

Microfinance and women's empowerment: The case of Lao PDR

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Abstract

Women's empowerment is a critical concern in developing countries. There are many attempts to address this issue, due to the realisation that the aims of development and poverty reduction cannot be effective without attention to women and improving their role in society. Over the decades, microfinance has emerged as a powerful tool not only to address poverty and development issues but specifically to empower women. Because of this, much international literature focuses on the relationships between microfinance and women's empowerment. However, in the context of Lao PDR, the research is very limited. Therefore, the purpose of this research is to investigate the role of microfinance in women's empowerment in Lao PDR. A qualitative methodology was employed in this research, using both primary and secondary data. The primary data was collected through an individual interview with six participants who worked for either the Bank of Lao PDR or for the Lao Women's Union. The secondary data was collected from the Vientiane Times newspaper, a press agency of the government in Lao PDR. All the data were subjected to a Directed Qualitative Content Analysis (DQICA). Kabeer's women's empowerment framework was adopted as a theoretical framework to analyse women's empowerment.

The empirical findings provide a unique insight into attempts by the government of Lao PDR through the Bank of Lao PDR and Lao Women's Union to implement microfinance initiatives to combat poverty and empower women. This was achieved through analysis of primary data from the preeminent governmental organisations involved in the administration of microfinance activities in Lao PDR. Even though the findings cannot provide a comprehensive and conclusive answer as to the extent that microfinance might help empower women, it provides insight into the important role of the Bank of Lao PDR and Lao Women's Union in helping Lao women to access microfinance including microcredit and micro-saving, which are perceived to be important enablers for empowerment. However, other forms of resources that are no less important to empowerment were also found. These resources are networks, education and jobs. The findings further shed light on the constraints facing women's empowerment, including cultural issues, gender inequality and gender pay gaps. Therefore, it can be concluded that in the context of Lao PDR, microfinance alone may not automatically lead to empowerment, but education, knowledge, networks, jobs and cultural norms are also important factors that can determine the success or failure of the empowerment approach.

Attestation of Authorship

“I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person (except where explicitly defined in the acknowledgements), nor material which to a substantial extent has been submitted for the award of any other degree or diploma of a university or other institution of higher learning.”

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Chapter 1. Introduction

1.1. Introduction

This chapter explains the background of the research by providing a brief overview of the study and explaining the problem statement. It then explains the research objective and provides a research question. It concludes with an explanation of how this research will be outlined.

1.2. An overview of the study

The conception of microfinance refers to small-scale loans and other financial services provide to poor individuals or groups. Microfinance programmes became well-known particularly during the time of Muhammad Yunus (Ali & Ghoneim, 2019; Federici, 2019). This led to an increase in the microfinance sector in many countries worldwide, especially in developing countries. In 2007, more than 100 million households were served by microfinance (Assefaa, Hermesb & Meesters, 2013). The majority of microfinance institutions target women. The reasons for this are because women use the services more effectively than men such as on production activities, developing household well-being, children's education, healthcare and nutrition (Brau & Woller, 2004).

Lao People's Democratic Republic is one of the least developed countries in the world. It is a landlocked country in Southeast Asia. The government realised that to eradicate poverty and advance from the least developed country status, access to and development of the microfinance industry could prove a crucial tool. As a result, the government of Lao PDR has placed microfinance activities at the heart of its development programme (Phonesavanh, 2015). The microfinance sector in Lao PDR has experienced a rapid increase. There were only two microfinance institutions in 2000, but at the end of 2013, this increased to 60 institutions (BOL, 2013). Women's empowerment in Lao PDR has also become a priority of the government as it has committed Lao PDR to the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), to the Beijing Declaration and Platform for Action (BPfA), to the Millennium Development Goals, and to the 2030 Agenda for Sustainable Development – the Sustainable Development Goal 5 (SDG 5) (LWU, 2019).

The government realised the important role that women can play in helping the country achieve sustainable development, and the country would not achieve sustainable development and graduation from its least developed status without attention to women. Therefore, the government has placed both the work of microfinance and women's empowerment on the agenda for the country's development. Much international literature focuses on the relationships between microfinance and women's empowerment. However, in the context of Lao PDR, the research is very limited. Therefore, the motivation of this research is to investigate the role of microfinance in women's empowerment in the context of Lao PDR.

1.3. Research objectives and research question

The general objective of this research is to investigate the role microfinance plays in women's empowerment in Lao PDR. To address the main research objective, the central research question was developed: What role does microfinance play in women's empowerment in the case of Lao PDR? This research question was explored through analysis of two kinds of empirical data: primary data from the Bank of Lao PDR and Lao Women's Union and secondary data from news. Narratives from officials of the Bank of Lao PDR and Lao Women's Union and analysis of news content provided insight into the topic primarily from the perspective of the government and its attempts to address its development goals. This research concludes with some recommendations that can be adopted by the Bank of Lao PDR, Lao Women's Union and development institutions, to help them be more successful in achieving women's empowerment in the country.

1.4. Research outline

This research consists of five chapters. Chapter 1 explains the background of the research, problem statement, research question and objective of the study. Chapter 2 presents the review of related existing literature and relevant studies on microfinance and women's empowerment. It also presents background information on Lao PDR, microfinance and women's empowerment in Lao PDR. It concludes with the explanation of Kabeer's women's empowerment framework which was used as a theoretical framework for this research study. Chapter 3 explains the methodology used in this research. This includes research design, sources of data, sample size, data collection, data analysis, and ethical considerations. Chapter 4 presents and discusses the research findings by drawing on the themes from Kabeer's women's empowerment framework. Evidence for these findings is presented in the form of direct quotes. Chapter 5 concludes the major point of the study. It discusses implications and limitations of the research and proposes potential topics of future research in similar studies.

Chapter 2. Literature Review

2.1. Introduction

This chapter presents the review of existing literature and relevant studies on microfinance and women's empowerment. It covers the terms and concepts related to the research. It further presents background information on Lao PDR, including on microfinance and women's empowerment. It concludes with an explanation of Kabeer's women's empowerment framework, which will be used as a theoretical framework for this research.

2.2. Microfinance

The term 'microfinance' refers to the provision of small loans and other financial services to the poor: those who are unable or denied access to services from conventional banking due to lack of collateral, credit history or stable employment to ensure full repayment of the granted loan (Fishman, 2012; Chakraborty & Jayamani, 2013; Garikipati, Johnson, Guerin & Szafarz, 2017). Initially, the focus of microfinance comprised mainly micro-credit, but the field has developed to involve more products and services such as micro-saving, micro-leasing, micro-insurance and more (Chakraborty & Jayamani, 2013).

For example, micro-saving refers to small savings made by low-income or poor people. Micro-saving has been perceived as an unknown brother of microcredit because, apart from microcredit, micro-saving is another effective tool for poverty eradication, another source of investment funding, emergency funding, and household consumption expenditure (Sanchez & Agagon, 2015). Micro-saving is similar to normal saving but designed around smaller amounts of money. There are two types of micro-saving: formal and informal micro-saving. The former refers to saving with microfinance institutions. The latter refers to an individual saving (at home) or group saving through a money-lender, pawnbroker, rotating savings or savings clubs (Vonderlack & Schreiner, 2002).

According to Kirkpatrick and Maimbo (2002), there are three types of microfinance institutions: formal institutions, semi-formal institutions, and informal institutions. Formal institutions refer to those that are subject to general laws and regulations including specific banking regulations and supervision. Formal institutions include rural banks, public development banks, private development banks, commercial banks, non-bank financial intermediaries, and cooperatives. Semi-formal institutions refer to those that are formal, registered bodies subject to all relevant general laws, but informal in the sense of including exceptions that are not under banking regulations and supervision. Semi-formal institutions include NGOs, credit unions, multipurpose cooperatives, and some self-help groups. Informal institutions refer to those that are mostly legal, but their activities are often unrecorded and unregulated

by the government. Informal institutions include moneylenders, shopkeepers, estate owners, cooperative societies, relatives and friends (Kirkpatrick & Maimbo, 2002).

The concept of microfinance has a long history that can be traced back to the mid-1800s when an American theorist, Lysander Spooner, wrote about the benefit of giving small loans to the poor, especially farmers, to alleviate poverty (Khandelwal, 2007). Later, post-World War Two, the notion of microfinance existed in portions of the Marshall Plan (Khandelwal, 2007). However, the modern and most successful concept of microfinance has its roots in the most publicised microfinance programme launched by a Bangladeshi economist, entrepreneur, banker and founder of Grameen Bank - Muhammad Yunus - as a means to eradicate poverty and inequality (Federici, 2019; Ali & Ghoneim, 2019).

In the mid 1970s, Bangladesh was plagued by poverty combined with high birth rates, coupled with a government perceived to be corrupt, and a rural economy. Yunus began an experimental project by providing small collateral-free loans out of his own pocket to the poor (Kiiru, 2007; Garikipati et al., 2017). He found that these borrowers greatly benefitted from small loans which enabled them to set up their own small businesses such as rice husking and bamboo weaving that could benefit themselves and their families. Even without any collateral, these borrowers repayed the loans reliably (Kiiru, 2007). With the support of the Central Bank of Bangladesh and donors, Yunus' experiment turned into the world's most well-known microfinance institution, the Grameen Bank, in 1983 (Kiiru, 2007). Grameen Bank granted a small loan to the poorest in Bangladesh and those who did not qualify for conventional banking without collateral because of the belief that loans should be regarded as a human right (Kiiru, 2007; Hudon & Sandberg, 2013).

The microfinance programme by Grameen Bank experienced success and a higher repayment rate than those of conventional banking. This is due to the use of two effective lending strategies: lending to a joint liability group, and lending to women (Ali & Ghoneim, 2019; Federici, 2019). Firstly, lending to a joint liability group helps reduce the risk of having borrowers use the money for unintended purposes, which could result in defaulting on a loan payment, and the risk of repayment avoidance by group members. This is because by using group lending, members of the group can monitor each other to ensure that their peers use money in the way that it is supposed to be used and to also ensure that their peers will be able to repay the loan. If a peer member defaults, the group will be responsible for their peer member's loan or otherwise the members of the group as a whole will be penalised by being deprived of future loans. (Kiiru, 2007; Franke et al., 2011; Fishman, 2012; Ali & Ghoneim, 2019; Federici, 2019). Secondly, lending to women refers to the point that microfinance institutions tend to mainly target women when providing loans. This is because, in general, women are perceived to be better creditors with higher repayment rates compared to men (Malik & Luqman, 2005; Fishman, 2012;

Federici, 2019). According to a report by Malik and Luqman (2005), women were more reliable at repayment rates compared to men, at 92 percent to 80 percent respectively. Therefore, lending to women enables microfinance institutions to reduce the default risk. In 2013, 74 percent of over 211 million borrowers of microfinance worldwide were women (Garikipati et al., 2017).

These strategies allowed Grameen Bank to experience a high repayment rate of 97 percent (Chemin, 2008; Grameen Bank, n.d.). As of 2015, the Grameen Bank has expanded to 2,568 branches that serve 8.81 million borrowers throughout the country, of whom 97 percent are women (Grameen Bank, n.d.). In 2006, Grameen Bank and Yunus won the Nobel Peace Prize for their determined attempt to improve social and economic development from below (Fishman, 2012). Yunus' work has inspired many microfinance institutions worldwide. His methods are also used in microfinance projects in 58 countries including Norway, France, Canada, the US and the Netherlands (Grameen Bank, n.d.). Microfinance programmes have also become one of the United Nations' consistent strategies that aim to eradicate poverty. They were part of the Millennium Development Goals (MGDs) and continue to be part of the Sustainable Development Goals (SDGs) (UN, 2006; Fishman, 2012; Ali & Ghoneim, 2019).

Due to the importance of the industry, microfinance has expanded and grown in several countries and especially in developing countries. For example, in 1997 there were only 10 million households who received microfinance, however, in 2007, more than 100 million households were being served. The strong growth of the microfinance sector led to increased competition for customers among providers (Assefaa et al., 2013). Some suggest that the competition could contribute to the lower prices of microfinance goods and services, and encourage the development of new products that better meet the needs of customers (Motta, 2004). Others, however, claim that the competition could lead to a decrease in the standards used to select the borrowers, which might contribute to issues of multiple loan-taking and high credit defaults that can affect microfinance institutions negatively (McIntosh & Wydick, 2005; Assefaa et al., 2013).

Alongside an increase in the microfinance sector, there is also a call to increase the financial literacy of customers. Many financial experts and researchers believe that financial literacy leads to better outcomes for individuals, the financial industry and a country's economy as a whole (Bernanke, 2006). The terms of financial literacy go beyond the concept of basic education. The latter refers to basic financial knowledge, whereas the former refers to the individual's ability to apply the knowledge in practice (Mason & Wilson, 2000). It was reported that low levels of financial literacy affect the American population, with 59 percent of American households not having a budget plan, 61 percent not having emergency savings, and 21 percent having no savings for retirement (Warmath & Zimmerman, 2019). These lead to the issue of financial hardship, defaults in loan repayments, economic struggles and directly affect individuals' well-being (Warmath & Zimmerman, 2019). However, those

with higher levels of financial literacy can make good financial decisions, know when to take out a loan, how to avoid unnecessary fees and fines, how to save, invest and pay bills on time, which leads to an increase in wealth, on-time credit repayment, economic growth and improvement in an individual's well-being (Mason & Wilson, 2000; Warmath & Zimmerman, 2019).

In terms of the impact of microfinance on borrowers, a number of scholars have pointed towards various benefits presented by microfinance which can be divided into individual benefits, household benefits, and social benefits. Individual benefits for women recipients of microfinance include more independence, self-sufficiency and greater social networks which contribute to empowerment and improve women's status in the eyes of their husbands and society (Pitt, Khandker & Cartwright, 2006; Ferdoos, Zaman, Hussain & Sajjad, 2013). Household benefits include a positive influence on the welfare of the household such as household consumption expenditure, and an improvement in education, nutrition and health of the children in the household (Pitt & Khandker, 1998; Fishman, 2012). Microfinance contributes to the development of household agriculture by improving crop production, increasing livestock and employment rates which leads to an increase in household productivity, household income and reduced household poverty (Kiiru, 2007; Remenyi & Quinones, 2007; Rahman & Ahmad, 2010; Debnath, Rahman, Acharjee, Latif & Wang, 2019). In addition, a study found that microfinance helps household recovery and helps people to get back on their feet after a natural disaster and unexpected circumstances by providing emergency funds and insurance (Becchetti & Castriota, 2011). Social benefits include job creation for local communities.

Research by Korynski (2016) suggests that one of the common objectives of many microfinance institutions in Europe, EU, and other international organisations is to create jobs. The type of job created by microfinance can be divided into two categories: direct and indirect. A direct job created refers to the entrepreneur who receives the credit and becomes self-employed. An indirect job refers to jobs created by others who obtain credit from microfinance institutions and employ people to work for them such as farmers employed by agribusiness, workers employed by small businesses, suppliers and distributors, or jobs created when overall economic activity rises (Radmila, Dejan, & Milan, 2015; Taiwo, 2018).

2.3. Criticisms of microfinance

Despite the success stories of microfinance, many criticisms have also been levelled at the practice. Much of the debate started in 2007 after it was discovered that Mexico's largest microfinance institution, Compartamos, charged poor borrowers in excess of 100 percent interest rates (Hudon & Sandberg, 2013). Since then, criticisms of microfinance have come from various angles. Based on the work of Kiiru (2007), Hulme and Arun (2011), Fishman (2012), Ali and Ghoneim (2019), Federici (2019), this paper is able to identify six main criticisms of microfinance, which are: (i) misleading

assumptions, (ii) high interest rates, (iii) intimidation by microfinance institutions, (iv) no opportunity for income shock, (v) oversupplying of loans, and (vi) that microfinance does not truly serve the extreme poor.

The first point of criticism refers to the misleading assumptions underlying microfinance. Kiiru (2007) argues that with the provision of small loans to many poor people, microfinance providers assume that they can become micro-entrepreneurs without acknowledging the need for skills and managerial capabilities (Kiiru, 2007). Furthermore, the microfinance model also tends to ignore the fact of the need for markets for products. Kiiru (2007) asks that if too many poor people in the village become micro-entrepreneurs, who will buy their products? How does the income of those micro-entrepreneurs improve without markets to access for their products? (Kiiru, 2007). Ali and Ghoneim (2019) further state that microfinance overlooks the market composition by assuming that the creation of numbers of micro-entrepreneurs with similar business activities will improve economic development, without acknowledging that these modest business activities could cause market saturation and lead to the deindustrialisation of the local economy (Ali & Ghoneim, 2019).

The second criticism concerns high interest rates. This could originate from inadequate financial auditing and control by local government and unethical and unfair practices of microfinance institutions seeking profits at the expense of the poor by providing loans at high interest rates (Ali & Ghoneim, 2019). According to Hulme and Arun (2011), the interest rate charges for microfinance loans in Southeast Asia, Africa and Latin America can be as high as 50 percent to 120 percent, while the most profitable microfinance institutions were in Africa and Asia with a return on assets of around 30.9 percent and 30.2 percent in 2006 respectively (Kiiru, 2007).

The third criticism reported concerns the fact that some poor borrowers experience terrifying actions by microfinance lenders in order to force them to repay the loans. For example, in Niger, pictures of debtors who have defaulted on loans are posted on the doors of the banks, while in Bolivia, posters of debtors who have defaulted are put on the wall where they live. In Bangladesh, the houses of debtors who have defaulted have been destroyed (Federici, 2019). These highlight the high repayment rate of microcredits and ultimate shame that the poor borrowers may suffer.

The fourth is even though borrowers utilise the loans for income-generating activities, microfinance institutions have also been criticised for not providing opportunities for income shock. Fishman (2012) states that poor farmers sometimes encounter difficulty in growing crops due to difficult crop seasons, unexpected disasters or changes in market prices. These incidents have prevented poor farmers from making money for loan repayment. Even though Grameen Bank provides an emergency fund

programme for these poor farmers, there are many microfinance institutions that do not provide similar opportunities for income shock (Fishman, 2012).

The fifth criticism arises from the success and the popularity of microfinance around the world which, in some contexts, has led to fierce competition between microfinance lenders. Their competition has caused the issue of oversupply of loans (Ali & Ghoneim, 2019). The oversupply of loans occurs when there are many microfinance institutions competing to serve the same client. According to Ali and Ghoneim (2019), in some villages in India it is normal for microfinance providers to compete in the same village for the same client, coupled with microfinance field staff who seek to improve their sales performance (Hulme & Arun, 2011). As a result of this competition, one borrower could end up borrowing from more than one microfinance institutions and use the new loan to repay the original loan and so forth. This has given borrowers an excessive debt burden, and caused them to become over-indebted. As a consequence, many who cannot manage to repay loans commit suicide (Hulme & Arun, 2011, Ali & Ghoneim, 2019). According to Business Insider (2012), in late 2010 there were more than 200 poor microfinance borrowers in India who committed suicide due to the pressure to pay off debts.

