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Abstract

This paper explores the impact of group-based micro-finance programs in creating new stocks of social capital that motivate women to become involved in collective community actions. Unlike other research papers on the topic that focus on economic capital and its impact on women’s well-being, this paper sheds light on the creation of new stocks of women’s social capital as an outcome of micro-finance that leads to collective action. The study is based on both primary and secondary data. Based on a series of in-depth interviews, the author found that the women are involved in two types of collective action: social welfare activities and the actions challenging patriarchal norms and social injustice. The findings reveal that women respondents came forward not only to participate in collective social welfare actions but also in community actions related to an issue that challenged patriarchal norms.

Keywords: Micro-finance, social capital, social network, women’s empowerment, collective action

Background and introduction

Bangladesh is one of the most densely populated countries in the world. It is also characterized by classic patriarchy, extreme poverty and inequality. Gender discrimination and disempowerment of women are among the root causes of this situation. Neither the government nor the market has been able to reverse this and meet the welfare needs of the majority of the population. Primarily, NGOs

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have emerged as charitable and voluntary organizations. Over time, their activities slowly transitioned from relief and rehabilitation to developing welfare programs to promote development by introducing micro-credit schemes. These projects followed on from the development community and sustainable systems, as the Government of Bangladesh did not have adequate capacity to deal with the challenges confronting it. NGOs mostly commenced their involvement by targeting groups of poor people from similar socio-economic backgrounds (Rahman, 2010: 13).

When NGOs began operating, one of their prime methodologies was to empower impoverished women by offering them collateral-free loans called ‘microfinance’. However, the role of microfinance in this area has been a matter of intense debate and controversy. Research on microfinance reveals a paradox, for it has both positive and negative impacts on poverty and women’s empowerment. Different schools of thought have emerged to explain the controversy surrounding the role of NGOs. Modernization theorists hold positive views regarding the function of NGOs. From the positive point of view, it is argued that NGOs have a constructive association with the state and have emerged in order to help the state perform different developmental activities (Holloway, 1998: 20).

Rankin (2002) suggests that microfinance organizations foster democratic participation within microfinance groups and this promotes collective decision making (p. 13). Through the group formation and participation process, women can develop leadership abilities and personal networks. Basargekar (2010) argues that microfinance brings positive effects by raising women’s levels of awareness about social issues and decision-making rights as a means of improving their wellbeing (pp. 25-43). Similarly, other researchers have found some improvement in women’s individual capacities such as community mobility and decision-making. Sanyal (2009) suggests that women’s membership in microfinance groups may improve their individual capacity and facilitate their collective empowerment (p. 529). Some supporters of NGOs consider women’s empowerment purely from an economic perspective and believe that women can simply be empowered if they are economically developed. They argue that NGOs have concentrated their efforts on women’s economic development by involving the women in income-generating activities and providing them with training, credit and other inputs and that the financial support given by NGOs is beneficial to women and ensures their empowerment in rural Bangladesh (Shailo, 1994: 18). Sarumathi and Mohan (2011) also conducted research on the role of micro-finance on women’s empowerment. Their study was carried out in the Pondicherry region of India and it revealed a gradual increase in all three aspects of empowerment amongst
women because of their participation in micro-finance programs. From interactions with the women, it was found that they were also more empowered socially and psychologically because of their participation in self-help groups arising out of micro-finance programs. In another study in Bahawalpur, Pakistan, Nawaz, N., Jahanian and Manzoor (2012) found that micro-credit drives women’s empowerment in a positive direction because women feel empowered at personal, economic and family levels after using micro-credit in various income generating activities. They argued that economic empowerment of women further drives increasing empowerment at other levels.

On the contrary, researchers who have a negative view of microfinance programs have often criticized the contribution of NGOs, considering their endeavours as repetitious and their activities as largely insignificant (Islam & Hussain, 1993). Ahmed (1993) claims that strong national and international backing has encouraged NGOs to defy decisions of the state by setting their own agendas (p. 20). Haque (2006 cited in Nawaz, 2013: 88) has made the observation that the influence of NGOs has increased in most developing nations over recent years. It is quite conceivable that NGOs have become a formidable force in Bangladesh, affecting the political and economic environment and the power and legitimacy of the government. They are the alternative voice who frequently expresses their opinions against the power of political society and the state. Haque and Itohara (2009) have undertaken research to explore the effects on women’s empowerment of participation in micro-credit programs in Bangladesh. The results of the study reveal that only 21% of the women respondents experienced a positive effect on their empowerment with the remainder reporting no improvement. However, amongst those women who felt more empowered, 69% were active members of micro-credit programs. Another study published in the same year by Rahman et al. (2009) using a case study from Bangladesh, also identified some factors influencing the level of empowerment experienced by female micro-credit borrowers. They concluded that education provided women with the tools to make positive decisions for their lives. Hence, micro-finance is not enough to empower women unless it is combined with education. Such debate and paradox in the literature inspired the author to conduct an in-depth study of women borrowers to explore and understand whether micro-finance has had a favorable impact on their empowerment through creating social capital.

