

CALL FOR PAPERS

Workshop: Critical Perspectives on Housing Microfinance

29/30 November 2018, HafenCity University Hamburg, Germany

Deadline for Submission of Abstracts: June 30, 2018

Notification of Abstract Selection: July 30, 2018

Submission of Short Papers: November 15, 2018

Workshop: November 29/30, 2018

The international workshop invites researchers and practitioners to critically reflect on housing microfinance in the context of ongoing debates about the financialization of housing. The issue of housing microfinance has so far been largely neglected in these debates. The term housing microfinance refers to small value, non-mortgage loans for purposes of home improvement, renovation and incremental building, offered by a wide range of institutions, particularly in developing countries. Mainstream approaches in development policy see housing microfinance as a crucial strategy to help provide adequate shelter and respect the needs of the urban poor. The past 15 years have also seen the emergence and diversification of structured financial products for global institutional investment in microfinance, with housing microfinance being viewed as a potential growth market by the global finance, construction and retail sectors. A more recent phenomenon, particularly in the Latin American context, is that national housing policies seek to incorporate these non-mortgage microcredit schemes into programs which aim at the upgrading of the existing self-built housing stock. This includes involving for-profit firms as providers of financial services within state-led housing policies. These processes raise important questions about the extent and the consequences of the marketization, institutionalization and financialization of housing microfinance provision in different contexts against the background of critical debates about microfinance and the wider financial inclusion agenda.

The aim of the workshop is to address housing microfinance as an underexplored topic in academic debates. We wish to bring together insights from the fields of housing, urban and development studies to discuss opportunities and risks of housing microfinance and the wider implications for conceptual debates in these fields. We invite papers which critically reflect on the ways in which the markets for housing microfinance are currently expanded in different countries and globally, this includes but is not limited to the following aspects:

- Impacts of housing microfinance on low-income borrowers and consequences for social life and everyday practices of poor households
- Conflicting rationalities of commercial microfinance institutions and social sector actors and resulting conflicts
- Consequences of housing microfinance schemes for the provision and affordability of housing and the larger implications for housing policies in developing countries
- Potentials of housing microfinance instruments to improve the overall self-built housing stock and consequences for value chains in the construction and housing sector
- Impact of securitization and global institutional investment in microfinance on the practices and actors in housing microfinance
- Consequences for urban development and urban societies at large in terms of a critical evaluation of the costs and benefits of financial inclusion strategies for different groups of society

We invite abstracts of 500 words to monika.grubbauer@hcu-hamburg.de by **June 30, 2018**.

Organizer: Chair of History and Theory of the City, Department of Urban Planning, HafenCity University Hamburg, Prof. Dr. Monika Grubbauer

The workshop is organized as part of the three-year research project "Urbanization and finance in developing countries: marketization, institutionalization and internationalization of housing microfinance in Mexico" funded by the German Science Foundation (DFG).

Some financial assistance to cover travel costs can be provided for international participants without sufficient institutional support. Please indicate in your submission whether this is relevant for you.

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Out now:

Grubbauer, M. and Čamprag, N. (2018). Urban megaprojects, nation-state politics and regulatory capitalism in Central and Eastern Europe: the Belgrade Waterfront project. *Urban Studies* (online first).

<http://journals.sagepub.com/doi/full/10.1177/0042098018757663>

Hanna K. Göbel, Monika Grubbauer and Anna Richter (Eds.): Designed to improve? The makings, politics and aesthetics of "social" architecture and design, *City 21* (6), 2017.

<https://www.tandfonline.com/toc/ccit20/21/6?nav=tocList>

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