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GUEST NAME: DR. ALICIA GIRON – NATIONAL AUTONOMOUS UNIVERSITY OF MEXICO – ASIAN & AFRICAN STUDIES PROGRAMME CO-ORDINATOR

SPEAKER	TRANSCRIPTION
DR. MALKA	Hello, I'm Dr. Amaleya Goneos-Malka, welcome to 'Womanity – Women in Unity'. The show that celebrates prominent and ordinary African Women's milestone achievements in their struggles for liberation, self-emancipation, human rights, democracy, racism, socio-economic class division and gender based violence.
DR. MALKA	Joining us in studio today is Dr. Alicia Giron who is visiting South Africa from Mexico where she is co-ordinating the programme for Asian and African studies of the National Autonomous University of Mexico and she's giving a series of talks, one of which is titled 'Women and Financialisation – Micro Credit Institutional Investors'. Welcome to the show!
DR. GIRON	Thank you very much Amaleya we are very happy and this is my first time in South Africa so I am enjoying a lot. I am honoured to be visiting all your country especially Johannesburg and it impress me a lot.
DR. MALKA	Can you tell us a little bit more about the reason for your visit?
DR. GIRON	Well the reason is because I am in charge of this programme of Asian and African studies and because we as UNAM – UNAM means UNAM it's National University Autonomous of Mexico; we have an office here in Witwatersrand University which is called the Mexican Centre South Africa and it is part of our internationalisation programme of UNAM. So I came here to work in a link with academics and researchers so how we can do researches on both sides, comparing Mexico and South Africa under the umbrella of the global South.
DR. MALKA	And it's a relatively new establishment, the Centre for Mexican Studies at Wits.
DR. GIRON	Yes it is very new, it's...even it doesn't has one year, it is...it has already born, it's a little baby but at the same time the programme that I'm coordinator, it was created first five years ago as a seminar of Asian studies and later on, two years ago, our university decided to create this programme of Asia and African studies and well the relation is very interesting, the relation between Africa and Asia but at the same time the relation with Latin America and Mexico we are just the same, that's why I was very impressive to be in Johannesburg because it is like being in Mexico City, yes, we have many similarities include how we interchange products, the markets, the people how they move in the streets, the taxi's that we call Kombi's – we have very similar Kombi's like yours and well it's...we are just very...we are like sisters and brothers in a big family.
DR. MALKA	And I like that expression where you said the "global South" so we're connected, we're just in the southern hemisphere doing similar things.
DR. GIRON	Yes we are connected but it's not the south hemisphere; I have an economic explanation. After the second war and especially in Africa they became many independent countries but the link that all the countries that we have in the global south is that we have been...I don't know if in English is we have been inserted, I don't know because my English is not very good, we had been inserted in policies that came from the international monetary fund . So as the same we have had the regulation of economic and financial process, as we see in South Africa, you also have the same financial changes and even South Africa, you are from the BRICS; Brazil, Russia, India, China and South Africa and Mexico it isn't in the BRICS and said hmm. But this was a concept invented during the '90's by Goldman Sachs because

	these countries were growing very fast and that's why they put the name of the BRICS, so we are not, but at the same time we are part of the emergent countries. I know something very interesting; we are part of the G20 so that's why we...I think we are not only of the global south, we are also an emerging country, we are in the G20 and the economic policies that we have had during the last years, that's why we have many similarity in our both countries.
DR. MALKA	Looking at those parallels; I know that one of the talks that you're giving is Women in Financialisation,....
DR. GIRON	...yes....
DR. MALKA	...can you tell a little bit more about that?
DR. GIRON	Do you know that micro-credit has been the flag to be the empowerment for women, even in the Agenda 2030 we have the Number Five; it's Gender Equity....
DR. MALKA	...Gender Equality, ja...
DR. GIRON	...so this is not new but since the 90's we have had a lot of transformations in our financial market and since we lost the development banks one of the tools to have development have been micro-finance institutions and of course micro-finance institutions are very related with the international financial markets, as Citibank, as the Reserve Bank, as are French banks, the big, big ones. So this is very interesting because when they talk about micro-credit you think that they are little micro-finance institutions and one of the flags of development since all these...the regulations of economic and finance is that women must be empowered. So the best thing to be empowered is to have a micro-credit and fund your own enterprise, so...but they never relate that micro-credit with the profits that have the micro-finance institutions and also the interest rate that women pay to these micro-finance institutions. So, financialisation means that whatever you have in finance is related to this big financial circus around the world that are managed by those two big banks, but by also by the financial investors. So if all the women that don't work will have a salary, we will improve the global economy. Well okay, I agree, I prefer to work than being in my home washing dishes....