When social capital is discussed in the micro-credit literature, there is a tendency to investigate how social capital can be used for the success or failure of micro-finance operations. As Rankin (2002) argues, micro-credit socializes the cost of lending to poor women by providing them with access to credit because of ‘social
collateral’ obtained through membership in borrowers’ groups. Basargekar (2010) likewise argues that many credit programs based on physical collateral fail due to poor repayment rates. But credit programs that are based on social collateral mainly achieve success because social capital works as a weapon for the successful operation of micro-credit programs. Feigenberg et al. (2009) conducted a research on building social capital through micro-finance. To explore whether repeated interactions among group members built social capital and improved financial outcomes, they carried out experimental research looking at the frequency of repayment meetings. They found that frequent repayment meetings build trust and encouraged informal sharing arrangements among group members, which in turn lowered default rates on subsequent loans.

Similarly, in his research, Dowla (2006) examined how the Grameen Bank in Bangladesh created social capital by forming horizontal and vertical networks that contributed to the expansion of micro-finance. He argued that the trust that the Grameen Bank showed towards its members created a reciprocal relationship as the members felt an obligation to repay the loan on time. Thus, the bank created a norm of group lending and repayment. By holding regular center meetings, the bank created a norm of transparency in financial transactions. Another study conducted by Larance (1998) indicates that NGOs create center meeting norms through micro-finance programs. The norms include loan recipients walking across the village to attend central repayment meetings, sitting in a group along with other village women, paying the installment in center meetings.

More interesting for the purpose of this research are the study findings of Anderson and Locker (2002), who argue that it is obvious that micro-credit programs make use of existing social capital through their group lending techniques. It is essential, however, to explore whether people also create new stocks of social capital through meetings and other services. They found that regular communication with group members through group meetings greatly increased the chances of successful collective action in the community. Similarly, Ostrom (1994: 532) states that regular group meetings and regular interactions can facilitate communication, knowledge about fellow group members and develop trust with one another, which further fosters collective actions.

Since 1990, both micro-credit and social capital have attracted academic attention. All the discourse, however, focuses mainly on how existing social capital can be used for the successful operation of microfinance (Haque, 2010: 8). There is a gap in the literature on how new stocks of social capital can be created to empower women through micro-finance. So, in this respect, the paper adds to the litera-
ture on social capital in the context of micro-finance. Unlike other research papers on the topic that focuses on economic capital and its impact on women’s well being, this paper sheds light on the creation of new stocks of women’s social capital as an outcome of micro-finance that leads to collective action. Dowla (2005), Feigenberg et al. (2009), Larance (1998), Rankin (2002) and Van Bastelaer (2000) discuss the connection between micro-finance and social capital, yet they mainly concentrate on how social capital can influence the success or failure of micro-finance operations. They propose a positive relationship between the frequency of meetings and various factors relevant to increasing women’s social capital but fail to provide any insights as to why the frequency varies for different groups of women. There is limited discussion about how micro-finance can create new stocks of social capital to empower women.

**Significance of the paper**

Sarkar (2000), Shehabuddin (1992), Khandker (2005), Mahtab (2007), Zaman (2001), Ackerly (1995), Mustafa et.al (1996), Samurathi and Mohan (2011), Jahanian and Manzoor (2012), Das (2012), Kabeer (1998), Amin and Pebley (1994), Bhattacharya et. al. (2009) highlight some of the positive impacts of micro-finance on women’s empowerment. The researchers point out that through participation in micro-finance, women can have access to financial capital for launching various income-generating activities. Consequently, women can make a financial contribution to their families, which in turn enhance their position at the household level. The researchers also note that women’s participation in income-generating activities increases their decision-making capacity relating to personal, family and community matters and that it also has a positive impact on spousal violence against women.

On the contrary, Pollin et. al. (2007), Haque and Itohara (2009), Rahman et al (2009), Begum (2003), Asim (2008), Goetz and Gupta (1996), Harper (1992), Rahman (1999), Greeley (1997), Mahtab (2007), Maclsaac (1997), Garikipati (2008), MKNelly and Mc Cord (2001) highlight the negative impact of micro-finance on women’s empowerment. Some of these authors reject positive findings relating to the impact of micro-finance, claiming that it disempowers women by leading them into debt, which in turn increases family tension. They argue that in many cases, women work only as a means of bringing credit to their families and are unable to use the credit independently or have control over the loan-initiated activities. Moreover, when women have credit or any extra income, the men withdraw their financial contribution to the household. Sometimes women find
themselves with significant debts because, whether or not they have control over the loan, they are ultimately responsible for the repayment. A few of these studies reveal the negative aspects of micro-finance where women can feel threatened by group liability that can burden them with debt should other group members fail to make their repayments. However, most of these earlier studies fail to look at the social aspect of micro-finance programs, in particular those aspects very much related to human capital such as health, education and social networks. There is a limited discussion on how micro-finance can create new stocks of social capital to empower women. Only Kabeer (2003) considers the wider social impact of micro-finance and this is important for the micro-finance sector’s internal learning process. While most of the earlier studies are delimited at the household level gender analysis, Kabeer (1996) looks beyond the individual or the household level analysis, stating that gender analysis should also be conducted at community, market and state levels (as cited in March et al. 1999: 105).