The sixth criticism mainly originates from the feature of the joint liability group and the penalties imposed by the microfinance institutions. As mentioned in the previous section, microfinance is provided to borrowers who are organised in a joint liability group to reduce the risk of default. If a member defaults, the whole group takes responsibility in order to minimise the penalty of being deprived of future loans. As a result, potential members who intend to repay the loan are likely to select safe and reliable peer members. As a consequence, the extreme poor and marginalised members in a community are often excluded from becoming a member of the group (Kiiru, 2007; Geleta, 2014; Federici, 2019). Also, many microcredit institutions are concerned about their financial viability, and as a result, they are more likely to avoid providing loans to the extremely poor in order to eliminate the credit risks (Hofmann & Marius-Gnanou, 2007).

Moreover, even though microfinance institutions do not require collateral from poor clients, a potential member of the joint liability group will formally sign a contract with the members to guarantee the repayment and minimise un-cooperative peers. The assets that are usually used for this contract are basic livelihood assets such as livestock, furniture, sewing machines, and electronic equipment (Kiiru & Mburu, 2007). According to Federici (2019), 60 percent of microfinance borrowers experience some form of harassment by co-group members such as assets sold or confiscated in an attempt to convince them to repay the loans. This highlights the criticism that microfinance does not in fact serve the extremely poor in the society, contrary to microfinance's core objective to help people out of poverty. In addition, even though microfinance institutions do not require collateral, borrowers encounter forced

saving in order to have security for the loan. This saving can only be paid back when the loans have been repaid by all members (Kiiru, 2007).

Due to these criticisms, there is a backlash against microfinance institutions in some countries around the world. The most powerful movement against the debts of microfinance was begun in Mexico in the 1990s by El Barzon (Federici, 2012). The most recent backlash against microfinance institutions is in India and Bangladesh where microfinance institutions have been accused of exploitative interest rates. The Prime Minister of Bangladesh, Sheikh Hasina Wazed, accused them of “sucking blood from the poor in the name of poverty alleviation” (Hudon & Sandberg, 2013). This situation has led to the dismissal of Muhammad Yunus from Grameen Bank (Hudon & Sandberg, 2013).

2.4. Empowerment

In order to better understand the concept of women’s empowerment, it is important to understand the concept of power. This is because, as researchers including Friedmann (1992), Batliwara (1994), Rowlands (1995) and Kabeer (1999) point out, the root concept of empowerment originates from the word ‘power’. Friedman (1992) divided the power in relation to women’s empowerment into four categories which are economic power, social power, political power and psychological power. Economic power refers to the ability to access financial resources, food and decision-making regarding economic activities. Social power refers to the ability to access information, knowledge and be involved in social organisations. Political power refers to the ability to make decisions that affect one’s own future. Psychological power refers to one’s sense of power over oneself such as self-confident behaviour and self-esteem (Friedman, 1992).

Other researchers like Batliwara (1994), Rowlands (1995), and Kabeer (1999, 2005) relate the terms of power to conflict and non-conflict actions. Batliwara (1994) identifies power as a means to access and have control over material resources, intellectual resources and ideological resources. The process of gaining those resources comes from challenging existing power structures such as having greater control over existing power. Rowlands (1995) categorises power into four different forms which are “power over, power to, power with and power within” (p.12). Power over refers to control over something such as men’s control over women. In this context, when one side has more power, the other side will have less. Gaining this form of power might involve conflict (Rowlands, 1995). The other forms of power power to, power with and power within do not necessarily involve conflict. This means that when one side gains more power it does not necessarily reduce the other side’s power, for example, gaining self-respect and self-worth (Rowlands, 1995).

Similarly, Kabeer (1999, 2005) constructs the term power in a specific way to help make sense of agency. According to Kabeer, there are two forms of power, which are ‘power to’ and ‘power over’.

Power to refers to one's ability to make their own life choice even though they may encounter opposition from others. Power over refers to one's ability to overcome the power of others by using violence against them. It is noted by Kabeer (2005), and Khan and Noreen (2012) that the basic concept of empowerment is a dynamic concept that describes a movement in which power is conferred to or gained by those who are powerless, have less power, or have been denied power. This concept is not applicable to those who are powerful because they are not dis-empowered in the first place and therefore not in need of empowerment. According to Arnoff (2011), empowerment can happen in two ways: through an individual approach or a collective approach. The former refers to individuals' actions to acquire positive change in their own lives, whereas the latter refers to a collective action (group action) to influence social change. In short, empowerment is a process of gaining power that could involve conflict or non-conflict actions and could happen through an individual approach or collective approach.

2.5. Women's empowerment

The majority of societies around the world are shaped by patriarchal social norms and structures, where men hold dominant positions in most spheres. This has created discrimination and oppression against women. In such contexts, women may consider themselves weak, powerless and keep themselves under their male counterparts (Powell, 2011; Raghunandan 2018). Patriarchal social norms construct gender-specific roles for men and women with dominating social roles for men: the role that society considers as appropriate for each sex. In a patriarchal society, male gender roles, generally, involve being a breadwinner and doing work outside the home, whereas female gender roles tend to involve being a homemaker and taking care of the family. A breadwinner role refers to a sole or dominant earner in the household where income is related to labour force participation and having a paid job, whereas a homemaker role refers to a person who manages household tasks and does household chores generally without paid income. Apart from taking a homemaker role, these gender roles involve women being forced to marry at young age and prove their fertility by producing children over whom they cannot make an independent decision (Schuler & Hashemi, 1994). Women will be rewarded when they engage in behaviours that patriarchal societies consider right, and they will be punished when they engage in behaviours that society considers wrong (Powell, 2011).

These kinds of constraints on women's freedoms and experiences of structures of oppression give rise to the emergence of the concept of and struggles over women's empowerment. There is no consensus among researchers regarding the term 'women's empowerment'. However, based on the work of Kabeer (1999), Ali and Hatta (2012), Rahman, Khanam and Nghiem (2017), and Richardson (2018), the concept of women's empowerment can be understood to refer to a movement involving an increase in power and control over variables that hinder women's choices. Underlying the concept is the assertion that every woman should have the ability to determine choices and act upon choices (that were

previously denied) in order to achieve a quality of life that they desire (well-being). Lack of power reflects the well-being of women.

Within the literature of Developmental Studies, there are many waves of feminism and movements attempting to liberate women and transform the social power balance more in favour of women. However, those efforts have encountered a number of factors through history that have hindered the process, such as conventional social-cultural mindsets, patriarchal social structures, legal barriers and lack of education (Cornwell, 2016; Raghunandan, 2018). Often men do not support gender equality for fear of ‘losing out’ if women are given more power (Gaynair, 2011). With radical roots, the empowerment of women has now become central in poverty eradication and development projects. This is because women make up 70 percent of the world’s poor (with no access to credit and other financial services). If men alone participated in social-economic and political development, poor countries could therefore not achieve a sustainable solution to poverty and development (Khan & Noreen, 2012). Therefore, “There is no tool for development more effective than the empowerment of women”, stated Kofi Annan, the former Secretary-General of the United Nations. As a result, the UN, World Bank and other major development agencies have identified women's empowerment as a most important development goal (Malhotral, Schuler, & Boender, 2002; Khan & Noreen, 2012; Richardson, 2018).

In the literature, researchers use various indices to measure and express the level of empowerment of women. These are often based on attempts to assess economic decision-making power, political participation, mobility in the community, work participation rates, general decision-making power, literacy rates, ownership of resources, networking, and exposure to media (Pitt et al., 2003; Durrant & Sathar, 2000; Shariff, 2001). It is interesting to note that studies and assessments of empowerment have included various dimensions, for example Smith and Byron (2005) used women’s ages as variables to measure the empowerment of women. The study found that age positively influences women's empowerment. Age influences the autonomy of women; older women tend to be more empowered and more independent than younger women because they acquire more experience to get what they desire. It can be concluded that empowerment can have different meanings to different individuals depending on their circumstances, hopes, dreams and experiences. This research will use Kabeer’s framework to assess the empowerment of women. The framework includes three elements Resources, Agency and Achievement (well-being).

2.6. Microfinance and women’s empowerment

As it has been discussed, women’s empowerment has become a crucial development policy, especially in developing countries (Khan & Noreen, 2012). Therefore, development experts and researchers propose many different approaches to empower women socially and economically, as well as in terms of politics and health representation, in that women economic empowerment is perceived to be a

fundamental leading to empowerment in other aspects. For example, some studies have found that economic empowerment of women could lead to social empowerment because these women can be financially independent of their husbands, therefore, increase their status and prestige in the eyes of their husbands and society (Hunt & Kasynathan, 2001; Bayes, 2005). As a result, microfinance programmes have become a central mechanism in these development efforts as a tool to achieve women's economic empowerment (Kay, 2002; Bartlett, 2004). Since then, microfinance programmes have been implemented worldwide and have various memberships especially in developing countries such as Asia, Africa and Latin America (Sanyal, 2009).

Many microfinance institutions focus on women because of two main forces, as mentioned earlier. Firstly, they perceive that women are more responsible in credit repayment because they are more honest and more concerned about other group members when compared to men (Malik & Luqman, 2005; Federici, 2019). Secondly, if women have financial support, they are more likely to invest in children's development and household consumption compared to men, which leads to family well-being, greater economic growth and a country's development as a whole (Khan & Noreen, 2012; Gangadhar & Malyadri, 2015; Al-Amin & Mathbor, 2019). As of December 2013, 74 percent of over 211 million borrowers of microfinance worldwide are women (Garikipati et al., 2017).

It is noted that by targeting women, microfinance institutions have discriminated in favour of women. However, when it comes to credit approval, women face discrimination in credit being granted. This means that women are granted smaller loans than men. This results from gender stereotypes in loan officers' perceptions (Brana, 2013; Agier & Szafarz, 2013; Garikipati et al., 2017). There are numerous studies on the relationship between microfinance and women's empowerment (Pitt & Khandker, 1998; Kabeer, 1999; Bayes, 2005; Pitt et al., 2006; Hofmann & Marius-Gnanou, 2007; Hulme & Arun, 2011; Ali & Hatta, 2012; Kato & Kratzer, 2013; Al-Amin & Mathbor, 2019; Ali & Ghoneim, 2019; Debnath et al., 2019). Some studies have found a positive impact of microfinance on women's empowerment. The positive impact includes women recipients of microfinance experiencing an increase in monthly income, and through that an increase in purchasing power, welfare, mobility and self-confidence; some women are reported to hold assets under their names. From a political aspect, some women are perceived to have more political and legal awareness and great social networks (Pitt & Khandker, 1998; Kabeer, 1999; Ali & Hatta, 2012; Kato & Kratzer, 2013).

A study by Rehman and Khan (2007) found that microfinance in the form of collateral-free loans is the most effective tool for poverty eradication for very poor women who live within a household with no assets. Microfinance allows women to be financially independent from their husbands and raise their status in the eyes of their husbands, gaining respect and acknowledgement from society. It also increases their bargaining power, decision-making within households (Kabeer, 1999; Bayes, 2005; Pitt et al.,

2006; Debnath et al., 2019). All of these have led to the possibility of reducing male bias against women and the empowerment of women. It was reported that women benefit the most from microfinance, constituting between 70 percent to 100 percent, depending on the country (Hofmann & Marius-Gnanou, 2007).

Despite many benefits of microfinance, some researchers have also found some flaws in its actual application. Schuler, Hashemi and Badal (1998) studied the effect of microfinance in the context of domestic violence in Bangladesh and found that rather than empowering women, microfinance increased male violence against women. This is because men get frustrated regarding the housework which their wives used to do but no longer do once they get involved in microfinance activities. In the same context of domestic violence, a study by Ahmed, Chowdhury and Bhuiya (2001) found that women are more likely to be victims of violence by credit officers because of the tensions of weekly credit repayments. A study by Rahman and Westley (2001), Malik and Luqman (2005) shows that microfinance programmes make women more vulnerable because of the increase in workload and more responsibilities as they are now involved in income-generating activities in addition to traditional responsibilities. A study by Leach and Sitaram (2002), and Al-Amin and Mathbor (2019) also found that loans that were given to women do not always go to the women themselves but end up being controlled by their husbands. This makes women more dependent on their husbands while they are the main bearers of the credit risk because debts are registered in their names. This has also forced women to make further borrowings from other credit providers to repay the original loans, which leaves them borrowing more and becoming over-indebted (Hofmann & Marius-Gnanou, 2007; Hulme & Arun, 2011, Ali & Ghoneim, 2019). Other negative effects of the availability of microfinance have been reported from the context of Bangladesh and some other countries in Asia where custom sets the rule for women to pay a huge dowry to men during their marriages as security and a social obligation. It was reported that poor women encountered aggression and violence from male spouses if they did not obtain a loan to represent a form of dowry (Hofmann & Marius-Gnanou, 2007).

Since empowerment is context-specific, it has also been argued that the studies about the relationship between microfinance and women's empowerment alone are not enough to evaluate the effect of microfinance; cultural norms must also be accounted for and incorporated into studies for a more accurate evaluation (Cheston & Kuhn, 2002).

2.7. Background on Lao PDR

Lao People's Democratic Republic (Lao PDR) was founded in 1953 by King Fa Ngum. In 1954 Laos gained independence as a constitutional monarchy. In 1975, the King of Laos gave up the throne, allowing the communist Lao People's Democratic Republic (LPDR), the successor to the People's Communist Party, took control of the country (Laos, 2018). Lao PDR is a small, landlocked and

mountainous country located in Southeast Asia, with a total land area of 236,800 square kilometres. It is bordered by China, Vietnam, Cambodia, Thailand and Myanmar (Phonesavanh, 2015; Laos, 2018). It has a population of around 7.1 million people, with 80 percent of the population living in rural and remote areas with poor infrastructure and a low living standard (Laos, 2018).

Lao PDR has been classified as one of the least developed countries in the world and is one of the poorest countries in East Asia (Phonesavanh, 2015; Laos, 2018). Its economy is heavily reliant on natural resources (UNDP, 2015). Over the last decade, its GDP growth has averaged 7.7 percent (World Bank, 2019). Lao has made good development progress by reducing its poverty rate to achieve the poverty-related Millennium Development Goal (MDG) – its poverty rate declined from 33.5 percent in 2002/2003 to 23.2 percent in 2012/2013 (World Bank, 2015). This has enabled Laos to move up the ranks from a low-income economy to a lower-middle-income country (UNDP, 2015).

2.8. Microfinance in Lao PDR

As has been noted in previous section, Lao PDR is one of the world's least developed countries and is one of the poorest countries in East Asia (Phonesavanh, 2015; Laos, 2018). In order to eradicate poverty and to move out of the category of least developed countries by 2020, the government is currently implementing a development plan, which includes a focus on developing the microfinance sector as a contributor to poverty reduction and encouraging economic growth. This has made the microfinance sector one of the top development programmes and in huge demand in Lao PDR (Phonesavanh, 2015).

Microfinance in Laos began in the early 1990s following market liberalisation (Praseuth, 2012; Phonesavanh, 2015). With strong support from state government and international donors, during that period Lao PDR was able to establish the first and most prominent microfinance providers at that time, which are community-managed loan funds or village saving groups (Mingboupaha, 2010). Every microfinance institution, whether owned by the government, non-government organisations (NGOs), or private investors, which conducts microfinance activities, is required to register with the Bank of Lao PDR to meet requirements as stipulated in the regulations (Praseuth, 2012). The regulations set the ceiling for microloans at 10 million LAK or equivalent to 1,242 USD (based on the reference exchange rate by the Bank of Lao PDR in May 2014) (Praseuth, 2012). The microfinance sector is expanding rapidly; there were only two microfinance institutions in 2000, but in 2012, there were 54 institutions and 60 institutions at the end of 2013 (BOL, 2013).

There are three primary types of microfinance institutions in Laos which are: formal, semi-formal, and informal. (i) The formal microfinance sector entails state-owned commercial banks including the Agricultural Promotion Bank (APB) and the Policy Bank (locally known as Nayoby Bank). Agricultural Promotion Bank is one of the largest banks established in 1993. It has 17 branches and 79 service units

across the country. The Policy Bank (Nayoby Bank) was established in 2006. It was guided by the state government to provide loans to 47 poor target districts. It has 10 branches across the country established in 1993 and 2006 respectively (Phonesavanh, 2015). (ii) The semi-formal microfinance sector is supported by the state government and international organisations. It can be divided into state-owned and privately-owned microfinance institutions. They are independent but licenced by the Bank of Lao PDR (Phonesavanh, 2015). The semi-formal microfinance sector consists of microfinance institutions (deposit-taking, non-deposit taking), saving and credit unions, village funds, microfinance initiatives, NGO and INGO initiatives and local authority programmes. (iii) The informal microfinance sector includes private money lenders, rich persons, traders, pawnshops and rotate-saving and credit lending schemes (locally known as Houai). Houai is famous among local people. Some of these lenders are registered with the Bank of Lao PDR, but most of them are not supported by the state government and seem to be illegal. The interest rate charges from these lenders are relative high compared to other microfinance institutions (Phonesavanh, 2015).

The formal microfinance sector in Lao PDR has experienced rapid growth, however, this is only happening in urban areas. There are only a few institutions, around 30 percent, operating in rural areas. As a result, few poor people in rural areas can access formal microfinance. These people rely on semi-formal and informal providers such as borrowing from lenders, friends, relatives and rotated-saving and credit lending schemes (Houai) in order to cope with emergencies and investment (Phonesavanh, 2015; Ouanphilalay, 2017). According to a report by the Microfinance Capacity Building and Research Programme in 2005, only 21 percent of the population can access the formal microfinance sector, whereas 33 percent rely on semi-formal, and the rest rely on informal options (Phonesavanh, 2015).

2.9. Women's empowerment in Lao PDR

The disadvantages for women in Lao PDR have their roots in social norms that set specific roles and behaviours that dictate how men and women are supposed to act in public and private. These roles set by social norms create a system of inequality that privileges men over women (KOICA, 2018). Some of them include women not being allowed to share their opinions. In remote and rural areas women are the most disadvantaged; for example, they are not allowed to participate in village meetings because men are usually considered as the head of the household, thus, men always represent the families at official meetings. One of the reasons for this could be because most Lao women in rural areas are illiterate and cannot speak the national language, which prevents them participating in important cultural events, which is an impediment to empowerment (BORGAN, 2017). In rural areas women have the burden of work every day. They spend at least 12 hours on household work such as cleaning, cooking, pounding rice, fetching water and fire-wood without help from their husbands (GRID, 2006).

