

## **Power, Patriarchy and Women's Agency in Microfinance**

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### **Abstract:**

*Technological innovation and environmental degradation have been prime agents for the existence and altering of social systems, historically world over. If latter provides basic resources for survival and sustenance and builds essential link between man and nature for human existence; the other provides tools (machines, industries etc.) with which to exploit resources for the same by earning livelihood (central to work). There are the changes seen and experienced not only in material world in terms of change in economic production from agriculture to industry, but also in terms of gender relations, with respect to women and work; especially because their work has been considered as informal and soft menial household work. Various theorists have studied this relationship between women and work (especially in the context of rural agriculture and allied activities), by framing an essential link between women, production and technological innovations. The paper focuses on the changing nature of work in relation to women's participation in agriculture, as central to development. Then it looks at women empowerment thorough microfinance assistances.*

**Keywords-***Women empowerment, technology, patriarchy, women's agency, microfinance.*

### **SPECIFICATION OF THE STUDY**

Work has always been a source of empowerment, expression and extension of self, that one can potentially explore especially in the case of women, be it in a public or private sphere (as per the crude distinction that is often made). Attached with it also comes, not only the ability to work but also a) carrying forward or challenging various social, cultural values; as well as b) aspect of gaining political power of decision making. These are the critical factors, both external and internal for women to be placed in a position where they are.

As one can infer from the connection between capitalism and development that it is a project carried out under strong gender ideology, the persistence of western patriarchy's economic assumptions are aimed at profits and subjugates the more humane assumptions of economics as the provision of sustenance, creating a crisis of poverty rooted in ecological devastation.

The thought that the expansion and diffusion of the development process would improve women's economic position proved to be wrong. Development not only led to the creation of wealth but also created poverty and dispossession. Earlier tribal, women and peasants were fighting for liberation from colonialism and now development has similar colonizing effects on them. The development process has led to various degradation and loss of political control over nature's sustenance base. As the burden of work for the women have increased, it has affected their health, nutrition and educational status. Development has destroyed productivity and limited nature's rejuvenating ability. Development has led to more violent forms of oppression like patriarchy and gender subordination. The assumption that has been made is that nature is unproductive and production takes place only when mediated by technologies for commodity production, even when such technologies destroy life. It is a stage not of development but rather underdevelopment but maldevelopment.

Development in the present sense is thus a term synonymous with women's underdevelopment which simply means the domination of man over nature and women. The impact of it is that it sets a process of exploitation, inequality, injustice and violence that reduces women from creators of life to being resources in the fragmented model of maldevelopment. Such increasing maldevelopment and ecological destruction creates poverty that touches women most severely, as they are the "poorest of the poor" within family structure. This sort of development has brought back two sorts of poverty. Poverty as subsistence, and misery as deprivation.

Thus, in order to re-establish a workable and positive link between the aforementioned links, one needs to revive the feminine principle as a non-violent, non-gendered and humanly inclusive alternative for development to be truly development in the given paradigm.

At the turn of 21<sup>st</sup> century, the world as a whole has experienced a massive change as well as a carrying forward of some forms of traditional institutional relationships in its socio-cultural correlations especially in economic organizations. The main anchors of this transformation are two interrelated processes of interaction between technological innovation and environment degradation (with societal variables and its impact thereupon on one of the central aspects of human society – economic structure). We all have witnessed some transformative changes caused by technological advancement factors in terms of shift from traditional agriculture, cattle breeding to modern factory industry. At the same time claims are being made with regard to equal share of impact of technological orientation (under capitalistic tendencies) of economic activity on the ecological downturn and environmental degradation, affecting not only agriculture and allied services (one of the main source of subsistence for more than half of the population in developing and less developing region) but also the gender relationships of production and differential work patterns between men and women, especially the latter in terms of livelihood and work.

In the capitalist scenario, increasing emphasis has been given on the impact on men's work and labor, inherently creating and accentuating traditional conception of sexual division of labor based on physical hard work of men and soft domestic tasks of women, which historically has never been considered formal work outside private sphere even though they are involved in agricultural and allied task on the borders of private domestic sphere; with a patriarchal sense of private property. In such a case, a new fresh gender approach to 'work' and 'labor' with wider socio-economic-political-ecological structure is necessary to bring to the fore women's unheard, invisible exploitation as well as women's contribution to economy so that the exploitations can be curbed and its impact felt both in the economic and the ecological sense.

It is this latter relationship that has been increasingly scanned by various feminist thinkers, ecologists like Vandana Shiva as well as many development practitioners, to ascertain work and ecology as new parameters of establishing and analyzing women's relationship to the nature, economy (work) and society at large, as they believe that it can help restore the ecological balance. This approach becomes an important analysis and provides a totally different framework of defining conceptualization of work, technological innovation and

environmental degradation in the context of women's participation and its impact on them. Women since time immemorial have enjoyed their own privileged position in relation to nature, ecological preservation – known as earth goddess, found a source of sustenance in nature where their prime role was to sustain the family through basic household work, that included collecting grains and planting trees on the farms for daily livelihood. So, if nature is technologically manipulated or is a victim of environment degradation, it directly affects not only sources of livelihood (work or culture) for women folk but also their entire source of sustenance, which then becomes a reason for their further subjugation in society. Their attempt to work was and is never recognized as formal organized work even though the level and amount of work done by the rural women folk is much more arduous and painstaking in context of agriculture and the allied services, than their counterparts who either migrate to towns or are involved in the same work but have a differential aspect in terms of wages. The underlying premise to this aspect is not only that the conception of 'work' in the context of women and men work differently, but also the social-political-cultural framework of property relation (ownership of property and its use) within which the changing economic relationships of production and labor operate.

