

# Empowerment, Says Who?

*A study of the impact of participation in ASA microcredit programs on perceived empowerment of female borrowers*

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*Empowerment: the process of increasing capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes -Alsop R & Heinsohn N, World Bank, 2005*

## **Introduction**

Microfinance has become a central tool in efforts to promote empowering development around the world. Bangladesh is considered the birthplace of contemporary microfinance (Abed 2000). The microcredit revolution was initiated in the 1970's when organizations began to provide the poor with small loans to encourage self-employment and income generation (Amin and Majamder 2011; Aziz 2012). Many organizations involved in the movement came to realize the importance of savings and other financial services in addition to the availability of credit; from this the current multifaceted microfinance model emerged. Despite the necessity of these services, there is a long-standing debate regarding the effectiveness of microfinance both as a means to lift members from poverty and empower them. Some studies argue that financial loans are not enough to overcome social barriers (Hashemi et al. 1996), while others argue that mixing financial and socially based programs prevents the focus from remaining on the financial goals and that the loans are used inefficiently as a result (Kabeer 2000). One key debate involving microfinance efficacy is the inclusion of these non-credit elements, and particularly an explicit focus on female empowerment. In order to address this concern, this review will focus on one organization's effort to utilize female-targeted microfinance to promote sustainable development.

### **Association for Social Advancement (ASA)**

ASA is a large microfinance institution (MFI) that began in Bangladesh and has acted as a model for many others across the globe. The “ASA Cost-effective and Sustainable Microfinance Model” is one that is emulated by branches around the world as it boasts the ability to make a microfinance branch self-reliant in 12 months (Amin and Majamder 2011, 5). As of 2000, the organization became entirely self-sustaining, free from donor and grant dependence (Aziz 2012). The cost-effective microfinance model was introduced in 1994 in an effort to achieve self-sufficiency (Aziz 2012). ASA is one of the largest and most efficient MFIs in the world, serving almost 6 million members; but like so many others, it had a humble beginning (Armendariz and Jonathan 2010). It was started in 1978 by a small group of men who wanted to eradicate rural poverty (Amin and Majamder 2011; Armendariz and Jonathan 2010). The organization began as a development organization focused on political transformations, however it switched its focus to economic development soon after (Armendariz and Jonathan 2010). This demonstrates a key element of the development debate: deciding which aspect of society from which to enact change. Following the establishment of this new economic focus, microfinance was added in the 1980’s (Amin and Majamder, 2011; Aziz 2012).

In 1992, realizing the importance of financial support for the poor, ASA began to focus solely on microfinance (Amin and Majamder 2011). The majority (71 percent) of ASA’s members are women, most of whom are landless (Amin and Majamder 2011; Aziz 2012). Credit is given for a one-year term, to be repaid in

weekly installments (Amin and Majamder 2011). Previously, ASA's microfinance was divided into several categories including: small loans (women); small loans (men) for marginal farmers; small business loans to support employment opportunities and assist small traders; small entrepreneur lending intended to support sustainable employment opportunities; supplementary loans for seasonal or natural disasters to encourage borrows to keep coming back; and hardcore poor loans for extremely poor people with more flexible repayment (Amin and Majamder 2011). This diverse categorization of aid represents ASA's previously multifaceted approach to development. However, in an effort to simplify the model, the categorization of loans was reorganized in 2011 to include just two categories: primary loans (up to 50 thousand taka) and special loans (more than 50 thousand taka) (Aziz 2012). For primary loans, the eligibility for the ASA program is less than half an acre of agriculturally useful land or up to 1 acre of less fertile land with a rural income of 4,500 taka or less and an urban income of 8,000 taka or less (Aziz 2012). For special loans, individuals may own up to 1.5 acres of land and have a monthly income of 9,000 taka in rural areas or 12,000 taka in urban areas (Aziz 2012).

In addition, each family is only allowed one member at any given time (Kamal 2006). Baseline surveys are conducted in order to determine whether or not the women qualify and the remoteness of the area. In addition, geo-political risk in the area is also taken into consideration (Kamal 2006). ASA uses a system of individual lending through a group approach, which means that although the loans are taken out by individuals, there is the threat of social humiliation if the loan is not

paid back, due to the presence of other group members (Kamal 2006). This differs slightly from other models, such as the Grameen model, in which the entire group is responsible for the repayment of the loan.

ASA's mission now is to eradicate poverty with a bottom-up approach by providing financial services to the poor (Aziz 2012). Although there is an inherent element of social advancement within economic development, ASA's singular approach to economic advancement is unique. ASA's singular focus on economic advancement opposes the more dualistic socio-economic elements of both Grameen and BRAC's programs (Rahman, et al. 2012; Abed 2000).