Women's empowerment in Laos has become a priority of the government as it has committed to the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), the Beijing Declaration and Platform for Action (BPfA), to the Millennium Development Goals, and the 2030 Agenda for Sustainable Development – the Sustainable Development Goal 5 (SDG 5) (LWU, 2019). To ensure the achievement of the goals of those programmes, the government has developed and formulated various related laws and regulations to prevent and combat violence against women, promoting gender equality, social status, education and equal rights, anti-trafficking, etc.

The government assigned Lao Women's Union (LWU) to take the lead nationally by coordinating with local ministries, agencies and mass organisations (GRID, 2006). Lao's Women Union (LWU) was officially established in 1955. It is a mass and social organisation authorised under Article 7 of the 1991 Constitution to mobilise and safeguard the rights and benefits of all Lao women and children. Lao Women's Union operates throughout the country at all levels: central, provincial, ministerial, district, municipal and village, with a total membership of 1,015,506 women (LWU, 2010). Membership offers access to financial resources, information, and education provided by the union. The union's main functions and mandates include "protecting the rights and interests of the Lao multi-ethnic women and children" (p.1), promoting gender equality and the advancement of women in socio-economic development, and mobilising women to be actively involved in national protection (LWU, 2010).

Over the past 30 years, Lao Women's Union has made outstanding progress. This includes: (i) helping improve gender equality (as shown in the Global Gender Gap Index among 149 countries, Laos has improved from 60th ranking in 2013 to 26th ranking in 2018), (ii) increasing the number of women elected in the national assembly from 25 percent in the 7th National Assembly Legislature to 27.5 percent in the 8th National Assembly Legislature in 2018, (iii) increasing the role of Lao women in media such as in beauty pageant contests on the domestic, regional and international stage, and other leadership programmes (GRID, 2006; LWU, 2010).

Despite the outstanding progress, some difficulties and challenges are slowing down the process. It was reported that about 40 percent of the population in Lao PDR lives under the poverty line (GRID, 2006). Overall adult illiteracy is about 34 percent. Men have higher education than women because traditionally parents do not put the same value on education for women as they do for men and women are likely to be kept at home for household responsibilities (GRID, 2006; UN, n.d.). The gender equality gap predominantly exists especially among ethnic minorities, poor households, and rural households (GRID, 2006). The number of women who join the workforce remains low. In 2016, women made up only 15 percent of the labour force in the formal sector as a share of total employment rate. Apart from that, the wage difference between men and women still exists in the formal sector. Most women join the informal sectors and lower skill sectors such as retail and services, and are responsible for the

majority of unpaid work in the household. This has prevented them from obtaining relevant employment benefits and social protections (LWU, 2019).

Lao Women's Union established Lao Business Women's Association in 2004 to promote female entrepreneurs and businesswomen throughout the country. There were 9,182 formal enterprises owned by women, accounting for 48 percent of the total enterprises in 2018. These female-owned firms are more likely to operate in the retail sector than the manufacturing sector. Also, the firms owned by women are much smaller in the sense of the number of workers compared to firms owned by men. This reflects the household responsibilities of women that limit time to start a business (LWU, 2019).

2.10. Kabeer's women's empowerment framework

When it comes to the literature on women's empowerment, a number of articles have cited Naila Kabeer's work as central to research and analysis (Arnoff, 2011; Palmkvist & Lin, 2015). Kabeer's research primarily focuses on poverty, gender, and social policy issues in South and Southeast Asia. From that, she also develops frameworks and methodologies for integrating gender concerns into policy and planning (Arnoff, 2011; Kabeer, n.d.). Since Kabeer's framework is so widely used in analysis of women's empowerment across the world, especially in Asia, it will also be applied in this research study.

According to Kabeer (1999), there is a connection between empowerment and choices. Those who are dis-empowered have been denied or are limited in their choices. Therefore, Kabeer (1999) conceptualises empowerment as "the process by which those who have been denied the ability to make strategic life choices acquire such an ability" (p. 435). Kabeer's women's empowerment framework suggests that the process of women's empowerment involves three elements, which constitute resources, agency and achievement (well-being) as a linear process.

Resources

Resources refer to fundamental (pre-condition) factors that enhance women's capacity to exercise agency. They constitute material resources, human (social) and institutional resources. Material resources refers to assets in the form of material possessions that have value and usefulness. Material resources include food, shelter, money, assets, land and more. Human (social) resources refer to networks, education, knowledge, and more that individuals embody. Institutional resources refer to governments, organisations, legal, policies, culture, social-norms, employment, healthcare, and more that influence individuals' abilities to exercise choices. It is noted that simply access to resources is not sufficient to assume that women are empowered; women must have a say or control of those resources. If women do not have control over those resources, it is unlikely that they can fully exercise their agencies (Kabeer, 1999). For example, where a wife and husband "had money deposited in an account

and who had the right to withdraw money from it. The right to withdraw money indicates control over savings rather than simply access to it.” (Martinez-Restrepo & Ramos-Jaimes, 2017, p. 26).

Agency

Agency refers to a process by which women can exercise choices that were previously denied, however, those choices must transform women’s lives toward a positive outcome (well-being) (Kabeer, 1999). It is noted that not every choice is equally important. Some choices might be more important than others, therefore a distinction is made between (i) first-order choices (strategic choice) and (ii) second-order choices. First-order choices refer to the decisions that have more consequence in women’s lives such as who to marry or how many children to have. Second-order choices refer to the decisions that have less consequences in women’s lives such as what brand of soap to purchase (Martinez-Restrepo & Ramos-Jaimes, 2017). The key factors that determine agency in relation to empowerment are: (i) ability to set goals and act upon those goals, (ii) ability to make decisions, (iii) ability to make strategic life choices, (iv) ability to negotiate and bargain, (v) ability to participate on equal terms with men, (vi) having alternative choices, and (vii) having (gaining) self-esteem, self-confidence, and self-worth (Kabeer, 1999; Kabeer, 2017; Martinez-Restrepo & Ramos-Jaimes, 2017).

Agency in relation to empowerment can be divided into two senses: positive and negative. The positive sense refers to ‘power to’ where individuals exercise choices in a non-violent way. The negative sense refers to ‘power over’ where individuals exercise choices in a way that challenges other’s power such as using violence, coercion, and threats (Kabeer, 1999; 2005). It is noted that even though individuals have capacity to exercise choices, it may not work out effectively, especially if those choices are constrained by power obstacles such as cultural and social norms (Porter, 2013). In addition, not all the choices indicated achieve desired outcomes. Some choices are made because women do not have alternative options. For example, the death of a male breadwinner may force woman to take up work. If this is not what a woman wants, it is not considered as achieving a desired outcome. It is an option that those women have to work in order to survive. Therefore, Kabeer (2013) suggests that women should be able to have alternative choices to achieve desired outcomes.

Achievement (well-being):

Achievement refers to a consequence of the choices made, in combination with adequate access to and control over resources. This consequence has to transform individuals’ lives into positive or well-being outcomes and into what individuals’ value and desire such as education attainment, labour force participation, having good health and well-being. Well-being also entails how individuals evaluate their lives such as a sense of happiness, fulfilment and satisfaction (Diener & Biswas-Diener, 2002). Women can achieve well-being outcomes by using resources and agency gained from the first two stages of the process (Kabeer, 1999).

Figure 01. Kabeer's conceptual framework for women's empowerment



Each stage of the process is interconnected. Although resources are crucial for empowerment, there is no guarantee of empowerment without agency, and the reverse is also true (Kabeer, 1999).

Chapter 3: Research Methodology

3.1. Introduction

This chapter begins with presenting the methodology used in this study. It then explains how the research participants were recruited, and how the data was collected. This chapter ends with discussing the ethical considerations of this study.

3.2. Qualitative research

The purpose of this research is to investigate the role that microfinance plays in women's empowerment in Lao PDR. In examining existing literature, it can be seen that the issue of women's empowerment is a social phenomenon that is complex, dynamic and context-dependent. To help answer the research question, it is important to choose a research design that explores a context-specific subjective experience and interprets social phenomenon (action). A qualitative methodology is suitable for this study because "the primary goal of a basic qualitative study is to uncover and interpret meaning constructed by people" (Merriam, 2009, p. 24). Qualitative research takes the view that the real-life situations of people living in the world matter, and that these people can interpret the world, ascribe meaning to their experiences, and make judgments (Schutz, 1967). Therefore, a qualitative methodology was employed in this study to: (i) generate data that is rich and has a deep level of understanding of each subject experience, (ii) describe and interpret the experiences of those who live in circumstances relevant to the phenomena that is being studied, in order to investigate the role of microfinance in the empowerment of women (Gelo, Braakmann, & Benetka, 2008; Creswell, 2013; Gray, 2018). Women's empowerment can and has been studied quantitatively also. However, the purpose of this study is not to provide a comprehensive analysis of the state of women's empowerment in Laos, but rather to explore the role of microfinance within it on a more modest scale but also in more depth. For this a qualitative approach is appropriate for this research.

There are many different approaches of qualitative methodology to conduct and interpret the data, however, this study employed an exploratory case study. An exploratory case study is a research strategy that focuses on a detailed examination of small real-life cases of interest through an in-depth analysis of multiple types of data sources (Mabry, 2012). This method enables researchers to gain a holistic view of a specific social phenomenon by ensuring that the problem is not investigated through a single technique but rather a mixture of techniques, which allows multiple aspects of the problem to be revealed and understood (Baxter & Jack, 2008; Noor, 2008). For this research, an exploratory case study is helpful in investigating situations in which a social programme, microfinance, used to cause change, has no clear or single set of outcomes (Baxter & Jack, 2008). This approach is suitable for looking at women's empowerment through microfinance in Laos because microfinance is seen as a social programme that aims at helping women, and the outcomes are highly dependent on individual

women's situations. For that reason, the outcome of microfinance programme for women is generally not clear. By using an exploratory case study method, microfinance programmes can be explored in depth with the aim of clarifying situations in which positive or negative outcomes could occur (Baxter & Jack, 2008; Mabry, 2012).

3.3. Research subjects

This study used a small sample size of six participants. It is considered to be appropriate because qualitative research focuses on small samples, selected purposefully in order to ensure information-rich cases (Gray, 2018). There are two specific groups of research participants; the first three participants work for the Bank of Lao PDR, whereas the last three participants work for the Lao Women's Union.

The people who work for the Bank of Lao PDR were chosen because they have been working in the field that relates to oversight of microfinance institutions in Lao PDR, whereas the people who work for the Lao Women's Union have been chosen because not only is their work related to the empowerment of women but it is also related to the provision of microfinance to women in Lao PDR. The organisations were purposely selected to include the primary governmental organisations that control microfinance institutions in Lao PDR, conduct microfinance activities, and protect and promote the rights and interests of women in Lao PDR. However, the selection of the research participants was by a combination of snowball and convenience sampling techniques (Gray, 2018).

This means that the researcher firstly submitted the official documents: a letter requesting access (see Appendix 01), participant information sheet (see Appendix 02), interview question sheet (see Appendix 03), and a consent form (see Appendix 04) to contacts of the researcher within both organisations. The contacts who received the email were then asked to forward the documents to the general affairs division of their own organisations to gain access approval of the manager. After the approval, the managers of each organisation forwarded the documents to persons they perceived as suitable to participate. Potential participants were invited to contact the researcher directly by email to indicate their interest to participate in the study. This shows that firstly the snowball sampling technique was used to help the researcher gain access to the organisations. After that, a convenience sampling technique was used to recruit new participants.

Combining these two techniques is very helpful in recruiting participants from governmental organisations due to the difficulty in accessing the organisations and a long procedure of submitting and approving official documents. In addition, these techniques are time-saving for the researcher and help get the right participants (Gray, 2018).

Table 01. Profile of research participants

Participants	Organisations	Departments
Participant 01	The Bank of Lao PDR	Bank Supervision Department
Participant 02	The Bank of Lao PDR	Financial Institution Management Department
Participant 03	The Bank of Lao PDR	Financial Institution Management Department
Participant 04	Lao Women's Union	Women's Development Department
Participant 05	Lao Women's Union	Women's Development Department
Participant 06	Lao Women's Union	Women's Development Department & Planning International Cooperation Department

3.4. Data collection

This study used two research instruments to collect primary and secondary data. The first instrument was an individual interview, and the second instrument was news article analysis. Using primary data is appropriate for this study because it provides more context from the perspectives of the people whose working experience is related to the field of microfinance and women's empowerment than news article analysis alone (Patton, 2002; Hox & Boeije, 2005). The secondary data was used to complement primary data in order to present a wider perspective on the issue and to avoid common source bias and ensure a more rigorous analysis (Thyer, 2010).

3.4.1. Primary data collection

The primary data was collected through an individual interview by using semi-structured interview questions to generate in-depth data from the participants (Mason, 2005). In the interview question there are 15 open-ended and follow-up questions about microfinance and women's empowerment in Lao PDR. The interview questions were purposefully organised to provide information based on each theme (stage) of Kabeer's empowerment process (model); refer to figure 01 in the previous chapter. The set of interview questions was distributed by email to the Bank of Lao PDR and Lao Women's Union. These organisations were particularly selected for this study because they are the primary governmental organisations that control and conduct microfinance institutions, and protect and promote the rights and interests of women in Lao PDR. The Bank of Lao PDR (BOL) was formed in 1968 (BOL, n.d.). It is the central bank of Lao PDR, on behalf of the Lao government, leads the implementation of the New Economic Mechanism and oversee the financial system of the country. Its main responsibility is to: (i) oversee currency and financial institutions, (ii) develop, monitor and adjust national monetary policy and policy implementation, (iii) promote and supervise capital flow to support economic development. In terms of financial institutions, the Bank of Lao PDR supervises the formal financial sectors (Sei & Kunkel, 1999; Sourigna, Zhu, & Chanthavieng, 2018).

Lao Women's Union (LUW) is a governmental organisation. It was established in 1955 under the name of the Lao Patriotic Women's Association, but changed its name to the Lao Women's Union after the liberation of the Lao PDR on December 2, 1975 (JICA, 2006). Its mandate is to: (i) mobilise and

safeguard the rights and benefits of Lao women and children at all levels: local, provincial and national (Thomson & Baden, 1993; JICA, 2006), (ii) promote the policy of gender equality and the advancement of women to be part of the country's social-economic development, and one of the main focuses was to provide loans and revolving funds for women with the aim of reducing poverty. Since 1997 Lao Women's Union has played a key role in advocating for gender parity and women's empowerment by creating gender awareness and providing government officials with gender analysis to facilitate gender mainstreaming. Currently, Lao Women's Union has more than one-third of the female population in Lao PDR as members. (Thomson & Baden, 1993; JICA, 2006).

Even though the same set of interview questions was distributed to both organisations, the interview questions closed by asking the participants to tell about any other aspects that were not directly asked but that they think might be important to the research topic. The interview questions were translated into a local language, Lao language, by the researcher. However, the interview questions were sent out in dual languages (English and Lao) by email to contacts of the researcher within two organisations. This makes it convenient for the participants (Locharoenrat, 2017).

Once the contacts of the researcher received the email they were then asked to forward the documents to the general affairs division of their own organisations to gain access approval. After that, the managers of each organisation forwarded the documents to persons whom they perceive as suitable to participate. Potential participants were invited to contact the researcher directly by email to indicate their interest to participate in the study, and to sign the consent form and indicate their preferred interview format. Participants could choose to be interviewed by email or by video-conferencing. All of the six participants preferred to be interviewed by email. The researcher waited for three weeks for all the answers to be submitted back. Some answers were in English and some in Lao, differing between questions. Answers in Lao were translated into English by the researcher and answers in English were subjected to grammar correction by the researcher to prepare for data analysis. In return, each participant received a voucher for a coffee at Lao Coffee Bachieng, to the value of approximately NZD10 or around LAK 55,000, by e-mail on completing the interview.

3.4.2. Secondary data collection

The secondary data was purchased and collected from Vientiane Times, the first English newspaper in Lao PDR. Vientiane Times was selected for this study because it is a specialised press agency of the Ministry of Information, Culture, and Tourism that managed by a board of directors. It provides a variety of domestic and international news articles that reflect socio-economic development and government policy in Lao PDR (Vientiane Times, n.d.). Therefore, the data obtained from Vientiane Times is considered to be reliable for this study. After discussions with the contacts of the researcher within the news agency, and after having the contacts search for the terms "microfinance" in the

database, it was seen that 2017 was considered the year that microfinance had the most publicity in Laos. Therefore, the published 2017 news dataset was purchased by the researcher to the value of LAK 250,000 or around NZD 44 for the whole year. The data was sent to the researcher by email on 28 November 2019. It contained 305 newspaper issues which were published daily except Sundays throughout 2017. The data was then scanned and searched, the first time by searching for the terms ‘microfinance’ and ‘empowerment’, resulting in a number of articles. However, only articles that provided or partially provided data on the research questions were selected. Articles that contained the search terms but did not provide data on the research question were ignored. Altogether 44 news articles were included in the data analysis in this study (see Appendix 05).

3.5 Data analysis

To develop an appropriate method for assessing the dynamics of how microfinance influences women in empowerment in Lao PDR, a qualitative tool was used, which is Directed Qualitative Content Analysis (DQICA). Directed Qualitative Content Analysis involves using a pre-existing theory or framework as a starting point of data collection and analysis (Kibiswa, 2019). In this approach data is interpreted, described and meaningfully categorised according to themes in the theory or framework chosen (Kibiswa, 2019). A theme is a concept that describes a set of observations. Directed Qualitative Content Analysis is useful for framing and explaining the dynamics of how microfinance in Lao PDR influences women’s empowerment.

The framework chosen for these research is Kabeer’s Women’s Empowerment framework. This particular framework has been used successfully in other research articles in explaining empowerment of women under different circumstances in different countries. For example, the framework was used to explain the influence of microfinance on women in Bangladesh and India. Therefore, this research makes use of Kabeer’s framework and the three key themes addressed by the framework. As outlined in chapter one, these themes are resources, agency and achievement.

3.5.1. Primary data analysis

After all the interview responses were returned, each was allocated a code as 01 to 06 to keep the identity confidential. Then, each response was scanned through for the first time. At this stage, non-English responses were translated by the researcher into English to prepare for data analysis.

This research uses Kabeer’s framework as a theoretical framework, therefore, each stage or key concept was given a code in order to facilitate the labelling of the data – Resources was coded as ‘A’, Agency was coded as ‘B’ and Achievement was coded as ‘C’. Interview questions were purposely organised to gather information on each stage or theme of Kabeer’s model. The organisation of the questions according to theme is given in the table 02.