DR. MALKA	...well getting paid work because labour in the home I think is still work but it's....
DR. GIRON	...that's a big problem...
DR. MALKAunpaid....
DR. GIRONthe big problem and that is the care economy, what in the feminist economy so we talk about care economy; now the care economy the governments don't want to pay the care economy and what does that mean, care economy; care economy ask that if you as women want to have an employment, because employment also is a human right, where do you put your children and the government, it's the responsibility of the government to make the care economy and this is part of a policy; it's a public policy to give care for the children and also for your parents because now parents need more....
DR. MALKA	...and so you've got the young generation which is the future, but you've got the old generation which has already given to the state and the economy....
DR. GIRON	...uhuh....
DR. MALKA	...that still needs to be cared for....
DR. GIRON	...yes and sometimes say that...oh, they...oh women, ahh they are in the home, they don't do anything. That's....
DR. MALKA	...and she's like the sandwich...
DR. GIRON	...yes....
DR. MALKA	...in the middle....

DR. GIRON	...yes and you don't...you're not going to have a...if you want to retire you just can't retire because you don't have a pension. Public policies are very important but they must have a gender view. Bangladesh is the experiment that they have done micro-credit especially for women...
DR. MALKA	...and being something which is in the best interests of women as opposed to being penalised by a higher interest; would you say that the Bangladesh model is a good one?
DR. GIRON	This is a very good question because...well is it good, or it's not good? I think it depends because it is good a woman can affordmicro-credit and if they pass to another phase in the.....
DR. MALKA	...it's a means to development....
DR. GIRON	...to development, but micro-development doesn't improve access to water and it doesn't improve health and it doesn't improve a school for your children. Why? Because that is the responsibility of the state. The problem here is when you have all this deregulation of financial policies and sorry that I insist a lot in this deregulation policies; the way we used to have development is because we have public banks and in that time, at least in Mexico, during 22 years we had development banks, we created a middle class and we improve better and we had better schools for our children and better universities. What had happened after that crises since the '76 liberation of our money, the Pesos, the stock market in 1986/1987 and then the banking crises 1995, we have lost the development banks so all the banks are private and of course they want to give micro-credit but they are not a charity fund, no....
DR. MALKA	...it's commercial...
DR. GIRON	...it is a commercial. The problem is the profits that they used to have with these micro-finance institution,; the interest rate is very high, higher than in a commercial bank and why the women or the poor people doesn't go to a commercial bank? Because you need an ID, you need the collateral and the micro-credit you don't have that and micro-finance said well we need to charge more because it is very....
DR. MALKA	...a higher risk...
DR. GIRON	...it is very higher risk, instability and so I have to.....so this is a problem. Of course we want to work...I...we know that we can improve because we will have more income for our families and that is good, but the problem is that the collateral must be the state and the state must improve and put a lot of money in, not only in care economy but only in the infrastructure and that's what I need.
DR. MALKA	To make things sustainable, so it's one part in terms of being able to develop yourself, to develop a livelihood, grow yourself economically, but you need the support from the state on infrastructure to provide those services that you want, whether it's education for your children or whether it's having access to health facilities, etc. You spoke briefly about crises and you went through periodically from '76 and your topics of research include financial economics, particularly related to economic cycles, financial crises, sovereign debt, financial systems as well as gender economics, which we've touched on briefly. Bearing in mind gender variables in terms of the way women perceive the world, how they act and behave and how men reciprocate; I recall reading an interesting article at around about 2008 on the Wall Street collapse where they spoke about comparing the behaviour of people in various positions and correlating that with gender, so whether it was a market trader, CEO's, policy makers in the year leading up to the market collapse and they said that, categorically, comparing men to women, men were making significantly more risks and contributing to these unavoidable results in comparison to women. So given your experience in this space, what's your opinion?

DR. GIRON	Well I can jest because even there was a phrase that said what would happen instead of being Leman Brothers it will be Leman Sisters, don't you remember that and then well maybe we wouldn't reach too much as men....
DR. MALKA	...maybe we would still have Leman Sisters....