Feminization of poverty is an essential characteristic of a collectivist patriarchal society such as the one prevailing in India. At the non-affluent level of social stratum, comprising poor and disadvantaged women, self-help groups and government programs like the Swarna Jayanti Shahari Rozgar Yojana (SJSRY), West Bengal Swanirbhar Sahayak Prakalpo. (WBSSP) Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa, (SVSKP) schemes are sources of financial, emotional and practical support. There are employment generation schemes in India, which aims at uplifting Below Poverty Level (BPL) women with a view to provide gainful employment to the urban unemployed or underemployed by encouraging the setting up of self-employment ventures or provision of wage employment. This paper seeks to analyze the role of such microfinance programs and self-help groups in the socio-economic empowerment of women.

Poverty has traditionally been defined in terms of income or expenditure and can be viewed in relative or absolute terms. It is also clear that in several societies households are not standardized units, since within household, women

and girl child often tend to be relatively undernourished. Gender constitutes the most profound differentiating division. Diana Pearce coined the term "feminization of poverty" which implies a new phenomenon, "women have always experienced more poverty than men". On the other hand, female labor force participation is highest among the poorest households in countries such as India, Pakistan, Bangladesh where social norms constraint women to very insecure and poor working condition in the informal sector. Ensuring equity in women rights to land, poverty, capital assets, wages and livelihood opportunities would impact women's empowerment positively. Attitude of the women to accept their status as an unequal member of the family and society needs to be modulated. In fact it needs to be shown that she is an example of sustaining herself and her family. Based on the experiences of Bangladesh, Ghana, Mexico, and Bolivia – microfinance institutions can introduce several strategies that can make a positive contribution to women's empowerment and a holistic transformation to society including business training, discussion of social issues and leadership, ownership and control of credit institutions. But before these long-term goals, providing poorest women with the micro credit facilities to come out of hunger is the priority. Empowerment is a latent concept it does not lend itself to direct measurement.

The purpose of this study is to assess the impact of microfinance schemes on empowerment of marginalized women. This study will examine the linkages through which microfinance exerts a positive impact on women. Such groups use participatory processes to include women in the decision-making processes as well as provide opportunities to share knowledge, common experiences, and solutions to problems. Through their participation, members help themselves and others by gaining knowledge and information, and by obtaining and providing support to one another. The impact of such policies and the practices engendered by such microcredit programmes are very interesting to evaluate and learn from. It also addresses the immediate need of poverty alleviation through employment and thereby income generation. Not to mention the long run goal of redressing the role of women in the economy as well as their status in the society. Tangible achievements such as employment and higher wage earnings by the targeted population serve as proxies for qualitative and largely immeasurable aspects of women's empowerment and the formation of crucial

social capital of the economy. This achievement is particularly remarkable when perceived in the backdrop of the Marxist framework of looking at women's labor.

According to Engels (1884), women were exploited by men due to the monogamous structure of family and their isolation from the social-productive processes. The convention dates back to the Roman era. Monogamous marriage symbolizes the subjugation of the women to the men and the first-class possession along with private property and slaves. Moving forward in time, in the current day after women have been liberated in the labor market, the proletariat marriage remains monogamous. The legalistic stand of equating men and women is analogous to equating the proletariat and the bourgeoisie in labor contract. Freedom from marriage would dissolve the two basic problematic features of monogamy through the indissolubility of marriage as such, and the consequential supremacy of man. However, full freedom of marriage can be propagated only when there is abolition of the capitalist system of production and of the property relations created by it which exert a powerful influence on the choice of a marriage partner. The Marxist line of thought regards women as tools of exploitation for production and reproduction. Women herein are only allowed to have their basic needs as gifts from their spouses (male) to maintain their labor power. Women are taken as unproductive as they are needed to form surplus production and are engaged in (pro)creating items of productive value. The work of women is not necessarily confined to domestic household activities and child-rearing but also extend to working in farms in rearing cattle, and doing the unpleasant non-mechanical tasks allocated in agriculture as seen from official statistics in France and Morocco. Shalini Grover (2009) in her accounts of conjugality of a lower-caste woman in Delhi, describes a woman who had to constantly shift between her *pihar* and *sasural* for milking the cows in her natal home.

Since women's work has never been considered as a productive activity, her economic status puts her at a disadvantage. Hence, the utmost need arises for analyzing the contribution of self-help groups and microfinance institutions in enabling innovative and effective ways to empower women in society through their communities and families. Women are not generally given enough power to utilize funds or start a business for their welfare. Here microfinance plays a

key role by providing women with funds i.e. loans so that they can start their own enterprises and take care of their families as well.

Mayoux (1998) suggests, empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, and when possible men, or power with, to the purpose of questioning and changing the subordination connected with gender, or power over. Empowerment can begin with personal empowerment that can exist within the existing social order. This kind of empowerment would correspond to the right to make one's own choices, to increased autonomy and to control over economic resources. Self-confidence and self-esteem also play an essential role in change. Empowerment signifies increased participation in decision-making and it is through this process that people feel themselves to be capable of making decisions and the right to do so (Kabeer, 2001). Personal empowerment can lead to changes in existing institutions and norms, however, without the collective empowerment the personal empowerment and choices will remain limited.

Historically, advancements in technology have added to marginalizing the position of women in the labor market rather than improving their status. Whatever is produced in the family for household consumption has potential monetary value, most of which is not used for calculating GNP of the nation since these are taken as self-consumption activities. Most of the operations of turning raw materials into commercial products are now industrialized and officially considered in computing the national product. Typically, the services provided by wives (without pay) are not commercialized and hence not included in the productive or value-added activities. The fallacy lies in the fact that when women work within the family, they are unpaid and when they work outside the family they are paid for the same services. This is also inclusive of the controversial debates in feminism in the bio-politics of sexual division of work. It must also be noted that with the rise of globalization, women have increasingly started producing goods beyond self-consumption, but their wages are all used up in the payment of child care and remaining taxes thus rendering them poorer, as compared to men (Engels 1884). It is noteworthy that the exploitation of women is life-long and they are exploited by the patriarchal structure and subdued by society with no social inclusiveness in terms of valorizing their paid and unpaid services.