From the above discussion, it is evident that although there is no shortage of studies relating to micro-credit, very few have evaluated the social impact it has had on women’s empowerment in rural Bangladesh. A number of research studies conducted by Rankin (2002), Van Batelaer (2000), Feigenberg (2009), Dowla (2006), Larance (1998), Anderson and Locker (2002), Ostrom (1994) and Haque (2010) demonstrate how existing social capital can be used as a tool for promoting success of micro-finance programs. However, few studies have explored or assessed the extent to which women’s empowerment has been increased by new stocks of social capital generated from micro-finance. The study examines the creation, sustenance and influence of women’s social capital as an outcome of micro-finance. Very few studies have focused on this issue. Usually, only the economic and material aspects of micro-finance have been considered when measuring its outcomes. In order to assess the effects of micro-finance in relation to the empowerment of women, the social capital aspect of micro-finance needs to be considered in the whole debate relating to the role played by the NGO sector. The paper also adds to the literature on micro-finance by exploring its non-material /social capital aspect as well as to the body of social capital literature by adding ‘gender’ to the whole debate and discourse.

**Theoretical concepts**

**Social capital**

The paper explores the impact of micro-finance programs on the development of women’s new stocks of social capital and the influence this had on both the indi-
individual and the collective empowerment of women in rural Bangladesh. The paper seeks to demonstrate how micro-finance programs have generated social capital in the rural areas of Bangladesh. It also shows the effect these outcomes have had on women’s empowerment. Putnam (2001) considered social capital as a societal asset, which incorporates different features of social life-networks, norms and trust that enable participants to work together more effectively to pursue shared objectives. Bourdieu (1983), on the other hand, emphasizes the role played by differing types of capital in the generation of unequal power relations. Bourdieu (1983) and Coleman (1988) both treat social capital as a personal asset and as a resource base for disadvantaged groups.

**Network view of social capital**

Woolcock (1998, 2001) identifies three categories of social capital: bonding, bridging and linking (cited in Muriisa 2006: 30). These distinctions were later used by the World Bank to develop a systematic model for analyzing economic development and underdevelopment within and across countries. The definition and differentiation of the three concepts are as follows:

**Bonding social capital**

This term refers to relationships amongst relatively homogeneous groups such as family members and close friends and is similar to the notion of strong ties. Bonding social capital connects individuals to groups and networks. Particularized or ‘thick trust’ has been identified as one of the key features of bonding network. Barry and Scot (1990) argue that bonding networks of family, friends and relatives are sources of support services to their members (cited in Muriisa, 2006: 31).

**Bridging social capital**

Bridging social capital refers to relationships formed with distant friends, associations and colleagues. It ties relationships between different socio-economic and ethnic classes. ‘Thin trust’, limited knowledge with one another, limited attachment to group values and loose ties are common characteristics of bridging network (Williams, 1988; Granovetter, 1973; Uslaner, 1999 cited in Muriisa, 2006: 31).

**Linking social capital**

Linking social capital focuses on relationships between individuals and groups in different social strata in a hierarchy where different groups access power, social status and wealth. It ties poor people to other members of higher social status (Cote & Healy, 2001:42). Putnam (2000) argued that linking networks are a
special kind of bridging network that emphasizes vertical relationships between various individuals, groups and organizations.

Generally, each type of network has advantages and disadvantages depending on the context. Consequently, Lin (2001:21) identifies three important elements of social capital: i) the number of persons within one’s social network who are prepared to offer help when called upon, ii) the strength of the relationships indicating readiness to help, iii) the resources possessed by persons in the network.

Ostrom (1994: 532) states that regular group meetings and regular interactions can facilitate communication, knowledge about fellow group members and develop trust with one another, which further fosters collective actions. Collective action is defined as the joint effort undertaken by a micro-finance group or groups. Woolcock (2001) and Lin (2001) view social capital from both the relationship and network perspectives. The theory of network argues that networking plays an important role in building social capital and demonstrates how impoverished and disempowered women can use networks to transform power relationships and bring about the changes they desire (Lin, 1999, p. 34). In this paper, the author prefers to explore the concept of social capital from the network point of view, particularly at the bonding and bridging levels. Further, the author focuses on both network quality and network transactions. The paper contributes to the social capital debate by applying gender to the concept. Woolcock (1998) and Lin (1999), the author defines social capital as both an individual and a group resource/asset, which can be accessed and utilized through new forms of networks created by micro-finance groups. While exploring the relationship between social capital and empowerment, the author assumes that women’s new stocks of social capital can have an influence on both individual and collective empowerment.

The concept of empowerment

Empowerment can be described as a process whereby people become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources that will assist them to challenge and eliminate their own subordination (Malhotra et al., 2002). Pilla (1995) also defines empowerment as an active, multidimensional process that enables women to realize their full identity and power in all spheres of life (cited in Nawaz, 2010: 64). Power is not a commodity to be transacted. It has to be acquired and needs to be exercised, sustained and preserved. It is not possible for one person to empower another. People can only empower themselves.
Cheston and Kuhn (2002:12) argue that empowerment covers two important aspects: choice and power. A person must have options to choose from and have the power to choose from the available options. As mentioned earlier, the current research goes beyond the financial paradigm of empowerment, which focuses only on the choice component of empowerment and ignores the power component. When compared to their previous circumstances, micro-finance has increased women’s options of choice by offering them collateral free loans; however, this does not necessarily imply that they have gained power of choice. It is, therefore, worthwhile to look at both aspects of empowerment.