Table 02. Intended use of the questions

Model theme	Theme code	Questions
Resources	A	1, 2, 4, 5 & 10
Agency	B	7 & 9
Achievement (well-being)	C	11, 12, & 13
Context information		3, 6, 14 & 15

However, during the data analysis process, the researcher found that even though each question was purposefully organised to address each specific theme, the responses also provide information on other themes as well. The actual use of the questions according to theme is given in table 03.

Table 03. Actual use of the questions

Model theme	Theme code	Questions
Resources	A	1, 2, 4, 5 & 10
Agency	B	1, 5, 7, 9 & 10
Achievement (well-being)	C	1, 4, 7, 11, 12, & 13
Context information		3, 6, 14 & 15

After the survey questions were categorised into different themes, participant responses were subjected to an in-depth textual analysis manually by the researcher to detect information supporting the presence of a particular theme. During this process, unexpected or surprising information that did not fit into Kabear's framework was collected and categorised into potentially new themes.

3.5.2. Secondary data analysis

In addition to the responses from the six participants in the interviews, news articles on microfinance and women's empowerment were also examined as a source of secondary data. This secondary data served the purpose of providing triangulation for the research. Triangulation refers to the application and combination of several empirical materials in the study of the same phenomenon. In this way, the research overcomes the limitation or inherent biases and the problems that arise from single-observer, single-theory and single-method studies.

After receiving the data from Vientiane Times, it was scanned by searching for the terms 'microfinance' and 'empowerment'. Every article was given a code based on its number and issue. If there was more than one article in one newspaper issue, it was given a label as 'A' and 'B'. There were 44 news articles for data analysis in this study (see Appendix 05). Much like the participant responses, secondary data was also subjected to in-depth textual analysis to draw out information that complemented interviewees' responses. In the final step of both primary and secondary data analysis, existing themes from Kabear's framework were then presented and discussed with direct quotations from respondents and news articles in chapter four.

3.6. Ethical considerations

Ethical approval is significant for this research because the way the data was collected for this study involved dealing with a human subject through an interview (Locharoenrat, 2017). Therefore, the academic supervisor and the researcher worked closely to apply for ethical approval from the Auckland University of Technology Ethics Committee on 30 September 2019. It is important to note that no data was collected before the AUTECH granted ethical approval for this research. The ethics number and date of approval is 19/372, 15 October 2019 (see Appendix 06).

Since the study was conducted outside New Zealand, and deals with local governmental organisations, the researcher approached the participants by following local governmental protocol process and ethical process such as: (i) submitting the official document, a letter of request for conducting research, to both organisations, (ii) translating all the documents which include an information sheet, a consent form, interview questions, into a local language, Lao, (iii) before conducting the interview, informing participants about the nature of this study in the information sheet in order to ensure that participants knew their rights to participate or refuse at any time, (iv) obtaining the consent form from each participant prior to conducting the interview to ensure that participation in the interviews was voluntary, (v) storing all the data obtain from each participant safely and confidentially.

Overall, this chapter explored the methodology used in this research including research participant recruitment, data collection and analysis and ethical considerations. The methods used in this chapter are important as the next chapter draws on what has been discussed here.

Chapter 4: Findings and discussion

4.1. Introduction

This chapter presents and discusses the empirical findings based on each theme of Kabeer's women's empowerment framework. As discussed in chapter two, the framework suggests that, for women to be empowered, a three-stage linear process is followed which covers Resources, Agency and Achievement. The findings below will be organised according to each element of this framework. Evidence for these themes will be cited below in direct quotations. As discussed in chapter three, the data was obtained from interviews and news articles. It was then analysed by using directed qualitative content analysis. This allows the researcher to investigate the role that microfinance might play in the empowerment of women in the context of Lao PDR.

4.2. Resources

This section addresses resources. The findings include three types of resources. Institutional resources include financial policy and legislation, microfinance institutions for women, competition among microfinance providers, loans for small business. Human resources include networks, education, jobs and language skills. Financial resources include savings.

4.2.1. Financial policy and legislation

The words "protection" and "legislation" were repeated by the majority of participants when questioned about the role of the Bank of Lao PDR in relation to microfinance. Also, several news articles reported those key words when searching. They reveal that one of the main responsibilities of the Bank of Lao PDR is to regulate and supervise microfinance institutions. The Bank of Lao PDR establishes, disseminates and implements financial service legislation to ensure every microfinance institution is operated in a safe and sound manner and also to enable more effective consumer protection from microfinance operations. For example:

"The central bank... is developing a Financial Consumer Protection Decree... this decree set out regulations which banks and all other financial institutions that the BOL regulates (including microfinance institutions, leasing companies and pawnshops) must follow to ensure they treat their customers fairly..." (News article 203)

One of the reasons the Bank of Lao PDR emphasises customer protection is because in the past women in Lao PDR were afraid that they would be exploited by microfinance institutions due to their illiteracy, as described by participant 06:

"... many women in rural areas, especially illiterate women, are scared to access financial services because there was a case when a woman, who cannot read or write, was told by the officers to sign a document. Since she cannot understand and had little experience she ended up signing that document. As a result, she lost a lot of money to an unknown person. The greedy officer cheated her. Once everyone knows about her case they are scared. Most women in the

village cannot read or write. They also do not know how to calculate the principal and interest. This way lenders could take advantage of her.” (Participant 06)

The statement explains how the bank’s regulations and oversight constitutes an institutional resource that can help empower women. It is insightful as it is a resource that, in the form of a regulation, enables more women to confidently access microfinance funding. It also highlights the issue of illiteracy that prevents women accessing financial services in Lao PDR. The government has noticed the issue and created financial service legislation to control the conduct of the microfinance sector. However, addressing the problem from one side is not enough, another side of the problem should be taken into account too, which is the illiteracy of women. This is to say that controlling the microfinance sector’s actions alone is not enough, and combining an education outreach for women could perhaps serve a fruitful purpose, as discussed below under human resources.

Beside general financial regulations, the Bank of Lao PDR issued a specific regulation to cap the interest rate that financial lenders can charge. This is a major shift in the banking and microfinance industry. One of the reasons the government lowered the interest rate charge was because some lenders offered small loans with short timeframe and required high interest rates of over 100 percent. This is a problem for vulnerable consumers and causes financial harm. Another reason was because the government wanted to stimulate the country’s economy. By reducing interest rates, people are likely to spend more money, increase household expenditure and investment. Lower interest rates also help empower women in terms of access to economic resources.

It can be observed that some microfinance institutions have lowered their interest rates in compliance with government regulations, as reported in news article 051:

“... the government wants to reduce the interest charged... to boost domestic productivity for commercial purposes... microfinance institutions had also dropped interested rates from 16 to 14 percent recently in parallel with the action taken by banks” (News article 051)

The issue of high interest rate charges by microfinance institutions also exists in international literature. According to Ali and Ghoneim (2019), the issue arises due to inadequate financial control from local governments. This is no longer the case in the formal sector in Lao PDR, where the Bank of Lao PDR strengthened control over microfinance institutions and developed a policy to control the interest rates. A successful story of the action can be seen in the cut in interest rates of some formal microfinance institutions as stated in the quote above. The drop in interest rate charges has increased women’s demands for microcredit, as described by participant 04’s statement:

“... a cut in interest rates is good news for women, they have always wanted to borrow money for business but they don’t think they will have the ability to repay all the loan plus the interest rates that are very high. They will end up paying more than three times the loan... now the rate charged is cheaper, many women start to request loans...” (Participant 04)

The Bank of Lao PDR has also developed a policy encouraging financial outreach to women. This policy was reinforced by many formal financial players. The reason women are the focus of the government was because women in Lao PDR account for more than half of the total population and the government believes that if women are financially empowered, they can make a positive contribution to the country's development along-side men, as demonstrated in participant 05's answer:

"... The government of Lao PDR has policies on... accessing funding for women because women are more than half of the total population. Therefore, in order to develop the country, the condition of women needs to be developed by giving women opportunities to contribute to all sectors of the economy... The development of the nation... women are a vital force, a successor, giving birth, and having an important role of the care of the families... women when they can develop in all aspects equal to men, will make a strong contribution to the nation." (Participant 05)

The statement above demonstrates one of the reason the government has focused on financial outreach to women. Another reason was found in participant 04's statement that when women are financially empowered, they are more likely to invest in nutrition, healthcare and education of their children compared to men. It can be concluded here that two main reasons the government of Lao PDR has emphasised financial outreach to women are: (i) women's contribution to the country's development, and (ii) women invest in nutrition, healthcare and education of their children. However, another reason found in literature was not mentioned by the participants or news articles, was that women are more responsible for credit repayment compared to men (Malik & Luqman, 2005; Federici, 2019).

This section highlights the steps taken by the Bank of Lao PDR to address the obstacle that prevents women obtaining microcredit and ensuring women have access to micro-financial services by developing financial service regulation for customer protection, creating policies to lower interest rate charges and provide financial outreach to women.

4.2.2. Microfinance institutions for women

One key word, "WFDF", was repeated by three participants from Lao Women's Union. They commonly referred to the name of a microfinance institution under their organisation. Lao Women's Union established its own microfinance institution in 2009, named Women and Family Development Fund (WFDF). Its core purpose is to provide financial services to low-income women and their families, as described by participant 06:

"LWU identified the need for... providing financial services to low-income and poor households, with special emphasis on women. The LWU was searching for a sustainable solution... in May 2009, the Women and Family Development Fund (WFDF) was established with the approval of the Bank of Lao PDR...and with the support of the Federal Ministry of Economic Cooperation and Development in Germany and the Savings Bank Foundation for Germany. The goal is to create, increase and diversify the financial services for women in rural areas in Laos..." (Participant 06)

It was also mentioned that WFDF has been serving society for 10 years. It has helped 10,398 women through 10 branches in four main provinces. It manages to strike a balance between providing financial services to women in rural areas while ensuring their branches are connected to infrastructure. It was reported by several participants and news articles that WFDF received the 3rd ASEAN Leadership Award on Rural Development and Poverty Eradication in Malaysia. The institution was honoured for its efforts in providing low-cost deposit and loan services for low-income women and their families. This section highlights a strategy used by Lao Women's Union to help women have access to financial services by setting up its own microfinance institution named Women and Family Development Fund (WFDF).

4.2.3. Competition among microfinance providers

The empirical findings reported on the increased competition in the microfinance industry. One common reason cited for this competition was the growth of this industry in society. As reported by participant 03, the number of financial institutions increases each year; in 2013 there were only 53 financial institutions, but in 2019 the number increased to 175 institutions. The competition brings benefits to the customers because they are competing to reach out to more customers. As a result, the loan approval process becomes shorter and easier for customers. In other word, people can access financial services easily. It is noted that even though the benefit of competition does not exclusively benefit women, it was reported that the majority of microcredit borrowers in Lao PDR are women. Therefore, many women have benefitted from this.

The impact of microfinance competition has been studied by many international researchers. Both positive and negative impacts of competition have been reported. However, in the case of the data on Lao PDR in this study, only a positive impact was reported. This impact was a shorter time for credit approval which made it easier for the customer to access microcredit. However, it is important to note from the international literature that shorter and easier credit approval has led to multiple loans obtained by customers which reduces their ability to repay and increases over-indebtedness (McIntosh and Wydick, 2005; Assefaa et al., 2013). This section highlights that competition among microfinance institutions gives women faster and easier access to financial services, especially microcredit.

4.2.4. Loans for small businesses

Most of the interviews and news articles reported that the majority of microfinance institutions in Lao PDR are targeted to provide loans to small businesses, as described by participant 02:

*“many microfinance sectors focus on providing small loans to small business owners to help them take off, many of them cannot obtain a large loan from conventional banking”
(Participant 02)*

One of the reasons credit lending to small businesses has become the focus of many microfinance institutions is because they realise that the small business sector is among the lowest-risk sector for providing credit to, whereas providing loans to the service sector and agricultural sector involves higher risk. It was reported that the highest-risk sector is the agricultural sector, as explained by participant 03:

“... microfinance institutions offer credit to the business sector, service sector and agricultural sector. By providing loan to the business sector it includes low-risk, and can see high returns compared to when providing loans to the other two sectors. The agricultural sector has a higher risk of uncertainties such as climate that can impact farming and crops, with changes in the market price that can affect the farmer...” (Participant 03)

Information found in news article 093 also confirmed that microfinance institutions in Lao PDR are mainly focusing on providing loans to small businesses and not the agricultural sector. The article shows that the government has developed a plan to increase financial outreach to the agricultural sector by providing training for microfinance institutions in managing risk when providing loans for the agricultural sector. This is highlighted in news article 093:

“... Lao’s economy is heavily reliant on agriculture and it is also one of the nation’s strengths... the financial institutions have to seek ways to support financial access for the agriculture sector... participants will be able to adopt the lessons learnt from the workshop to their actual workplaces... this programme is to guide financial institutions through... developing the necessary domain expertise to be able to tackle typical challenges and develop sustainable and profitable agricultural products...” (News article 093)

The lower focus of microfinance on the agricultural sector is also a concern of international researchers. They criticise microfinance for not helping farmers when they encounter an income shock such as a disaster, a change in climate or change in market price that could impact their food crops and livestock. This directly impacts the income of those farmers and leads to the inability to repay the loan (Fishman, 2012). In the context of Lao PDR, this issue has been urgently addressed by the government as mentioned above.

This section points out that many microfinance institutions target their lending to small businesses, even though this plan does not exclusively target women, but many women are beneficiaries because the majority of small businesses in Lao PDR are run by women, as reported in a number of interviews and news articles. In addition, this section sheds light on the action taken by the government to help financial outreach to the agricultural sector.

4.2.5. Networks

The findings shed light on two forms of networks. The first form of networks can be seen through the collaboration between the Bank of Lao PDR and international organisations to allocate funds for local microfinance institutions, as reported in news article 033:

“... the Making Access to Finance More Inclusive for Poor People (MAFIPP)... is being implemented by the Bank of Lao PDR, with US\$5 million in support from the Australian

government... The project aims to provide loans to target institutes... so that they in turn can provide their customers with access to finance...” (News article 033)

One of the reasons allocating fund became an important responsibility for the Bank of Lao PDR was because it was reported by several participants that some microfinance institutions do not have sufficient money to turn into loans. This is also the case for WFDF microfinance institutions under Lao Women’s Union. Participant 06 described the situation:

“... with the expansion of our branches and customers... we are now investigating the opportunity for external funding in order to meet with the increasing customer demand for loans...” (Participant 06)

As mentioned earlier, the majority of WFDF customers are women, therefore, many women are the beneficiaries of the action taken by the Bank of Lao PDR.

The second form of networks can be seen through group collaboration. Women members of WFDF microfinance institutions had the opportunity to meet new members during an orientation meeting organised by the institution. It was described by the officers from Lao Women’s Union that the purpose of conducting an orientation meeting was to get its members to get to know each other before they were assigned into groups. The members were encouraged to support and look after one another. They could exchange views on various issues such as personal and household affairs, business management, crop production, farming, and more. This allows them to brainstorm and collectively find solutions for their affairs. In addition, those women can monitor their peers’ credit usage and repayment, as stated by participant 06:

“... WFDF conduct orientation meetings with around 100 to 150 women... new clients are divided into groups of 30 to 60 members... these groups will work together and look out for each other in their individual business endeavours and be collectively checking for repayment of each other’s loans... customers play an active role at these meetings, exchange their experiences and jointly find solutions to their problems together...” (Participant 06)

The word ‘orientation meeting’ demonstrates knowledge sharing, learning, opportunities to meet and support each other. It is an important resource that goes beyond just microfinance to help empower women. The use of group collaboration by WFDF to monitor peer repayment, in line with previous research by Franke, Klantschi, Meibauer, and Talmo (2011), Fishman (2012), and Ali and Ghoneim (2019), suggests that group lending could help prevent loan default as members could help monitor the use of credit and repayment by their peers, and if some members default others will take the responsibility. In the context of Lao PDR, the use of credit for gambling exists, as suggested by participant 06. Therefore, group members could stop this activity. This is why WFDF has a high repayment rate at 100 percent, as mentioned by participant 06.

Even though, Kiiru (2007), Geleta (2014), and Federici (2019) suggested that members of the group can select their peers and claimed that the selection of peers cannot serve the extreme poor because they are unlikely to be selected, this does not seem to be the case in Lao PDR, where the groups are formed by the institutions rather than by individuals.

4.2.6. Education

The words “training”, “skills”, and “financial literacy” were repeated by most participants. For example, participant 05 explained her role in the organisation was to provide training for women to improve their business and occupational skills:

“... I am responsible for providing business training for women. I help them to upgrade their many skills, for example, the leadership skills, product development skills and communication skills. This will help them to be confident and become successful businesswomen. Together we conduct training for occupational skills of hair-dressing, baking, weaving, tailoring, and natural dyes. When women have these skills, they can start to do something, make a profit and can pay back the loans...” (Participant 05)

It is further noted by some participants that providing women with business skills is important, however, those skills are not enough because a business has to make money and deal with money. A successful business owner also needs to have financial literacy such as financial planning, debt management, and knowledge of calculating interest. These skills are crucial in helping women entrepreneurs manage money effectively and in a way that will not end up creating more debt, as described by participant 01:

“The main challenge I come across is ... only ordinary education generally is not enough, women should have financial literacy so they know how to make effective decisions on their financials... they should know to save for a rainy day, allocate some money for saving, for personal spending and some for investing... without this skill, poor financial decisions can lead to accumulating large amounts of debt... they cannot spend all the money on their business, it is very high risk - what if their business is not successful, how can they repay the loan.” (Participant 01)

Apart from the skills needed, borrowers need to have discipline in the way money should be used to achieve their objectives. It was reported by participant 06 that some borrowers used money in ways that are not in line with the loan purpose such as on luxury items rather than on income-generating activities, and some borrowers use it on gambling. The point made in this section is to highlight the importance of financial literacy, which is different from the previous section about women’s illiteracy in general. The finding in this section significantly supports existing literature on the importance of financial literacy. Financial literacy should be treated and separated from basic education as the former refers to ones' ability to apply knowledge in practice, while the latter refers to general financial education that does not necessarily mean practical ability. In addition, occupational skills such as hair-dressing, baking, weaving, and tailoring training for women as mentioned by participant 05, raise a question about whether the society is trying to teach women that these are their jobs.

