

## The Function of Micro Credit System in Social Amendment

### A Case Study on Rajshahi District in Bangladesh

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#### Abstract

Micro-credits an extremely small loan given to impoverished people to help them become self employed have become an important tool in development economics and play an essential role in the fight against poverty, in particular with respect to the self-sufficient of women. Since Muhammad Yunus, the founder of the Grameen Bank<sup>2</sup>, received the Nobel Prize for Peace in 2006, microcredit-systems have been increasingly conceptualized as part of a profit-oriented “financial system approach”. For more than twenty years, microcredit has been widely heralded as the remedy for world poverty. Recent news stories, however, have sullied microcredit’s glowing reputation with reports on scandals, exorbitant compensation to managers, skyrocketing interest rates, and aggressive marketing schemes. Once praised as a universal panacea, microlenders are now being widely attacked as predatory loan sharks. (Korten, 2011) However, in this paper we will discuss different approaches to micro-credits dealing with the question of how far different concepts influence societal gender arrangements and under which circumstances micro-credits are useful tools for the self-sufficient of women in a sustainable way. For this reason, the results of an empirical study conducted in Rajshahi will be presented in order to develop a multilayer model for the self-sufficient of women which shows possible impacts of micro-credits on the individual level (micro level), the community level (central level) as well as the socio-political level (macro level)

**Keywords:** Self -sufficient Women, Micro credit, Social Amendment, Fund for Development (SFD).

#### 1. Introduction

Twentieth century was marked by negotiations and elementary changes in ethical and moral principles from a global perspective. Therefore, on the political level (e.g. UNO, UNESCO, UNIDO, and EU) many attempts have been undertaken in order to come to a common ethical understanding of human rights, working and living environment. But many of the ethical and moral principles still suffer from unconsidered, ignored and deep-rooted mechanisms of in- and exclusion. With respect to this, many women in different cultural contexts are still disadvantaged due to strict

hierarchical gender-roles and relations<sup>3</sup>. In order to initiate and encourage the social amendment of gender relations, the interrelated construction of gender-relations on the macro- as well as the central and micro level of societies has to be taken into consideration. As Acker (1992) points out, gender is a social construction which takes place at the structural (e.g. gender specific work division in societies and organizations), the interactional, the symbolic (e.g. language and pictures) as well as at the individual level (e.g. self-representation and identification). From my point of view these levels have to be seen as mutually dependent and culturally influenced. This dependency can also be observed when it comes to the conceptualization and implementation of micro credit systems for the self-sufficient of women. In the sense of a more sustainable approach the social construction and reproduction of gender relations and their societal meaning and functions have to be taken into account. For this reason the study presented is dealing with the core question of to what extent different concepts of micro-credits influence societal gender arrangements and under which circumstances micro-credits are useful tools for the self-sufficient of women in a sustainable way. The empirical data for the study were gathered in case studies of female beneficiaries in Rajshahi who suffer from multiple discrimination and social exclusion (namely single women, having lost their husbands due to death, divorce or imprisonment) and in interviews with financial experts from NGOs, banks and international institutions who are engaged in micro-credits

## **2. Object of the Study**

The aim of the research project was to develop a new model for the sustainable self-sufficiency of women focusing on the possible impact of micro-credits on the micro, the central and the macro level considering the different interests and power of the main actors on these levels. The authors use Bourdieu's social theory on capitals in order to identify the relevant resources for social and political power and therefore for sustainable gender-specific social change.

## **3. W Theoretical Framework**

### **Bourdieu and Capital Dimensions**

Micro-credits are often discussed in context with the development of poor countries. In the social, political and cultural sciences the term "development" is heavily discussed since different meanings and approaches are linked to it (see e.g. Nuscheler 2004). On the one hand the term refers to the individual ability to improve skills to handle everyday problems. On the other hand "development" means structural changes induced by organizations, institutions, and states. In particular the latter often implicitly presume a relationship of "donor" and "beneficiary" building the development strategy on the value systems of the donor<sup>4</sup>. From a gender perspective "development" refers to the provision of basic services for men and women, and to the establishment of living conditions guaranteeing human dignity and self-determination. Accordingly, the need arises to question given power relations and gender hierarchies in particular with respect to the self-sufficient of women and gender-specific social change.