**Women’s empowerment**

Mayoux views women’s empowerment as a multi-dimensional concept and a complex process of change in power relations. The power relations can be operated at different levels such as individual, household, community and market. She also views empowerment as the transformation of the patriarchal social structure that perpetuates women’s subordination. The core concept of empowerment is entirely focused on power in terms of male domination. Different authors have conceptualized empowerment in different ways. However, some common indicators of women’s empowerment have been identified by most of the scholars. The core theoretical foundation of the study is based on the empowerment theory of Kabeer (1999) that empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them”. Kabeer’s theory of empowerment is based on three important concepts, namely, resources, agency and achievement. The following point demonstrates how the author has conceptualized social capital and women’s empowerment and how these two concepts are related. Moser argues that because of the subordinate position of women in most societies, as a group they have particular needs that differ from those of men. Moser (1993) distinguishes between practical needs (to address inadequate living conditions) and strategic needs (for power and control to achieve gender equality). Moser analyzed practical gender needs as being shared by household members, but women often identified this as their specific need. Practical gender needs do not challenge the existing gender division of labor whereas strategic gender needs relate to the gender division of labor, power, control as well as issues such as legal rights, domestic violence, equal wages and women’s control over their own bodies. Fulfilling women’s strategic needs requires strategies that enable them to become more capable of achieving gender equality. The paper focused on how and to what extent micro-finance addresses women’s strategic gender needs in the areas of women’s action towards patriarchal norms and power structure.
Social capital and empowerment

As discussed previously, the author defines social capital as both an individual and a group resource/asset, which can be accessed and utilized through new forms of networks created by micro-finance groups. Network quality refers to a norm, which relates to the pattern of behaviour within the group. Reciprocity and inclusiveness are examples of the concept. Network transactions include sharing knowledge, offering support, physical/financial assistance, and integration within the group as well as other organizations and communities. The paper focuses on both the quality and transactions. On the other hand, the author conceptualizes empowerment as women’s participation in personal and community actions through utilizing social capital created by micro-finance groups. While exploring the relationship between social capital and empowerment, the author assumes that women’s new stocks of social capital can have an influence on both individual and collective empowerment. At the individual level, each woman can access and utilize new stocks of social capital generated from micro-finance groups to empower. At the collective level, women can utilize their new group networks as a platform to undertake collective community actions.

Methodological concerns

The present study is based on both primary as well as secondary data. Primary data has been collected by using two data collection tools such as in-depth interviews and Focus Group Discussion. Secondary sources of the research basically include different books written by scholars, research reports, journals, thesis, relevant publications, reports of NGOs, daily newspapers and relevant websites. Qualitative research methods and data collection techniques were chosen to conduct the study. Primary data were collected from women micro-finance clients, their family members, NGO officials and community leaders. The following data collection tools have been applied for collecting data from forty women respondents. The respondents were chosen through a purposive network sampling method. Kakramari and Miapur villages have been selected purposively for this study.

In-depth Interviews: In the first phase, micro-finance clients were chosen for one-on-one in-depth interviews in order to examine the impact of the micro-finance programs. Initially, they were not contacted directly. The author obtained a list of 80 beneficiaries from the selected NGOs. Only 40 of these were interviewed as the author reached saturation point when she interviewed the fortieth client. In the first instance, the author was introduced to the participants by NGO staff; she
then selected the respondents for further correspondence. Every micro-finance client was invited verbally to participate in an in-depth interview session. Around 30 out of 40 women were interviewed separately in the place where they usually attended group meetings. On some occasions, clients were also interviewed in a group leader’s house where they meet to pay their weekly or monthly installment. The remaining ten women were interviewed in a group leader’s house.

Focus group discussions were conducted to understand the views of women borrowers about the programs offered by microfinance organization. A number of FGDs were arranged with the micro-finance clients. The FGDs were conducted to understand the views of participants about the details of micro-finance programs. This method was very useful for collecting more in-depth information since people in Bangladesh, especially women, prefer collective rather than individual discussions. The women from the first phase of the study were invited and subsequently agreed to participate in the second phase. Six FGDs were conducted with 30 micro-finance clients to explore and understand their views about the programs offered by the NGOs. In order to help the participants, focus on the questions and lessen the temptation to engage in personal discussions with one another, only five respondents were included in each group. The author met with these small groups of women to address specific general questions. The author also tried to keep the discussion within the research framework.

The FGDs were held in an open space of the village where clients usually gather for their group meetings, in a group leader’s house, or in open places under trees beside the respondents’ houses. Each FGD took 50 to 60 minutes. Homogeneous focus group discussions were arranged so that rural women felt comfortable in describing their life experiences and sensitive issues. Husbands were not included in the discussion as it was sensed that women may feel ‘powerless’ and uncomfortable expressing their viewpoints within a heterogeneous group. These methods facilitated discussion and the level of debate required for responding to research questions. The author allowed participants in focus groups to interact with each other. Participants were encouraged to discuss and debate an issue, or a selection of issues related to the research questions. Focus group discussions were held in a friendly environment.

