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DEBT, FREEDOM & DEVELOPMENT INSIGHTS FROM ASIA

15 - 16 JANUARY 2019

ORGANISED BY ASIA RESEARCH INSTITUTE, NATIONAL UNIVERSITY OF SINGAPORE &
SUPPORTED BY ROYAL HOLLOWAY, UNIVERSITY OF LONDON, UK

Over the past decade, debt has become a defining social concern across Asia. From rising levels of household indebtedness, to the expansion of microfinance, the growing importance of debt in migration systems, and the increasing use of debt as a means of profit through financialisation, debt is increasingly understood as central to a range of pressing development problems as well as their proposed solutions. Critical to understanding the importance of debt is a recognition of its potential to both generate and constrain opportunity. Despite a renewed scholarly interest in debt and indebtedness in recent years, debt remains under-theorised within the social sciences, particularly in studies of contemporary Asia. While there has been extensive scholarly work, for instance on specific forms of debt (notably debt-bondage and microfinance) in some Asian contexts, it remains relatively narrow in scope and often country-specific in analysis.

This conference brings together scholars and practitioners who are interested in exploring the changing meanings, contours, and consequences of debt and indebtedness across contemporary Asia. Together, we consider the ways in which debt constrains, generates, and shapes freedom and development. We focus on how relationships between debt and freedom impinge on other key development dynamics in the region, including: internal and cross-border migration and mobility, urbanisation, climate change, agrarian change, gender and the family, labour relations, development-induced displacement, financialisation, and international relations.

The conference considers how debt engenders inequality, both economic and social, and invites papers from a variety of disciplines, including anthropology, sociology, geography, development studies, gender studies, political economy, agrarian studies, and urban planning. By bringing together a diverse set of regional scholars, we aim for this conference to extend and deepen conversations about the intersections of debt with development dynamics across the region, leading to a broader and more sophisticated understanding of debt and indebtedness in contemporary Asian societies. Questions that the conference will address include, but are not limited to, the following:

- How does debt generate or constrain freedom as it is lived, understood, and practised across Asia? How might we further (or rethink) debates on the relationship between debt, financialisation, and freedom/ control in light of lived experiences of indebtedness in Asia?
- How do the myriad relationships between debt and freedom shape, hinder, and cross-cut key development dynamics in contemporary Asia?
- How does debt improve or constrain familial well-being and socioeconomic mobility and what risks, responsibilities, and household dynamics might it engender?
- How does debt circulate spatially and temporally, what infrastructure makes this possible, and what effects on mobility and development does its circulation produce?
- What broader currents beyond the nation-state drive debt and indebtedness across Asia and how are they shifting?

CONFERENCE CONVENORS

Prof Brenda S.A. Yeoh, Asia Research Institute & Department of Geography, National University of Singapore
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15 JANUARY 2019 (TUESDAY)

10:30 – 10:45 REGISTRATION

10:45 – 11:00 WELCOME & INTRODUCTORY REMARKS

[Brenda S.A. Yeoh](#) | National University of Singapore

[Katherine Brickell](#) | Royal Holloway, University of London, UK

11:00 – 12:30 PANEL 1 - SOCIAL RELATIONS AND NETWORKS

Chairperson | [Theodora Lam](#) | National University of Singapore

11:00

Webs of Debt: The Political and Moral Economy of Debt Bondage in South-India

[Isabelle Guérin](#) | French Institute for Sustainable Development (IRD, France), and French Institute of Pondicherry, India

[G. Venkatasubramanian](#) | French Institute of Pondicherry, India

11:20

'Searching for a Life of Curry': Debt, Aspirations and Anxiety in Southeastern Myanmar

[Justine Chambers](#) | Australian National University

11:40

Debt Done Differently: Islamic Finance in Pakistan, Alternative Approaches to Credit and Risk-Sharing, and the Roles of Trust and Reciprocity in Financial Exchange

[Marta Bivand Erdal](#) | Peace Research Institute Oslo, Norway

12:00

QUESTIONS & ANSWERS

12:30 – 14:00 LUNCH

14:00 – 15:30 PANEL 2 - GENDERING DEBT AND INDEBTEDNESS

Chairperson | [Bittiandra Chand Somaiah](#) | National University of Singapore

14:00

Uplifting the Identity as Fishers: Women's Management of Debt in Fishing Households in Cambodia

[Kyoko Kusakabe](#) | Asian Institute of Technology, Thailand

14:20

When Vietnamese Families Encourage their Daughters to Repay Debt through Sex Work: The Role of Familistic Supports and Cultural Templates in Relational Work

[Nicolas Lainez](#) | Institute for Interdisciplinary Research on Social Issues, France

14:40

Free to Desire: Gendered Circuits of Debt and Credit in the Speculative Asian City

[Hemangini Gupta](#) | National Institute of Advanced Studies, India

15:00

QUESTIONS & ANSWERS

15:30 – 16:00 TEA BREAK

16:00 – 17:30 PANEL 3 - TRANSNATIONAL MIGRANT DEBT

Chairperson | [Sylvia Ang](#) | National University of Singapore

16:00

Debt and (un)freedoms: The Case of Transnational Labour Migration from Vietnam

[Lan Anh Hoang](#) | University of Melbourne, Australia

16:20

Debt Migration and Agency in Myanmar

[Priya Deshingkar](#) | University of Sussex, UK

[Wen-Ching Ting](#) | National University of Singapore

16:40

Financing Freedoms? The Trouble with Transnational Debts

[Maryann Bylander](#) | Lewis and Clark College, USA

17:00

QUESTIONS & ANSWERS

17:30 END OF DAY 1

18:00 – 20:00 CONFERENCE DINNER (For Speakers, Chairpersons & Invited Guests)

16 JANUARY 2019 (WEDNESDAY)

10:00 – 10:20 REGISTRATION

10:20 – 11:30 PANEL 4 - DEBT IM(MOBILITIES)

Chairperson | [Kristel Acedera](#) | National University of Singapore

10:20

Blood Bricks: Debt-bondage, Carceral Geographies and the (Im)Mobile Lives of Brick-Kiln Labourers in Cambodia