This leads to the question, which power related institutional settings and capacities are important for women to be able to act on the individual, the community and the socio-political level and how can micro-credits as tool for self-sufficient support women to act?

Bourdieu (1997) considers "acting" not as purposeful doing but as relative behaving in-between disposition and the structure of a situation. Due to this, he identifies the concept of social fields and capitals. Bourdieu mainly classifies

three types of capitals specifying the degree of capacity to act:

<b>Economic capital</b>	is the fundamental one and includes income and wealth.
<b>Cultural capital</b>	in terms of education and knowledge.
<b>Social capital</b>	the social network in terms of numbers and potential of the network members.

New acting based on changes in perceiving and thinking schemata is reflected in capital dimensions. Bourdieu states that the structures of these capitals are reproductive and persisting. The stability of the system is guaranteed by existing institutional settings, although there is space for learning and changing.

In the research project this theoretical approach was used to identify the various aspects and mutual dependencies of capital dimensions, in particular concerning the situation of women. The culturally embedded power of men is manifested in norms and rituals systematically subordinating women by discriminating against them with respect to education, health, nutrition, status, decision making power and self-determination.

With respect to this, the chosen group of women, (singles without husbands due to divorce, death or imprisonment) seems to be especially interesting: These women are highly marginalized since their existence challenges given power structures and questions the culturally given norms. In other words, within the social space they are positioned on a low level due to the lack of the capital dimensions mentioned above: no economic capital, no cultural capital, and no social capital. The situation of these women is so exceptional that they have to be innovative in dealing with their situations and have to create space for learning and changing.

Informed by feminist theories and Bourdieu's social theory, the theoretical basic assumption of the authors' was that the trigger for social change can only be initiated if economic improvements at the individual level (see also Mayoux 2000) lead to more power in families, in the community and finally in the political and societal system. All capital dimensions have to be taken into account in order to achieve sustainable social change. Furthermore it is essential to consider the institutional context and all involved stake-holders with their particular interests and preferences. The following presentation of the main results of the empirical study should illustrate this holistic approach to micro-credits related to a sustainable self-sufficient of women and social change.

#### 4. Methodology

The Social Fund for Development (SFD) plays a crucial role in the Bangladeshi micro-finance sector as well as NGOs. While the SFD is supporting the "financial system approach", NGOs work mainly with the "poverty reduction approach" as they are operating in local/regional communities and try to supply micro-credits to their target groups. The activities of the NGOs are controlled by the Ministry of Social Affairs by law. As NGOs are not allowed to offer saving services, it is difficult for poor people to modestly accumulate money. Commercial banks are still skeptical towards micro-credit systems since they still see them as high risk projects, although growing competitiveness is forcing them to attract new clients (see also Armendáriz de Aghion, Morduch 2005, 7). The empirical study in Rajshahi was based on a qualitative setting and was conducted in a two-fold process: Eleven experts in the micro-finance sector were interviewed in Rajshahi by BRAC researchers. The structured expert interviewees consisted of one employee of an international organization in development politics, one employee of a European development bank, one employee of the Ministry of Social Affairs (division for development), seven

NGO-members responsible for micro-credit programs, and one European consultant in development economics.

The female beneficiaries were interviewed by two researchers (one from Jahangirnagar University and one from Shanto-Mariam University of Creative Technology) in two phases based on the experiences and meetings during an evaluation of self-sufficiency of women project<sup>7</sup>: In phase 1 (August 2011-January 2012) seventeen women living without men were interviewed in Rajshahi. In phase 2 additional in-depth interviews with a selection of these women (nine) were made (May 2012 to June 2012). A local NGO made contact with this specific group of women possible. The presented results refer in particular to three selected cases in order to demonstrate the most important aspects for the topic of this paper.