DR. GIRONyes, Leman Sisters. No, yes, I think it's different, that's why generally it's very important when you make analysis because of course even if you don't want to be a feminist there are different perspectives from a man and from a woman and I think this is like a new feminist economics view because most of the point you talk about women is anthropology view, no literature, theology, history but not only the part of the labour because of course one of the things that is very important that after the liberation of the Pesos during the 70's and also this was all Latin America, many women, many women they...have to go to the labour market...
DR. MALKAthey had no choice....
DR. GIRON	...no choice because the....if there...and they have no choice because they have to improve the income of the family and then it is very interesting how women go to the labour market and at the same time the family change.
AD BREAK	
DR. MALKA	Today we are talking to Dr. Alicia Giron who is visiting South Africa from Mexico where she is coordinating the programme for Asian and African studies of the National Autonomous University of Mexico. We would love to receive your comments on Twitter:@WomanityTalk.
DR. MALKA	I noted from your bio that you were a member of the high panel...
DR. GIRON	...yes....
DR. MALKA	...on Women's Economic Empowerment of the United Nations and a few months ago, in fact just in December, we hosted the Deputy Secretary General of the UN Amina Mohammed and we were talking about sustainable development goals and in particular goal Number Five, which is obviously speaking to equality and empowerment of women and girls; can you tell us a little bit more about the high level panel that you were involved with?
DR. GIRON	Well I was president of the International Association for Feminist Economics (IAFE)...
DR. MALKA	...uhum...
DR. GIRON	...and then when I finish it was in 2015, at the end of the 2015, I receive an email from IAFE, the IAFE Secretary that they want my telephone, that United Nations want my telephone so I just tell them that they send me an email. No, no, no, they want to talk with you. Ah well, okay, I give them my telephone and so I just couldn't understand why they invite me and it was an invitation of Ban Ki-moon because he decided to create this high level panel for women economic empowerment, so, well, it was a surprise for me. I always say that sometimes, because when you are from the south and you are Latin American/Mexican, well sometimes they want you know, in United Nations they want very...the diversity....
DR. MALKA	...representation....
DR. GIRON	...yes, yes representation, so when I arrive there and really...it was a wonderful experience, I love...I love to be there, but, it was very difficult to put in one of the papers at the end the micro-finance and theThat micro-credit, the interest rates are very high and they said Alicia, the shareholders won't like that, but at the end I could put in a little note, so I was really...I was really surprised and of course I was very happy to be there but at the same time I have been a little bit critical to this agenda because to achieve the goals of the sustainable goals, you must invest a lot and the state must invest a lot in the policies.
DR. MALKA	And I think the keyword to them is sustainable; it's not sustainable if you are charging people who are poor excessive interest rates. It's not sustainable if a

	system is not working together to become self-sufficient.
DR. GIRON	Yes, so how can you achieve that, how can it be sustainable? The thing is that one of worst that is behind the Agenda 2030 and we have to improve is shareholders and stakeholders which is..it is very important and because this is a private and also.....system that is all around the world; profits is very important. So what we need is that the states regulate not only the markets but only the companies. I'm not...I don't want to say that they have to oppose, no, no, no, no. Have better regulations and also have a big government to invest in care economy, in education, in health and infrastructure.
DR. MALKA	So you have a whole holistic system....
DR. GIRON	...it's a big package...
DR. MALKA	...ja it's systems, thinking and interconnectivity are across the eco system, right the way...right the way through. A little bit towards and aside of what we are talking about but something I wanted to ask nonetheless is that there's been this wave of movements from Me Too to Time's Up and they highlight the extent of sexual harassment and we've got lots of Hollywood actresses talking about being victims of harassment; something though for me that's coming out as almost a negative consequence of this and impacting on women's opportunities, is that some men are saying well actually we don't want to work with women anymore because I don't want to be construed or put into a predicament where someone is saying and making accusations of me, so let me rather just not appoint women, let me not be in a meeting room where it's just me and a woman; it's changing the whole culture and ethos and I wondered from your perspective again if this is something that you're observing or indeed what it's like in Mexico, if this movement came up or didn't surface?
DR. GIRON	Well we have programme in UNAM of course about gender and the other day the Secretary of the...I will say sindicato because we are in a sindicato...in a Union..she's a woman; we have two unions, one of the administratives and the other for the academic and she was telling me oh Alicia, oh Alicia, oh what a problem, we just can't...how to say...fire all these professors and all that, I don't know what to do. What I think is that we have to change the interrelations between men and women. I have a group of Millennials that work with...and they are aware of that but 30 years ago or 40ago while I was beginning my university you weren't aware of that, it was like oh my God. You were always upset but you don't go and declare that that was
DR. MALKA	...it was a challenge that you....