## **THEORITICAL UNDERPINNINGS**

Here two branched yet interlinked conceptual analysis will be made in order to understand the links and how their marginalized position is created by external force of capitalism -

- A. WOMEN – PROPERTY RIGHTS (labor, tools, land) – SEXUAL DOL – WORK (ECONOMY- AGRICULTURE)
- B. WOMEN – ECOLOGY/ENVIORNEMENT DEGRADATION – TECHNOLGICAL INNOVATION

Women, in a society is conferred with a social position, status in the society which determines her social, economic, and political entitlements in that society as opposed to men, be it with regard to family, property relations, decision making, work for livelihood. Underneath this lies the prime conception of sexual DOL (Division of Labor). Division of labor has been a concept which was explained by various theorists, primarily Marx. The concept of DOL connotes that in a given society different sections, as per age and gender particularly are entitled to do particular specialized task (work at the expense of giving up certain amount of labor power) as per their abilities and capabilities. For instance, in traditional societies, men were the hunters as they were considered to be strong enough to do physically demanding task, and women were entitled to look after homestead, family and the farm. The main reason for such an arrangement in the society was to avoid conflict of roles (status and equality) so as the community could function well with such a division of labor. This is one of the basic crude ways of defining the beginnings of DOL. However, the reality and its functioning are not as simple and free of polemics as it appears from above statements.

Maria Mies in her article titled 'Social Origins of the Sexual Division of Labor' (1981) has attempted to revive the debate of the search for the social origins of unequal and hierarchical relationships in general and the asymmetric division of labor between men and women in particular. This argument is directly against the dominant positivist, functionalist and evolutionist school of thought who have so far restricted themselves to some biological determinism of DOL. This search for the social origins of this relationship is part of the political strategy of women's emancipation (Reiter, 1977).



At the heart of her argument is the revival of the debate on sexual division of labor from the dominant biological determinism which naturally attributed the conception of oppression and dominance based on biologically given physical attributes of the ability to work in particular, that has led to gender hierarchy, where men are considered superior in showing their maximum physical abilities at work. Men are considered more hard-headed than women who are attributed more with soft skills, with abilities to look after the private sphere/household/ look after the reproductively of the family than work out in the public sphere of employment/ for collecting sustenance for economic productivity. And even if they work outside home in allied activities like cattle breeding, grain thrashing, dung making, it is not considered production for livelihood/ formal work/ public sphere of wage-earning work; rather considered as what Marx calls as production for life and not livelihood, the notion which Maria Meise has critiqued.

A section of ecofeminists called 'deep ecologists' have defended women's relationship with nature recognizing its value not solely for its usefulness to human beings but that nature has an inherent value, seeking to establish a condescending link between ecology as female representation 'mother earth', a source of nurturing, conservation, providing source of sustenance. Ecofeminists explore the connections between women and nature in culture, economy, religion, politics, literature or iconography, and address the parallels between the oppression of nature and the oppression of women. As a result of technological development and progression women are often relegated to a subordinate position in the social structure, which is wrongly attributed as a given condition by nature. There is no social element of oppression, subjugation attached to nature. Too often this concept has been used to explain social inequalities or exploitation relations as inborn and hence, beyond the scope of social change. This further translates also into the conception of labor for the same reasons. In fact, under its influence, often the aspect of women's work – as a labor (or labor power) is overlooked or has never been seriously considered. Women's work both in giving birth and raising children (production for life), along with other domestic chores and contribution in allied agriculture activity do not appear as work or labor. The concept of labor or work is usually reserved for men's productive work under capitalist conditions, which means work for the production (also of surplus labor), though women also perform such surplus-

value generating labor. Under capitalism the concept of labor is generally used with a male or patriarchal bias, where women are considered only as a menial domestic counterpart.

### **LOCATING PATRIARCHY IN THE SEXUAL DIVISION OF LABOR**

This description could be used to categorize the sexual DOL as a transitional category between human work and natural activity. The relationship between male and female laborers or workers is one of domination and even exploitation, which is another aspect of this notion that is concealed. The term "exploitation" in this context refers to the separation and systematization that have occurred between the two categories as producers and consumers on a more or less regular basis. It is interesting to inquire into the reasons why and how this division of labor became a relationship of dominance and exploitation, an asymmetric, hierarchal relationship.

Maria Mies makes an effort to confront the late 20th-century political issues of Marxian thought. She interprets Marx's book methodologically in light of contemporary anthropology and what she refers to as "object-relations."

Mies traces the blame of such a conceptualization to Marx's writing of *Capital on Labor*. For him, 'productive labor' is one in which there is a change of natural matter, and a production is produced for human use, for the satisfaction of human needs.

Labor is, in the first place, a process in which both man and Nature participate, and in which man of his own accord starts, regulates, and controls the material re-actions between himself and Nature. He opposes himself to Nature as one of her own forces, setting in motion arms and legs, head and hands, the natural forces of his body, in order to appropriate Nature's productions in a form adapted to his own wants. By thus acting on the external world and changing it, he at the same time changes his own nature. He develops his slumbering powers and compels them to act in obedience to his sway. We are not now dealing with those primitive instinctive forms of labor that remind us of the mere animal. An immeasurable interval of time separates the state of things in which a man brings his labor-power to market for sale as a commodity,

from that state in which human labor was still in its first instinctive stage. We pre-suppose labor in a form that stamps it as exclusively human. A spider conducts operations that resemble those of a weaver, and a bee puts to shame many an architect in the construction of her cells. But what distinguishes the worst architect from the best of bees is this, that the architect raises his structure in imagination before he erects it in reality. At the end of every labor-process, we get a result that already existed in the imagination of the laborer at its commencement. He not only effects a change of form in the material on which he works, but he also realizes a purpose of his own that gives the law to his *modus operandi*, and to which he must subordinate his will. And this subordination is no mere momentary act. Besides the exertion of the bodily organs, the process demands that, during the whole operation, the workman's will be steadily in consonance with his purpose. This means close attention. The less he is attracted by the nature of the work, and the mode in which it is carried on, and the less, therefore, he enjoys it as something which gives play to his bodily and mental powers, the more close his attention is forced to be. (Marx: 1887 )