[Katherine Brickell](#) | Royal Holloway, University of London, UK

10:40

Agents as Infrastructure: Debt Circulation, Migrant Mobilities, and Recursive Relations

[Charmian Goh](#), [Kellynn Wee](#) and [Brenda S.A. Yeoh](#) | National University of Singapore

11:00

QUESTIONS & ANSWERS

11:30 – 12:30 LUNCH

12:30 – 14:00 PANEL 5 - DEBT AND AGRARIAN TRANSFORMATION

Chairperson | [Shiori Shakuto](#) | National University of Singapore

12:30

Financial Inclusion or Adverse Incorporation? Insights from Farmers-turned-brick Workers in Cambodia

[Nithya Natarajan](#) and [Laurie Parsons](#) | Royal Holloway, University of London, UK

12:50

Financial Landscapes of Agrarian Change in Cambodia

[W. Nathan Green](#) | University of Wisconsin-Madison, USA

13:10

Alienation through Debt: An Aspect of Rural Credit in Sri Lanka

[Amali Wedagedara](#) | University of Hawai'i-Manoa, USA

13:30

QUESTIONS & ANSWERS

14:00 – 14:30 TEA BREAK

14:30 – 15:40 PANEL 6 - MICROFINANCE, AID, AND MARKETISED DEVELOPMENT

Chairperson | [Lue Fang](#) | National University of Singapore

14:30

Freedom, Security and Insurance in Post-war Sri Lanka: The Geopolitics of Development 'Aid' and Debt Circulation

[Darini Rajasingham-Senanayake](#) | International Center for Ethnic Studies, Sri Lanka

14:50

Moving from Developmental Local Finance to Neoliberalised Microcredit in Post-war Asia: Why Was a Winning Formula Abandoned?

[Milford Bateman](#) | Pula University, Pula, Croatia and St Mary's University, Canada

15:10

QUESTIONS & ANSWERS

15:40 – 15:45 BREAK

15:45 – 16:30 CONCLUDING REMARKS

[Laurie Parsons](#) | Royal Holloway, University of London, UK

[Maryann Bylander](#) | Lewis and Clark College, USA

16:30

END OF CONFERENCE

**Webs of Debt:
The Political and Moral Economy of Debt Bondage in South-India**

Isabelle Guérin

French Institute for Sustainable Development (IRD, France) and
French Institute of Pondicherry
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G. Venkatasubramanian

French Institute of Pondicherry

This paper is about debt and its ambivalence with regards to labour, poverty and inequalities: how debt exploits, impoverishes, and keeps labourers into poverty traps, but also protects, supports, sustains aspirations, desires and hopes, and even sometimes empowers the poor. It does so by focusing on a specific form of labour exploitation – debt bondage, which refers to workers tied to their employers through debt – in one particular place and time, specifically contemporary south-India. Drawing on fieldwork conducted over the last fifteen years by a socio-anthropologist and a political economist that combines ethnography with quantitative surveys, this paper aims at capturing – and to some extent measuring – the persistence of debt bondage, the explosion of household debt, and the diversification of debt sources. Simultaneously, it explores the intimacy of debt bonds, the multiple ways through which debt governs life cycles, bodies, time and subjectivities, but sustains hope, concretises projects, and weaves new forms of interdependencies.

While debt in rural South-India has long contributed to the impoverishment and exploitation of the labouring poor, it now takes on a variety of forms, from capitalist employers and local usurers to private financial companies backed up by global capital. Understanding the persistence of debt bondage and its constant renewal requires taking into account the intertwining of multiple debts in which labourers are enmeshed. These new forms of financial exploitation are based in webs of debt that use (and renew) longstanding social hierarchies such as kinship, class, caste, gender, and religion, while mobilising intimacy, affect, and emotion. Webs of debt first and foremost work in favour of capital, which proves fascinatingly adept at renewing its methods of control and exploitation. Meagre incomes are increasingly being devoted to repaying multiple, seemingly inexhaustible debts. Yet ironically, webs of debt are also shaped by and constitutive of workers' desires and aspirations for greater dignity and freedom. Not only do webs of debt protect and give security to workers, they are also often the only (risky) way to build a new future and to integrate into society. These two sides of debt are the reason why most attempts to 'free' labourers, however well meant, are doomed to failure.

Isabelle Guérin is Senior Research Fellow at the Institute of Research for Development (CESSMA, Centre d'Etudes en Sciences Sociales sur les Mondes Américains, Africains et Asiatiques) and Associate at the French Institute of Pondicherry. She specializes in the political and moral economics of money, debt and finance. Her current work focuses on the financialisation of domestic economies, looking at how financialisation produces new forms of inequalities and domination, but also alternative and solidarity-based initiatives. Her work draws most often from her own field-based original data and combines ethnography and statistical analyses.

G. Venkatasubramanian is a sociologist in the Department of Social Sciences at the French Institute of Pondicherry (India). His research areas include rural geography, migration, labour, finance and rural–urban linkages. His work draws on his own field work and combines quantitative and qualitative data.

**‘Searching for a Life of Curry’:
Debt, Aspirations and Anxiety in Southeastern Myanmar**

Justine Chambers

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The uncertainties of rural life, exacerbated by the volatility of Myanmar’s economy and sixty years of civil conflict, have made debt an open-ended temporality of social life in southeastern Myanmar. Due to the absence of a comprehensive credit-check system, people are forced to survive off multiple kinds of loans and repayment schemes from multiple friends and family members, many of which are never discharged. However, the role that debt and indebtedness has played and its impact on young people and their life choices have been under-theorised.