4.2.7. Jobs

It was reported by participant 04 that the establishment of WFDF not only provides financial access and training for women, but also job opportunities. Many women in rural villages have been working for WFDF, some sitting on board committees. The Bank of Lao PDR has also worked on promoting women to participate in the workforce by creating a regulation to include women on board, as mentioned by participant 03:

“... the Bank of Lao PDR partners with GIZ (The Deutsche Gesellschaft für Internationale Zusammenarbeit) to work on building women’s inclusion... In regard to financial inclusion, it sets out in the regulation that at least two-thirds of the microfinance sector should include women on the board of directors.” (Participant 03)

A successful story of this effort can be seen in news article 025, about a microfinance project under the partnership between the Bank of Lao PDR and the government of Australia and Germany, named Access to Finance for the Poor Project (AFP), which includes women in the project. Women account for more than 34 percent of committee board members.

This section underlines the role of microfinance in job creation for women. However, according to international literature the role of microfinance in creating jobs is a double-edged sword. On one hand, it could contribute to a positive outcome for women. On the other hand, participating in the workforce is considered as increasing workloads and burdens for women apart from traditional household responsibilities (Rahman & Westley, 2001; Malik & Luqman, 2005). In the worst cases, women encounter violence from their male counterparts as they are not responsible for household work (Schuler et al., 1998).

4.2.8. Language skills

Lao PDR is very ethnically diverse. A total of 49 different ethnic groups with many different languages are recognised by the government, however, the number could be more than that, based on who is counting. The issue raised by participant 05 was about language barriers among ethnic minority groups. The majority of this group, especially women, cannot speak the national language (Lao). This becomes one of the main issues to achieving the goal of women's empowerment. It was reported that even though the WFDF microfinance institution makes an effort to expand its financial services into the most geographically remote areas, it encounters language barriers. It cannot communicate or offer any financial services to the women in those areas.

This section highlights the language barrier as an obstacle for women from ethnic minority groups to access microfinance services. If we treat the issue of the language barrier as different from the issue of illiteracy, it could be said that this finding does not really exist in international literature. This could be

because Lao PDR is very context specific with 49 different ethnic groups, and this becomes a unique development challenge for Lao PDR.

4.2.9. Savings

Another type of financial service offer by WFDF microfinance institution is micro-saving. Participant 04 reported that the borrower was always advised by the officers to save for a rainy day by putting money into a deposit account.

“after lending to the customer, our staff also advise those borrowers to save money because they now have debts that they have to be responsible for. Saving has many benefits, such as it will help them in difficult or unexpected situations, and sometimes if their business does not make a profit they can use the savings to cover the debt.” (Participant 04)

Even though the number of saving accounts in Lao PDR is increasing, the number of dormant or inactive accounts also rising. This rise is a concern for the government and financial industry as reported by participant 03. As a result, the government is drafting a policy to encourage people to use financial planning, putting money into saving in order to avoid unnecessary payments, as reported by news article 009:

“Drafting the legislation aims to administrate society to be analogous to the directions and policies of the Party and is required in order to implement the prime minister’s decree on saving money and resisting extravagant payments.” (News article 009)

This section highlights the government’s efforts to encourage people to save. However, this contrasts with the action taken by the Bank of Laos to reduce interest rate charges to encourage people to spend more to stimulate country’s economy. Another important point in this section is when microfinance officers encourage people in general or women in particular to save. This finding is in line with previous research by Kiiru (2007) which suggested that borrowers were forced to save in order to use saving as security for the loan and the saving will only be paid back when every member of the group pays back the loan and interest.

4.3. Agency

In the previous section women’s agency was demonstrated through various dimensions such as having access to financial services, receiving education, access to networks, participating in the workforce. This section will present and discuss data pertaining to women’s agency as found in the analysis. Four key factors emerged: household decision-making, leadership position, alternative choices, and dishonest microfinance officers. To reiterate, the agency here refers to the capacity of women to set their own goals and make their own decisions regarding their own lives.

4.3.1. Household decision-making

Several participants pointed out that women have a say in household decisions. Women in rural areas have less say in personal and household decisions compared to women in the city. This could be because traditional patriarchal culture and norms are still widespread in rural areas, whereas in the city women are more modern (influenced by international trends). It was reported by several participants that women in rural areas are able to choose household items, and make decision on daily purchases.

As noted from Kabeer's framework, not all decision-making is equally important. Some decision-making is less important because it has less consequence in women's lives, whereas some decision-making is more important because it has a significant consequence in women's lives, as explained in chapter two. Therefore, simple household decision-making by women in rural area reflects the degree of agency of those women.

4.3.2. Leadership position

It was reported in several news articles that women have the ability to participate in a leadership role. One of the reasons women have come this far is because of the support from the government and international organisations through a leadership programme. This programme, called the Australia Awards Fellowship Programme, is funded by the Australian government. The programme provides leadership training for women in Lao PDR by allowing them to travel to Australia and meet up with Australian leaders and experts to enrich them with leadership skills.

The success story of this programme can be demonstrated in the news article 067 where women alumni of this programme are able to participate in leadership roles in the workforce:

"... a programme of support for women's leadership in Laos – The Australia Awards Fellowship... Last week I attended an event to congratulate the 15 Lao women who will go to Australia under the 10-week Awards Fellowship Programme... some of these alumni now hold leading roles in decision-making positions and work side by side with their male counterparts."
(News article 067)

News article 075 also reported that the number of Lao women participating in decision-making positions has increased over the past few years. In those cases, women's agency is demonstrated through leadership positions. In this case, women have the ability to control the organisation and subordinates (managerial control). This kind of control relates to the form of 'power over' where it was being tied to the concept of 'empowerment', by the framework. Moreover, the phrase 'work side by side with their male counterparts' stated in the news article 067 indicates women's empowerment. This is because one of the concepts of 'empowerment' as proposed by the framework is "ability to participate on equal terms with men" (Kabeer, 2017, P. 615). This is an important indicator of women's empowerment.

4.3.3. Alternative choices

The word “illegal” was repeated by numbers of news articles. They demonstrate that one of the tasks of formal microfinance institutions is to help people avoid borrowing from illegal (informal) lenders. This is because illegal lenders are likely to charge borrowers excessive interest rates compared to formal microfinance lenders. Not only that, illegal lenders often impose repayment through threat and violence. Some local village people call these lenders criminal, as mentioned by participant 01.

It is noted that even though the plan to help borrowers avoid illegal lenders does not exclusively target women, however, many women benefit from it because the majority of microfinance borrowers in Lao PDR are women. The objective of formal microfinance institutions, to help people women avoid illegal lenders, creates an alternative choice for women. This means that women can choose between borrowing from microfinance institutions or from illegal lenders. This way is considered to give women the ability to choose. Having alternative choices is another indicator of empowerment because it allows women to exercise agency. Having no choice means women do not have ability to choose but to accept what is offered. A good example of this was mentioned in chapter two when Kabeer (2013) explained how having no choice makes women vulnerable – the loss of the husband as main breadwinner forces women to take up the family business. Kabeer (2013) explained that if this was not what women wanted, then it did not feel like a choice but was an option that they had to take order to survive.

It is worth pointing out that Kabeer’s framework fails to acknowledge that empowerment could also be a reversible process. A good example of this is when women realise that an increase in income means a decrease in their mobility, therefore, those women decide to stop working in the market and send their husbands to take over their businesses. When the husbands agree to take over the business it means that the women might lose control over their business but it increases their mobility and happiness. This is considered to be another step in achievement that can be translated into women's empowerment in her specific context (Hofmann & Marius-Gnanou, 2007).

4.4. Achievement (well-being)

This section demonstrates women’s achievement (well-being) through benefits of microfinance and high repayment rates.

4.4.1. Benefits of microfinance

Women’s achievement was directly demonstrated through participants’ narratives and news articles about the benefit of microcredit. For example, news article 025 reported on the development of business as a result of the microfinance programme:

“We know that access to finance is an important enabler of private sector development, and we have already seen the project support the development of hundreds of small private

businesses in rural communities which would otherwise not have been possible...” (News article 025).

Most participants agreed that microfinance brings benefits to women’s lives and is an effective tool to empower women. After receiving microcredit, women’s lives change. As the participants explained, some women can buy convenience products and start to sell in the village market. Some women use loans to buy livestock and family poultry for household consumption and commercial purposes. Many women start a home sewing business, a home baking business, and buy more crops to plant for commercial purposes. In terms of household affairs, women were able to support their husbands and children to travel into the city to pursue education with the aim that they will get a good job with a higher income. Some women even used the loan for themselves to migrate into the city to find jobs that offered better payment. It was reported that places where these women come from are very poor and they cannot find the job that they want there. The popular jobs among these women migrating to the city are factory worker, housekeeper, cleaner, waitress and vendor (Participant 06).

For women who live in the city, microfinance can benefit them in terms of household repairs, weddings, travelling, purchasing things they want such as car, mobile, laptop and more. Some people might consider these products as unnecessary, however, in the context of Lao PDR, these products can increase women’s status in the society. Even more, car is necessary for women to travel to work. This is because public transportation is poor as a result of challenging infrastructure (Participant 06).

These are some examples of how microfinance can benefit women in both rural and city areas in Lao PDR. However, the point made about the loan being used to support the husband to travel into the city to pursue education, in line with previous literature, criticises microfinance for making women more vulnerable because the loan given to women is, in fact, controlled by their husbands (Al-Amin & Mathbor, 2019). Also, it might not make sense when women obtain loans for the purpose of migrating into the city, for weddings, travelling and purchasing unnecessary items. This may help empower women. Even though it may be considered ‘unproductive’ from the point of view of microfinance providers because the loans have not been used in income-generating activities, from the point of view of women, mobile phones and cars are important resources that help transport them to the workplace and connect with others for business purposes. This reflects women’s survival strategy as those material resources improve women’s well-being and social status. This also shows that women are able to exercise their agency by using money for what they desire.

4.4.2. High repayment rate

Another sign of women’s achievement can be implied through a high repayment rate. It was reported by participant 06 that a WFDF microfinance institution has an on-time repayment rate as high as 100 percent. High repayment rates could be indicated to be improving women’s well-being. The logical

assumption is if a woman is able to repay the loan and interest, that person must have effectively and productively used the loan.

This finding on high repayment rates by women could make a connection to a previous study by Malik and Luqman (2005); Federici (2019) suggests that women tend to be more honest and are more responsible in credit repayment. However, high repayment rates could also be derived from other factors such as: (i) women might be involved in over-borrowing patterns when they obtain a new loan in order to repay a previous loan, (ii) group members might have an effective way of collecting loans from members, or they are forced to repay loans which may not increase women's well-being. As mentioned in chapter two, microfinance does not really serve the extreme poor because the members of the group are likely to select their peers (Kiiru, 2007; Geleta, 2014; Federici, 2019), and the concern of microfinance institutions on financial viability has led to avoiding providing loans to the extreme poor (Hofmann & Marius-Gnanou, 2007). As a result, high repayment rates could be a product of wealthy customers.

4.5. Microfinance and Kabeer's women's empowerment framework

Kabeer's framework suggests that empowerment requires the ability to define goals, act upon those goals and achieve them. Women's access to resources and agency leads to their ability to make goals and achieve them, which results in being empowered. The first step for achieving goals is access to resources, which is a pre-condition to enable women to gain agency. In the findings, it is indicated that women have access to resources in the form of microcredit, micro-saving, networks, education and jobs. Women are able to access those resources through financial policy and legislation created by the Bank of Lao PDR, through competition in the microfinance industry, the provision of microcredit targeted at small businesses, group collaboration, education, and job availability as a result of microfinance.

The second step for achieving goals is having agency. Agency is the ability to define goals and act upon them (Kabeer, 1999). In the microfinance literature, a common theme used to identify agency is household decision-making, ability to make strategic life choices, ability to participate on equal terms with men, ability to make alternative choices, autonomy, self-confidence. The empirical findings reveal that women in Lao PDR can exercise those agencies although the findings do not explicitly demonstrate how women gain them: are they from the resources gained at the first stage or not?

The third step is achievement (well-being). It refers to whether or not women achieve goals and whether this transforms women's lives into a positive outcome (Kabeer, 1999). The findings here do not explicitly show how resources and agency gained from the first and second stages of the process help women achieve their goals, but reveal that microfinance helps women achieve something such as

starting businesses, supporting family education, supporting themselves to migrate into the city to find higher paid jobs, using the loans for a wedding, travelling and purchasing goods.

It can be assumed that if a woman's goal in life is to have a small business, this is the choice. The framework then suggests that resources and agency will create a possibility for women to achieve these goals. Resources in the findings could be financial services in terms of microcredit, and education in terms of skills and knowledge of business operation. Agency in the findings could be a woman's ability to participate on an equal basis with men or ability to work in the workforce. Together, microcredit, business skills and knowledge, and the ability to participate in the workforce create a possibility for women to set up their own businesses, so women are achieving their goals. There is a connection between achieving goals and empowerment as suggested by the framework, therefore, it could be implied that women are empowered. On the other hand, if a woman has resources (loan) to start up a business but the family members/husbands is not allowing her to become an entrepreneur because they prefer the woman to remain a housemaker, this issue relates to a woman's agency. Only having resources but not having agency prevents women from achieving their goals. This can lead to disempowerment. That is, someone has the power to do something, but a bit of this power has been taken away, thus reducing the extent of agency of the person.

It is important to note that empowerment designates a degree: one can become more empowered, or become disempowered. One can become more empowered (or lose power and through that become less empowered, that is, disempowered) through specific acts. However, a person is never just "empowered" as such (in every way). Even though the empirical findings do not explicitly demonstrate how the resources women gained in the first stage help them gain agency in the second stage and achieve their goals in the final stage as suggested by the framework, the findings provide an insight into how the Bank of Lao PDR and Lao Women's Union have tried to help women have access to important resources such as microcredit, micro-saving, networks, education, and jobs, and through this have sought to empower women.

Kabeer's women's empowerment framework is helpful for the researcher to understand the process of women's empowerment. Without the framework, the researcher will have a limited understanding of empowerment, this is to say that just because a woman has a business does not necessarily mean that she is empowered. A woman is empowered when having a business is her goal, when having business is a major change in her life, when she can fully operate the business without facing obstacles from men/social norms, and when having a business brings a well-being outcome into her life. Therefore, it can be concluded that Kabeer's framework is important in assessing women's empowerment, that the three linear stages are interconnected, and cannot be separated from each other. Resources mean nothing

without agency, and vice versa. Kabeer's women's empowerment framework is applicable in exploring women's empowerment in the case of Lao PDR.

Table 4. Summary of women's empowerment through resources, agency and achievement (well-being) in the case of Lao PDR

Resources	Agency	Achievement (well-being)
Institutional resources * Financial policy and legislation * Microfinance institution for women * Competition among microfinance providers * Loan for small business	* Household decision-making * Leadership position * Alternative choices	* Benefits of microfinance * High repayment rate
Human resources		
* Networks * Education * Jobs * Language skills		
Material resources		
* Savings		

4.6. Emerging issues

Initially, the focus of this study was on the role of the Bank of Lao PDR and Lao Women's Union and the impact of microfinance on women's empowerment, therefore, the gender role and gender pay gap in society was not well reported by participants. However, unexpectedly, the empirical findings from a participant and a news article have given rise to the issues of gender discrimination and gender pay gaps while I was reading through the news and responses. I realised that those issues should not be separated from the study of microfinance and women's empowerment. To attain more information about those issues, I emailed additional questions back to some participants.

4.6.1. Gender discrimination

In the society of Lao PDR, men have traditionally been breadwinners and decision-makers, whereas women have been homemakers and followers. The world is changing and an increasing presence of women in the workplace has led to changes in women's role in society. However, the empirical findings reveal that a breadwinner role performed by women in Lao PDR is not acceptable to men, as stated in news article 285:

"... there are a lot of obstacles because female entrepreneurs are not yet widely accepted by men..." (News article 285)

At the same time, a homemaker role performed by men also makes society perceive men feel "less of a man".

“Men have a bigger role to go out and work to find money for their families and to pay for all the bills. They do not have time for little things in the house such as cleaning or taking care of children. Their wives should be responsible for this. If men have to stay home and take care of the children while their wives go out to work, this will make them feel embarrassed. Their wives’ family’s side, especially her parents, will think their daughters should not have married this guy because he cannot financially support her daughter like other guys do” (participant 02)

These highlight the issue of gender discrimination in Lao PDR. This issue is the main obstacle to women's empowerment goals. Recently, there have been many attempts to help promote gender equality. One of them, as reported by news article 285, is the establishment of Women’s Entrepreneurial Centre (WEC) in 2017 (news article 285). The project is funded by the U.S. Department of State through World Education Laos. The project’s goal is to help promote the role of business-women in society by increasing the awareness of the issue and working alongside major players to create a policy that encourages women’s roles.

4.6.2. Gender pay gap

Surprisingly, even though women in Lao PDR have agency to participate in paid jobs, the gender pay gap is still an issue, as reported in news article 059:

“Women’s participation in the labour market increased tremendously, obstacles diminished and choices improved. In Laos, the female participation rate reaches 79 percent (almost equal to male labour force participation rate reaching 81 percent). However, wage discrimination continues to affect working women. On average, women’s monthly wages are only two-thirds of their male counterparts.” (News article 059)

The issue of a gender pay gap affects women’s long-term empowerment because, according to Kabeer’s framework, women’s empowerment relates to well-being. The issue of the gender pay gap decreases women's well-being as soon as the woman becomes aware of the gap and sees it as unfair. It also affects women's well-being in terms of financial security in older age, job stability and health.

It can be concluded that resources such as those provided by microfinance institutions alone will not address gender disparities and automatically lead to women’s empowerment. There are other elements that also need to change for empowerment to take place. The key element highlighted in this analysis is the need for cultural change where traditional gender roles are questioned and new models arise, for example, women as business owners and leaders in the economy, society and politics.

Chapter 5. Conclusion

5.1. Introduction

The aim of this research was to investigate the role of microfinance in women's empowerment in Lao PDR. This chapter concludes the major point of this research and proposes some contributions. It will further discuss implications and limitations of the research and propose potential for future research in similar studies. By using an exploratory case study and directed qualitative content analysis as guided by Kabeer's women's empowerment framework, this research provided an analysis of the perspective of government officials involved in the work of microfinance programmes and women's empowerment in Lao PDR. The findings provide insights into the role of the Bank of Lao PDR and Lao Women's in helping women access critical resources that are an important enabler to empowerment. To reiterate, the study did not address the research question directly from the point of view of the women recipients of microfinance. This will remain as an avenue for future research.