### 5. Case-Study<sup>5</sup>: Female Entrepreneurs in Rajshahi

**Rajshahi district** (RAJSHAHI division) with an area of 2407.01 sq km, is bounded by NAOGAON district on the north, west bengal of india, KUSHTIA district and the GANGES on the south, NATORE district on the east and NAWABGANJ district on the west. The region consists of BARIND TRACT, diara and char lands. Main rivers are PADMA (ganges), MAHANANDA, BARAL and barnai. The economy of the region is mainly based on agriculture. In contrast to more urban areas in Rajshahi the local society is determined by traditional value systems, rituals, and strict gender hierarchies<sup>6</sup>. The latter is expressed by the fact that women are responsible for the work in the household and on the fields, for the cattle, the groceries and the nursing of elder family members of the husband (e.g. Drey et al. 2002, Jödicke/Werner 2006). Due to the growing informal sector the UNDP (United Nations Development Program, 2006: 8) states: “With the increasing expansion of the informal sector, where worker coverage is low, family support becomes a tremendous burden for the small number of those working. The strains on women to provide care for children and the sick, elderly, disabled and handicapped without sufficient support also continue to grow.” Respectively the demand on micro-credit-programs is tremendous. Two to three thousand potential beneficiaries are estimated but only about 250 people are currently taking out a loan.

Selected results of the interviews with the experts:

In the interviews the experts - with their different backgrounds on micro-credits - identified several challenges for the Bangladeshi microfinance systems:

- The transparency and distribution of information have to be improved in order to attract international financiers.
- More professionalism is needed with respect to micro-credit offers.
- Technical support for institutions and NGOs is needed to administer and manage the micro-credit contracts.
- More diversification of the micro-credit programs is necessary to meet the needs of the diverse beneficiaries in a better way.
- Micro-credits are seen as an important tool for fighting against poverty.
- Therefore, the rate of beneficiaries must be increased since only 15% of the potential has been given until now.
- Changes in the bank systems are needed. Banks have to adapt their policies and strategies to the needs of the poorest in order to profit from the micro-credit programs.
- Improvements of the social security system are necessary to protect beneficiaries against financial crises.

It was interesting to see that the different parties involved perceive their tasks and roles very differently: The national

NGOs positioned themselves in the “poverty reduction approach” with a special focus on women. Accordingly, in the interviews they highlighted the importance of accompanying measures to micro-credits such as educational programs. The international NGOs were focusing more on the establishment of the “bankability” of the beneficiaries. The experts interviewed also perceived different international strategies: While the European actors tended to combine programs (including micro-credit grants as well as educational programs), the US-related actors seemed to focus on the “financial system approach”, assuming that this would lead to a sustainable strengthening of the local and regional economic power of the people.

The institutional network has been seen as important and essential but better coordination and synchronization of the different tasks were identified as being necessary: The experts argued that a better division of labor could assign the basic educational measures of the poorest of the poor to the NGOs. This could include alphabetization as well as instructing beneficiaries on how to deal with small amounts of money. After this stage the people could “reach the next level” -- namely being bankable -- where banks would enter the game. The experts also stressed the importance of shared data bases to solve problems such as “loan bicycling” – meaning that people take new micro-credit at different institutions to pay back another one. “Loan bicycling” is often the reason for the “debts trap” of beneficiaries.

Selected results from the study of the female beneficiaries:

The selected cases of women (especially Hindu) living without men due to divorce (three), death (three) or imprisonment (three) are multiply excluded and exposed to extreme social pressure. The women were between 24 and 50 years old and did not correspond to the “financial system approach” since they have no capitals as described earlier. Economically seen they do not have any income or wealth, due to the lack of education they do not possess cultural capital and since they are marginalized they have only little social capital such as sustainable social networks.

The following three cases exemplify the issues related to the capacity to act:

#### **Case-1: Humaira**

Humaira thinks that she is 41 years old (“My parents did not take care of getting a birth certificate for me”). She is a widow and was married at the age of approximately 12 years to a man of 37 years. Humaira is illiterate as are the four daughters (who are circumcised). Only her son went to school – at least until her husband died. Humaira lives with her parents-in-law. Her son and his wife also stay in the house of Humaira but have their own room. Humaira took a micro-credit to buy a goat. She sells the goat milk and also uses it for her own family. She is a member of a money saving club consisting of six women who all pay a small amount of money

The case of Humaira shows male power in the form of norms and rituals not even being questioned by the women

themselves. Early marriage, FGM as well as discrimination against girls in educational issues are reproduced. The lack of formal identity proofs (birth certificate, identity cards etc.) plays a crucial role at the symbolic level (they do not “exist”) as well as at the legal level (e.g. if they need IDs for official steps).

