become an incontrovertible way to frame even the most dubious interactions in a positive light. In April 2009, the United States Army tweeted, 'Soldiers sort half a million school books to empower Iraqi children' (U.S. Army, 2009). That same month *The Telegraph* (2009) reported that at least 39 per cent of Iraqi civilians killed in U.S. air strikes during the Iraq War were children. In December 2017, the official Twitter account for the State of Israel recognised the international day for persons with disabilities, noting that Israel 'will continue to empower people with disabilities around the world' (Israel, 2017). Weeks later, Israeli armed forces shot and killed Palestinian double-amputee Abu Thuraya at a protest in Gaza; Thuraya had lost both his legs in an Israeli airstrike almost a decade prior (Beaumont, 2017).

This signals that critical reflection in DE is crucial. There is space in DE to challenge the assumptions and supporting vocabulary behind programmes like microfinance, but such examination must include probing the fashionable tenets of development; jargon like 'empowerment' cannot be taken for granted, especially as it conveys multiple antithetical meanings. Students of DE must possess awareness of their own subjectivities and their potential to either uphold or dispute oppressive systems. This employs conscientisation in the Freirean sense: participants in DE must analyse existing tyrannical frameworks in development and dissect language which upholds these regimes.

Scholars and activists at the forefront of development and DE have engaged these criticisms to challenge top-down development schemes. Academics such as Bateman and Chang (2010), Hickel (2015), Sukarieh (2016), Sholkami (2010), Manji (2006), and Karim (2011) have confronted microfinance lending as a sustainable development model and have found that—contrary to endorsements from neoliberal institutions like USAID and the World Bank—microfinance modalities *disempower* loan recipients as potential political actors by obscuring the apparatuses accountable for systemic poverty. As sociologist Audrey Bryan (2011) notes, DE has been ‘declawed’ – deprived of its formerly radical backbone and lacking reflexive analysis. Reorienting DE to facilitate conscientisation among practitioners and programme beneficiaries alike thus necessitates interrogation of the supposed depoliticisation of development strategies (which itself neutralises class-based activism to the favour of powerful organisations and regimes) and a radical outlook toward women’s struggle for liberation which strictly prioritises comprehensive economic justice over neoliberal ideology and profit.

Should *empowerment* be severed from the lexicon of DE or salvaged and reconstructed to connote grassroots consciousness-raising and radical politics? It may serve no use other than to obscure the influence of questionable projects like microfinance on vulnerable communities. Or, perhaps the malleability of language generates an opportunity to re-appropriate *empowerment* into an expression of conscious resistance. This would mandate an overhaul of the neoliberal development glossary, and specifically in the case of Jordan, an analysis of hierarchies and conditions which routinely defraud vulnerable people in the country of their power: neoliberalism, austerity, patriarchy, Zionism in Palestine, and wars in Syria and Iraq are among these systems.

Development educators suggest approaches which scrutinise the structural underpinnings of poverty and economic inequality – namely, neoliberalism, austerity, and economic imperialism. Both John Hilary (2013) and Stephen McCloskey (2011) implore NGOs to resist the depoliticization of development and protest capitalism as a barrier to social progress. Indeed, poverty – and especially gendered poverty – is inevitably political, and sustainable solutions must therefore be embedded in political movements seeking to radically reshape the social order. To advance the status of women, as Patricia Muñoz

Cabrera writes in her analysis of eight Latin American case studies focused on creating alternative development models to the orthodox neoliberal strategies, grassroots projects cannot simply aim to include individuals in the marketplace; programmes must take into account community members' 'economic, social, cultural, sexual and reproductive rights' (Muñoz Cabrera, 2012). A more holistic approach offers development programme educators and administrators to address poverty's comorbidities such as gender inequality, dangerous and exploitative working conditions, lack of access to education and healthcare, violent conflict, and military and corporate exhaustion of environmental resources.