However, in the Capitalist production, this concept of productive labor is narrowed down to mean only the production of surplus value for the realization of capital. According to Miles this sort of conceptualization is a result of narrowness. By way of this conceptualization, Marx has theoretically contributed to the removal of all 'nonproductive labor (that is, non-wage labor, including most of women's labor) from public visibility. Marx did not diagnose the sexual division of labor, the women's work at home and ignored women's reproductive labor. While discussing use and exchange values, Marx argues that the labor behind creating use-values (commodities that serves a useful purpose) cannot be termed as social labor. Miles argues that, this general production of life or subsistence production – mainly performed by non-wage labor of women and others – constitutes the perennial basis upon which capitalist productive labor can be built. She considers the capitalist production process as one which comprises both the (exploitation of) non-wage laborer, because of which wage labor is possible and the waged labor itself. Thus, she considers it pertinent to search the origins of the hierarchical sexual DOL, but recognizes that it should

not be limited to a moment in history, but one needs to answer this question by developing materialist, historical, non – biologicistic concepts of men and women and their relations to nature and history. Sexual division of labor is not a problematic situation existing only within the structure of the family but rather is a structural problem of the whole society – guided by conventional culture, values, rules and norms.

Maria Mies argues that it is important to make a distinction between women's and men's appropriation of nature, as we know that they are not biologically given but rather a result of a long social historic process. Women also had to secure the daily bread, not only for themselves and their children, but also for the men if they (men and/ or women) had no luck on their hunting expeditions. It has been found that gathering of plants, food, animals etc. were activities in place right from the beginning as the collective activity of women. It has been proved conclusively, particularly by the critical research of feminist scholars, that the survival of mankind has been due much more to 'women – the gatherer' than to 'man the hunter'. Even among the existing hunting and gatherers, women provide 60- 80 percent of the daily food, also in the early mode of production there was enormous increase in the productivity of female labor which according to most authors made the production of a surplus possible for the first time in history. Fishers says, they collected surplus grains and nuts in gathering stage. Also, the technological precondition for the collection of surpluses was the invention of containers, jars etc. whereas men contributed only a small portion by hunting (Lee and de Vore, 1976, quoted in Fishers,1979). Although women also participated in hunting the man the hunter model has been and is still used as an explanation for the advancement of the causes of social inequalities. Feminist scholars challenged this model, as a sexist projection of modern, capitalists and imperialist social relations into pre-history and earlier history. This projection serves to legitimize existing relations of exploitation, the dominance of men over women and establish the dominance as universal and timeless. Despite the awareness we are not able to prevent the establishment of hierarchical and exploitative relations between the sexes that persists.

We can conclude that the various forms of asymmetric, hierarchical division of labor which have developed throughout history up to present where the whole world is now structured into one system of unequal division of labor

under the dictates of capital accumulation is based on the social paradigm of the man predatory hunter-warrior and this hunter-warrior without producing anything himself, was able by means of arms to appropriate and subordinate other producers, their productive forces and their products.

This extractive, non-reciprocal, exploitative object – relation to nature, first established between men and women and men and nature, remained the model for all other patriarchal modes of production, including capitalism which gradually developed its most sophisticated and most generalized form. The characteristic of this model is that those who control the production process and the products are not themselves producers, but appropriators. Their so-called productivity pre-supposes the existence and the subjection of others and as seen in in the last analysis, also the female producers.

What emerges from this basic concept of sexual DOL are other main components which are essential parts to the understanding of the theoretical links of Work, Labor, and rise of Private Property under capitalism, technology, and women.

Marx used the expression ‘appropriation’ of the natural matter to conceptualize ‘work’ in its broadest sense. He saw work as the appropriation of nature for the satisfaction of human needs. Labor in the first place is a process in which both man and nature participate, and is a process in which man on his own accord starts controlling and regulating the materials of nature – with some tools (technology) which changes the entire nature from ecology to economics. By thus acting on the external world and changing it, he at the same time changes his own nature. The labor process, in its elementary form is, according to Marx, a conscious action with a view to producing use values. In a wider sense, it is the appropriation of natural substances for human requirements. This exchange of matter between human beings and nature is the everlasting nature-imposed condition of human existence common to every historical phase. (Capital : vol 1, 1887)

As with the development of Capitalism, the private property system developed as opposed to communal ownership of property, primarily land, that had existed in earlier epochs. The land now came under direct individual ownership which meant differential ownership and usage rights of the powerful

and the subordinate structures. Friedrich Engels was the first to explicitly talk of its emergence in his work titled 'Origin of the Family, Private Property and the State' (1884; 1993, 1999, 2000). According to him, the determining factor in history is in the last resort the production and reproduction of immediate life. The former pertains to sources of labor for subsistence and the latter pertains to reproduction of human life, i.e, family. He brings in economic and historical materialistic explanations when it comes to patriarchy and private property. He adds that the monogamous patriarchal family was the first form of family based not on natural but on economic conditions, namely on the victory of private property over original naturally developed, common ownership. And it is system of private property that becomes the sole reason of estrangement and alienation of man from man, and man from nature, and the root cause of all violence.

Technological innovations thus have been at the heart of the expansion of capitalism and lies at the center of conception of work and labor. They are tools for productivity, as well as weapons for destruction. With more complex demands in productivity and to meet competitive market demands, technological progress has been tremendous in recent years in almost all the sectors of the society. It is important to point out here that it is not that these technologies per se that are responsible for the severance between man and nature, between man and man and man and woman, but that these technologies are carefully engineered by those who possess the economic powers to develop them and own them to serve their own ends. The emergence of a specialized and efficient technology implies the possibility of establishing relationships of exploitations and dominance. Hence, it is important to see their role beyond their existence as mere instruments.