Based on 18 months of in-depth ethnographic research conducted in Hpa-an, the capital of Karen State in 2015-2018, this paper examines how debt continues to impact the lives and life choices of young Karen people in southeastern Myanmar. While the legacies of military rule (1962-2010) and civil conflict remain a constant feature of everyday life, the social and political changes in Myanmar in the last five years have augmented a fundamental shift for young Karen men and women both in the way they see themselves as well as their values, aspirations and visions of the future. However, for young Karen men and women, the ability to pursue utopic visions of the ‘good’ life cannot be reduced to an exercise of agency or ‘freedom’ (Laidlaw 2014), or the choices of an autonomous moral agent, as debt continues to play a significant role in constraining their lives and life choices. This paper examines what risks and responsibilities debt engenders, how the ties between debt and kinship enhances the experience of precarity, risk, and marginality for young Karen people, and how debt shapes their ability to pursue the ‘good’ life (Macintyre 1981; Robbins 2013). The ethics of sacrifice that prevails in this Buddhist rural migratory society means that the ideal of self-actualisation as embedded in the contemporary moment is experienced as a flirtation with an ambiguous and elusive utopia and, at worst, often considered selfish and strange.

Justine Chambers is a PhD Candidate in the Department of Anthropology, School of Culture History and Languages at the Australian National University (ANU). She is also the Associate Director of ANU’s Myanmar Research Centre and is currently a visiting scholar at the Asia Research Institute at the National University of Singapore.

**Debt Done Differently:
Islamic Finance in Pakistan, Alternative Approaches to Credit and Risk-Sharing,
and the Roles of Trust and Reciprocity in Financial Exchange**

Marta Bivand Erdal

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This paper offers scrutiny of relationships between debt, freedom and development in Asia, drawing on the empirical context of Pakistan. Here, emic perspectives on credit and risk are shown to be engrained in relationships of trust and reciprocity, where religion matters. The paper addresses the research question: Can (and do) norms and practices of Islamic finance affect interactions between debt, freedom and development for individuals in Pakistan? I draw on existing theorization of migrant remittances as ‘exchange’, foregrounding religious and moral norms, family obligations, and long-term commitments (Carling 2014; Rahman 2012). This analysis provides emic understandings of debt as part of a broader fabric of socio-economic commitments and exchanges (Erdal 2012; 2014), where the interface of the formal/informal economy emerges. The main part of the paper turns its attention to Islamic finance, as a central field for understanding dynamics of debt, freedom and development in Asia. I build on ethnographic data and 10 key informant interviews conducted in Pakistan (2018). Pakistan has seen substantial growth in Islamic finance and banking in the past two decades, similar to Malaysia and Indonesia. Across contexts, the growth of Islamic finance sits differently with financialization discourses and realities of formal/informal credit availability and risk-taking. In Islamic finance and banking, money is understood not as a commodity, but as a medium of exchange. This may cast new light on the meaning of debt, given that risk-sharing is a core principle of Islamic finance, (potentially) affecting debt dynamics. Drawing on the above-mentioned data and secondary sources, the paper offers three conclusions: Whilst the potential for alternative (and less exploitative) debt dynamics is inherent to Islamic finance, the reach of the formal economy in Pakistan, is such that debt dynamics often remain unchanged, despite financialization agendas. Meanwhile, new mobile technologies are affecting debt dynamics, by making available credit and managing risk and mobilizing trust and reciprocity akin to emic perspectives, with or mostly without Islamic finance labelling. The prism of Islamic finance offers alternative ways of considering debt – of mobilizing credit and risk-sharing, yet its reach in changing debt dynamics and facilitating development, hitherto appear limited.

Marta Bivand Erdal is Research Professor at the Peace Research Institute Oslo (PRIO) and a human geographer. She combines research on migration and transnational practices, with research on living together in culturally and religiously diverse societies, focusing on citizenship and nationhood. Her overarching research focus is on the dynamics of migration and transnationalism, in both contexts of emigration and of immigration, mainly in South Asia (Pakistan and Sri Lanka) and in Europe (Norway, Poland, UK). She has published widely in migration studies and geography (more than 25 articles in peer-reviewed journals), and edited six special issues, among other of *Gender, Place and Culture*, *International Migration*, *Journal of Ethnic and Migration Studies*, and *Comparative Migration Studies*. She is currently conducting research on citizenship in Scandinavia, on the economics of transnational living, and on Islamic finance in the Nordic countries and in diaspora origin contexts (specifically in Pakistan).

Uplifting the Identity as Fishers: Women's Management of Debt in Fishing Households in Cambodia

Kyoko Kusakabe

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Cambodian small-scale fishers are mostly indebted, but they are indebted in order to continue fishing. The fish catch has decreased considerably in the last 7-8 years, but still fishers invest in fishing equipment by borrowing money. Why do they continue fishing even though it creates debt? What does this debt mean to them? What are the different implications of such debts for women and men? Through an analysis of where and how the fishers have debts, the paper attempts to explore the meanings of debt and the choices in life that it creates or limits for both women and men. Through interviews with 165 fishers (107 women) in 13 community fisheries in Cambodia, both in inland and marine fisheries, the paper analyses how different types of debt (bonded debts from fish brokers to official debts from microfinance institutions) shape the livelihoods of fishers differently. Relations among debt, migration, and non-farm employment carried out by women and men are discussed to demonstrate the meanings and functions of debt. Fishing is largely done by men, but debt is managed by women. The paper analyses the nature of debt in maintaining family identity, especially through upholding the occupations of men who remain the head of household. As Ledgerwood (1991) pointed out in her ethnographic study of rural Cambodia, women are expected to uphold men's status. Women do not have much control over how much fish they can get, but they make sure that men are able to go fishing. However, such a pattern is not seen in all areas. The geographical and contextual differences shape the meanings and functions of debt and the roles that women and men play in the face of decreasing fish resources.

Kyoko Kusakabe is a Professor of Gender and Development Studies at the Department of Development and Sustainability, School of Environment, Resources and Development, Asian Institute of Technology in Thailand. Her research focuses on women in the informal economy and gender analysis of labour migration, especially in the Mekong region. Her recent works are on migrant garment factory workers in Special Economic Zones; rubber plantation development in Laos and Myanmar, and gender and migration in fishing communities in Cambodia. Her publications include Thailand's Hidden Workforce: Burmese migrant women factory workers (2012, with Ruth Pearson, Zed Books).