It is appreciated that rural women feel more comfortable when they consider themselves part of a group and so the FGD helped me to gain richer information because of the respondents’ preference for collective participation rather than individual. No NGO officials or family members of the women were allowed to be present during the FGD session. This helped the participants to focus more
clearly and think about, discuss or debate an issue or a set of issues related to my research. The author facilitated the complete session and audio recorded it with the full permission of the participants. FGD served as an aid that enabled the author to cross-check the data in order to ensure validity. The participants were also allowed to discuss each other’s responses. The author was very careful to ensure that discussion did not digress too far from the research topic. The author was also mindful of the need to follow up on any issues they raised that she may not have anticipated. This method was very useful to collect more in-depth and additional information since culturally Bangladeshi people prefer collectivism rather than individualism.

Findings, analysis and discussion

The author conceptualizes empowerment as women’s ability and tendency to engage in personal and community actions through utilizing social capital available through their micro-finance groups/networks. In other words, the research explored how and to what extent women’s empowerment was affected by the new stocks of social capital that were generated by their membership of micro-finance groups.

Creation of new stocks of social capital through micro-finance

Women who are members of micro-finance groups are required to attend group meetings on a regular basis. This study revealed that the opportunity to participate in a group has helped women to develop new networks in many ways. Through group-based interactions, women have formed new relationships and networks as well as a measure of comradeship with one another. The women respondents reported that, due to these connections, they no longer feel isolated from society. One of the respondents explained this change as follows:

*Before joining in micro-finance groups, I had to stay at home and do all the household chores. I was not permitted to leave the village even in emergencies. I even had to get permission from my husband to visit my parents. One day my next-door neighbor wanted me to go with her to her daughter’s school which was not close to our house, but I had to decline her invitation as I had to cook a meal for my husband. Now group members often call one another for help in an emergency such as children’s sickness or borrowing money and other household items such as rice, potatoes etc. Now we are always available to support each other in case of an emergency. We have a feeling of camaraderie (bondhutto), have developed a sound level of trust between ourselves, and always support each other. These are feelings we did not have for each other before joining in the program. (MC-18, in depth interview)*
Group association and ‘we’ feelings

Through group-based micro-finance programs, women are required to engage in economic transactions and this provides opportunities for frequent interactions with other group members. The data confirms that the commitment involved in membership of micro-finance programs in some way also helps to develop social relationships amongst group members. Before their involvement, the women did not have this kind of relationship or feelings for one another even though they lived in the same locality or community. Regular face-to-face interaction has strengthened mutual understanding amongst the women. Some respondents explained this in the following way:

I have been living in this village for ten years. In first five years, I did not interact with my village neighbors. I always kept to myself in my home. However, after being involved in groups, I started visiting my group friends’ homes quite frequently. We all have a very good relationship with each other and like to participate in social events together. (MC-08, in depth interview)

Before joining a group, we never considered each other’s problems. Now we always look out for each other and if any of us experiences any kind of problem, we always like to help in any way we can. Every group member likes to be aware of each other’s troubles but prior to our involvement in groups we never interfered with another’s personal difficulties. (MC-12, in depth interview)

Whilst historically women were restricted in their ability to be involved with their community, involvement in micro-finance groups has changed that and they are now able to offer support to each other if the need arises. The study suggests that the women’s involvement in micro-finance groups has brought about positive changes to their relationships at the community level. Whereas the pre-existing family, relative and neighbourhood ties did not provide them with the platform, commitment or motivation to either talk to or support other community members, the introduction of micro-finance has changed this situation. Women now have a sense of responsibility towards the other group members and have the courage to talk about their work with each other and provide support to each other when necessary. This outcome is illustrated in the following report by women borrowers:

Before joining a micro-finance group, we neither had feelings of companionship (bondhutto) for one another nor any platform to work with each other. Some of us wanted to provide support to women in the village when they faced problems but as females we had no group power. Now we have a place to sit down, talk and discuss either how
NGOs place a significant emphasis on the importance of attending regular loan repayment meetings and this has gradually led to the development of group solidarity amongst women attendees. Women, who may not have known each other prior to joining these groups, have now developed new relationships with each other. They no longer see themselves as only having relationships confined to family and kinship, but also as now having the ability to choose and build on relationships of their own preference. Therefore, the study has demonstrated a clear nexus between membership of a micro-finance program and relationship building. However, the question remains as to whether all women respondents can utilize new stocks of social capital to increase their level of empowerment.

Now, the following discussion demonstrates how the women used social capital that have been created through micro-finance groups, motivate women to become involved in collective community actions. The field investigation revealed that apart from kinship ties, majority of the respondents had no networks prior to their involvement in micro-finance groups. As members of micro-finance groups, women borrowers experienced significant changes in their life through social mobilizations. Some became involved in social welfare activities such as promoting community resources that mobilized the poor (discussed below in Section A). Others took actions that involved challenging patriarchal norms and social injustice (discussed below in Section B), and some others took actions that influenced not only their group members but also non-group village women, resulting in spillover effects into the community.