In the process of the interaction of these components with each other, they have an immense capacity to change the external, ecological setting around them, which has increasingly contributed to environmental degradation with the establishment of modern industry, confiscation of natural land as private property etc. and in turn altered man – nature, man – man, man –woman relationship in social – economic – political terms, especially in context of women empowerment as women share a bond with Nature as nurturers . However, the ancient identity of nature as nurturing mother is undergoing change. Mother earth which was central to the organic world is now undermined by scientific

revolution and the rise of market-oriented culture. The new mechanical philosophy of the mid-17<sup>th</sup> century has achieved its ramification on the society and self in terms of the metaphor – machine. Reality redefined in this way led to the achievement of control over nature, society, and self.

It is in this context that we need to question the relationship between technology – ecology and women work. We find that technology has both positive and negative consequences. Positive in the sense that Technology can be crucial in supporting women's participation in higher-value activities in global agrifood chains, for instance helping women in carrying, packet their products, in activities related to agriculture and other allied activities like cutting etc. It contributes to increasing their productivity; the negative impact is larger – more technological innovations mean taking away their productive power replaced by machines, especially in those area of agriculture which demand elaborate manual labor, and those carried out by women outside their domestic sphere. Hence, more these new technological devices are deployed the more they take away major opportunity to expending women's labor power thus, again relegating them to the position of subordination, in socio-cultural setting of the society.

Another major negative consequence is with respect to its attack on ecology itself. For instance, changing the nature of seeds, cutting down of trees which is main sustenance of agricultural work for establishing industry poses threat to livelihood. As most of the work carried out by women in agriculture is for sustenance and surplus, if the work is taken away for them, it directly affects their livelihood and places them further into marginal position. This problem is further exacerbated when women are given little or no rights over property ownership of the agricultural land, the tools used for work leading to less decision making power of women in the area of workforce even though their participation is high. Thus the system becomes unequal, hierarchical, exploitative again. The definition of 'Work' for women which is more holistic, inclusive and context specific must be redefined in order to understand these exploitations and achieve empowerment.

### **UNDERSTANDING WOMENS AGENCY VIA MICRO-FINANCE**

Social exclusion where certain groups are discriminated against and are not allowed to enjoy the same rights as the rest of the population based on race,

religion, gender etc. is widely seen as contributing significantly to poverty. A number of studies speak of robust economic decay characterized by increasing inequalities between social groups based on caste/ tribe, gender disparities, or urban-rural divides. Finance can always help the poor in climbing out of poverty. It is evident from the following examples discussed here that access to finance endows the poor with individual choice, economic freedom and dignity to carry out their economic plans. Further, access to financial facilities like savings, remittances, and insurance can help the poor in insuring themselves against periods of low income and maintain their consumption standards via savings. Research shows that the poor people value financial service which help them spend at one time, the income they have earned at other times.

The best-known example of microfinance institution is the Grameen Bank by Muhammad Yunus in 1976. The Grameen Bank opened the path to various modern microfinance mechanisms which promoted healthy and efficient lending to the poor population. There were numerous institutions that started supporting Grameen Bank and launched their own microfinance programs. The focus shifted from making profits to helping poor people. The financial services that were launched ranged from giving simple credit, saving account, housing loans, consumer loans and also various insurance services. In parallel with the growth of microfinance sector a number of upper-level organizations were created which gathered a lot of funds and knowledge from the people and about the people (Sinclair, 2006). The influence of microfinance on poverty is however a subject of controversy. There have been arguments that microfinance does have a positive impact on eradicating poverty (Fraser, 2007). We shall consider the differential effects of microfinance on the overall reduction of poverty and the empowerment of women in particular.

### **IS MICROFINANCE REALLY PRO-POOR?**

MFIs are often alleged to generally focus on the monetary aspects of microfinance that entails the provision of an efficient financial market which is based on an economic, minimalist approach for targeting poverty. But of late many NGOs that have strategic alliances with MFIs, like the Self-Employed Women's Association (SEWA) in India and the Indonesian Welfare Association



in Java that help in addressing empowerment issues of the non-economic aspects of microfinance like gender issues, human rights, justice, health issues and illiteracy etc. However, whether these issues make these NGO-MFIs complementary or competitive is a debate in microfinance literature (Remenyi, 2000).

MFIs also face the dilemma of retaining their old clients who have climbed out of the poverty line rather than letting them go into the hands of the commercial financial markets (Remenyi, 2000). Most prominent MFIs like the Grameen Bank, ASA, BRI and BRAC retain their old clients who are now Above Poverty Line (APL) for repeat business as they think of their successful clients as assets to be nurtured. But this policy is in direct conflict with these MFIs' policy of targeting the poorest of the poor and may misplace their resources away from potential new clients who are Below Poverty Line.

The identification of the poor is a very cumbersome process as the poor may often overstate or understate their household incomes (Todd, 1996). Thus, myriad cost-effective strategies on identifying the poor are done based on asset ownership, number of animals owned in the village etc., and based on these stratifiers the poorest are put at the bottom of the poverty pyramid and the richest are put at the top in order to decide the potential clientele for the MFIs (Remenyi, 2000).

Microfinance addresses poor people who do not have the reach to monetary services other than a few bankrollers and financiers who charge very high interest rates. The foremost benefit of microcredit is to provide cheap capital to all the poor individuals who cannot afford capital at a higher interest rate. The capital provided by these institutions can be used for micro-entrepreneurship and smoothening cash flows. In this way microfinance helps the poor to safeguard themselves and protect themselves against risks.

But critics have pointed out that microfinance is not very efficient in reaching poor people. They have pointed out that individuals who got loans through microfinance are generally the better off among the poor and so it helps only those individuals who do not really need the financial support (Ditcher 2006). A few MFIs give money to only those businesses which are specifically

income-generating projects and not for anything else and are therefore termed as microenterprises. They focus only on business creation and acquisition of assets.

Microfinance's targeted customers are by and large men and women who live in distant areas, and are destitute and often ignorant. These features make it unbearable for MFIs to work like the usual financial establishments. The specific constraints in relation to lending to the poor are recounted in *The Microfinance Handbook* (Paul 2007):

1. Very small loan quantities entail in amounts the same management costs as lending large.
2. Difficulty in obtaining information from clients is sometimes due to the language barriers presented by the poor who speak in local dialects.
3. Difficulty in physically reaching the clients.
4. Most often the poor have no tangible collateral for the loan.