The micro-credit and participation in the saving club give Humaira the chance to develop long-term plans such as sending her daughter to school. Furthermore, participation in the saving club is a first step in building up social capital by establishing a small network. Moreover, she experiences this opportunity to learn how to save money for mid-term projects

Although Humaira does not go to school anymore by herself, she will invest in the cultural capital of her daughter; therefore a sustainable effect will be initiated.

#### **Case-2: Nazma**

Nazma is 55 years old, a widow and mother of two daughters and two sons. She does not remember when she was married. One daughter is divorced and is the mother of a three year old son. The daughter and the grandchild live with Nazma. The micro-credit of Nazma gave her a financial back-up so that she could support her daughter during the divorce from a violent husband. She started a small chicken farm and now both women run the business. Although Nazma’s daughter is marginalized due to her divorce, the family is at least

The case of Nazma shows again male power expressed by the fact that a divorce is still a shame for a woman even if the husband was violent. Due to economic dependence Nazma’s daughter could not have left her husband, - only the micro-credit of her mother allowed her to start a new life. The economic capital lead to a change in the often internalized value systems: Despite the given ostracism of divorced women the mother encouraged her daughter to resist this norm.

#### **Case-3: Dipa**

*Dipa is a 28 years old Hindu, she has three daughters (all circumcised), her husband is in prison. Dipa married against her family’s will, therefore she does not get any support. Dipa has a diploma; nevertheless she is exposed to extreme social pressure due to her husband’s imprisonment. She took a micro-credit and started a small sewing business. The money allows her to make midland long-term plans such as opening a sewing centre. In order not to experience even more social ostracism she decided to circumcise her daughters but in the*

The case of Dipa shows that in changing phases there is a severe tightrope walk: On one side Dipa has broken with traditional expectations such as the parental marriage arrangements and she even has a higher education, on the other

side she tries not to provoke even more societal exclusion by accepting traditional rituals such as FGM for her daughters. She is saving money for her daughters' education and can even imagine cooperating with other women – even if she knows that this might be difficult given her private situation.

All of these presented cases (as well as the others in the research project) show that the beneficiaries strongly ask for a “poverty reduction approach”. Since most women suffer from their structural living conditions, economic capital is a first step to improve their individual situations, but clearly they also require accompanying measures such as alphabetization, courses in nutrition, health, human rights and the like. In order to initiate sustainable social change this has to go further as is discussed in the following section.

## **6. Sustainable Micro-Credit-Programs:**

### **Combining The “Financial System Approach” and The “Poverty Reduction Approach”**

The above sections highlighted the current discussion on micro-credit systems in development economics. The “financial system approach” represented mainly by banks and international NGOs focuses on the win-win situation of demand and suppliers. In order to achieve higher market shares also low-level loans have to be offered to poorer people. Nevertheless this assumes the availability of at least “bankable” clients. Contrary to that, the local NGOs emphasize the importance of the “poverty reduction approach” focusing on the poorest of the poor. Since these groups suffer from illiteracy and bad living conditions suitable accompanying programs have to be offered.

In the sense of sustainable development what's often overseen is that the different stake-holders of a specific societal system have to be taken into consideration. Exclusively following the “financial system approach” means forgetting about the poorest of the poor. Concentrating on the “poverty reduction approach” might contribute to the improvement of the individual living circumstances but may fail to initiate sustainable changes on the central and the macro level. Obviously there is a need to bring both concepts together and to establish a holistic model of the micro-finance system considering, in particular, the time-dimension of changes (see figure 1):

Consequently the grant of a micro-credit is by far not sufficient to induce sustainable change or as Mayoux (2000:17) points out: “Changes in expectations of women's economic contribution to the household may seriously overburden women with adverse implications for their health and their children. The combination of low incomes, lack of control, greater burden of work, and repayment pressure may do little to increase women's bargaining power within the household.” (Mayoux 2000:17). For this reason, accompanying measures are necessary. These are the first steps of poverty reduction approaches (short-time, effects within families – power 1. dimension).