5.2. Contributions

This research provides two important contributions: (i) to the understanding of the process of women's empowerment in Lao PDR, (ii) to the literature by analysing the context of Lao PDR. Firstly, the empirical findings contribute to the understanding of microfinance in women's empowerment in Lao PDR. The findings suggest that resources such as microfinance are important but cannot alone automatically lead to women's empowerment. Other factors must also be considered such as education, knowledge, networks and jobs. Moreover, in the specific context of Lao PDR, cultural norms play a crucial role in the process of women's empowerment. The key element highlighted in this analysis is the need for cultural change to address gender disparities in order for empowerment to take place.

Secondly, the research contributes to the international literature by adding insights into how microfinance operates in the context of Lao PDR, and the role of the Bank of Lao PDR and Lao Women's Union in helping women access critical resources that are an important enabler of empowerment in a country that rarely appears in international literature. This research contributes to the international literature especially by providing first-hand empirical interview data from technical staff and decision-makers in the two key governmental institutions involved in administering and regulating microfinance activities in the country, also with the aim of empowering women. The interview data was complemented with an analysis of secondary data to get a more in-depth understanding of the issues in Lao PDR. This is an important contribution of this research.

5.3. Implications

This section reflects on the implications of this research specifically in the context of Lao PDR. It highlights key issues and reflects on how the government of Lao PDR could better address the issue of

women's empowerment through, but also beyond, microfinance because microfinance alone is not always a sufficient resource to allow empowerment to take place. Firstly, the findings shed light on the issue of gender discrimination and the gender pay gap. This reflects cultural norms in favour of men and puts culture norms into question. In addressing this issue, focusing solely on creating specific regulations to control microfinance institutions is not enough; the government should take a coherent approach to dealing with the constraints facing women's empowerment such as cultural issues. Also, women's empowerment is context-specific; studying the relationship between microfinance and women's empowerment alone is not enough to evaluate the effects of microfinance; cultural norms must also be accounted for and incorporated into the study for a more accurate evaluation.

Secondly, the study suggests that in Lao society, a breadwinner role performed by women such as entrepreneurs is unacceptable to men, whereas a homemaker role performed by men such as caregivers makes men feel "less of a man". This issue cannot be tackled solely by focusing on women, but should focus on men as well, 'empowering men': not in terms of power over women, but in terms of challenging traditional norms that lead to gender imbalance, empowering men to enable them to choose to adapt to a new role as a homemaker. Thirdly, competition among microfinance providers creates shorter and easier credit approval for customers. On the one hand, it means easier access to microcredit for customers, on the other hand, due to easy access, the customer may obtain multiple loans which could result in increased over-indebtedness and decrease their ability to repay loans. Therefore, policymakers should take these different impacts into account before developing a financial competition policy, especially a policy on lowering lending standards to increase customers. Rather than competing with each other for a win-loss result, it might be in the interests of microfinance operators themselves to cooperate with each other for a win-win result, by exchanging information in order to prevent borrowers from multiple loan-taking. Fourthly, the language barrier in ethnic minority groups is one of the main obstacles to achieving women's empowerment goals because it prevents those women from accessing financial services and contributing in society more broadly. Therefore, the government should emphasise increasing the availability of primary education for ethnic minority women. Alongside this, the government might consider increasing the number of ethnic minority teachers and adopt distance learning.

5.4. Limitations

Interviews with technical staff and decision-makers from the two key governmental institutions involved in administering and regulating microfinance activities and women's empowerment in the country has provided insight into how governmental bodies are addressing the challenges encountered and helping women access critical resources that are an important enabler to empowerment in Lao PDR. This, however, also constitutes a limitation of the study because the topic has been explored from the point of view of government bodies alone rather than through the recipients of microfinance themselves.

The findings may provide different insights if studied from the point of view of the recipients of microfinance. Therefore, for future research, it is recommended to include women recipients of microfinance in the study. Further research might also want to look at a broader set of institutions involved in the sector such as private organisations, formal and informal microfinance institutions.

5.5. Conclusion

In conclusion, even though the findings cannot provide a comprehensive and conclusive answer as to the extent that microfinance might help empower women, it provides insight into the important role of the Bank of Lao PDR and Lao Women's Union in helping Lao women access financial resources and other forms of resources that are an important enabler of empowerment.

Financial policy and legislation issued by the Bank of Lao PDR and the establishment of microfinance institutions (WFDF) for women by Lao Women's Union widen opportunities for women to access financial services, particularly microcredit and micro-saving. The competition in the microfinance industry and the lending targets to small businesses by microfinance institutions have enabled women broader access to financial services, particularly microcredit. The Bank of Lao PDR and Lao Women's Union have, however, realised that a microfinance product alone is not sufficient to automatically lead to empowerment, therefore, they have also decided to provide other services including education, networks and job opportunities, which are also important enablers of empowerment. The findings further shed light on the constraints facing women's empowerment, which are cultural issues such as gender inequality and the gender pay gap. It can be concluded that in the context of Lao PDR, microfinance alone may not automatically lead to empowerment, but education, knowledge, networks, jobs, and cultural norms are also important factors that can determine the failure or success of the empowerment approach.

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Appendices

Appendix 01. Display of letter requesting access



ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ
ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ ເອກະພາບ ວັດທະນາຖາວອນ

ໃບສະເໜີ

ຮຽນ:

ເລື່ອງ: ສະເໜີຂໍສໍາພາດພະນັກງານໃນອົງກອນຂອງທ່ານ

ຂ້າພະເຈົ້າ ທຸລາພອນ ສີຫານາດ ປັດຈຸບັນກຳລັງສຶກສາຕໍ່ຂັ້ນລະດັບປະລິນຍາໄທ ສາຂາພາກວິຊາທຸລະກິດ ຢູ່ທີ່ມະຫາວິທະຍາໄລ Auckland University of Technology ທີ່ປະເທດ ນິວຊີແລນ. ຂ້າພະເຈົ້າ ກຳລັງເຮັດບົດ ຄົ້ນຄວ້າປະລິນຍາ ໃນຫົວຂໍ້ ບົດບາດການເງິນຈຸລະພາກໃນການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ກັບແມ່ຍິງ ໃນ ສປປ ລາວ.

ຂ້າພະເຈົ້າມີຄວາມຕ້ອງການທີ່ຈະສໍາພາດພະນັກງານທີ່ເຮັດວຽກໃນກົມຂອງທ່ານຕໍ່ກັບຫົວຂໍ້ດັ່ງກ່າວ ຈຳນວນ 3 ທ່ານ. ການເຂົ້າຮ່ວມໃນການຕອບຄໍາຖາມຄັ້ງນີ້ຈະມີທັງໝົດ 15 ຄໍາຖາມທີ່ຜູ້ເຂົ້າຮ່ວມຈະຕ້ອງໄດ້ຕອບ ເຊິ່ງຜູ້ເຂົ້າຮ່ວມສາມາດເລືອກຕອບໄດ້ ສອງຊ່ອງທາງຄື:

1. ຂຽນຄໍາຕອບສົ່ງໃຫ້ທາງອີເມວ ໂດຍສາມາດຕອບເປັນພາສາລາວ ຫຼື ພາສາອັງກິດ ແລ້ວສົ່ງຄໍາຕອບຄືນ ໃຫ້ຜູ້ສໍາພາດທີ່ອີເມວ syhanathluna@gmail.com
2. ເລືອກໃຫ້ຜູ້ສໍາພາດດໍາເນີນການສໍາພາດຜ່ານທາງວິດີໂອ ໂດຍທີ່ຜູ້ສໍາພາດຈະໄດ້ມີການປັນທຶກສຽງ ແລະ ວິດີໂອໄວ້ຕະຫຼອດການໃຫ້ສໍາພາດ.

ຜູ້ທີ່ເຂົ້າຮ່ວມຕອບຄໍາຖາມຈະໄດ້ຮັບບັດສົມມະນາບຸນຄຸນ ສໍາລັບດຶມກາເຟຢູ່ທີ່ຮ້ານກາເຟບາຈຽງໂດຍຄິດເປັນມູນ ລະຄ່າ 55,000 ກີບ ຜ່ານທາງອີເມວຫຼັງຈາກທີ່ໄດ້ສໍາເລັດການໃຫ້ສໍາພາດແລ້ວ. ລາຍລະອຽດເພີ່ມເຕີມຂອງ ການສໍາພາດແມ່ນໄດ້ລະບຸໄວ້ໃນ Participant Information Sheet ທີ່ຄັດຕິດມາພ້ອມນີ້.

ດັ່ງນັ້ນ, ຂ້າພະເຈົ້າຈຶ່ງຂຽນໃບສະເໜີນີ້ມາຍັງທ່ານເພື່ອພິຈາລະນາຕາມເຫັນສົມຄວນດ້ວຍ.

ດ້ວຍຄວາມເຄົາລົບ ແລະ ນັບຖືຢ່າງສູງ
ຜູ້ສະເໜີ

ຕຸລາພອນ ສີຫານາດ

Appendix 02. Display of participant information sheet



Participant Information Sheet

ຂໍ້ມູນສໍາລັບຜູ້ເຂົ້າຮ່ວມ

Date Information Sheet Produced:

ວັນທີ ທີ່ເອກະສານໄດ້ຮັບການຮ່າງຂຶ້ນ

30 September 2019

Project Title

ຊີ້ໂຄງການ

Investigating women's empowerment through microfinance: The case of Lao PDR

ການຄົ້ນຄວ້າການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແມ່ຍິງໂດຍຜ່ານການເງິນຈຸລະພາກ: ກໍລະນີສຶກສາຂອງ ສປປ ລາວ

An Invitation

ຫນັງສືເຊີນ

My name is Toulaphone Syhanath. I am doing research for my Master of Business degree at Auckland University of Technology in New Zealand. I am currently conducting interviews as part of a research study to increase my knowledge of the role of microfinance in empowering women in the case of Lao PDR. You are invited to participate in this research project because you are working for an organisation/department that controls and conducts microfinance activities in Lao PDR. This means that you are in an ideal position to provide valuable information about the topic from your perspective.

ຂ້າພະເຈົ້າ ນາງ ຕູລາຟອນ ສີຫານາດ ກໍາລັງເຮັດບົດຄົ້ນຄວ້າສໍາລັບປະລິນຍາໄທ ສາຂາວິຊາທຸລະກິດ ທີ່ມະຫາວິທະຍາໄລ Auckland University of Technology ໃນປະເທດນິວຊີແລນ. ປັດຈຸບັນນີ້ ຂ້າພະເຈົ້າ ກໍາລັງເຮັດການສຳພາດ ຊຶ່ງເປັນສ່ວນໜຶ່ງຂອງບົດຄົ້ນຄວ້າຂອງຂ້າພະເຈົ້າ ເພື່ອເພີ່ມທຽມຄວາມຮູ້ໃຫ້ແກ່ຕົວຂອງຂ້າພະເຈົ້າເອງ ຕໍ່ກັບບົດບາດຂອງການເງິນຈຸລະພາກໃນການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງໃນ ສປປ ລາວ. ທ່ານໄດ້ຖືກເຊີນໃຫ້ເຂົ້າຮ່ວມໃນໂຄງການຄົ້ນຄວ້າຂອງຂ້າພະເຈົ້າ ເນື່ອງຈາກທ່ານກໍາລັງເຮັດວຽກຢູ່ກັບອົງກອນ ຫຼື ພະແນກທີ່ເຮັດວຽກທີ່ໃນການຄວບຄຸມ ແລະ ນຳພາການດຳເນີນງານຂອງການເງິນຈຸລະພາກໃນ ສປປ ລາວ. ເຊິ່ງໝາຍຄວາມວ່າທ່ານຢູ່ໃນຖານະທີ່ເໝາະສົມ ທີ່ຈະສະໜອງຂໍ້ມູນທີ່ມີຄຸນຄ່າກ່ຽວກັບບົດບາດຂອງບົດຄົ້ນຄວ້າຂອງຂ້າພະເຈົ້າ ຈາກມຸມມອງຂອງທ່ານເອງ.

It is important to note that your responses will be confidential. Your name and email address will be kept safe and only the researcher and their supervisor will be able to access that information. The results of this study will be used for scholarly purposes only.

ທຸກໆຄໍາຕອບຂອງທ່ານຈະຖືກຮັກສາເປັນຄວາມລັບ ລວມທັງຊື່ ແລະ ທີ່ຢູ່ອີເມວຂອງທ່ານຈະຖືກຮັກສາໄວ້ຢ່າງປອດໄພ ຊຶ່ງຈະມີ ພຽງແຕ່ນັກຄົ້ນຄວ້າ ແລະ ອາຈານທີ່ປຶກສາ ເທົ່ານັ້ນທີ່ຈະເຂົ້າເບິ່ງຂໍ້ມູນນັ້ນເທົ່ານັ້ນໄດ້. ຜົນຂອງການສຶກສານີ້ແມ່ນຈະຖືກນຳໃຊ້ເພື່ອຈຸດປະສົງດ້ານການສຶກສາເທົ່ານັ້ນ.

What is the purpose of this research?

ຈຸດປະສົງຂອງການຄົ້ນຄວ້ານີ້ແມ່ນຫຍັງ?

The purpose of this research study is to investigate the role of microfinance in empowering women in Lao PDR. This study will contribute to the completion of my Master of Business degree. The findings of this research may also be used for academic publications and presentations.

ຈຸດປະສົງຂອງການສຶກສາຄົ້ນຄວ້ານີ້ແມ່ນເພື່ອຄົ້ນຄວ້າເຖິງບົດບາດຂອງການເງິນຈຸລະພາກໃນການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງໃນສປປລາວ. ການສຶກສານີ້ ຈະປະກອບສ່ວນເຂົ້າໃນການສໍາເລັດໂຄງການການສຶກສາຂັ້ນລະດັບປະລິນຍາໄທ ສາຂາທຸລະກິດຂອງຂ້າພະເຈົ້າ. ຜົນທີ່ໄດ້ຮັບຈາກການຄົ້ນຄວ້າໃນຄັ້ງນີ້ແມ່ນຈະຖືກນຳໃຊ້ເຂົ້າໃນການຕີພິມເຜີຍແຜ່ດ້ານເອກະສານ ແລະ ບົດນຳສະເໜີທາງວິຊາການ.

How was I identified and why am I being invited to participate in this research?

ວິທີການກຳນົດ ແລະ ເຫດຜົນຂອງການເຊັນທ່ານເຂົ້າຮ່ວມມີຄືແນວໃດ?

You and/or your organisation have been chosen purposefully for this study as you are in an important position to shed light on the research topic given the role of your organisation in the administration of microfinance in Lao PDR and your role within the organization.

ທ່ານ ແລະ ອົງກອນຂອງທ່ານໄດ້ຖືກຄັດເລືອກໃຫ້ເຂົ້າຮ່ວມໃນການສຶກສາຄັ້ງນີ້ໂດຍສະເພາະ ດ້ວຍເຫດຜົນທີ່ວ່າ ທ່ານເປັນບຸກຄົນທີ່ສຳຄັນຕໍ່ກັບການສະໜອງຂໍ້ມູນທີ່ໃຫ້ຄວາມຊັດເຈນຕໍ່ກັບຫົວຂໍ້ວິໄຈຂອງຂ້າພະເຈົ້າ ເຊິ່ງມີຄວາມສຳຄັນຕໍ່ການ ແລະ ອົງກອນຂອງທ່ານແມ່ນມີສ່ວນສຳຄັນຕໍ່ກັບການບໍລິຫານຈັດການ ດ້ານການເງິນຈຸລະພາກຢູ່ໃນ ສປປ ລາວ.

The invitation has been distributed through your organisation to persons who may fit the eligibility criteria of the study via known contacts within the organisation and the appropriate managers. Please note that participation in this study is completely voluntary. If you are interested in participating, you can contact me directly as per the details below.

ໜັງສືເຊັນນີ້ ໄດ້ຖືກຈັດສົ່ງໂດຍຜ່ານອົງກອນຂອງທ່ານ ໄປໃຫ້ກັບຜູ້ທີ່ເໝາະສົມທີ່ຈະເຂົ້າຮ່ວມໃນການຄົ້ນຄວ້ານີ້ ໂດຍຜ່ານບຸກຄົນທີ່ຮູ້ຈັກຢູ່ພາຍໃນອົງກອນ ແລະ ຜູ້ບໍລິຫານ. ກະລຸນາເຂົ້າໃຈວ່າ ການເຂົ້າຮ່ວມຂອງທ່ານໃນການຄົ້ນຄວ້ານີ້ແມ່ນຈາກຄວາມສະໝັກໃຈ. ຖ້າຫາກທ່ານເລືອກທີ່ຈະເຂົ້າຮ່ວມ ທ່ານສາມາດຕິດຕໍ່ຂ້າພະເຈົ້າໂດຍກົງ ຈາກລາຍລະອຽດຕິດຕໍ່ດ້ານລຸ່ມເອກະສານນີ້.

How do I agree to participate in this research?

ທ່ານສາມາດຕົກລົງເຫັນດີທີ່ຈະເຂົ້າຮ່ວມໃນການຄົ້ນຄວ້ານີ້ແນວໃດ?

Your participation in this research remains voluntary. You may choose to participate or refuse without penalty. If you choose to participate in the study, you can agree by signing the attached consent form and sending it to me. During your participation, you are able to change your mind and withdraw from the study at any time you wish. If you choose to withdraw from the study, then you will be offered the choice between having any collected data that is identifiable as belonging to you removed or allowing it to continue to be used. However, once the findings have been produced, removal of your data may not be possible.

ການເຂົ້າຮ່ວມຂອງທ່ານໃນການຄົ້ນຄວ້ານີ້ແມ່ນຈາກຄວາມສະໝັກໃຈ. ທ່ານອາດຈະເລືອກເຂົ້າຮ່ວມ ຫຼື ປະຕິເສດບໍ່ເຂົ້າຮ່ວມກໍໄດ້ໂດຍບໍ່ມີການລົງໂທດໃດໆ. ຖ້າຫາກທ່ານເລືອກທີ່ຈະເຂົ້າຮ່ວມໃນການສຶກສານີ້ ທ່ານສາມາດຍືນຍອມເຫັນດີ ໂດຍການເຊັນຢູ່ໃນແບບຟອມຍືນຍອມ ທີ່ຕິດຄັດມາໃຫ້ທ່ານນີ້. ໃນລະຫວ່າງການເຂົ້າຮ່ວມ, ທ່ານສາມາດທີ່ຈະປ່ຽນໃຈ ແລະ ຖອນຕົວຈາກການສຶກສາໄດ້ທຸກເວລາທີ່ທ່ານຕ້ອງການ. ຖ້າທ່ານເລືອກທີ່ຈະຖອນຕົວອອກຈາກການສຶກສາ, ທ່ານຈະໄດ້ຮັບການສະເໜີທາງເລືອກ ຄື: ທ່ານຕ້ອງການໃຫ້ກຳຈັດຂໍ້ມູນທີ່ລະບຸໄດ້ວ່າເປັນຂອງທ່ານ ຫຼື ທ່ານອະນຸຍາດໃຫ້ນຳໃຊ້ຂໍ້ມູນທີ່ເປັນຂອງທ່ານໄດ້ຕໍ່ໄປ. ແຕ່ຫາກເມື່ອການຄົ້ນຄວ້ານີ້ສຳເລັດແລ້ວ ການກຳຈັດຂໍ້ມູນຂອງທ່ານອາດເປັນໄປບໍ່ໄດ້ເລີຍ.