### **Female Empowerment**

Empowerment is both individualized and multi-dimensional, requiring consideration of economic, sociocultural, familial/interpersonal, legal, political and psychological factors (Kulkarni 2011). As a result, there are many difficulties that arise when attempting to measure the empowerment of an individual or community. There are several studies that have been done which have addressed a couple of the difficulties of tackling such a widespread, and yet individual, issue within society. One study emphasizes the difference between "woman empowerment" and "women empowerment," highlighting the importance of focusing on personal empowerment because collective action may leave out many important distinctions between the experience of various individuals (Kulkarni 2011). Individual empowerment includes: agency, autonomy, choice, self-confidence and self-esteem, while collective empowerment is represented through collective mobilization (Kulkarni 2011).

In another study, Kim et al (2007) also address the issue of generalization within empowerment research. However, this study took a different approach, breaking down various aspects of development in terms of the individual, rather than the social sector. There are three categories: “power within,” which addresses Internal qualities including self-confidence and critical thinking that promote individual agency; “Power to,” which represents creation of new opportunities without domination, including the ability to make independent decisions that demonstrate agency; and finally, “Power with,” which is the communal aspect and includes group solidarity and collective action, demonstrating the positive change that can be enacted through working together. Identifying the various levels at which empowerment can occur is significant for determining both its extent and sustainability. The claimed influence of microfinance on female empowerment is through an increase in the decision making of female borrowers, which would imply increases in “power to,” the second level of empowerment (Kamal 2006). In addition to increases in autonomy, microfinance participation has also been said to increase the self-confidence and ambition of female participants in particular (i.e., increases in “power within”) (Kamal 2006). This terminology better highlights the impact by centering on the intended beneficiaries. Defining individual and communal empowerment is critical to evaluating the success of any development effort. However, a case must still be made for an explicit focus on female empowerment within this project. This is particularly significant because of the number of factors at play within the structure of microfinance institutions. For the duration of this

discussion, the term “multifaceted” will be used to reference a microfinance model in which female empowerment is one of several explicit non-credit elements.

The heightened need of poor women is apparent throughout the literature (Abed 2000; Amin and Majamder 2011; Kabeer 2000; Hashemi, Schuler and Riley 1996; Balk 1997; Rahman et al. 2012). It is because of this consensus that the issue of female empowerment within microfinance has arisen. Various institutions and studies contest the extent to which female empowerment should be an intentional focus of microfinance programs. This discussion is particularly relevant in Bangladesh where there is significant social pressure for women to uphold the family honor by behaving in accordance with highly restrictive social norms (Papanek 1985; Balk 1997; Hashemi, Schuler and Riley 1996). By targeting the poor populations with less access to formal credit, microfinance organizations inherently target women (Hashemi, Schuler and Riley 1996; Rahman et al. 2012; Kabeer 2000). However, it is not clear whether or not a more explicit effort to promote female empowerment is needed. The debate that follows focuses on the extent to which female empowerment should be an intentional focus of microfinance programs.

There are many supporters of multifaceted programs, whether or not female empowerment is explicit. Rahman et al. (2012) argues that the microfinance program which incorporate non-credit elements, including health, education, etc., are more impactful than those that focus solely on the provision of credit access. This inclusion of non-credit elements can be extended to include an explicit focus on female empowerment. McKernan (2002) finds that the increase in productivity of the landless poor as a result of participation in the Grameen Bank program is



significant. Interestingly, those who benefitted most are those who had the least to begin with (McKernan 2002). This supports the notion that women—the more disadvantaged group—should be intentional targets of microfinance programs. McKernan (2002) also suggests that the noncredit elements of programs such as Grameen are essential. The skills and relationships built through participation further the social development of participants (McKernan 2002). Rahman et al. (2012) add to the argument for the inclusion of non-credit element through their assertion of the importance of maintaining ties and relationships to ensure the continued success of members. This is furthered by their claim that the culture that has come to surround microfinance, including the high participation rate of women, is vital to the success of the movement (Rahman et al. 2012; Balk 1997). The group lending models of Grameen and BRAC also advocate the necessity of establishing the proper culture surrounding microfinance, including the importance of “peer social pressure and solidarity” (Rahman et al. 2012, 1061; Kabeer 2000). While these scholars advocate a more passive approach to the inclusion of female empowerment within the mission of microfinance organizations, there are those who advocate for an intentional emphasis on female empowerment.