**When Vietnamese Families Encourage their Daughters
to Repay Debt through Sex Work:
The Role of Familistic Supports and Cultural Templates in Relational Work**

Nicolas Lainez

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In Vietnam, many disadvantaged families are heavily indebted in the informal finance sector. Some encourage their children to contribute to family economics through labor and act as codebtors of family debt. Among them, some prompt their daughters to sell their virginity and/or engage in sex work to alleviate family debt, a practice that carries social and legal sanctions. I argue that the codebtor's role that parents assign to their daughters is meaningful, viable and sustainable if the latter perceive the repayment of family debt through sexual work as a legitimate and distributive care practice to which they consent instead of an illegitimate and extractive form of exploitation imposed by parents. Using the conceptual framework of "relational work," a notion that refers to the "creative effort people make establishing, maintaining, negotiating, transforming, and terminating interpersonal relations" (Zelizer 2012, 149), this paper examines the critical role that familistic prerogatives aimed at making the family responsible for its well-being, and Confucian norms about filial piety and sacrifice that are reified in familistic policies and conveyed in popular cultural, allow families to rationalize collectivist debt practices, smoother social norms and blur consent. This study aims to advance our understanding of relational work by locating cultural content as constitutive of social ties and debt economies, and by exploring institutional and cultural variation in the assembling of relational packages.

Nicolas Lainez has a PhD in Social Anthropology from the School for Advanced Studies in the Social Sciences, and a Masters in Development Studies from Sorbonne University, France. Before resuming academic studies, he worked as a photojournalist and communication officer for the development sector in Southeast Asia. His research is located in the field of economic anthropology, and his research areas include credit and informal finance, mobility and brokerage systems, family and care economies, gender and sexuality, and the commodification of intimacy in the neoliberal era. He is presently conducting research on the temporality of debt in the lives of Vietnamese undocumented migrants in Europe. His work on debt was recently published in *Time & Society* (Treading Water: Street Sex Workers Negotiating Frantic Presents and Speculative Futures in the Mekong Delta, Vietnam) and *American Anthropologist* (The Contested Legacies of Indigenous Debt-bondage in Southeast Asia: Indebtedness in the Vietnamese Sex Sector), and submitted to *Socio-Economic Review* (Towards a Socio-Economy of Debt and Credit: A Literature Review on Debt-financed Migration).

**Free to Desire:
Gendered Circuits of Debt and Credit in the Speculative Asian City**

Hemangini Gupta

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This paper draws on fieldwork in North-West Bangalore, India, amongst women who both participate in and conduct informal finance networks known locally as ‘cheetis’. The dominant literature on gender and finance in Asia has focused on microfinance schemes (Karim 2012; Moodie 2008; Radhakrishnan 2018) and globally on the machinations of corporatised finance (Fisher 2010; Ho 2009). This paper shifts focus to consider how debt is emplaced within informal circuits of finance and embedded within urban infrastructures to become a way of life for an aspiring middle class. It thus argues for debt to be understood as a characteristic feature of urban life within the development of the Asian speculative city (Gidwani et al. 2018) and one that is negotiated through forms of gendered and phatic labour (Elyachar 2010; Radhakrishnan 2015) and the freedom to desire a middle-class life. It extends contemporary research on debt to focus on urban financial networks and offers ethnographic insights into how informal finance is located within translocal migration, neighborly relations, and gendered obligation.

Ethnographic and qualitative fieldwork is drawn from nearly two years of research in a formerly industrial zone in North-West Bangalore that is now home to the World Trade Center, gated communities, and spaces of consumption and leisure. Interspersed within these ‘dreamworlds of property’ (Nam 2017) are middle income residents, building vertically on narrow plots of state-allotted land to create a rentier economy that enables them to navigate and survive spiraling real estate and speculative urbanism unfolding all around (Goldman 2011).

In these dense neighborhoods, homes are rented out on lease agreements as a one-time advance—rather than in monthly sums—an arrangement that enables precarious workers to afford housing. Cheeti schemes are a key modality through which low-income workers afford housing in prime real estate, offset debt, and access markers and experiences of middle-class life. The paper theorises how Asian ‘world cities’ are constructed not only through global movements of finance and policy but built through an interscalar financial economy where household rental economies and debt are vital nodes of survival and development.

Hemangini Gupta has a PhD in Women’s Gender and Sexuality Studies (Emory University, 2016) and is currently a National Science Foundation Postdoctoral Fellow hosted at the National Institute of Advanced Studies, India where she works on the Speculative Urbanism project, examining the entanglements of land, livelihoods, and finance capital in two Asian cities: Jakarta and Bangalore.

**Debt and (un)freedoms:
The Case of Transnational Labour Migration from Vietnam**

Lan Anh Hoang

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Transnational labour migration in Asia is largely organised by extensive and sophisticated networks of commercial brokers who thrive on highly restrictive migration regimes and disparities in the distribution of labour and employment across the region. It is well documented that the commercialisation of migration brokerage has important implications for migrants' mobility and wellbeing, not least because of the inflated cost of migration and the increased financial pressure on migrant families as a result. While there is growing attention to debt in the migration scholarship, broader debates on the migration and development nexus continue to underestimate the magnitude of the issue. Drawing on qualitative research on Vietnamese migrant workers in Taiwan and their families in Vietnam, this paper provides nuanced insights into how debt shapes the ways migrants navigate the transnational migration industry and reproduces inequalities in labour-sending countries. Debt might enable or constrain people's agency and mobility, a relationship that is not static but fluid and context-specific. The study shows that debt is vital in our understanding of transnational contract labour migration in Asia and emphasises temporality and subjectivity in migrants' experience of and response to debt.