The result of the self-sufficient of the poorest of the poor could lead in the mid-term to an emancipation and result in a “bankable” group being capable of dealing with bigger and more complicated projects and therefore would be interesting in terms of the financial system approach. This again can lead in the long-term to changes in power structures by building critical masses on the community level (e.g. networks, activity groups and clubs) – or as Rankin describes it: “This kind of social network – solidarity grounded in women's own analysis of dominant cultural and political ideologies – can provide the surest foundation for “development,” in collective strategies for challenging the social basis of inequality.” (Rankin 2002, 19). The according effects operate in the mid- and long-term in communities and neighborhoods (power – 2. dimension). These dynamics have to be pushed to the macro-level in the long-term by providing women with political power (power 3. dimension).

With respect to Bourdieu as highlighted in section 2 the dynamics of social change can be structured as follows: By granting micro-credits changes of diverse schemata are initiated: Through income women gain more economic



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capital and through educational programs they gain insights and knowledge to actively improve their living circumstances (changes in schemata of acting).

As a consequence of this knowledge and due to elevated self-confidence they critically reflect on the societal norms and values and eventually start to change them, such as by refusing FGM for their daughters or deciding to send them to school (changes in schemata of thinking).

The implicitly given structures are made explicit and can, therefore, be discussed and negotiated (schemata of perceiving) – which conversely influences the schemata of acting and thinking.

Changes of

- schemata in thinking
- schemata in acting
- schemata in perceiving

Summarized it can be stated that just to offer women micro-credits is not enough as long as changes in the above mentioned schemata are not initiated. Through the combination of micro credits and measures to fight poverty, cultural and social capital would be established. This would be a basis for building sustainable economic capital.