Another argument in support of a more intentional inclusion of female empowerment within microfinance programs is the increased impact of the credit access and socio-economic mobility for both the woman and her family as a whole. Some studies find that in addition to breaking down the gender barrier, the provision of loans to women has a greater impact on the family’s overall well-being (Balk 1997; Kabeer 2000). Banerjee et al. (2013) find consumption within the

households of female microfinance members is concentrated on more durable purchases than that of their male counterparts. This speaks to the argument that women put additional funds to better use than male microfinance members. There is also a lot of evidence to support the benefits men experience even when women are favored for membership. Although the Grameen Bank loans primarily to women, several studies have shown that the men in the family, while not the direct recipients of the loan, often benefit more than the women (Pitt and Khandker 1998). This is in large part due to the belief of male ownership; many men see themselves as owners of their wives, and therefore the owner of any money they receive (Karim 2008; Khandker 1996; Molla, Alam and Wahid 2008). Similarly, Kabeer (2001) emphasizes the benefits of loaning to women rather than men. This is due partially to the social structure, which marginalizes women and limits their access to credit (Kabeer 2000; Hashemi, Schuler and Riley 1996). Therefore, without an intentional female empowerment, existing social structures would continue to perpetuate the gender divide and lack of socio-economic mobility for poor women.

Finally, some scholars claim an explicit focus on female empowerment is unnecessary due to the inherent empowering nature of credit access. Some argue women are much more likely to benefit personally and socially from a loan than men, even if empowerment is not the intention, because their gender is a main barrier to resources, especially if there are integrated noncredit development elements (Kabeer 2001; Amin et al. 1998; McKernan 2002). Hashemi et al. (1996) find that, despite claims otherwise, women involved in microfinance programs through Grameen and BRAC are empowered. Although these programs also have

social development efforts in conjunction with the microfinance programs (more BRAC than Grameen), the credit alone aids in the empowerment of female members (Hashemi, Schuler and Riley 1996).

Overall, there are many instances in which the multifaceted design of many microfinance institutions may detract from the potential impact (Pitt and Khandker 1998; Kabeer 2000). However, due to the intentions of MFIs, explicit female empowerment may be in the best interest in the targeted group (Banerjee et al. 2013; Kabeer 2000; Karim 2008). The necessity of female empowerment measures is apparent; however, the extent to which this should influence the design of microfinance programs is still debatable. The high rate of female membership speaks to the inherent female bias within the microfinance sector. In addition, the inclusion of non-credit aspects within these organizations provides the necessary skill and knowledge to maximize the earning potential of the financial support. However, it is difficult to discern the ideal balance. ASA boasts the most cost-effective method, with the highest reliable return rates and the least amount of required socially complementary services (Aziz 2012). Unfortunately, the true success of these organizations lies not in their return rates or self-sufficiency, but rather in the ability of the programs to permanently better the lives of their members. Whether or not a more explicit female empowerment focus is necessary for this is still not clear.

### **Case Study: Borrowers in Dhaka, Bangladesh**

This study aims to qualitatively demonstrate the empowerment of female borrowers as a result of participation in ASA's program, but not simply as a result of access to credit. Although the non-credit aspects of the system are not intended to act as explicit sources of empowerment, in many ways they do. These non-credit aspects of the program were particularly beneficial for increasing "power within" and "power with" (Kim et al. 2007) by encouraging both self-confidence and communal support.

Established metrics for various aspects of microfinance can be broken down into several groups: developmental, economic, social empowerment, and political empowerment. Developmental impacts in other studies include: school enrollment of children; social mobility; women participation; and HH welfare (Ahmed 2002). Economic impact measurements include: employment, assets, working capital, investments (and return on investments), expenditures, consumption and the diversification of economic activities (Ahmed 2002). Social empowerment indicators include: child woman ratio; social enrollment; girl's schooling; attitude toward education; adoption of family planning; membership in a formal group; and in some cases, assuming leadership roles within the community (Ahmed 2002).

I chose to do a qualitative study in order to more accurately depict the perceptions of the participants. Since the goal of the study was to evaluate their empowerment within the context of their culture rather than do an evaluation with western metrics, I felt it would be more appropriate to ask them directly to define

empowerment and evaluate it for themselves. The interviews were conducted through a translator (various ASA employees) at various branch offices.

*Research Questions:*

1. How has ASA's program impacted the lives of the borrowers?
  - a. Are the changes female participants experience (as claimed by Kamal, see list below) sustainable?
    - i. ASA addresses its concern with financial self-reliability, but what about the sustainability of the social impact (assuming there is one)?
2. Has it inspired any sort of desire to change the status quo?
3. Are female borrowers of ASA's microfinance program empowered?
4. If so, can it be attributed to access to capital alone?
  - a. If so, does this imply that the only real barrier to social mobility is economic?
    - i. What about other factors such as cultural and religious practices that shape women's roles within the community?
5. Are the women on the road to self-sufficiency?