The last three characteristics take the risk of the MFI loan not being repaid on time, which considerably also increases the cost per euro/rupee lent (Paul 2007). Hence, in order to be sustainable or at least not to lose too much money, MFIs had to be as cost-effective as possible and develop methodologies that reduce the risks of delayed repayments.

The truth, however, seems to lie in some place between these two viewpoints. True income-generating loans are not effective in the case of the very poor, unskilled people, but these loans always help smooth consumption (Ditcher, 2006). Moreover, many MFIs take action to reach the poorest and unskilled, for instance by providing skill drills in addition to more classical finance services. We may look at the example of The Foundation Carjaval in Columbia. (Ledgerwood,1999). Besides, figures from credible studies provide proof that microcredit has advantageous effects on the economy at a broader level. In Bangladesh where microcredit is more widespread than in any other country, Khandker (2005) conducted a study that led to the following conclusions:

“Each additional 100 taka of credit increased total annual household expenditures by more than 20 taka.” Moreover, “Moderate poverty in all villages declined by 17 percentage points – 18 points in program villages and 13 points in non-program villages (Khandker, 2005, p. 283).”

Microfinance is also reported to have had a positive impact on the features like child education in the MFIs' customers' families and infant/maternal mortality (more predominantly through better nourishment (Dunford 2005). One of the main disapprovals is that the expected enhancement of business related with income-generating loans is often carried out with the home engagement of clients' children in work (Balkenhol, 2002). While there is little hard evidence to support this, such deviances seem plausible and confirm the need of the borrowers.

Further, whether an MFI has a powerful impact on the way it works depends on its social union. For example, an NGO-driven MFI will be more concerned with social goals while a shareholder-owned MFI will place a higher importance on sustainability or profits (Tucker, 1995).

### **MICROFINANCE: A PANACEA FOR THE FEMINIZATION OF POVERTY**

Since women's work has never been considered as a productive activity, her weak economic status puts her at a disadvantage. Hence, the utmost need arises for analyzing the contribution of self-help groups and microfinance institutions in enabling innovative and effective ways to empower women in society and through them their communities and families. Women are not generally given enough power to utilize funds or start a business for their welfare. Here microfinance plays a key role by providing women with funds i.e., loans so that they can start their own enterprises and take care of their families. Manoranjan Mohanty says:

The concept of empowerment implies formal rather than substantive power and it involves an external upper-level agency to grant power rather than people below seizing it in the course of struggle. Above all this concept is part of the political philosophy of the new economic globalization of western capitalism (Mohanty, 1995, p.1434).

In the feminist paradigm, empowerment goes beyond economic betterment and well-being to strategic gender interests. As Mayoux (1998) suggests, empowerment is a process of internal change or power within, augmentation of capabilities or power to, and collective mobilization of women

and when possible of men or power with, to the purpose of questioning and changing the subordination connected with gender or power over. Empowerment can range from personal empowerment that can exist within the existing social order. Thus, this kind of empowerment would correspond to the right to make one's own choices, to increased autonomy and to control over economic resources. But self-confidence and self-esteem also play an essential role in change. Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer, 2001). Personal empowerment can lead to changes in existing institutions and norms, however, without the collective empowerment the personal empowerment and choices are limited as Amartya Sen (1985) has explained.

The nature of empowerment can be diverse depending upon the parameters that define the lack of power within the institutional framework in operation. North (1990) points out that institutions are humanly devised and constraint and shape human behavior and they structure incentives in human exchange whether political, social or economic. It is the social or cultural environment that results in the varying degrees of empowerment of different members of the society which are broadly determined by not only formal constraints such as rules of law but also informal constraints such as the codes of conduct.

The Marxist lines of thought regard women as tools of exploitation for production and reproduction. It is also needed to contemplate on the mode of production, class analysis of women and the political perspectives, constituencies and alliances of the feminist movements. But women herein are only allowed to have their basic needs as gifts from their spouses (male). Women are taken as unproductive, they are needed to form surplus production and are engaged in procreating items of use-value. The work of women is not necessarily confined to domestic household activities and child-rearing but also extend to working in farms in rearing cattle, and doing the non-mechanical tasks allocated in agriculture as seen from official statistics in France and Morocco. Whatever is produced in the family for household consumption has potential monetary value, some of which are used for calculating the GNP of the nation and some of these are taken as self-consumption activities due to societal reasons. Just as there is

continuity for activities for self-consumption which are productive and unproductive, there is also continuity for services without pay and commercial services which implies that many of the operations of turning raw materials into commercial products are now industrialized which are then officially considered in computing the national product. The fallacy lies in the fact that when women work within the family and they are unpaid and when they work outside the family they are paid for the same services. This also points at the controversial debates of the sexual division of labor. It must also be noted that with the rise of industrialization, women have increasingly started producing goods beyond self-consumption but their wages are lower than men in most cases. It is noteworthy that the exploitation of women is life-long and they are doubly exploited by the patriarchal structure and are subdued by society with no social inclusiveness in terms of valorizing their paid/unpaid services. Women have always been subjugated as the wife or daughter or mother and they are thus subjugated as a common class. Communism may be feasible in a proletariat revolution where the household domestic amenities and wages for unpaid work will be easily available to the women (Delphy, 1977). Paradoxically, advancements in technology have added to marginalizing the position of women in the labor market rather than improving their status.