DR. GIRONyes...
DR. MALKA	...you didn't talk about...
DR. GIRON	...no you don't talk about and they put you...theyIt was like ughhh, no, you don't stop it. So I think it's a culture change..I think it is a culture change but at the same time we must understand why was that and maybe as soon as new generations work more together between men and women, this will finish but it is a problem...it is a cultural, it is the way our parents how they educated brothers and sisters and they came from home but at the same time all these patriarchal....everywhere, you see, it is incredible, no? Even in....because it is not only for underdeveloped countries; it's also for developed countries so even people of upper class that you think they are not going to have, maybe the violence inside at home is worse than in a rural, so it is, I think it is changing. I see it is a good...it is a good movement but it has to take a little bit of time to change that. I remember that when began the Me Too, Catherine Deneuve said that America's were crazy because they don't like flirting well it depends but we have to be aware of this culture but we have to teach men how to relate with women and with

	more respect.
DR. MALKA	There's a few things that you've mentioned; one from earlier in the conversation, the point of globalisation. Another aspect about culture and with globalisation we've got all of these different cultures...
DR. GIRON	...yes....
DR. MALKA	...permeating and this massive mix and then the third component is generations; I think that in the world that we live in now we have got multiple generations, we're talking about the care economy and the geriatric society, we've got very young people, so you've got all of these generations trying to create a harmony in one era.
DR. GIRON	Yes and you know what is very important that we are not saying is the Green Movement. It is...this is incredible. I was in Argentina and I have my green handkerchief, I didn't put my handkerchief at home no but with my daughters they say mama you are crazy no....but it is very...it is a social movement very interesting and it was in Ireland and then in Argentina and then in Argentina they display those when they pass the camera (for the Abortion-Right Vote), because the president that has very low rate, they say just vote but when it arrives through their senator they just couldn't do it. But that is improving because it is not that you are in favour of the abort, I don't know that not any woman would like to abort no, but it is like...it is changing...it is changing that you can decide if you or if not and that is the important but it is...because it is also related with the public policy and many people, especially the...well I was educated in a Catholic school but many of my friends can understand that because of course in the Catholicism it is like a sin, no, to do that, but it is...the problem is quite the law must be necessary, it is because many women don't want the baby and so most of them just pass away trying to don't have the baby and that's a public policy and why the government must...they don't want to have the public policy because it costs a lot of money, no. You have to see that how these movements are but at the same time you must see how they are related with the public policy and the economy and so it is very hard, for example in Mexico right now, I just can't believe the things that are going on in my country but last week they said that they don't want to continue with the care economy of the children and they are talking that they are going to cancel that because there were a lot of corruption and I said oh my God, when I arrived to United Nations they put in an example, all these examples from Mexico,.....even I didn't know, it was an example for the world and now they want to cancel because they are going to pay for the grandparents to take care of the children. But you can't compare how a grandmother isn't going to make all the food with the nutritions...with exactly the nutritions that the baby needs...
DR. MALKA	...and the social interaction amongst children...
DR. GIRON	...and the social interactions, so maybe it's a lot of confusion because some...one thing is a childcare, of course we need a childcare institutions another thing is the love care that you can give it, really I hope they don't cancel that, but really I just can't believe that because it is...they compare that one of the best childcare's in the world are the ones that we have in Mexico, it's.....very crazy. You need childcare but that childcare is a very high cost for the government and because governments every time they want to save money for other things or corruptions or to pay external debts, no, and so that's why they decrease the development.
DR.MALKA	And it's just crazy when you think about that as being....that is the future of the country in terms of those young children and you're not going to develop them, you're going to leave that responsibility to someone else.
DR. GIRON	Yes.

DR. MALKA	Now we're coming towards the latter part of the show and one of the questions that I ask all my guests is about some of the factors that they consider have contributed to their success. So some people speak about hard work, others talk about perseverance or a particular person in their life that helped them become who they are today; could you share with us a few of the factors that you think have contributed to your success?
