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Microfinance, local markets and pedagogy: a case study analysis of the use of microloans to support LFPS in Ghana.

Stephen J. Ball, Carolina Junemann, Diego Santori

1. Objectives and purposes

This session aims to examine and question the use of microfinance as a sustainable 'solution' to increase access to quality education, with a focus on the IDP Foundation, a Chicago-based philanthropic organisation involved in the funding and support of Low Fee Private Schools (LFPS) in Ghana. Drawing on qualitative data from a Leverhulme-Trust funded research project, in this session we explore the dynamics that arise from the implementation of microloans to support standalone LFPS.

2. Theoretical framework

Our research and our methods have built partly on a tradition of policy community/policy network research within political science. These rest on the sensibilities of ethnography and are designed to capture the 'realities' of governing and policy making in ways that conventional accounts, that focus on formal state institutions, do not (see Skogstad, 2008). Our work also draws from some incipient efforts within social geography that are concerned with the understanding of what has been called policy 'mobilities' (McCann, 2011). This approach problematises the static, transactional and rational perspectives underlying policy transfer studies to consider 'the constitutive sociospatial context of policy-making activities, and (...) the hybrid mutations of policy techniques and practices across dynamized institutional landscapes' (Peck, 2011, p. 774).

3. Methodology

In order to do this research we have used the method of network ethnography, which involves *mapping*, *visiting* and *questioning* and as Marcus (1995) puts it – *following*. That is, following people, 'things', metaphors, plots, lives and conflicts:

and we would add 'money' (AUTHOR, 2015). It involves attention to organisations and actors (and their trajectories) and to 'situations' in which policy knowledge is mobilized and assembled – the 'whos' of policy but also the 'wheres' of policy, that is, the places and events in which the 'past, present and potential futures of education co-exist' (McCann and Ward, 2012, p. 48). So in our research we have attended to 'the people, places, and moments' (Prince, 2010, p. 169) involved in the making and remaking of mobile policies. In particular, in this session we focus on the following question: how is space/are spaces reconfigured as policies move through it/them and how are policies changed as they move?

This presentation draws on data from interviews (17) with a range of stakeholders related to IDP Foundation including its co-founder and president, as well as school proprietors, lending organisation manager, coordinators and scouting officers, as well as field notes and deep and extensive Internet searches used to contextualise the case.

4. Key findings

This paper discussed the impact of microfinance as a tool to support existing LFPS on local markets, drawing attention to the methods, possibilities and tensions that arise from it. We discuss some of the key factors driving the choice of schools in Accra and Kumasi, and examine the different strategies used by school proprietors to maximise benefit from the microloan, including building additional classrooms, use of technology or the acquisition of a school bus. As such, we question the impact of microfinance on pupil trajectories, and discuss whether it is suited for the long-term commitment required for learning.