What will happen in this research?

ຈະມີຫຍັງເກີດຂຶ້ນໃນການຄົ້ນຄວ້ານີ້?

The procedure involves answering interview questions that may take up to 60 minutes. There are 15 questions for you to answer. The questions will be about microfinance and women's empowerment in Lao PDR. Your responses can be made in Lao or English. You can choose if you prefer to be interviewed via video conferencing or by email. If you choose to be interviewed by video conferencing, your interview will be audio recorded, transcribed and translated into English if required, and I will take notes during the interview. If you choose to be interviewed by email, please feel free to write down as much as you wish on each question. Please note that in the case of written responses, I may need to contact you one more time in case of need of clarification on any of the answers.

ຂະບວນການໃນການຕອບຄຳຖາມສຳພາດ ຈະໃຊ້ເວລາໂດຍປະມານ 60 ນາທີ ເຊິ່ງມີ 15 ຄຳຖາມທີ່ທ່ານຈະຕ້ອງຕອບ. ຄຳຖາມດັ່ງກ່າວ ຈະຖາມກ່ຽວກັບການເງິນຈຸລະພາກ ແລະ ການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງໃນ ສປປ ລາວ. ຄຳຕອບຂອງທ່ານ ສາມາດເລືອກຕອບເປັນພາສາລາວ ຫຼື ພາສາອັງກິດກໍໄດ້. ທ່ານສາມາດເລືອກທີ່ຈະໃຫ້ສຳພາດຜ່ານການປະຊຸມທາງວິດີໂອ ຫຼື ທາງອີເມລໄດ້. ຖ້າທ່ານເລືອກທີ່ຈະສຳພາດຜ່ານການປະຊຸມທາງວິດີໂອ ການສຳພາດຂອງທ່ານຈະໄດ້ຮັບການບັນທຶກສຽງ ແປງເປັນບົດຂຽນ ແລະ ແປເປັນພາສາອັງກິດ ຖ້າຈຳເປັນ ແລະ ຂ້າພະເຈົ້າຈະຂຽນລົງ ບັນທຶກໄປພ້ອມ. ຖ້າຫາກທ່ານເລືອກທີ່ຈະໃຫ້ສຳພາດຜ່ານທາງອີເມລ ໃນການຕອບແຕ່ລະຄຳຖາມ ຂໍໃຫ້ທ່ານຂຽນຄຳຕອບໃຫ້ຫຼາຍທີ່ສຸດ ເທົ່າທີ່ທ່ານສາມາດເຮັດໄດ້. ໝາຍເຫດ ໃນກໍລະນີ ສຳພາດຜ່ານທາງອີເມລໂດຍການຂຽນຕອບຂ້າພະເຈົ້າອາດຈະຕິດຕໍ່ກັບທ່ານອີກຄັ້ງ ເພື່ອຢືນຄວາມຊັດເຈນຂອງຄຳຕອບຂອງທ່ານ.

What are the discomforts and risks?

ອັນໃດທີ່ເປັນຂໍ້ຫຍຸ້ງຍາກ ແລະ ຄວາມສ່ຽງ?

The discomforts and potential risks that may arise from participating in this study are minimal. It is possible but highly unlikely that an interview question may make you feel uncomfortable. There is also a small information risk in terms of risk of loss of privacy or confidentiality in the process. Although all efforts will be made to uphold privacy during the interview process and confidentiality in the presentation of findings, there may be a risk of identification of interviewee if the pool of potential participants within your organization is small. If this is a concern, you may want to consider being interviewed off site.

ຂໍ້ຫຍຸ້ງຍາກ ແລະ ຄວາມສ່ຽງທີ່ອາດຈະເກີດຂຶ້ນໃນການເຂົ້າຮ່ວມການສຶກສາຄັ້ງນີ້ແມ່ນມີໜ້ອຍທີ່ສຸດ. ມັນມີຄວາມເປັນໄປໄດ້ໜ້ອຍທີ່ສຸດທີ່ຄຳຖາມສຳພາດຈະເຮັດໃຫ້ທ່ານອຶດອັດ ຫຼື ບໍ່ສະບາຍໃຈ. ນອກນັ້ນ ຍັງມີຄວາມສ່ຽງທີ່ອາດເກີດຂຶ້ນກັບຂໍ້ມູນ ເຊັ່ນ ການສູນເສຍຂໍ້ມູນ ທີ່ເປັນສ່ວນຕົວ ຫຼື ຄວາມລັບ ໃນລະຫວ່າງການດຳເນີນການສຳພາດ. ເຖິງແມ່ນວ່າ ຈະມີຄວາມພະຍາຍາມເພື່ອທີ່ຈະຮັກສາຄວາມເປັນສ່ວນຕົວໃນລະຫວ່າງການສຳພາດ ແລະ ການຮັກສາຄວາມລັບຂອງທ່ານ ເນື້ອຕົ້ນການສຶກສາອອກມາແລ້ວ ແຕ່ກໍອາດມີຄວາມສ່ຽງທີ່ຈະສາມາດກຳນົດຮູ້ຜູ້ໃຫ້ສຳພາດໄດ້ ຖ້າຫາກວ່າບຸກຄະລາກອນໃນອົງກອນມີຈຳນວນໜ້ອຍ. ຖ້າມີເປັນຄວາມກັງວົນຂອງທ່ານ ທ່ານອາດຈະເລືອກໃຫ້ສຳພາດນອກສະຖານທີ່ສຳນັກງານຂອງທ່ານກໍໄດ້.

How will these discomforts and risks be alleviated?

ຂໍ້ຫຍຸ້ງຍາກ ແລະ ຄວາມສ່ຽງເຫຼົ່ານີ້ຈະໄດ້ຮັບການແກ້ໄຂໄດ້ແນວໃດ?

- (1) You can discontinue the interview at any point and decline to answer any questions without explanation.
- (2) Once responses have been transcribed, you will be given the option to review the transcription to ensure accuracy and that you are comfortable with the answers you have provided.
- (1) ທ່ານສາມາດຂໍຢຸດການສຳພາດໄດ້ທຸກເວລາ ແລະ ຂໍບໍ່ຕອບຄຳຖາມໃດກໍໄດ້ ໂດຍບໍ່ຕ້ອງໃຫ້ເຫດຜົນ.
- (2) ເມື່ອຄຳຕອບຂອງທ່ານໄດ້ແປເປັນປິດຂຽນແລ້ວ ທ່ານສາມາດຂໍເບິ່ງຄືນປິດດັ່ງກ່າວໄດ້ ເພື່ອຮັບປະກັນຄວາມຖືກຕ້ອງ ແລະ ຄວາມສະດວກໃຈຕໍ່ກັບຄຳຕອບທີ່ທ່ານໄດ້ຕອບ.

What are the benefits?

ຜົນປະໂຫຍດມີຂັ້ນໃດແດ່?

Your participation in this study will be a valuable addition to my research and the findings could lead to greater public understanding of microfinance and its role in empowering women in Lao PDR. It may also help policy makers improve the governance of microfinance activities in the country and may contribute to improvements in women's empowerment in the country. Each interview participant will receive a voucher for a coffee at Lao Coffee Bachieng, to the value of approximately NZD10 or around LAK 55,000, by e-mail on completing the interview,

ການເຂົ້າຮ່ວມໃນການສຶກສາຄັ້ງນີ້ຂອງທ່ານ ແມ່ນມີຄຸນຄ່າຕໍ່ບົດຄົ້ນຄວ້າຂອງຂ້າພະເຈົ້າ ແລະ ໝາກຜົນທີ່ໄດ້ຮັບກໍຈະເປັນການສ້າງຄວາມເຂົ້າໃຈທີ່ເພີ່ມຂຶ້ນກ່ຽວກັບ ການເງິນຈຸລະພາກ ແລະ ຍຶດບາດຂອງມັນໃນການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງໃນ ສປປ ລາວ. ມັນອາດຈະຍັງຊ່ວຍພາກນະໂຍບາຍ ໃນການປັບປຸງກົດຈະກຳທີ່ກ່ຽວຂ້ອງກັບການຄຸ້ມຄອງການເງິນຈຸລະພາກພາຍໃນປະເທດ ແລະ ອາດຈະສົ່ງເສີມການສ້າງຂີດຄວາມສາມາດໃຫ້ກັບແມ່ຍິງພາຍໃນປະເທດໄດ້. ທ່ານທີ່ໃຫ້ສຳພາດແຕ່ລະທ່ານ ຈະໄດ້ຮັບບັດສົມມະນາບຸນຄຸນສຳລັບດື່ມກາເຟ ຢູ່ຮ້ານ Lao Coffee Bachieng, ໂດຍຄິດເປັນມູນຄ່າປະມານ 10 ໂດລານິວຊີແລນ ຫຼື ປະມານ 55,000 ກີບ, ຜ່ານທາງອີເມລ ຫຼັງຈາກທີ່ທ່ານໄດ້ສຳເລັດການໃຫ້ສຳພາດແລ້ວ.

How will my privacy be protected?

ຄວາມເປັນສ່ວນຕົວຂອງທ່ານຈະຖືກປົກປ້ອງແນວໃດ?

Each participant's privacy will be protected by (1) a participant can choose what information to share about themselves; (2) each participant will be interviewed by video conferencing or will submit their answer directly to the researcher via email in order to minimise risk of interception of responses; (3) the researcher will keep participants' information and responses confidential on a computer with password protection that can only be accessed by the researcher and the supervisor if requested. On completion of the research project, all collected data and consent forms will be stored securely on the premises of Auckland University of Technology.

ຄວາມເປັນສ່ວນຕົວຂອງຜູ້ເຂົ້າຮ່ວມແຕ່ລະທ່ານຈະໄດ້ຮັບການປົກປ້ອງໂດຍ (1) ຜູ້ເຂົ້າຮ່ວມສາມາດເລືອກວ່າຈະແບ່ງປັນຂໍ້ມູນໃດແດ່ກ່ຽວກັບຕົວທ່ານເອງ; (2) ຜູ້ເຂົ້າຮ່ວມແຕ່ລະທ່ານຈະໄດ້ສຳພາດຜ່ານການປະຊຸມທາງວິດີໂອ ຫຼື ສົ່ງຄຳຕອບໂດຍກົງໃຫ້ນັກຄົ້ນຄວ້າຜ່ານທາງອີເມລ ເພື່ອຫຼຸດຜ່ອນຄວາມສ່ຽງກ່ຽວກັບສິ່ງກົດຂວາງຕ່າງໆ; (3) ນັກຄົ້ນຄວ້າຈະຮັກສາຂໍ້ມູນ ແລະ ຄຳຕອບຂອງຜູ້ເຂົ້າຮ່ວມຢ່າງເປັນຄວາມລັບ ໂດຍຈັດເກັບໄວ້ໃນຄອມພິວເຕີທີ່ມີລະຫັດຜ່ານ ຊຶ່ງຈະມີພຽງແຕ່ນັກຄົ້ນຄວ້າ ແລະ ອາຈານທີ່ປຶກສາເທົ່ານັ້ນ ທີ່ຈະສາມາດເຂົ້າເຖິງຂໍ້ມູນເຫຼົ່ານັ້ນໄດ້ຫາກຈຳເປັນ. ໃນເວລາທີ່ປິດໂຄງການຄົ້ນຄວ້າສຳເລັດແລ້ວ ຂໍ້ມູນທີ່ເກັບກຳໄດ້ທັງໝົດ ແລະ ແບບຟອມຢືນຍອມ ຈະໄດ້ຖືກຮັກສາໄວ້ຢ່າງປອດໄພໃນຮົ່ວມະຫາວິທະຍາໄລ Auckland University of Technology.

What are the costs of participating in this research?

ມີຄ່າໃຊ້ຈ່າຍຫຍັງແດ່ໃນການເຂົ້າຮ່ວມການສຶກສານີ້?

The cost of participating in this study include (1) time spent answering the interview questions, which could take up to 60 minutes; (2) Internet and computer usage for the interviews by video conferencing or email, which could cost each participant around NZD10 or around LAK55,000.

ຄ່າໃຊ້ຈ່າຍໃນການເຂົ້າຮ່ວມການສຶກສານີ້ປະກອບມີ: (1) ເວລາທີ່ທ່ານໄດ້ສູນເສຍໄປໃນການຕອບຄໍາຖາມສໍາພາດ ເຊິ່ງອາດໃຊ້ເວລາເຖິງ 60 ນາທີ; (2) ຄ່ານໍາໃຊ້ອິນເຕີເນັດ ແລະ ຄອມພິວເຕີເພື່ອການສໍາພາດຜ່ານການປະຊຸມທາງວິດີໂອ ຫຼື ສົ່ງຄໍາຕອບຜ່ານທາງອີເມລ ເຊິ່ງອາດມີຄ່າໃຊ້ຈ່າຍຂອງຕົວເຂົ້າຮ່ວມແຕ່ລະທ່ານ ຄິດເປັນມູນຄ່າປະມານ 10 ໂດລາ ນິວຊີແລນ ຫຼື ປະມານ 55,000 ກີບ.

What opportunity do I have to consider this invitation?

ໂອກາດໃນການພິຈາລະນາຫຍັງສື່ເຊີນນີ້ມີຫຍັງແດ່?

You are kindly asked to respond to this invitation within 3 weeks. Please do not hesitate to contact me with any questions you may have.

ທ່ານມີເວລາໃນການຕອບຮັບຄໍາເຊີນນີ້ 3 ອາທິດ. ຖ້າຫາກວ່າທ່ານມີຄໍາຖາມຂ້ອງໃຈ ຂໍໃຫ້ທ່ານບໍ່ລັງເລທີ່ຈະຕິດຕໍ່ຫາຂ້າພະເຈົ້າ.

Will I receive feedback on the results of this research?

ທ່ານຈະໄດ້ຄໍາເຫັນຕອບຮັບຈາກຜົນໄດ້ຮັບຂອງການຄົ້ນຄວ້ານີ້ບໍ່?

Yes! Once the research project is finished, you will receive a thank you letter from me including a summary of the results.

ແນ່ນອນ! ເວລາທີ່ໂຄງການຄົ້ນຄວ້າສໍາເລັດແລ້ວ ທ່ານຈະໄດ້ຮັບຈົດໝາຍຂອງໃຈຈາກຂ້າພະເຈົ້າ ພ້ອມທັງບົດສະຫຼຸບຂອງຜົນໄດ້ຮັບ.

What do I do if I have concerns about this research?

ທ່ານຈະເຮັດແນວໃດຖ້າຫາກທ່ານມີຄວາມກັງວົນກ່ຽວກັບການຄົ້ນຄວ້ານີ້?

Any concerns regarding the nature of this project should be notified in the first instance to the Project Supervisor, Dr. Anna-Maria Murtola, at annamaria.murtola@aut.ac.nz or +64 9 921 9999 ext. 6975.

Concerns regarding the conduct of the research should be notified to the Executive Secretary of AUTECH, Kate O'Connor, ethics@aut.ac.nz, 921 9999 ext 6038.

ຄວາມກັງວົນໃດໆທີ່ກ່ຽວຂ້ອງກັບໂຄງການຄົ້ນຄວ້ານີ້ ຄວນໄດ້ຮັບການແຈ້ງໂດຍກົງ ໃຫ້ກັບອາຈານທີ່ປຶກສາຂອງໂຄງການ, ທ່ານ ດຣ Anna-Maria Murtola, ທີ່ອີເມວ annamaria.murtola@aut.ac.nz ຫຼື ໂທລະສັບ +64 9 921 9999 ຕໍ່ 6975.

ຄວາມກັງວົນທີ່ກ່ຽວຂ້ອງກັບການດໍາເນີນການຄົ້ນຄວ້ານີ້ ຄວນແຈ້ງໃຫ້ເລຂາທິການບໍລິຫານຂອງ AUTECH, ທ່ານ Kate O'Connor ຮັບຊາບ ທີ່ອີເມວ ethics@aut.ac.nz, ຫຼື ໂທລະສັບ 921 9999 ຕໍ່ 6038.

Whom do I contact for further information about this research?

ທ່ານຈະຕິດຕໍ່ໃສ່ໄດ້ແດ່ ສໍາລັບຂໍ້ມູນເພີ່ມເຕີມກ່ຽວກັບການເຮັດການຄົ້ນຄວ້ານີ້?

Please keep this Information Sheet and a copy of the Consent Form for your future reference. You are also able to contact the research team as follows:

ກະລຸນາເກັບຮັກສາເອກະສານຂໍ້ມູນນີ້ ແລະ ສໍາເນົາຂອງເອກະສານແບບຟອມຍິນຍອມ ເພື່ອເປັນບ່ອນອີງຂອງທ່ານໃນອະນາຄົດ. ທ່ານສາມາດຕິດຕໍ່ທີມງານຄົ້ນຄວ້າໄດ້ດັ່ງນີ້:

Researcher Contact Details:

ລາຍລະອຽດຕິດຕໍ່ນັກຄົ້ນຄວ້າ:

Miss Toulaphone Syhanath. Faculty of Business, Economics and Law, Auckland University of Technology. Email address: vrk0868@autuni.ac.nz

ນາງ ຕູລາຟອນ ສີຫານາດ. ຄະນະເສດຖະສາດ, ທຸລະກິດ ແລະ ກົດໝາຍ, ມະຫາວິທະຍາໄລ Auckland University of Technology. ທີ່ຢູ່ອີເມວ: vrk0868@autuni.ac.nz

Project Supervisor Contact Details:

ລາຍລະອຽດຕິດຕໍ່ອາຈານທີ່ປຶກສາຂອງໂຄງການ:

Dr. Anna-Maria Murtola. Faculty of Business, Economics and Law, Auckland University of Technology. Email address: annamaria.murtola@aut.ac.nz

ທ່ານດຣ Anna-Maria Murtola. ຄະນະເສດຖະສາດ, ທຸລະກິດ ແລະ ກົດໝາຍ, ມະຫາວິທະຍາໄລ Auckland University of Technology. ທີ່ຢູ່ອີເມວ: annamaria.murtola@aut.ac.nz

Approved by the Auckland University of Technology Ethics Committee on 15 October 2019, AUTEK Reference 19/372.