A. Collective social welfare activities

The study results revealed that 70% of the women respondents from all groups of both villages participated to some degree in collective social welfare activities. A very interesting research finding was that a specific group of women respondents from both villages undertook such collective actions. The following discussion looks into examples where women have taken the initiative to act collectively to improve the social welfare of the community.

Mobilizing to solve community problems: One year prior to data collection, many houses in Miapur village were destroyed due to river erosion and many of the houses that were made of mud went under water. Some of the people from the village went to the home of the Union Parishad (UP) member to request for help and support, but their request was ignored by the political leaders of the
A number of women from micro-finance groups took the initiative to raise the issue at the UP office. The group leader reported the following:

_Last year river erosion took away our happiness._ Many people lost their homes and the suffering of our village people knew no bounds (Duvogershimachilona). Some village people went to the UP Chairman’s office to seek support but nobody cared for those vulnerable people. Then five of us from two micro-finance groups decided to take our own action and eventually we were joined by the majority of the micro-finance members from the other groups. We called a meeting in front of the primary school and proposed that we forward a formal request letter to the UP chairman and obtain signatures from as many villagers as we could. We then invited other village people to support us by collecting signatures. We also invited the men of the village to support our letter as evidence of our power of collectiveness. We went to Union Parishad office directly. The women respondents used their platform to get the support of political leaders at the Union Parishad and then went to the office as a group to meet with the UP Chairman. We submitted the formal letter to him and informed him that we would seek help at a higher level (Upazila) if he did not take immediate action. The UP Chairman took instant action. He somehow managed to fund and recruit people to build an embankment on the riverside. Not only did he take action to rebuild the edge of the river, but he also provided financial support to the vulnerable people, saving the whole community from unbearable loss. We five initiated the first step and then other MF members of different groups and other community people came forward to help us (MC-14, FGD)

Repairing village infrastructure: In Kakramari village, people became isolated and were inconvenienced as the village pathway became impassable during the monsoon due to flooding. In order to find a solution to the problem, the community people tried to gain the attention of local government officials and other local political leaders but their requests were ignored. Then a few village women of both Village Organizations (VOs) (MF groups) took the initiative by coming forward and taking action to try to solve this longstanding problem. Soon a good number of micro-finance members joined them and they also invited men of the village to support their effort. They decided to take action collectively instead of relying on the local government bodies. Some supplied money and materials while others contributed their physical labor including the majority of the women who took the leading role of repairing the village pathway. Seeing the community come forward to take action, the local UP Chairman contributed some money to support their collective effort. The efforts of the women were rewarded by their success in repairing the pathway. The group leader of VO described the initiative as follows:
Village people had to suffer for long periods when the road remained waterlogged during the monsoon season. Seeking a solution, the villagers tried to gain the attention of the local Union Parishad and other concerned local authorities but failed to get their support. In the end, just six women respondents from both VOs (MF groups) came forward and took the initiative to take action. We formed a working party named ‘Polli Samaj Sangathan’ (rural community institution) to come up with a plan to solve the longstanding problem and invited other village women including MF group members and non-members as well as other community people to explain the project. We also requested males of the village to help us to rebuild the road. In the beginning males did not want to help us because they felt shy to work under the leadership of women. We made them understand that it is group effort and we needed their help. Soon they were convinced and wanted to support us. MF members, non-members and old and young members of the community all helped to complete the project by providing finance and labor. It was a substantial task for the community, but it was just a matter of taking the initiative. As nobody had been willing to take the leading role, we took up the challenge as we had a good network and we had faith that anything is possible when actions are taken collectively. Even the males of the village came to help us overcome the hurdles. When the village people united to take action, the Union Parishad Chairman also extended his support. The committee members commenced the work in the presence of the local UP Chairman and members and by the end of last month had successfully completed the earth dumping works as a result of their active and spontaneous participation. If any problems arise in the future we will always take actions collectively for the betterment of the community. (MC-12, FGD)

Therefore, the group of micro-finance members initiated and led the whole process and managed to gain the support of others also. The road repair work built confidence amongst the village women involved as well as community members. The leader of this collective effort soon became an informal member of the local government body. She began to receive invitations to participate in various meetings of Union Parishad that were held to address public service problems such as health, family planning, education, sanitation etc. as well as social crimes such as trafficking, addiction, sexual violence, early marriage, polygamy, gender discrimination and violence against the women of the community. This particular woman was also invited to provide her advice and participate in making decisions at the village shalish and the village court in Union Parishad. As far as the position of rural women in Bangladesh is concerned, this woman is an exceptional case.

Another very important social mobilization action carried out collectively by women respondents was to seek eligibility for social security benefits offered by
the government, such as old age pension, disability pension, Vulnerable Group Feeding (VGF) and Vulnerable Group Development (VGD). The research indicates that once women respondents in Miapara village prepared a list of people in the village who had a disability and submitted it to the local government and those who met the criteria could have a wheelchair supplied by the government. The issue of social security provides a firm ground on which women can negotiate and NGOs are pushing women to be included in social security provisions that exist in the country.

B. Actions that challenged prevailing social norms and power structures

The study reveals that although women respondents not only came forward to participate in collective social welfare actions, they also participated when the community actions related to an issue that challenged patriarchal norms.