Microfinance institutions have about 80% women clients in the 34 largest microlenders worldwide. Microfinance programs have allocated loans to women clients and have found them to be diligent in terms of repayment of the loans. But many field-based studies have revealed that though women borrowed the loans in the household, the control over spending was often passed to the male members. This made researchers dig deeper into the aspect of distribution of loans by gender as a reliable indicator of distribution of benefits (Remenyi, 2000). Todd (1996) in her in-depth anthropological study of the Grameen clients said that in poor households it is very difficult to determine the individual household beneficiaries. She also claimed that it would be impractical to assume that all women were oppressed and that many women sought loans from the Grameen Bank to help their husbands, sons and other relatives. Also, it is believed that the poor households know better than to squander their loans, even if the households are not female headed (where the women are the prime beneficiaries). Hence it is important to assess the role of MFIs in lending to women and alleviating poverty and meeting their own sustainability goals. The

Grameen Bank initially lent money to fewer women due to Muslim cultural norms. But recently 95% of the bank's clients have been women. Moreover, the experience of the Grameen Bank has shown that women have better repayment records and are concerned with promoting the household's stability. The role of microfinance in developing nations like Bangladesh has brought about other social transformations like decline in fertility rates and illiteracy rates which implies that women have now more time and resources for self-employment (Armendariz & Murdoch, 2007).

Women play a crucial role in the socio-economic development of a country. But both in the industrially developed and less developed countries, women are burdened with cumulative inequalities as a result of socio-economic practices. This situation is worse particularly in the case of rural women and who are often overlooked in the third world agrarian systems. Despite the emphasis laid on equality of sexes in Indian constitution, women are still discriminated against. Backward mental attitudes resulting from blind adherence to tradition and the absence of education especially among rural women are partly to be blamed.

In rural households, the feeling that women are born to suffer and have to live a life of self-abnegation is deep rooted. In a village it is customary that certain jobs are specified for men and others for women, while some jobs are either jointly undertaken, or are interchangeable between men and women. But still in agriculture where nearly 60% of workforce are women they in general take up only specific jobs which the male workers usually avoid. It shows tendency towards a system of job segregation also in agriculture labor force. Such job segregation has several consequences. It creates a disparity in wage rates between the males and females, it reserves high prestige and high wage jobs for men and low prestige and low wages jobs for women workers in the agricultural field. It brings down the bargaining power of women labor in Indian labor market and reduces them to state of marginal, intermittent or reserve labor. According to Ester Boserup (1970), the division of labor according to sex is often explained as a natural result of physiological and psychological differences between men and women but apart from the obvious case of child bearing, there are extremely few convincing examples of sex division of labor being truly explicable in terms of natural difference between men and women.

Commercial banks favor men because they have larger businesses and have the assets which the banks seek as collateral. But microfinance involves small businesses in the informal sector and women make up a large and a growing segment of informal sector clients. Since women are more credit constrained than men, they tend to select themselves into microcredit contracts with all kinds of strings attached like small loans, training sessions, weekly meetings and the joint responsibility of repayment of loans. From the microlenders perspective, it provides better repayment rates, helps the women in spending the money for childcare and education and helps in poverty alleviation as women in the developing nations are seen as poorer than men being oppressed by their husbands and social norms (Armendariz & Murdoch 2007).

Advocates for microfinance claim that it helps in increasing the bargaining power of women within the household and can also help the women in the case of domestic violence and in voicing their rights as their household income increases. (Armendariz & Murdoch 2007). Microfinance has reduced the violence against women except for the case study by Rahman (1999) which states that microfinance has increased tensions among 70% of Grameen's borrowers as men felt threatened about their roles as primary breadwinners in these traditional societies. Also, in Bangladesh, microfinance has helped in raising women's income and has brought in the use of contraceptives as an aspect of empowerment. There have been various reports from countries such as Nepal, which shows that nearly 68% of the women had actually increased power in the decision making of the household (Shrestha, 1998).

Organization category	Number of participants (million)	Net savings (Taka/million)	Cumulative disbursement (Taka/million)
NGOs (533)	9.44	6,921	92,436
Grameen Bank	3.36	9,679	123,035
BRDB (Public sector organization)	1.65	NA	15,855
Total	13.35	16,600 (\$ 330 million)	231,326 (\$ 4.627 million)

Table :1.1 Microfinance in Bangladesh up to December 1999

Source: CDF Statistics, Vol. 9: 2000

NA= Not available

The impact on women's empowerment still depends on how well a particular program is designed (Armendariz & Murdoch 2007; Mayaux, 1999). Microfinance platforms, as pursued after the Grameen Bank experiment, gave priority to women as recipients for their core services. The Grameen Bank prioritized women as the target of their main services. Microfinance institutions served women first rather than men because of the reasons cited below (Davignon, 2004):

- A. Women take their loans and repayments very seriously, and certainly more than men do.
- b. The loan given to women is believed to benefit the whole household which includes children education, healthcare and housing compared to loans extended to men.
- c. Giving credit to women always enhances their self-confidence and status within the society as well as the whole family which helps them to gain respect and power.

After noticing the development possibilities for women through microcredit many socially oriented MFIs have started prioritizing women for their upliftment and development. Moreover, in 2001 an article published by the World Bank concluded that:

“Societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance, and a lower living standard of their people (World Bank, 2001, p.63) ”.

Apart from these positive reports for women, it is often reported that gender segregation in lending has its own share of drawbacks. Sometimes, there have been instances where the husbands of these women have taken entire control of the loan, and left the women to repay the entire loan (Mayoux, 2000). However, these critical situations can easily be detected by the MFIs through client monitoring. The extent of interference may or may not worsen the situation for the woman herself.

Microfinance offers a basket of different lending procedures for women such as village investments, group-lending, and individual-based loan advances (Kevane & Wydick, 2001; Sharma & Zeller, 1997). Collection practices are



typically female-centered methods. Women receive assembly collections more effortlessly and are comfortable with group lending because they are deficient in physical security and are obligated to be involved in group lending methods of sanctioning loans (Armendariz & Morduch 2005; Mayoux, 2001). Lending methods are typically connected with wider communal assignments that include community banks and group lenders, which usually aim to reach the inferior households, including their women (Cull et al. 2008).

Similarly, the facility of non-financial services such as rudimentary financial and corporate training together with microfinance which is often referred to as 'microfinance plus', often tend to favour women. These MFIs providing non-financial services normally do so to the poorer and more downgraded clients (Lensink & Mersland 2009). It also reasoned that women receive non-financial facilities more eagerly as they need them more than men (Armendariz & Morduch 2005; Mayoux, 2001).