DR. GIRON	Well I think it was my parents but especially my mother because my mother, well she was born in 1914 and she always told me that she wanted to go to the university and she became from a rural area in part of Mexico in San Luis Potosi, Cerrito San Luis Potosi and she always wants to study medicine and they didn't allow her because that was for crazy women to go to university so she decided to be a rural teacher and she always goes to her work, because she has to go to other places in the rural areas, so they put her a nanny and so when...when she met my father and my father was an engineer and then I was the first daughter and she couldn't have the other children, my other brothers because they pass away even they have been born, so she always...they gave me a very good education but always, always she said you must be..my father he was an engineer but he works in the like company but at the same time he did classes at my university and she always says I used to go to that university many years ago when I was a child to make on bicycle and she always said one day you are going to be teacher of this university....
DR. MALKA	...so she...she put it in your brain...
DR. GIRONshe put the seed...yes, the seed and I think that it is very important how parents put the seed but at the same time even the discipline that you have at home and as I told you I was in a Catholic school so the discipline was.....on discipline, no, it's not like a Montessori, no, no it's a discipline and you have to make the homework and so when...so when I arrive to the university it was really very easy and also because I think one of the other things that I have...my husband is an engineer and her....and they...my....well my mother-in-law has already passed away, they have...she has seven children but when my Daniel was seven....nine years, his father passed away but my mother-in-law studied in the university, she was chemistry, so she has to go to work and take care of....
DR. MALKA	...seven children...
DR. GIRON	...of seven children. So when you have this combination and you have you know a husband that has seen that the mother works and all that, well it is...it is more easy....
DR. MALKA	...it's what he expects; he's socialised....
DR. GIRON	...you're socialised and it wasn't a problem that I continue working and also my mother loves my children and so she was the mother of the first and the second one, the third one is my daughter but my first son and my second daughter yes, so I didn't have any problem and well that's why maybe I could do not only my undergrad school, I also make the master and then the PhD and then I continue working and always that means a lot of help that you don't have, even if you have a meeting at...I used to have meetings around nine o'clock at night when you make a promise with the unions because that was also a gender problem. It was very....I was the first electoral of my economic research institute and I was really very young, I was in that time I was 42 years and most of them were women and it was a problem not only of gender also of social class, it was a lot of problem, they make me a lot of things and so I used to put the meetings at between nine and ten o'clock at night and I never had a parent who arrive at one o'clock at my home, no. So you know these kinds of things, these facilities improve you to be a better professional and of course you love and

	the question is well it's the environment that I had but especially my mother, I think she....I was a mirror of my mother, no, something like that and well, you always have very good friends and, well....
DR. MALKA	...it's that enabling infrastructure...
DR. GIRON	...yes, yes.....
DR. MALKA	...that and love and support which helps people excel and I think with families and love and care it's not about....you want each one to succeed so you provide the environment or the assistance to help everyone operate. What would you say has been the best lesson during your career?
DR. GIRON	The best lessons? Well....well I'm very happy. I'm very happy, I think it's being a mother I think it's a wonderful thing when you are a woman. I have as I told you, three children and you see how they improve in their lives, in their professional....in their professional activities and also that teaching for me is lovely. I love to teach in the undergraduates because they are very young and I can say the blood of the young people and that brings you a lot of vitality, so that's good and now with this programme of Asia and Africa studies I am learning a lot, every day I learn a lot and well I travel a lot and I also love to travel.
DR. MALKA	And lastly as we close the conversation today could you share a few words of inspiration or wisdom that you'd like to pass on to young ladies in Africa that are listening to us?
DR. GIRON	Oh that's....well I....well I think that if you want to improve your life and to take care more of you I think you have to fight for a better education and sometimes education it is not that you...education means since you are inside of your mother, inside of your mum because that means a lot in how healthy is your mom and how she's going to take care of you when you are just born and you are a little baby and then you only...not only...you are the mirror of your mother but at the same time you can improve if you have all this environment around you and well, I think you have to fight for a better education, I think that's the best way to improve and to make all what you want and the liberty of choose what will you like to do, it's a lot of work. You don't have anything because are given by God, no, no, that's not true, you have to work, they put something in you but at the same time you have to improve, you have to work, you have to read a lot and try to be...have a better life and I think that's the liberty that you can have as a person, even if...and also to see the...when you see how the world develops but at the same time your environment to smell the rain, to see how is the sea, the water, the raining, no. There are many, many things that you just can see around you and the lovely life that you have.
DR. MALKA	Thank you very much for sharing a wealth of information today from micro-credit through to the cautionary practices of it through to advice to women and we wish you all the very best in pursuing with Asian and African studies and spreading the word and the knowledge across the continent so thanks for joining us.
DR. GIRON	Oh thank you very much it's a lovely programme and my regards to all the African women that are hearing us.
	PROGRAMME END