Collective action to fight early marriage: The research revealed that in Kakramari village, a 16-year-old girl was forced by her parents to marry. The girl did not want to be married at such an early age but her parents did not respect her wishes and pressured her. The girl sought help from her neighbouring micro-finance group members to stop the marriage. This group invited other women from various micro-finance groups to join them in a collective effort to stop the marriage but many of them refused to participate. Eventually, some women from various micro-finance groups took the initiative to act and went to the girl’s house to explain to the parents that they would be violating the law if they forced their daughter to marry under the age of 18. They tried to make it clear to the girl’s parents that according to marriage law, a woman must be 18 years old before being married. Moreover, if they forced their daughter to accept an underage marriage, the little girl would most likely suffer serious physical and psychological harm. At first, the girls’ parents refused to listen to them. The group leader then threatened to file a case against the parents at the legal office of BRAC. At last, the parents agreed to cancel the wedding. The following quote comes from the leader of this collective action:

Under age marriage is a conventional social practice in rural areas of Bangladesh. The parents of the little girl planned to violate the marriage law by secretly forcing their 16-year-old daughter to marry. I had learned about different laws when I did human rights based training offered by the NGO. Our group effort helped us achieve success. Eight members of our group each provided the parents with information. They could have ignored one of us but they could not ignore eight people’s appeals. They finally realized that they were wrong and cancelled the wedding. (MC-16, FGD)
Mobilizing in response to drug addiction: The field research revealed that five months prior to data collection, a group of drug addicts in the village had begun to harass adolescent girls in Miapur village. They also created difficulties in their own families. One day an adolescent girl from the village was on her way to school when the gang who sexually harassed her and threatened to abduct her confronted her. She rushed to a nearby house belonging to the micro-finance group leader to inform. The group leader approached the women’s networks for support and asked for help from male community leaders. The group leader invited women members of all micro-finance groups to take action against sexual harassment and drug use in their neighbourhood. The women came forward to join the collective effort. They also invited some male community leaders of the village and went to the group of drug addicted young boys to teach them a lesson but the boys argued with them. One of the respondents gave the following account:

*We asked male community leaders to join us. In the beginning, the gang started arguing with us. They continuously said that they would do what they like and nobody could stop them. They became so aggressive that we decided to quit the place and went directly to police station to complain to the police to take legal action against the boys. The police officer praised us for our good effort and assured us that he would take action against the gang. After few days, we came to know that a few of the gang were taken into jail and they were no longer able to harass the young girls. We wanted to teach men that they cannot just go around destroying women’s lives and to make it clear to them that such behaviour will not be tolerated anymore.* (MC-29, FGD)

This practical example of the collective awareness of injustice experienced by village women proves their psychological empowerment at the community level.

Action against male violence: As mentioned previously, due to their involvement in micro-finance, most women respondents experienced less domestic violence at home. It is important to look at whether they can challenge violence at the community level either individually or collectively or, in other words, whether they are able to work collectively with other women in the community to protect each other from domestic violence.

Group effort and the collective power to protest against violence: In one case, micro-finance group members took collective action in order to provide support to a young woman who was not a member of the micro-finance program. The field study revealed that the woman who lived in the Kakramari village was badly injured by her husband. Her husband occasionally assaulted her physically. She wanted to take legal action against her husband but when he became aware of
her plans, he tried to kill her. His attempt to murder his wife was unsuccessful as a group of the women borrowers went to the home and broke the door down to save her. Although the woman was bleeding from serious head injuries, her husband left her inside the home. When the leader of a nearby micro-finance group was made aware of the incident, she provided their collective fund to cover the cost of her treatment. Unfortunately, the fund was not enough to transport her to the hospital for the necessary treatment, so some group members took the initiative to take her there. After her admission, the group members became aware that the woman needed surgery that would require more money. A group of ten women then hurried back to the village to raise more funds for her surgery. Although more women were needed to collect funds, unfortunately only ten came forward to join the effort. Some women respondents refused to be involved in the collective attempt to save the woman. The group then canvassed other village members to raise funds and finally collected the full amount necessary for the surgery. The group leader described the story as follows:

_The woman had to remain in hospital for five days so some of the members of our group organized a roster to provide the food. We needed more people to do our job more efficiently but many women from the local micro-finance group refused to help us. Luckily, a few women from nearby micro-finance groups went to the local schools daily to collect donations and the woman had successful head surgery and was fully cured. We went to the NGO leader and filed a complaint against the woman’s husband. NGO’s top-level officials along with our group of women visited the woman’s parents to ask whether they were happy for us to pursue legal action. After gaining their approval, NGOs ought legal action against the man pertaining to his domestic violence. As a result, the man became scared and with a newly acquired respect for his wife he went to the hospital to take her back home. I believe membership of micro-finance groups gives us courage as a group and helps us to be aware of our rights and duties. (MC-12, FGD)_

The field research revealed that her cruel husband and mother-in-law often physically assaulted another woman of the village. The woman went to a nearby women’s micro-finance group to make a complaint against her in-laws. She also wanted to go to Union Parishad to seek a legal judgement but a group of eight micro-finance members used their influence to arrange shalish with village leaders to help find a solution to their problems. The husband was penalized and was bound to follow the ruling. Now the couple is leading a happy life. They invited women from the other micro-finance groups in the village to join in shalish, yet many of them refused to participate. When one of them (MC-11) was asked the reason why she didn’t join the shalish, she answered: “It’s their personal matter and I don’t think it is wise to become involved in others’ personal matters”.