Lan Anh Hoang is Senior Lecturer in Development Studies in the School of Social and Political Sciences, The University of Melbourne, Australia. She is a co-editor of the Palgrave Macmillan book series 'Anthropology, Change, and Development'. Her research interests are migration and transnationalism, sexualities and gender, social networks and social capital, and identity and belonging. She has published in many journals including *Gender and Society*, *Gender, Place and Culture*, *Global Networks*, *Population, Space and Place*, *Geoforum*, *Ethnic and Racial Studies*, and *Journal of Ethnic and Migration Studies*. Her most recent work – a sole-authored monograph entitled 'Dancing on thin ice: the precarious existence of Vietnamese migrants in Moscow' and an edited volume (with Cheryll Alipio) entitled 'Money and moralities in contemporary Asia' – is under contract with Amsterdam University Press.

Debt Migration and Agency in Myanmar

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Wen-Ching Ting

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Myanmar has recently emerged as a key origin country for low-skilled occupations in Southeast Asia including care work and work in industrial manufacturing and processing units. Precarious labour and labour circulation are integral to these industries and essential components of their model of capital accumulation. Indebtedness linked to migration is widespread among poorer people from disadvantaged regions being positioned in these precarious jobs. We examine indebtedness as a source of precarity and its gendered manifestations that are linked to labour market dynamics that select female or male workers for certain kinds of jobs. We also discuss the ambivalence of indebtedness and how it can precarize as well as open up opportunities that have the potential for migrants and their families to rework power relations and mitigate precarity. The outcomes of debt migration are not predictable and depend on the social navigation strategies employed by migrants as well as the specificities of the social relations with different actors that shape experiences before, during and after the journey.

Priya Deshingkar is Senior Research Fellow at the School of Global Studies, the University of Sussex. Her research focuses on migration and poverty with a focus on precarity and agency, migration brokerage and the migration industry, trafficking, modern slavery, migration and development in South and Southeast Asia as well as East, West and Southern Africa where she has worked closely with national partners. Priya holds a PhD from the Institute of Development Studies. Prior to working at the University of Sussex, Priya was a Research Fellow at the Overseas Development Institute in London where she played a key role in influencing the global policy discourse on internal migration and development. She has recently edited a special issue of the *Journal of Ethnic and Migration Studies* on migration brokerage and precarity in the Global South.

Wen-Ching Ting is a Postdoctoral Fellow in Asia Research Institute (ARI). She is working under the research project entitled, 'Transnational Relations, Ageing and Care Ethics (TRACE)' to examine care migration from Myanmar to Singapore and the left-behind care chains. Prior to ARI, Ting was a Postdoctoral/Research Fellow between Dec 2016 and June 2018, under the research project entitled 'Capitalising Human Mobility for Poverty Alleviation and Inclusive Development in Myanmar' (CHIME), at the University of Sussex to explore the nexus between poverty, migration and development in Myanmar. She obtained a doctoral degree in Migration Studies from the University of Sussex in 2016. Her PhD research was to explore the relationship between displaced Shan in limbo and the places and further examine how they dealt with the subordinate status and navigated their multiple marginalities during the radical and protracted displacement along the Thai-Myanmar border. Besides, her research interests include migration and social changes, mobility, displacement, place-making, aid and development. Her geographical areas of research focus mainly on Southeast Asia countries.

Financing Freedoms? The Trouble with Transnational Debts

Maryann Bylander

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An established body of research now documents the ways that debt both motivates and shapes migration processes. Yet little scholarship considers how migrants either take or use loans once they have arrived in their destinations. Drawing on qualitative interviews with Cambodian migrants working in Thailand, this paper explores debts imposed upon and taken by migrant workers upon arrival in their destination. In Thailand, migrants take on debts to obtain documents, to move into better paying jobs, and to start entrepreneurial projects. Often, these loans are taken by family members in Cambodia, and sent across the border in what might be described as a ‘reverse remittance’ financed by debt. Yet these efforts to ‘finance freedom’ are not without their risks. As this paper describes, structural constraints built-into both borrowing and migration processes, and the interlocking forms of vulnerability Cambodians face in Thailand produce a context that heightens the risks associated with transnational debts—not only for migrants but also for their families back home. Thus while this paper underscores the importance of thinking of debt as having countervailing potentials, it also highlights the potential for cross-border borrowing to impose new risks on migrant- sending households.

Maryann Bylander is an Assistant Professor of Sociology at Lewis & Clark College, USA. Her research focuses on questions of migration and development in the Global South, particularly Southeast Asia. Recent work has been published in *International Migration Review*, *Development and Change*, *Migration Studies*, *Development Policy Review*, *Population Research and Policy Review*, and *Oxford Development Studies*.

Blood Bricks: Debt-bondage, Carceral Geographies and the (Im)Mobile Lives of Brick-Kiln Labourers in Cambodia

Katherine Brickell

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In this paper I focus on the (im)mobile lives of men and women working as debt-bonded brick-kiln labourers in the northern vicinity of Phnom Penh, Cambodia. It draws primarily on 40+ interviews with workers, but also references a further 20+ interviews with kiln owners, foremen, police officers, and Buddhist monks. The paper explores these through the lens of carceral geographies, defined as geographical engagement with the spaces, practices and experiences of confinement (imprisonment, migrant detention and other forms of custody). Working to connect often disconnected literatures and ideas on modern slavery, debt-bondage, and incarceration, it identifies and examines four forms of (im)mobility: displacement from rural farming through accrued debt; kiln-captivity; circulation between kilns; and (attempted) escape. The data presented forms part of a larger study centered on exploring the relationship between climate change and modern slavery in the Cambodian construction industry.

Katherine Brickell is a feminist geographer whose work aims to advance social, political, and development sub-fields of the discipline. She is journal editor of *Gender, Place and Culture* and former Chair of the Royal Geographical Society (RGS-IBG) Gender and Feminist Geographies Research Group (GFGRG). Katherine's scholarship to date has attracted recognition from the RGS-IBG and Leverhulme Trust in the form of the 2014 Gill Memorial award and 2016 Philip Leverhulme Prize (respectively). During her current Philip Leverhulme Prize (2017-2020) Katherine will complete her monograph *Home SOS: Gender, Violence and Survival in Crisis Ordinary Cambodia* and develop a body scholarship on feminist legal geographies. As principal investigator, she is currently undertaking her second ESRC-DFID funded study (2017-2019) on the relationship between modern slavery and climate change in Cambodian brick kilns (www.projectbloodbricks.org).