With the appropriate considerations, DE can be a politically effectual tool for transforming ideological conceptions which uphold systemic gendered poverty and organising a more equitable future. The most important of these, I propose, is the adoptions of a pedagogical framework corresponding to Freire's process of conscientisation: DE must habitually investigate the assumptions underlying development models and the manners by which they are often imposed onto subjugated populations. Educators should routinely reflect on their own political philosophies and epistemologies with distinct regard to the typically asymmetrical distribution of power between teachers and students, development organisations and programme beneficiaries, and international political bodies and vulnerable communities.

Imperatively, and especially in circumstances where the pupils of DE come from marginalised backgrounds, DE should take the form of cooperative discussion rather than top-down discourse. This marks a sharp departure from the microfinance discipline in Jordan, which lectures loan recipients on capitalist dogmata and erroneously applies terms like 'women's empowerment' to camouflage the power disparity between financial institutions and low-income borrowers. Rather than mandating obedience to any political ideology, DE should instigate critical examination of these values and offer a venue for individuals to partake in the social activity of conscientisation, thus allowing them to flourish as agents of socioeconomic transformation.

Conclusion

A well-financed method of development in Jordan, microfinance has been branded by its supporters as a mechanism of women's empowerment. Indeed,

by a neoliberal standard which prioritises individual financial responsibility and inclusion in the free market as empowering virtues, MFIs in Jordan have been successful: they continuously expand their outreach, claim high repayment rates, and deliberately target female clients, thus bringing more women into the labour force (Microfund For Women, 2019; Abdelkader & Mansouri, 2019; World Bank, 2017).

Neoliberalism's detractors, however, assert that development programmes which do not address structural inequities, do not empower vulnerable individuals and disempower workers as a social class by enforcing precarious informal employment (Sukarieh, 2016; Achcar, 2013; Bateman, 2010). Evidence from other countries further suggests that microfinance reinforces patriarchal institutions rather than challenging them, and blames women for systemic inadequacies (Karim, 2011; Manji, 2006). This research indicates that MFIs' narratives of empowerment are misleading: though singular success stories of women assisted by micro-loans may be heart-warming, they ignore foundational obstacles to women's equal social and political participation in Jordan. Under this system, individualist empowerment *is* the end-target for Jordan's vulnerable women rather than a means of resistance to capitalist and patriarchal institutions. Microfinance in Jordan is thus not unambiguously empowering for its clients despite its potential as an immediate mitigator of poverty.

Though microfinance may assist vulnerable women in the short-term by injecting cash into struggling households, it undermines women's empowerment by encouraging cooperation with and reliance on toxic systems, impeding women's collective conscientisation, and fortifying patriarchal dominance in small communities. Despite insistence by microfinance originator Muhammad Yunus and contemporary researchers like Haya Al-Dajani and Susan Marlow (2013) that microfinance can increase women's social and economic standing, evidence from several critical studies suggests microfinance does little to address systemic oppression and actually reinforces structures of inequality.

MFIs in Jordan do not measure success or 'empowerment' by examining women's statuses within their communities, access to insurance or social welfare, feelings of consciousness or solidarity, or engagement in feminist political actions;

rather, they quantify progress by business sustainability and sell the idea to international NGOs and donors with individual stories of 'improved lives.' Borrowers who fail to repay loans do not earn features on websites or promotional materials. This model which prioritises the yield of the individual client over challenging a discriminatory social order is incompatible with Freire's concept of power through conscientisation. The contrariety of quantifying disputed notions like 'empowerment' indicates the importance of reflexivity in the DE field. Language creates the assumptions behind development models, so the ambiguity of 'empowerment' must be confronted to investigate the efficacy of development projects.

Development education can assist grassroots challenges to precarious development models by engaging in Freirean conscientisation in its intended fashion; like any economic project, microfinance is not politically or ideologically neutral. By facilitating a space of critical inquiry and self-reflection, educators and students can participate in revolutionary processes and achieve empowerment in the form of liberation from social subjugation and economic exploitation.

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