*Questionnaire Sections: (Variables and implications)*

1. Introduction
2. Impression of ASA
  - a. Why ASA?
  - b. How have the financial services contributed to changes in lifestyle/income/etc.?
  - c. Are non-financial services important?
2. Perceived impression of others
  - a. Contributes to perception of empowerment, if position in society changes, or the women are believed to be perceived differently
3. Empowerment
  - a. Define
  - b. Self-evaluation
  - c. Impact on health and sanitation
  - d. Female experience
    - i. Establishing gender norms
    - ii. Influence of religion
  - e. Incorporation of accepted empowerment metrics
    - i. Social empowerment
  - f. Perception of economic empowerment
  - g. Perceptions of political empowerment
4. Is there a need for change?

- a. What should be changed? Why?
- b. Influence of ASA

*Study Period:*

4 June 2014 – 3 August 2014

*Concerns/limitations with this study:*

Several limitations regarding the implications of this study that are the result of the conditions in which it was conducted should be acknowledged before presenting the findings. First and foremost, various ASA loan officers and branch managers provided the translation services in-house. There is pressure to maintain a united front when discussing the success and intensions of the program. In addition, the use of multiple translators with differing relationships with the borrowers due to different power and gender dynamics created a discontinuity in the interview process. Several of the translators were loan officers, two were managers and two were women. Another limitation that arose from the translation services provided was a language barrier. Unfortunately, in many cases English-speaking abilities of the various translators were limited. In order to assist with the translation, we had the questionnaire translated into Bangla to minimize the translation during the interview. Unfortunately, although this aided in the timeliness of the translations and the basic notions of the responses were shared, many nuances were likely lost.

Another concern regarding the conclusions of this study was the inability to isolate the various elements of the program. This study attempts to determine which elements of the program contribute most significantly to the empowerment

of its members. All participants are granted access to all the elements of the program, both financial and nonfinancial. As a result, there is likely spillover from various elements of the program that are not being considered. This is why the study was framed as an analysis of the perceived impact as told by the borrowers themselves. All of the responses and the conclusions drawn from these responses are based on the personal experiences and reflections of the members interviewed.

## **Findings**

Ultimately, the question I was attempting to target through my research was whether or not the beneficiaries of microfinance organizations viewed themselves in the same empowered light that the organization paints. Although I was able to obtain some answers to this through the interview process, some translation difficulties and insufficient time prevented me from collecting data that was empirically relevant. However, having two months in Dhaka and interacting with people in various tiers of society as well as various tiers within ASA's organization, I observed the ways in which several groups within the same society viewed these women. What I discovered was not as much a system of gender oppression, as a classist society with limited mobility. The beneficiaries of ASA were seen as empowered because they had improved their economic status, but they were still seen as impoverished individuals who were approaching a glass ceiling that prevents social mobility within the existing hierarchical structure. However, this is a societal system, rather than an organizational limitation.

Although I was able to conduct several interviews, I learned as much, if not more, outside of the interviews. I quickly realized that translation would make the interviews difficult to conduct in depth. So I began to record the interviews (with the verbal consent of all participants and translators) and review them with a second translator. This provided me with a much better understanding of the conversations that were taking place between the translators and the borrowers, the individuals being interviewed as well as the commentary of the other individuals that were present. It was the informal hushed commentary that provided more insight into perceptions of norms and expectations for women within Bangladeshi society, and specifically women with lower socio-economic standing. The borrowers look to the field workers as representatives of the organization that has very positively changed their lives. The women expressed gratitude and praise to the organization that has enabled them to feed their families and send their children to school. As a result, the perceptions of the individuals who interact with the women on a weekly basis is highly influential in shaping the women's own perceptions of their potential and their places in society.

The women who expressed the highest levels of internalized empowerment were those who had been widowed and used the loans to fund their own entrepreneurial ventures. Previously, many of the women had taken out the loans and given them directly to their husbands to use as they saw fit. However, with the death of their husband came the need for a new head of the house. One widowed borrower referred to herself as "the king" in her home, with a gleeful laugh. It was accepted by all that she needed to provide for her children, so she assumed the role



as the financial head of the household. ASA relied on the social pressure of the group collection setting to encourage women to collect the weekly installments from their husbands. A male ASA employee told me that women were empowered because of their responsibility for ensuring the weekly installments were made, thereby playing a vital role in ensuring the financial stability of the family.