Appendix 03. Display of interview questions

Interview Questions for
Microfinance and Women's Empowerment in Lao PDR
ຄໍາຖາມສໍາພາດເລື່ອງ ການເງິນຈຸນລະພາກ ແລະ ການສ້າງຄວາມເຂັ້ມແຂງແກ່ແມ່ຍິງ ໃນ ສປປລາວ

Participant's name (optional).....
Email address.....

Please tell me as much as possible about the following topics based on your knowledge and experience. Please feel free to answer any or all of the questions as you see fit. Questions provided in parenthesis are supplementary questions to help frame the key question.

1. Please could you introduce yourself and your position within your organisation?

ກະລຸນາແນະນຳຕົວທ່ານ ແລະ ໜ້າທີ່ໃນອົງກອນຂອງທ່ານ?

2. In your opinion, what is microfinance and what is the role of microfinance in Lao PDR today? (How big is the microfinance sector? How many organisations? Sum of overall annual microfinance lending? Who are the key players or key institutions? What are their functions? Are they for profit or not-for-profit?)

ໃນທັດສະນະຂອງທ່ານ ການເງິນຈຸນລະພາກແມ່ນຫຍັງ ແລະ ບົດບາດຂອງການເງິນຈຸນລະພາກໃນ ສປປ ລາວ ມີຫຍັງແດ່? (ຂະໜາດຂອງຂະແໜງການເງິນຈຸນລະພາກໃຫຍ່ຂຶ້ນໃດ? ປະລິມານການສະໜອງເງິນກູ້ຕໍ່ປີມີຫຼາຍ ຊໍ່າໃດ? ມີໃຜແດ່ເປັນ ຫຼັກ ຫຼື ເປັນຫົວໜ່ວຍຫຼັກສໍາຄັນ? ພວກເຂົາເຫຼົ່ານັ້ນມີບົດບາດຫຍັງແດ່? ພວກເຂົາດໍາເນີນ ກິດຈະການແບບຫວັງຜົນກໍາໄລ ຫຼື ບໍ່ຫວັງຜົນກໍາໄລ?

3. Can you say anything about how the microfinance sector has developed in Lao PDR? When was microfinance introduced to Lao PDR?

ຂໍໃຫ້ທ່ານກ່າວກ່ຽວກັບການພັດທະນາຂະແໜງການເງິນຈຸນລະພາກໃນ ສປປລາວ ມີຄືແນວໃດ? ການເງິນຈຸນລະ ພາກ ໃນສປປ ລາວ ໄດ້ເລີ່ມຕົ້ນຂຶ້ນເມື່ອໃດ?

4. Could you please tell me a bit about the activities of your organisation in relation to microfinance and/or women's empowerment in Lao PDR?

ຂໍໃຫ້ທ່ານກ່າວກ່ຽວກັບກິດຈະກຳໃນອົງກອນຂອງທ່ານ ທີ່ກ່ຽວພັນກັບວຽກງານດ້ານການເງິນຈຸນລະພາກ ແລະ/ຫຼື ທີ່ກ່ຽວພັນກັບການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງໃນ ສປປ ລາວ?

5. Based on your experience, what kinds of projects do microfinance institutions in Lao PDR fund? Whom are loans given to? (Where are they offered? Are the loans usually used for the purpose they were granted for? Would you say the projects are generally successful? Why/why not?)

ຈາກປະສົບການຂອງທ່ານ ໂຄງການປະເພດໃດທີ່ສະຖາບັນການເງິນຈຸນລະພາກ ໃນສປປລາວ ສະໜອງສິນເຊື້ອໃຫ້? ບຸກຄົນແບບໃດທີ່ຈະໄດ້ຮັບສິນເຊື້ອ? (ສະຖາບັນການເງິນຈຸນລະພາກສະໜອງເງິນກູ້ໃຫ້ແກ່ຂົງເຂດໃດແດ່? ເງິນກູ້ໄດ້ຖືກນຳໃຊ້ຕາມວັດຖຸປະສົງຂອງການໃຫ້ກູ້ຍືນບໍ່? ທ່ານຄິດວ່າໂຄງການປະສົບຜົນສຳເລັດບໍ່? ຍ້ອນຫຍັງ?)

6. Who oversees the microfinance sector in Lao PDR? (Are there particular regulations governing microfinance in Lao PDR? If so, what are they? Are there any codes of conduct for microfinance lenders? Are there any challenges around regulation and oversight of the sector?)

ພາກສ່ວນໃດຄຸ້ມຄອງຂະແໜງການເງິນຈຸນລະພາກໃນ ສປປລາວ? ມີນິຕິກຳຄຸ້ມຄອງສະເພາະສຳລັບວຽກງານເງິນຈຸນລະພາກໃນ ສປປ ລາວຫຼືບໍ່? ຖ້າມີ, ມີນິຕິກຳໃດແດ່? ມີກົດຈັນຍາບັນສຳລັບການປະຕິບັດວຽກຂອງຜູ້ໃຫ້ເຊົ່າສິນເຊື້ອລາຍຍ່ອຍບໍ່? ມີສິ່ງທ້າທາຍຫຍັງແນ່ນອນກັບການຄຸ້ມຄອງ ແລະ ການປະຕິບັດນິຕິກຳຂອງຂະແໜງການນີ້?

7. What criteria do prospective borrowers need to meet to receive funding? (How easy or difficult is it for them to meet the criteria? How common is it for requests for funding to be denied?)

ມີກົດເກນຫຍັງແນ່ ທີ່ຜູ້ທີ່ຈະຮູ້ຢືນໃນອານາຄົດຈະຕ້ອງມີເພື່ອທີ່ຈະໄດ້ຮັບສິນເຊື່ອ? ມັນງ່າຍ ຫລື ຍາກຊໍ້າໃດ ທີ່ຜູ້ທີ່ຈະຮູ້ຢືນ ໃນອານາຄົດຈະມີຄືບຕາມເກນ? ມັນເປັນເລື່ອງທີ່ມະນາຊຳໃດ ທີ່ຄໍາຮ້ອງຂໍຮູ້ເງິນຈະຖືກປະຕິເສດ?

8. Are there common repayment conditions? (If yes, what are they? Are borrowers generally content with the conditions? Are defaults on payments common? How are defaults dealt with?)

ມີເງື່ອນໄຂການຊໍາລະເງິນແບບຫົວໄປບໍ່? (ຖ້າມີ, ມີຫຍັງແນ່? ໂດຍຫົວໄປແລ້ວຜູ້ຮູ້ຢືນເພິ່ງພໍໃຈກັບເງື່ອນໄຂການ ຊໍາລະເງິນ ບໍ່? ການຜິດສັນຍາຊໍາລະເງິນຮູ້ເປັນເລື່ອງປົກກະຕິບໍ່? ການຜິດສັນຍາເຫຼົ່ານັ້ນໄດ້ຖືກຮັບມືແນວ ໃດ?

9. In your opinion, what kind of an impact would you say microfinance has on recipients' lives? (How do their lives compare before and after receiving a microfinance loan? Does receiving a microfinance loan make a clear difference in their lives? If so, how? Are there any challenges involved? Please feel free to give examples.)

ໃນທັດສະນະຂອງທ່ານ ຜົນກະທົບແບບໃດແດ່ທີ່ການເງິນຈຸນລະພາກມີຕໍ່ການດໍາລົງຊີວິດຂອງຜູ້ຮັບ? (ການດໍາ ລົງຊີວິດ ຂອງເຂົາເຈົ້າເປັນແນວໃດເມື່ອປຽບທຽບລະຫວ່າງກ່ອນ ແລະ ຫລັງການໄດ້ຮັບສິນເຊື່ອຂະໜາດນ້ອຍ? ການໄດ້ເງິນຮັບສິນ ເຊື່ອນີ້ໄດ້ສ້າງຄວາມແຕກຕ່າງຢ່າງຊັດເຈນໃນຊີວິດຂອງເຂົາເຈົ້າຫຼືບໍ່? ຖ້າແມ່ນ, ມີຄືແນວໃດ? ມີສິ່ງທ້າທາຍຫຍັງບໍ່? ກະລຸນາອະທິບາຍຢ່າງ.)

10. The international literature on microfinance emphasises its role in empowering women, that is, helping women be able to make choices over their own lives. Would you say this applies to microfinance in Lao PDR also? Please explain why.

ໃນບົດວິຊາການຕ່າງປະເທດໄດ້ເນັ້ນເລື່ອງບົດບາດຂອງການເງິນຈຸນລະພາກຕໍ່ກັບການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງ ເປັນຕົ້ນແມ່ນການຊ່ວຍໃຫ້ແມ່ຍິງສາມາດສ້າງການຕັດສິນໃຈໃນຊີວິດຂອງເຂົາເຈົ້າໄດ້. ທ່ານຄິດວ່າ ທັດສະດີນີ້ໃຊ້ໄດ້ກັບການ ເງິນຈຸນລະພາກໃນ ສປປລາວບໍ່? ກະລຸນາອະທິບາຍ.

11. Do you know of any negative impacts of microfinance lending in Lao PDR? If yes, what are they?

ທ່ານຮັບຮູ້ຜົນກະທົບດ້ານລົບຂອງການໃຫ້ສິນເຊື່ອລາຍຍ່ອຍໃນ ສປປ ລາວບໍ່? ຖ້າມີ ມີຫຍັງແນ່?

12. Do you think that microfinance is an effective way of addressing women's empowerment in Lao PDR?

ທ່ານຄິດວ່າການເງິນຈຸນລະພາກເປັນວິທີການທີ່ມີປະສິດທິພາບແລ້ວບໍ່ໃນການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງ ໃນ ສປປລາວ?

13. In your opinion, are there other ways in which women's empowerment in Lao PDR could be addressed?

ໃນທັດສະນະຂອງທ່ານແລ້ວ ມີວິທີການອື່ນໃດອີກບໍ່ທີ່ຈະສາມາດສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງໃນ ສປປລາວ ໄດ້?

14. How do you see the future of the microfinance sector in Lao PDR?

ທ່ານຄິດວ່າອານາຄົດຂອງຂະແໜງການເງິນຈຸນລະພາກຢູ່ໃນ ສປປ ລາວ ຈະເປັນໄປຄືແນວໃດ?

15. Is there anything else you would like to tell me about microfinance or its relationship to women’s empowerment in Lao PDR today?

ທ່ານມີຫຍັງເພີ່ມເຕີມ ທີ່ຕ້ອງການຈະໃຫ້ຂໍ້ມູນກັບຂ້າພະເຈົ້າຕື່ມກ່ຽວກັບວຽກງານການເງິນຈຸນລະພາກ ຫລື ຄວາມສຳພັນຂອງວຽກງານການເງິນຈຸນລະພາກ ຕໍ່ກັບການສ້າງຄວາມເຂັ້ມແຂງໃຫ້ແກ່ແມ່ຍິງໃນ ສປປ ລາວ ບໍ່?

*Please feel free to also tell me about any other aspects of the topic you think may have been overlooked.

ຖ້າຫາກທ່ານມີຄຳເຫັນອື່ນໆທີ່ເປັນປະໂຫຍດ ແຕ່ຍັງບໍ່ໄດ້ເວົ້າເຖິງໃນຫົວຂໍ້ນີ້ ຂໍຄວາມກະລຸນາທ່ານໃຫ້ຂໍ້ມູນເພີ່ມ ເຕີມກັບຂ້າພະເຈົ້າໄດ້ ຕາມທີ່ທ່ານເຫັນສົມຄວນ.

Appendix 04. Display of consent form



Consent Form

Project title: Investigating women's empowerment through microfinance: The case of
Lao PDR

Project Supervisor: Dr. Anna-Maria Murtola

Researcher: Toulaphone Syhanath

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated 30 September 2019
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that notes will be taken during the interviews and that they will also be audio-taped and transcribed.
- ☐ I understand that taking part in this study is voluntary (my choice) and that I may withdraw from the study at any time without being disadvantaged in any way.
- ☐ I understand that if I withdraw from the study then I will be offered the choice between having any data that is identifiable as belonging to me removed or allowing it to continue to be used. However, once the findings have been produced, removal of my data may not be possible.
- ☐ I agree to take part in this research.
- ☐ I wish to receive a summary of the research findings (please tick one): Yes ☐ No ☐

Participant's signature:

Participant's name:

Participant's Contact Details (if appropriate):

.....
.....
.....
.....

Date:

Approved by the Auckland University of Technology Ethics Committee on 15 October 2019 AUTEK Reference number 19/372

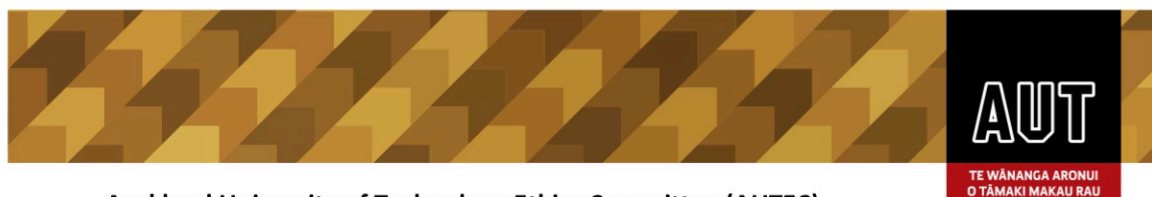
Note: The Participant should retain a copy of this form.

Appendix 05. Display of news articles collection

Vientiane Times			
No	Date	Code	Headlines
Search term ‘empowerment’			
1	31/01/2017	025-A	Stakeholders review project to provide finance for rural poor.
2	02/02/2017	027-A	National workshop mulls progress in women’s rights.
3	02/02/2017	027-B	UN women reports on Vientiane vendors.
4	08/03/2017	056	Union furthers women’s empowerment.
5	10/03/2017	058	Where does gender equality start?
6	11/03/2017	059	Kai Overdance promotes the working role of women.
7	21/03/2017	067	Laos’ women leaders enjoying more opportunities.
8	30/03/2017	075	Oxfam striving for gender equality development in Laos.
9	26/04/2017	094	Promotion of gender equality takes place in Maed district.
10	15/08/2017	188	Health of girls get support from Korea.
11	21/08/2017	193	Government, development partners discuss nutrition and agriculture finding.
12	11/10/2017	237	Vientiane celebrates international day of the girl.
13	12/10/2017	238	Spotlight turned on girls’ empowerment in development process.
14	13/10/2017	239	National women’s commission promotes gender equality.
15	17/11/2017	269	US backs opening of Lao women’s entrepreneurial centre.
16	07/12/2017	285	Women’s entrepreneur centre to empower female business.
17	13/12/2017	290	Single door service continues to be part in administration reform.
18	18/12/2017	294	Laos, Korea target more job opportunities for women.
19	22/12/2017	298	Project team reveals results of schoolgirls’ health survey.
Search term ‘microfinance’			
20	16/01/2017	012	IFC promotes increased access to credit
21	31/01/2017	025-B	Stakeholders review project to provide finance for rural poor.
22	09/02/2017	033	Microfinance institutions improve marketing strategies.
23	10/02/2017	034	VLV microfinance eyeing SME financial services.
24	24/02/2017	046	NDTMIIs still face challenges despite progress.
25	27/02/2017	048	Microfinance bodies advised to beef up management.
26	28/02/2017	049	Cooperatives’ debt falls, profits increase.
27	01/03/2017	050	Microfinance group to increase registered funds.
28	02/03/2017	051	Depositors shift money to microfinance, earning more interest.
29	10/03/2017	058	SME growth could suffer if financial remains difficult.
30	04/04/2017	079	Microfinance managers get training boost
31	19/04/2017	088	Pawnshop businesses continue to experience growth.
32	25/04/2017	093	Coaching programme to boost agricultural finance.
33	10/05/2017	105	Association bolsters microfinance with training.
34	29/05/2017	121	Bankers open to emerging technology trends.
35	30/05/2017	122	Finance professionals gaining insights into value chain finance.
36	01/06/2017	124	New microfinance institution to offer lower interest loans.
37	21/07/2017	167	Young microfinance provider serves up Savannakhet’s famous chicken flavor in capital.
38	15/08/2017	188	Better access to formal finance essential for small, medium businesses.

39	01/09/2017	203	Central bank makes public push for efficient money management.
40	02/10/2017	229	US lends muscle to Lao women entrepreneurs.
41	20/10/2017	245	Lao microfinance institution honoured with regional award in Malaysia.
42	01/11/2017	255	Laos, Germany review development cooperation.
43	01/12/2017	281	Decree defines criteria for upgrading large villages to small towns.
44	07/12/2017	285	Women's entrepreneur centre to empower female business.

Appendix 06. Display of ethics approval



Auckland University of Technology Ethics Committee (AUTC)

Auckland University of Technology
D-88, Private Bag 92006, Auckland 1142, NZ
T: +64 9 921 9999 ext. 8316
E: ethics@aut.ac.nz
www.aut.ac.nz/researchethics

15 October 2019

Anna-Maria Murtola
Faculty of Business Economics and Law

Dear Anna-Maria

Re Ethics Application: **19/372 Investigating women's empowerment through microfinance: The case of Lao PDR**

Thank you for providing evidence as requested, which satisfies the points raised by the Auckland University of Technology Ethics Committee (AUTC).

Your ethics application has been approved for three years until 15 October 2022.

Standard Conditions of Approval

1. The research is to be undertaken in accordance with the [Auckland University of Technology Code of Conduct for Research](#) and as approved by AUTC in this application.
2. A progress report is due annually on the anniversary of the approval date, using the EA2 form.
3. A final report is due at the expiration of the approval period, or, upon completion of project, using the EA3 form.
4. Any amendments to the project must be approved by AUTC prior to being implemented. Amendments can be requested using the EA2 form.
5. Any serious or unexpected adverse events must be reported to AUTC Secretariat as a matter of priority.
6. Any unforeseen events that might affect continued ethical acceptability of the project should also be reported to the AUTC Secretariat as a matter of priority.
7. It is your responsibility to ensure that the spelling and grammar of documents being provided to participants or external organisations is of a high standard.

AUTC grants ethical approval only. You are responsible for obtaining management approval for access for your research from any institution or organisation at which your research is being conducted. When the research is undertaken outside New Zealand, you need to meet all ethical, legal, and locality obligations or requirements for those jurisdictions.

Please quote the application number and title on all future correspondence related to this project.

For any enquiries please contact ethics@aut.ac.nz. The forms mentioned above are available online through <http://www.aut.ac.nz/research/researchethics>

Yours sincerely,

Kate O'Connor
Executive Manager
Auckland University of Technology Ethics Committee

Cc: vrk0868@aut.ac.nz