**Agents as Infrastructure:
Debt Circulation, Migrant Mobilities, and Recursive Relations**

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In ‘fly now, pay later’ systems across Southeast Asia, prospective migrant domestic workers accrue a snowballing debt, through recruitment processes beginning in their source villages and ending in their employers’ homes, which they repay through salary deductions. This paper examines the debt of migrant domestic workers as it circulates spatially (across and within borders), temporally (over the course of a migrant’s recruitment), and socially (among a chain of migrant brokers and employers). Based on in-depth, qualitative interviews with placement agents, regulatory authorities, and NGO representatives in Singapore (n=48) and Indonesia (n=13) as well as focus group discussions with migrant women between 2015 and 2017, we theorise placement agents as debt-financed migration infrastructure—which channels migrant mobilities and debt, among other circulations—operating in two distinct modalities. Agents in the ‘regular pipeline’ struggle over debt transparency, assemble cross-border infrastructure through the mutual constitution of capital flows and social relations, and seek to ‘enclave’ the migrant’s debt within their networks. In contrast, ‘transfer agents’ graft a distinct system-in-the-making onto the ‘regular pipeline’ to recruit migrant women already in Singapore. This grafted infrastructure operates with minimal debt, instrumentalises the ‘freedom’ of migrant women, distributes the burden of verification and representation, and strives for ‘ethical recruitment’ and ‘recruitment reform’. Through theorising the regular pipeline and grafted infrastructure, we demonstrate the looping effects between migrant debt and agents as infrastructure; developments in the regular pipeline shape migrant mobilities and debt circulation, which in turn become the basis of grafted infrastructure. The interplay of logics between the regular pipeline and grafted infrastructure produces anxieties, complications, and transformative possibilities in the choices and risks women bear in debt-financed migration.

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Brenda S.A. Yeoh is Raffles Professor of Social Sciences at the National University of Singapore and also the Research Leader of the Asian Migration Cluster at the Asia Research Institute. Her research interests include the politics of space in colonial and postcolonial cities, and she also has considerable experience working on a wide range of migration research in Asia, including key themes such as cosmopolitanism and highly skilled talent migration; gender, social reproduction and care migration; migration, national identity and citizenship issues; globalising universities and international student mobilities; and cultural politics, family dynamics and international marriage migrants. She has published widely in these fields.

The Perils of Financial Inclusion and Growth for the Poor: Modern Slavery as ‘Adverse Incorporation’ into Cambodia’s Economy

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This paper sets out a critique of the Sustainable Development Goals in relation to target 8.7 pertaining to the eradication of forced labour and modern slavery. The paper argues that by combining the aims of ‘economic growth’, ‘financial inclusion and the eradication of modern slavery within the same goal – 8 – the SDGs fail to address how the former can comprise, and even compel, the existence of the latter. This paper examines the case of debt-bonded brick kiln workers in Cambodia’s burgeoning capital city, Phnom Penh, as exemplary of modern slavery. The focus is on how debt-bonded labourers are linked to the country’s much-lauded growth and sustained GDP over the past two decades. This paper emerges from a wider study into debt-bonded labour in the Cambodian brick-making industry entitled “Blood Bricks: Examining the Climate Change-Modern Slavery Nexus in the Cambodian Construction Industry”. It comprises data collected from over 30 brick kilns. In total, 80 interviews were conducted with brick workers and a further 10 interviews with factory owners and foremen. Analysis thus stems largely from interview findings, and is supplemented by secondary data. This study ultimately finds that modern slavery in Phnom Penh brick kilns begins through the adverse incorporation of rural smallholder farmers into circuits of microfinance growth when they take on micro-loans to pay for farming and medical expenses. The unregulated microfinance sector leads some farmers into unsustainable debts, compelling them to approach brick kiln owners and become debt-bonded. Once on kilns, brick workers’ debt bonds are implicitly fuelling Phnom Penh’s literal and economic growth. In light of this, we contend that in order to address the causes of modern slavery and therefore ‘eradicate’ it as stated in target 8.7, the aims of economic growth and financial inclusion need to be removed from SDG 8, so that instances where the latter two issues lead to modern slavery can be better uncovered.

Nithya Natarajan is a Post-Doctoral Research Associate on a project entitled ‘Blood Bricks: Examining the Modern Slavery-Climate Change Nexus in the Cambodian Construction Industry’, based at Royal Holloway, University of London. Prior to this, Nithya’s PhD research as an ESRC Doctoral Scholar at SOAS, University of London, focused on deagrarianisation among tobacco farmers and traders in South India, with an emphasis on environmental change. Nithya is interested in agrarian development, climate change, labour relations and structural transformation. She has written and presented widely on research from both the Blood Bricks project and her PhD research.

Katherine Brickell is a feminist geographer whose work aims to advance social, political, and development sub-fields of the discipline. She is journal editor of *Gender, Place and Culture* and former Chair of the Royal Geographical Society (RGS-IBG) Gender and Feminist Geographies Research Group (GFGRG). Katherine’s scholarship to date has attracted recognition from the RGS-IBG and Leverhulme Trust in the form of the 2014 Gill Memorial award and 2016 Philip Leverhulme Prize (respectively). During her current Philip Leverhulme Prize (2017-2020) Katherine will complete her monograph *Home SOS: Gender, Violence and Survival in Crisis Ordinary Cambodia* and develop a body scholarship on feminist legal geographies. As principal investigator, she is currently

undertaking her second ESRC-DFID funded study (2017-2019) on the relationship between modern slavery and climate change in Cambodian brick kilns (www.projectbloodbricks.org).