Similarly, the women themselves expressed a stronger sense of economic empowerment because their husbands relied on them to receive the loans initially. Although the women often did not singularly determine how the money was spent, they were seen as contributing to the familial income. In many cases the women worked with their husbands in their chosen business venture, or multiple ventures. When asked about social empowerment, many of the women seemed confused. The social structure within their communities was taken for granted, and many had not considered the idea that there should be another way. Although a couple of women said they did not feel socially empowered, the majority expressed no concern with their social standing. Those that I interviewed did not feel unfairly restricted by their husbands or the community, although some had earlier in their marriages. Their role as a contributing member seemed to have provided them with a stronger sense of self and aided in establishing agreeable power dynamics for both parties.

Interestingly enough, the majority of the women who had taken out loans said that they would continue to do so. Despite their continued reliance on these loans, the women considered themselves self-sufficient, due to their ability to invest in their chosen business. Often the future loans were envisioned to continue the expansion of their business through the purchase of additional equipment. Due to

this long-term investment, both the women and ASA viewed them as financially self-sufficient. In fact, ASA encouraged long-term membership by offering larger loans for longtime members. The perception of both the members and the organization is that the continued use of loans does not suggest financial instability. In fact, it is viewed as an opportunity for continued prosperity and economic expansion. As a result, long-term borrowers experience increases in both social and economic empowerment through continued involvement with ASA and the integral support network.

Addressing political empowerment in Bangladesh was a little more difficult to navigate. Many individuals, aware of the importance of the political element of empowerment, pointed to the female prime minister as proof of female empowerment in the nation. Despite this seemingly well-versed response, the field officers often implied that it was unfit for women to be involved in local politics. This was an opinion that seemed to be shared by the women as well. When asked if they were involved in local politics, both the field officers and the women themselves often laughed. However, the vast majority of the women participated in elections and said they did not succumb to pressure (if it was even present) to vote one way or another. There were no instances in which the women expressed an interest in an increase in political activism or empowerment.

## **Conclusions**

Although this organization has done an incredible job providing these families with access to credit when they had no where else to turn, the classist undertones of

society are reinforced by the aforementioned glass ceiling that seems to be imposed on these women. This was made clear when female loan officers made similar comments regarding the borrowers' lack of education and potential for further socio-economic mobility. There were constant references to the women's lack of education and literacy in addition to their role as housewife. These assertions were made by the loan officers, who are hired into what are considered lower-skill, entry-level positions. These are the representatives of ASA that they interact with on a regular basis; their treatment of the women should reflect the views and goals of the organization.

This comes across as a harsh critique. However, it is important to note that this is an ideology that permeates all levels of society. I highlighted this concern within ASA's organization, because this is an organization that truly has the best intentions for its members. Additionally, this organization is in a position to change the way in which these women view themselves because of the type and breadth of services provided, including the explicit focus on the economic empowerment of women in the community. That is not to say that the women should be encouraged to shed their cultural identities, however, the relations that the loan officers in particular have built with these women is incredible. The easy banter that takes place throughout collection meetings is proof of this. These women see ASA as an organization that has provided them with the ability to provide for their family, send their children to school, and live healthier lives. The influence any affiliate of this organization has over the women's perceptions of themselves, their communities and their places in their communities is monumental. This could be cultivated into a

more progressive socio-economic minded project that would help to break the status quo and the perpetuation of widespread poverty. Currently, one of the largest barriers to breaking the cycle of poverty for these families is the lack of an alternative narrative. Although the main focus of ASA is economic empowerment and basic service provision, the social roots of the organization and the use of groups to ensure compliance and provide support present an opportunity for further expansion.

These women repeatedly expressed their hope that their participation would provide their children with more opportunities in life including school, jobs and a higher level of comfort. One woman had a daughter for whom she had dreams of a different life, many of which were lost when her daughter ran away to elope when she was 13 years old. However, her daughter, while very young, was not an anomaly. In order for their children to have the resources necessary to live in a manner their parents envision, there needs to be an alternative narrative. Equally important is the source of this narrative. The discourse of western development projects focuses on empowering women to challenge the social status quo in order to achieve social mobility and is often not sensitive to the importance of socio-cultural structures in existence. An internally constructed narrative would prevent this erosion of cultural structures and provide these individuals with the opportunity to lead empowered lives as determined by their beliefs and values, in their own communities. ASA has established a strong, beneficial presence within the community and could provide its members with the social empowerment that is currently implicit (through the establishment of group mentality and self-

sufficiency) within its programs. Most importantly, this could be done in a manner that respects and protects the cultural and religious ideology of the communities, in a way that a western development project would be incapable of.

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