Therefore, it seems that only a particular group of women respondents who are willing to take part in challenging actions.

Actions against dowry-related violence: Although dowry is a serious issue that is found to be a root cause of domestic violence, it still has its strong roots in society. Group action has managed to rescue women from dowry-related violence. In-depth interviews and focus group discussions revealed that many group members emphasized their newly acquired ability to challenge domestic violence as one of the key achievements of their program membership. They not only participated in collective action for their group members, but also for others who did not have affiliations with micro-finance. The following examples demonstrate their individual efforts towards reducing violence at the community level.

**Individual action to protest against violence**

*I intervened twice in my neighbor’s family matters. My next-door neighbor used to seriously physically assault his wife for dowry money. I went to support the woman and protest against the violent behaviour. Although initially my husband did not support me to interfere in another’s family matter, he became supportive the second time when he realized that this cruel practice must be stopped. When both of us confronted the male neighbor, he stopped assaulting his wife and eventually gave us his promise that he would never assault her again in his lifetime. (MC-14, in-depth interview)*

*I protested against male dominance on one occasion after watching my next-door neighbor constantly use controlling behaviour with his wife. One day when he was assaulting his wife for dowry, I went to their home and asked him “Why are you assaulting your wife?” In reply he said, “It’s our private business and we don’t need anybody to interfere in our family affairs”. However, the woman rushed to me and wanted my protection saying, “I do everything for my family but my husband never respects my feelings and he sometimes assaults me.” I warned her husband that I would register a complaint against him in the legal aid section of BRAC if he did not change his behaviour. I told him about some instances in other villages where women had filed cases against their husbands with the help of BRAC. I also told him how the males were penalized for their offenses. My warning scared him and he stopped assaulting his wife. From then on, I never heard any more commotions from their home. (MC-32, in-depth interview)*

From the above discussion, it is evident that although all groups of women became involved in welfare related community actions such as mobilizing public goods or repairing village infrastructure, only a group of women, either individually or collectively, to take challenging actions at the community level such as protesting against violence or early marriage. The data confirm these two groups
of women were empowered both individually and collectively and they used their group power to challenge social norms and practices. What is evident here is that women feel more powerful when they have the strength and support of other group members and this enables them to support each other when protesting and taking action against abusive, violent or dominating behaviour from husbands or in-laws. Furthermore, a number of women shared their life experiences and the study demonstrates that networks and social contacts originating from microfinance groups helped them to speak out against violence. This finding is consistent with a research report (PROWID, 2000) that claims that the propensity of domestic violence is decreased when women are educated and have a network of social support (p. 14).

The field investigation revealed that group-lending norms in micro-finance programs brought women together at regular intervals and this resulted in new networks being developed outside their familial network. Participation in groups and networking transforms women’s agency and their capacity to undertake actions at the community level either individually or collectively. Through group networking, NGOs are able to increase the women’s confrontational power, a characteristic that was seriously lacking prior to the establishment of the microfinance groups. Micro-finance groups place an emphasis on building a shared community that brings women together as members and workers, crossing the divides of age, religion, marital status, social status, etc. By utilizing bridging social capital, women’s empowerment has extended from the household to the community level. However, the study suggests that not all women can equally utilize the economic and social capital generated from micro-finance.

The empirical examples of collective action mentioned in the earlier section revealed that comparatively more women respondents took actions for community social welfare activities and this had a spill-over effect to non-members and other community people. However, when it was necessary to take challenging actions against patriarchal social norms, comparatively fewer women respondents were found to be involved. The study findings suggest that there is a positive relationship between the utilization of new stocks of social capital and women’s improved levels of empowerment. It shows that apart from utilizing material/economic/financial capital, women were able to utilize non-material/social capital gained from micro-finance more effectively and this enabled them to expand their economic and social activities throughout the community.
Summary and conclusion

The empirical examples of collective action mentioned in the earlier section reveals that comparatively more women respondents took actions for community social welfare activities and this had a spillover effect on non-members and other community people. However, when it was necessary to take challenging actions against patriarchal social norms, comparatively fewer women respondents were found to be involved. Both types of actions were taken under the leadership of specific group of women. This illustrates that empowerment at the household level does not extend to the community level in the same way. The paper suggests that there is a positive relationship between the utilization of new stocks of social capital and women’s improved levels of empowerment. It shows that apart from utilizing material/economic/financial capital, a specific group of women were also able to utilize non-material/social capital gained from micro-finance more effectively and this enabled them to expand their economic and social activities throughout the community.

Notes

i. Bonding, bridging and linking Social capital are known as bonding, bridging and linking networks

ii. Collective fund refers to a special type of fund, which is collected from every member of the group once a fortnight. Every member of the group is obliged to hand over 2 Taka to the group leader for the fund which is used for various welfare activities for the community, especially vulnerable females.

References


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