Laurie Parsons is British Academy Postdoctoral Research Fellow at Royal Holloway and Co-investigator of the Blood Bricks project. A researcher of Cambodian livelihoods since 2008, Laurie Parsons's work investigates the impact of mass labour migration and ecological change on socio-economic inequalities. It combines a variety of approaches – including visual and statistical analysis of social networks, and qualitative methods – to discern how norms and social structures both reflect and mediate these new conditions. In addition to his academic work, he has a long term engagement in shaping development policy and research. He has conducted large-scale projects examining Cambodia's uneven economic development for Transparency International, Plan International, Save the Children, CARE International, ActionAid, the IDRC and the Royal University of Phnom Penh, among others.

Financial Landscapes of Agrarian Change in Cambodia

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Cambodia is in the midst of an agrarian transformation. Fewer Cambodians are farming, production is increasingly commodified, and processes are more mechanized. Researchers have begun to study how the fast growth within Cambodia's microfinance industry is contributing to these changes. In this presentation, I draw upon a political ecology of debt analytic to argue that agrarian change is entangled with changing social relations of debt, the use of microfinance to fund social reproduction, and household dependence upon wage-labor remittances. To make my argument, I draw upon information gathered during 20 months of ethnographic research within a farming village in Kampot Province. I describe how social relations of debt have both contributed to agricultural changes and been re-shaped by new agricultural practices. For example, agricultural workgroups reliant upon transplanting rice seedlings and plowing fields with draft animals tended to be underpinned by labor and in-kind debt relations. As farmers switch to seed broadcast techniques with high capital inputs and mechanization, debt relations have become more monetized and spatially extended. The purpose of this paper is to better understand debt in its diverse material and social forms, and how these debt relations in turn shape the geographical and ecological contours of contemporary Cambodian rice agriculture.

W. Nathan Green is a PhD Candidate in the Department of Geography at the University of Wisconsin-Madison. His research is driven by questions about the economic, cultural, and environmental dimensions of development in Southeast Asia. In his dissertation, he uses ethnographic methods to study agro-environmental change and financial markets in rural Cambodia. Specifically he details the linkages between the global microfinance industry and the country's land registry system in order to understand how collateralised debt has reconfigured household economic relations, agricultural practices, and people's access to land. Nathan also studies the ways that hydropower dam projects in Laos and Cambodia transform people-environment relations. His next project will investigate the role of climate change finance in rural development and local governance in Cambodia.

Alienation through Debt: An Aspect of Rural Credit in Sri Lanka

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Fieldwork in two rural villages in Sri Lanka reveals the mechanisms of indebtedness operating at the family and community level. Instead of 'changing the agency' of women, practices of microfinance in Galkadapathana, a village in the up-country bordering tea plantations, have resulted in complex conditions of dependencies and reproduction of aggressive masculinities while in Rajanganaya, a settlement scheme based on the irrigation water in the dry zone, hire-purchase and local money lending have brought about a debt polity, a complete social system which functions in the web of debt/credit. Apart from changing ownership of land through a process of dispossession, indebtedness has also brought about structural changes to the rural economy by displacing farmers from paddy cultivation to cash-crops and in the worst cases to the cities as daily-wage labourers. Findings from field observations indicate that proliferation of credit instruments at the community level is more successful in bringing about structural changes and would otherwise be resisted when imposed as structural reforms through public policy. How does this 'bottom-up' change occur? Receiving credit which automatically transforms one's positionality to that of a debtor has a strong impact on freedom as a life experience. This paper will explore whether our understanding of freedom and choice would be different had we changed our focus from 'credit' to 'debt'. While conversing within a Marxist political economic framework, the paper will argue that freedom should be imagined as freedom from alienation transcending instrumental dimensions of freedom that Sen (2000) theorised. In moving these ideas forward, the paper will attempt to explore several related questions; 1) what are the ways in which forms of debt, microfinance, hire-purchase and local money lending restrict human freedom as a life experience? 2) does credit differ from debt? 3) what kind of development could contribute to freedom? Apart from expanding our understanding on distinct impacts of specific forms of debt, microfinance and hire-purchase, this research will also contribute towards conceiving alternative mechanisms to address poverty and rural development.

Amali Wedagedara is a Graduate Assistant at the Department of Political Science, University of Hawaii at Manoa. Her PhD project explores relationships between household indebtedness, human freedom and people's capacity to be political based on field observations in Sri Lanka. Apart from the political economy, she is interested in South Asian politics in general and has published on India-Sri Lanka relations, political demography and nationalism. Amali holds a Master's degree in International Politics from the Jawaharlal Nehru University, New Delhi and a Bachelor's degree in Economics (honours) from the University of Peradeniya, Sri Lanka.

Freedom, Security and Insurance in Post-war Sri Lanka: The Geopolitics of Development ‘Aid’ and Debt Circulation

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Since a three-decades-long armed conflict ended in 2009 in Sri Lanka, the strategically-located Indian Ocean island nation’s debt burden has risen rapidly and significantly despite, and arguably largely due to, an influx of foreign ‘aid for trade’ and infrastructure loans in the absence of returns on investment or substantial increase in Foreign Direct Investment. Personal indebtedness also increased as a consequence of microfinance schemes targeting women and vulnerable groups in a context of retreating Welfare State services and increased financialisation of social protection frameworks, resulting in forms of regional and income inequality in the same period. The post-war developmental state is increasingly an ‘insurer of last resorts’ as the Lankan Rupee also depreciated by around 20 percent in the same period.

Many residents in the northeast post-conflict regions and elsewhere in the country feel they have exchanged their new found ‘freedom’ (from a political economy structured in armed violence) for a new form of bondage—debt to local and international ‘aid’ donors this time round. Indeed, this strategically located Indian Ocean island that sits on the world’s busiest trade route was historically an international development aid ‘donor darling’ (bilateral and multilateral), but appears to have missed an anticipated peace dividend to boost reconciliation and reparations. Ironically, during the 30 year war, the island’s economy was more solvent than 8 years after the guns went silent.

Drawing from ethnographic fieldwork, particularly, narratives of indebtedness, both at the local and national level as well as analysis of foreign aid-related debt, this paper seeks to explore broader currents beyond the nation-state that structure and drive debt and indebtedness in and of post-war Sri Lanka. Drawing from debates on aid effectiveness (Moyo 2009, 2012; Rajan and Subramanian 2006), we attempt to explore how development aid-related policies and debt, including narratives of insurance and debt, circulate spatially and temporally, and what forms of (uneven) development are legitimised and produced. The paper would pay attention to linkages between financialisation, information asymmetries, corruption, and poverty.