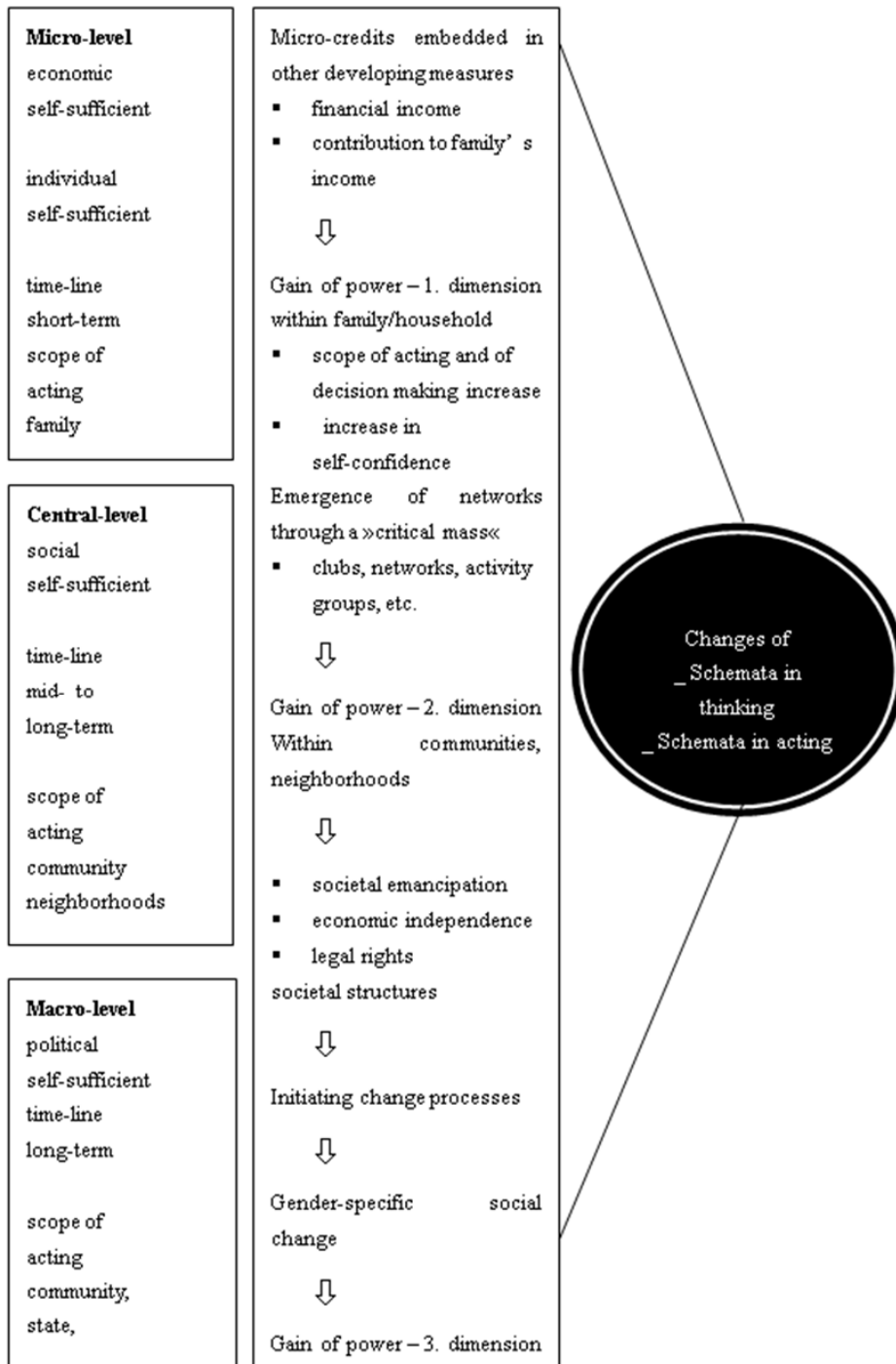


Figure 1: Effects of micro credits on the empowerment of women and social change (adapted from Hanappi-Egger/Hermann/Hofmann 2008, 146)

Evidently the proposed model has the potential to lead to sustainable social change by combining the “poverty

reduction approach” and the “financial system approach”. The model also would lead to the establishment of suitable institutions and specification of the division of labor as well as the way of co-operation; these topics, however, extend beyond the scope of this paper.

## 5. Conclusion and Policy Implications

Development economics and development politics deal with questions of the support and development of the so-called “Third World”. Within these politics micro-credits are considered important tools in fighting poverty. Nevertheless, questions of sustainable social change and the self-sufficient of women are raised in particular in the light of decreasing budgets. The “financial system approach” seems to be rather promising with respect to strengthening economic power. There is no doubt that micro-credit systems are important, even if – as the interviews with financial experts showed – there is space for improvements. This approach focuses on bankable people. But from a development politics point of view one has to keep in mind that there are still “non-bankable” groups, in particular women, who are not in a position to apply for loans. In terms of economic capital, social capital, and cultural capital these women are without resources. To make them bankable, without putting them at risk of “loan bicycling” or other possible negative effects of micro credit systems, means to offer educational programs, awareness classes, knowledge on nutrition, hygiene and basics of financial management. Evidently those qualification programs are needed anyway, but as empirical studies have shown, women are often not allowed to participate in these programs or are not supported by family members. Micro-credits are an important incentive in this process: By binding the micro-credits to the educational program, family members can see the utility (higher family income) and are willing to allow or to support female beneficiaries to join various activities. Therefore combined programs (education and micro-credits) are tricky ways to initiate the self-sufficient of women and to make them “bankable”.

As already mentioned from the perspective of the division of responsibilities, it seems to be an interesting course to leave these programs to NGOs and to encourage banks to focus on bankable people. Furthermore it might be innovative to establish new institutional forms of saving clubs in order to foster the social capital of women.

Development politics could therefore critically reflect on their funding priorities without giving up the most important task: to increase the economic, social and cultural capitals of women at least to a minimal level and therefore to initiate sustainable social change in the long-term as sketched in figure 1.

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### Endnotes

1. This paper focuses on selected results of a research project published in Shamim (Team Leder), Amin, Humayun (2011).
2. See: <http://www.grameen-info.org/>
3. Gender as diversity factor is always more or less connected with other dimensions of social stratification and division like age, ethnicity, race, class or sexual orientation.
4. With respect to this research project the authors' are aware of their cultural bias.
5. The research project was funded by the Islamic Development Bank and was conducted from January 2011 to June 2012.
6. E.g. there are still practices of FGM (female genital mutilation) and early marriages.

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