Women are likely to get minor advances because of either demand issues or supply issues. As far as demand is concerned, women are usually involved in small-scale events that necessitate less principal. It is also reasoned that they are averse to taking risks and consequently are less likely to ask for huge loans that exceeds their repayment capacity (Armendariz & Morduch 2005; Phillips & Bhatia 2007). As far as supply is concerned, Fletschner (2009) says that the absence of physical security may stop MFIs from providing big loans to women. By and large, the reviews assume that attention on women is related with minor regular loans. Moreover, in extremely male-controlled situations, women staff and leadership might be vital in reaching out to women. MFIs come in dissimilar packages and the emphasis on gender differs with the MFI's legal status. For example, NGOs tend to have wider social and governance forms that make them likely to reach sidelined clients such as women (Mersland, 2009).

#### **SCOPE OF THE WOMENS AGENCY**

Women play a crucial role in the socio-economic development of a country. But both in the industrially developed and less developed countries, women are burdened with growing inequalities as a result of segmented/socio-economic practices. This situation is worse particularly in the case of rural women who are often the overlooked feature of third world. However, despites

the emphasis laid on equality of sexes in Indian constitution, women are still discriminated and further segmented against in the social and economic spheres as discussed in the paper. Backward mental attitudes resulting from blind adherence to tradition and the absence of education especially among rural women are also to be blamed. The analyses of the sociological constructs of female labor show that women's unpaid and low paid work has never been seriously considered as a productive activity. Hence, the utmost need arises for analyzing the contribution of self-help groups and microfinance institutions in enabling innovative and effective ways to empower women in society.

### **POLICY IMPLICATIONS FOR IMPROVING THE FUNCTIONING OF MFIs**

Microfinance can serve as a quick way to deliver finance to the poor. But there is an immediate problem of lender of microfinance customer to graduate and there are problems of offering the reliability, convenience, continuity and flexibility required by low-income customers. In India and Bangladesh, the notion of graduation has been abandoned unlike in the case of Indonesia where the Bank Rakyat Indonesia (BRI) has built networks with Badan Kredit Desa (BKD), which avails graduation as they begin developing products that serve for the smallest scale clients. The problem of graduation to the formal banking sector must go hand in hand with the government and the private sector that can play a critical role in this context (Basu, 2006 ). In order to promote graduation of microfinance borrowers to the commercial lending sector there must be medium term key reforms in government policy to improve the efficiency and banking of rural finance. The low-cost ways of reaching the rural poor through the formal sector can be done via introducing flexible and easily accessible products, making composite financial services like insurances and remittances and simplifying the procedures to open a bank account and access credit, and provide better staffing policies and doorstep banking and use of technology to drive down transaction costs (Basu, 2006).

The improvement of incentive regimes and the promotion of competition can be done through the deregulation of interest rates based on disaster-based regulation and rehabilitation measures rather than the wavering of interest rates. The government must also revisit the policy of priority sector lending in rural areas and allow entry of private banks in rural areas. There must be more

regulation and supervision of RRBs and co-operative banks which would pave the way for restructuring these banks. Measures are also needed for improving contract enforcements and the legal framework of modifying land tilling laws. Better dissemination of credit information would directly increase the amount of financing for rural borrowers by reducing transaction costs and costs related to default risks. Default risks can be minimized by better price delivery, crop insurance and commodity price insurance. The scaling up of microfinance can be done by enabling a policy for banks to lend to SHGs to provide a legal and regulatory environment for microfinance (Basu, 2006).

Attention must also be paid towards the quality and sustainability. There must be a clear targeting of clients as seen from the studies of Bangladesh, Indonesia and other countries so that they serve the poor segments of society. They must design their products of low weekly installments as in the Grameen case and also good staffing would enhance the effectiveness of microfinance. The inclusiveness and competition in the microfinance sector can generate huge pay-offs for the poor as they always need someone to borrow money from.(Basu, 2006).

The overcoming of geographical concentration in microfinance can be done via setting of quality NGOs like Rastriya Mahila Kosh (RMK) that help in supporting hundreds of small NGOs all over the eastern region in India. There must also be attention given to the demands of the poor by providing them assistance in skills development, technology and marketing facilities that help in providing increase in incomes and improving rural livelihoods (Basu, 2006).

In the context of addressing the malady of poverty as a gender issue, the literature proposes that attention to women may have a differential influence on two main features of the MFI's general success (i.e., repayments and costs (Graham, 1999)). Muhammad Yunus gave an account of a stool maker in Bangladesh, (a woman by the name of Sufiya Begum) who had to borrow money from middlemen and was trapped in a vicious cycle of a loan which reduced her earnings to only 2 cents a day and made her incapable of getting out of the clutches of the moneylender. But the provision of microfinance to such rural target groups helped her to climb out of poverty. Basu (2006) gives an account of another fisherwoman from Raipally (Southern India) by the name of Pultibai whose family earning was only Rs.2 a day by selling fish. But in 1998 when a

Swayam Krishi Sangam (SKS) was established in Raipally which provided collateral free loans, it helped Pultibai to climb out of poverty by buying more fishing nets and selling more fish and finally earning both self-esteem and esteem in her village. The declaration that women are decent credit risks is frequently put onward by microfinance support systems and patrons. (Armendariz & Morduch 2005; D'Espallier et al. 2009; Gibbons & Kasim, 1991; Hossain, 1988; Hulme, 1991; Wydick, 2001; Khandker et al. 1995; World Bank, 2007). But women are probably able to get fewer loans either because of request issues (women's' doings are usually smaller) or collateral issues (women have less security at their disposal). Likewise, other discriminatory features may supplement additional limits such as lower knowledge levels or lower mobility which might lead to higher business costs. In short, a superior focus on women is connected with budgets associated with smaller loans. A better focus on women could have optimistic results on the general success of MFIs and lead to women empowerment.

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