We would also map transnational linkages, shifting geopolitical and economic currents in the recently-coined ‘Indo-Pacific’ and related networks of aid, debt, militarisation, and land occupation (which impacts agricultural livelihood) in the Indian Ocean. On the one hand is China’s ‘One Belt, One Road’ initiative, while US, India, Japan, and allies push for leverage in post-war Sri Lanka on the other. The paper suggests that an apparent mismatch between development needs and priorities of conflict-affected communities with foreign ‘aid for trade’ donors’ strategic investment interests may have contributed to a post-war ‘Debt Trap’ in Sri Lanka.

Darini Rajasingham-Senanayake is a social anthropologist with research expertise in the political economic analysis of ethno-religious identity conflict, peace, and development in South and South East Asia. Her research spans issues in globalisation and governance, gender and women’s empowerment, migration and multiculturalism, ethno-religious identity politics, new and old Diasporas of Asia, international aid effectiveness, monitoring, and evaluation. She has published extensively in peer-reviewed books and journals and is the co-author of “Ethnic Futures: The State and Identity Politics in Asia” (Sage Publishers) and Building Local Capacities for Peace: Rethinking the Conflict Development Nexus in Sri Lanka” (Macmillan). Formally a Senior Lecturer at the Open University of Sri Lanka, her Bachelor’s degree is from Brandeis University, and MA and PhD are from Princeton University. Among other advisory positions, she was a member of the International Steering Group on “South Perspectives on Reforming the International Development Architecture”, a North-South Institute project.

Moving from Developmental Local Finance to Neoliberalised Microcredit in Post-War Asia: Why Was a Winning Formula Abandoned?

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The Asian 'developmental states' demonstrated from the 1960s how local community-owned and controlled directed credit institutions were able to facilitate a major 'bottom-up' sustainable and equitable development trajectory. Emerging from the 1980s onwards, however, and so also at times in parallel to the above developmental local financial model, was a contrasting form of market-driven local financial intermediation associated with the 'microcredit revolution'. Under the auspices of the neoliberal-oriented international development community and US government, very much aided by the US neoclassical economics establishment, this specific microfinancial model and institutional infrastructure was rapidly validated, popularised and soon went on to colonise the financial systems of many of the poorest countries in Asia, notably in the case of India, Bangladesh and Cambodia (Bateman 2010). However, it is increasingly accepted today that the microcredit revolution has failed and that it has precipitated a major setback to the poverty reduction and development chances of all of the countries that most enthusiastically embraced it (Bateman, Blankenburg and Kozul-Wright 2019).

This paper provides an explanation why so many countries in Asia agreed to abandon a 'winning formula' for financing sustainable local economic development and expanding the collective freedoms and security of the poor, and replaced it with the untried market-driven microcredit model that was actually designed to extract significant value from the poorest communities. In explaining this puzzle, I foreground the crucial role played by the neoliberal-oriented international development community and global corporate power in shifting the global policy agenda towards a local financial model that, as intended, went on to generate spectacular financial returns for the narrow financial elite that owns, controls, manages, invests in and advises the microcredit industry in the Global South. At a time when new ruptures and potential meltdown scenarios are emerging once more in so many local financial systems in the Global South (UNCTAD 2016), and when many of Asia's economies that abandoned the developmental local finance model in favour of the market-driven microcredit model have seen their local financial sectors plunged into deep trouble (most notably of late China, thanks to the recent collapse of several multi-billion dollar 'peer-to-peer' [P2P] SME lending institutions), the analysis concludes that only by rediscovering the power of development-driven community-owned and controlled financial institutions will sustainable and equitable local economic development trajectories become a reality once more not just in Asia, but in the Global South as a whole.

Milford Bateman is a Visiting Professor of Economics at Juraj Dobrila at Pula University in Croatia, and an Adjunct Professor in Development Studies at Saint Mary's University, Halifax, Canada. His main current teaching, research and consulting interests lie in three main areas: local economic development, and particularly the developmental role of the local state; financialisation, local finance and microfinance; and the developmental role of cooperatives. His major publications include *Why Doesn't Microfinance Work? The Destructive Rise of Local Neoliberalism* (London: Zed Books, 2010) and *Seduced and Betrayed: Exposing the Contemporary Microfinance Phenomenon* (Albuquerque: University of New Mexico Press, 2017) co-edited with Kate Maclean. His latest book published in September 2018 by Routledge in cooperation with UNCTAD, co-edited with Stephanie Blankenburg and Richard Kozul-Wright, is entitled '*The Rise and Fall of Global Microcredit: Development, Debt and Disillusion*'.

ABOUT THE CHAIRPERSONS

Bittiandra Chand Somaiah is a Postdoctoral Fellow in the Asian Migration cluster at the Asia Research Institute, National University of Singapore. She received her PhD in Sociology from Macquarie University. She has been working on the Child Health and Migrant Parents in Southeast Asia (CHAMPSEA) Wave 2 project, with a focus on Indonesia, since 2017. Her research interests include mothering, migration, class, carework, youth and children's aspirations, multiple modernities, new cosmopolitanisms, intimate citizenship practices, circulations of care, sociologies of the body, gender and emotions.

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Shiori Shakuto completed her PhD in Anthropology at the Australian National University in 2017. Her research analyses how intimate social relations in Japan are reimagined and reorganised through inter-Asian mobility and conversely how inter-Asian mobility is constructed in and through intimate social ties. Applying emerging insights in feminist anthropology to classic anthropological debates over gender and value, her research ranges from an analysis of productivity and intimacy in the aftermath of work to shifting forms of reproductive labour in the aftermath of an environmental disaster. She has explored these themes through her doctoral research on Japanese retirees in Malaysia and, at ARI, she is developing her dissertation into a book manuscript.

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